



U. S. Department of Housing & Urban Development

# 2015-2019 Consolidated Plan & 2015/16 Annual Action Plan

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## **Executive Summary**

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

#### **1. Introduction**

The Community Development Block Grant program is a federal program that began operation 1975. It is Title I of the Housing and Community Development Act of 1974, as amended. CDBG is run by the U.S. Department of Housing and Urban Development (HUD). Congress's primary objective for CDBG has always been, and still is—to improve communities by providing (principally for persons of low and moderate income):

- Decent housing,
- Suitable living environments, and
- Expanded economic opportunities.

Since CDBG's beginning in 1975, Congress has allocated about \$100 Billion for the program nationally. In fiscal year 2015, HUD requested \$2.87 billion for the Community Development Fund (CDF), which is a reduction of \$230 million compared to the fiscal year 2014 appropriation of \$3.1 billion. Within the CDF, the amount dedicated to the Community Development Block Grant (CDBG) formula allocation is \$2.8 billion, a decrease of \$230 million, or 7.6%, for formula allocation purposes in comparison to fiscal year 2014.

Although these amounts are overwhelmingly large, as more and more communities become eligible for CDBG funding, the slice of the pie for any one place gets a bit smaller. Add the effects of inflation, and the money available to any one place, such as Temple, generally continues to shrink.

The City of Temple must submit a Consolidated Plan to the U.S. Department of Housing and Urban Development every 5 years. The plan outlines the needs and assets of the community and the general plan for addressing the deficiencies and enhancing the assets. Temple receives Community Development Block Grant (CDBG) funds to serve low- to moderate income residents and neighborhoods.

This 5-Year Consolidated Plan covers Program Years (PY) 2015 through 2019. The City's Program Years each being October 1 and end the following September 30. The funds must be expended to meet one or more of the 3 national objectives set forth by HUD:

- Benefiting low- to moderate-income persons (those with incomes at or below 80% of the current Area Median Income – AMI);
- Preventing, reducing, or eliminating slum and blight; or

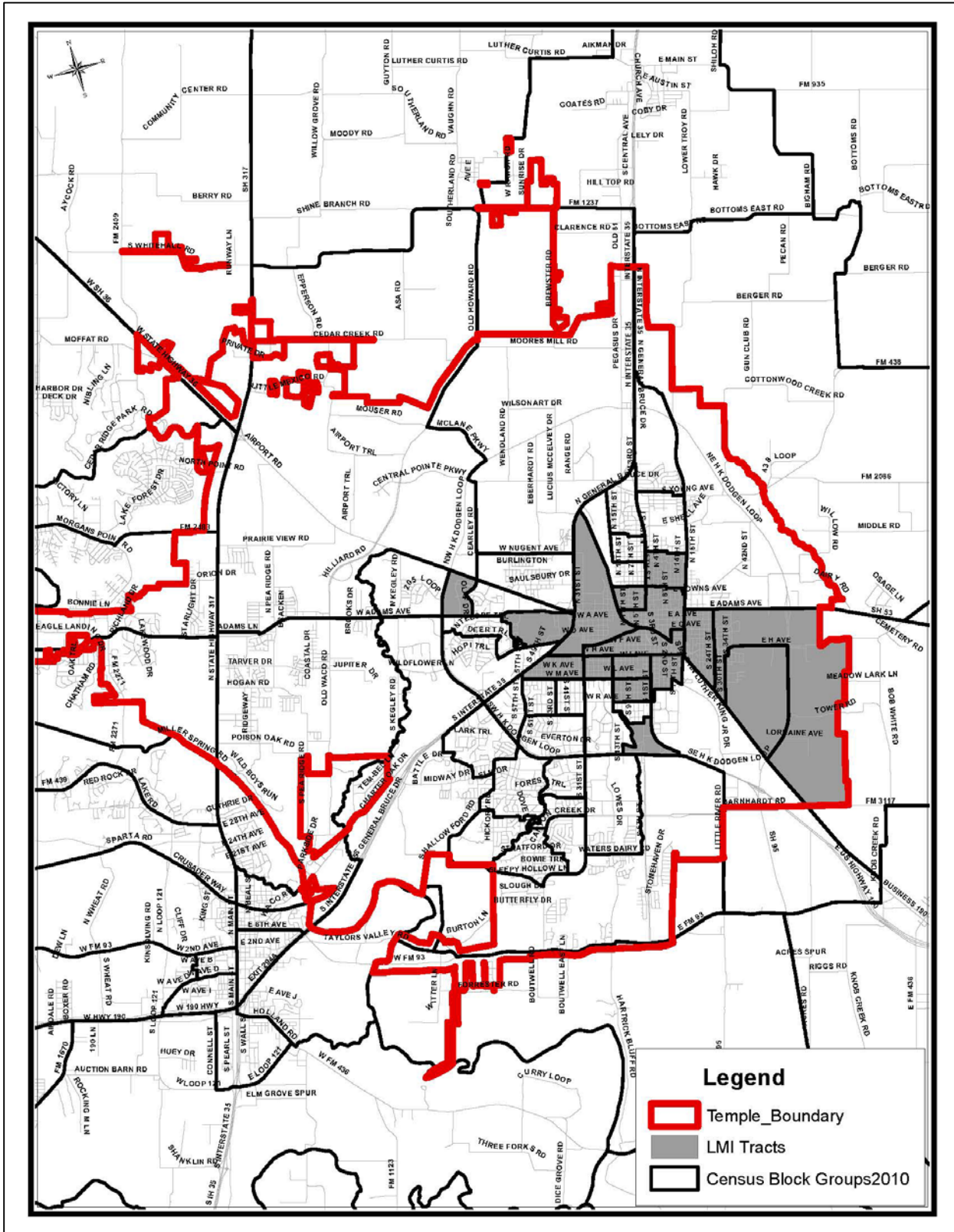
- Meeting an urgent community development need.

During the next 5 years, the City expects to focus its HUD entitlement funds on the first 2 objectives by improving the quality of life for those low- to moderate-income households throughout the city and in the neighborhoods with more than 51% low- to moderate-income residents. The quality of the neighborhoods is dependent upon the quality of the housing stock, public facilities/infrastructure and the economic opportunities. In order to achieve the greatest impact at the neighborhood level, the City of Temple is applying to HUD for the area of greatest need to be designated as a Neighborhood Revitalization Strategy Area (NRSA) and to concentrate CDBG funding in the area.

The City of Temple is unique in that it augments its CDBG allocation with general fund and hotel/motel tax revenue dollars to ensure that the public service agencies, housing providers, and homeless shelter/service providers have adequate funds to meet the area needs.

The 3 attachments below show the CDBG qualified Census Tracts, the demographic information for the tracts, and the proposed NRSA within the CDBG Target Area.

**City of Temple LMI Tracts (> 51% LMI Households) Based on July 2014 HUD Data**





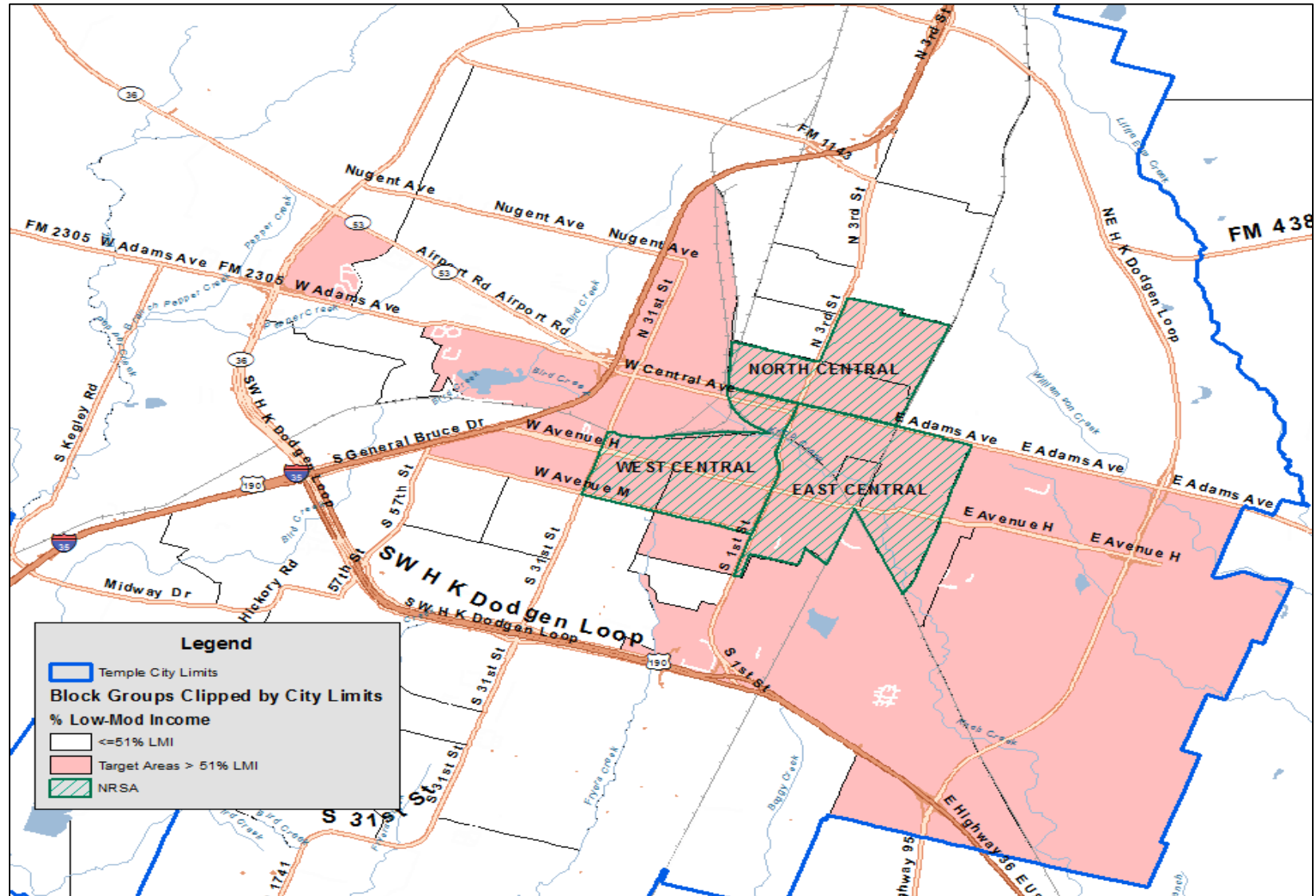
### City of Temple LMI Tracts (> 51% LMI Households) Based on July 2014 HUD Data

LMI Areas 2014													
OBJECTID	GEOID	geoname	stusab	countyname	state	county	tract	blkgrp	low	lowmod	LMMI	lowmoduniv	lowmod_pct
16	48027020500	Block Group 3, Census Tract 205, Bell County, Texas	TX	Bell County	48	027	020500	3	710	785	1065	1490	0.5268
20	48027020701	Block Group 1, Census Tract 207.01, Bell County, Texas	TX	Bell County	48	027	020701	1	175	400	495	505	0.7921
21	48027020701	Block Group 2, Census Tract 207.01, Bell County, Texas	TX	Bell County	48	027	020701	2	290	555	560	645	0.8605
22	48027020702	Block Group 1, Census Tract 207.02, Bell County, Texas	TX	Bell County	48	027	020702	1	355	910	1170	1170	0.7778
23	48027020702	Block Group 2, Census Tract 207.02, Bell County, Texas	TX	Bell County	48	027	020702	2	315	460	690	765	0.6013
24	48027020800	Block Group 1, Census Tract 208, Bell County, Texas	TX	Bell County	48	027	020800	1	255	705	790	1045	0.6746
25	48027020800	Block Group 2, Census Tract 208, Bell County, Texas	TX	Bell County	48	027	020800	2	665	720	850	890	0.8090
26	48027020800	Block Group 3, Census Tract 208, Bell County, Texas	TX	Bell County	48	027	020800	3	605	805	1055	1065	0.7559
27	48027020900	Block Group 1, Census Tract 209, Bell County, Texas	TX	Bell County	48	027	020900	1	335	575	695	875	0.6571
28	48027020900	Block Group 2, Census Tract 209, Bell County, Texas	TX	Bell County	48	027	020900	2	315	570	700	885	0.6441
29	48027021000	Block Group 1, Census Tract 210, Bell County, Texas	TX	Bell County	48	027	021000	1	285	445	510	675	0.6593
30	48027021000	Block Group 2, Census Tract 210, Bell County, Texas	TX	Bell County	48	027	021000	2	440	755	835	935	0.8075
31	48027021000	Block Group 3, Census Tract 210, Bell County, Texas	TX	Bell County	48	027	021000	3	405	530	810	920	0.5761
34	48027021000	Block Group 6, Census Tract 210, Bell County, Texas	TX	Bell County	48	027	021000	6	75	120	200	200	0.6000
35	48027021100	Block Group 1, Census Tract 211, Bell County, Texas	TX	Bell County	48	027	021100	1	370	570	655	1005	0.5672
41	48027021201	Block Group 2, Census Tract 212.01, Bell County, Texas	TX	Bell County	48	027	021201	2	320	430	555	805	0.5342
43	48027021202	Block Group 1, Census Tract 212.02, Bell County, Texas	TX	Bell County	48	027	021202	1	225	620	865	945	0.6561

Tract 20900 BLKG 1&2 were split by the city limits boundary and did not qualify using the following formula.

Total Population inside city= 880(according to 2010 decennial census) / 875 + 885(lowmoduniv) = 50%

# Proposed Neighborhood Revitalization Strategy Area (NRSA) within CDBG Target Area



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

The City conducted online and paper surveys as well as facilitated multiple public meetings, stakeholder meetings, and public hearings before City Council; to accept public comments in order to determine objectives and potential outcomes related to CDBG funded activities. The survey results and citizen participation played a vital role in determining the High Priority Needs that were used to determine goals, objectives and potential outcomes for the next five years. High priorities are listed in Section SP-25 Priority Needs 91.215 (a)(2). In the table below, we have attached the table from SP-45 Goals Summary 91.215(a)(4).

## Overview

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation/Reconstruction	2015	2019	Affordable Housing		Owner Occupied Housing Improvements	CDBG	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Down-payment/Closing Cost Assistance	2015	2019	Affordable Housing		Down payment assistance	CDBG	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	New Affordable Housing	2015	2019	Affordable Housing		New construction of affordable owner occupied homes	CDBG	Homeowner Housing Added: 2 Household Housing Unit
4	Fair Housing Activities	2015	2019	Fair Housing		Fair Housing Activities	CDBG	
5	Infrastructure Improvements	2015	2019	Non-Housing Community Development		Infrastructure Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
6	Public Facility Improvements	2015	2019	Non-Housing Community Development		Facility Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Spot Blight Reduction	2015	2019	Non-Housing Community Development		Demolition and Clearance	CDBG	Buildings Demolished: 25 Buildings
8	Homeless Shelter & Transitional Housing	2015	2019	Homeless		Facility Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
9	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 1115 Persons Assisted
10	Employment Training/Placement	2015	2019	Non-Housing Community Development		Employment training/placement	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
11	Economic Development	2015	2019	Economic Development		Assistance to businesses	CDBG	Businesses assisted: 5 Businesses Assisted
12	CDBG Administration	2015	2019	Administration			CDBG	

**Housing:** The most common housing problem in Temple is a housing cost burden of greater than 30% of the household income. This is especially true for renters, particularly low- to moderate-income renters. There are 3,635 low- to moderate-income renter households with a housing cost burden greater than 30%, and 1,565 of those have a cost burden of greater than 50%. Of the 1,815 extremely low-income renter households (incomes  $\leq$  30% AMI), 1,215 have a housing cost burden of greater than 30%, and nearly three-fourths have severe housing problems – cost burden greater than 50% and/or overcrowding of more than 1.5 persons per room, with some households in substandard structures. These households are at an eminent risk of homelessness. Couple the lack of sufficient income with other characteristics linked to instability and homelessness is almost inevitable.

While there is some level of disproportion by race/ethnicity for those with housing problems in Temple, the differences are significantly less than 10%. White households comprise 64.3% of the households in Temple, and 60.4% of the low- to moderate-income households with one or more housing problems. African American, comprising 15.8% of the total households, have a slightly higher proportion of low- to moderate-income households with housing problems at 18.1% of total low- to moderate-income households. Hispanics comprise 16.7% of total households and 19% of low- to moderate-income households with problems. There is definitely a higher housing burden on minorities in Temple, but it isn't extreme and doesn't meet HUD's 10% threshold for designating disproportion.

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 and general funds through the Community Enhancement Grant (CEG) Program to focus on owner-occupied rehabilitation, including emergency repair, weatherization, improved accessibility, and 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 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.

**Homeless:** There are limited emergency shelters, transitional housing or permanent supportive housing programs within the city limits of Temple, TX and therefore, it is difficult to predict the number of people entering and exiting homelessness each year by population type. Local service providers are active in the Central Texas Homeless Alliance and participated in the Point-in-Time count for Bell-Coryell County conducted on January 23, 2014. The "known location" methodology was used to survey persons found at the sites identified by the community to be where those experiencing homelessness are known to congregate. The total number of survey responses does not represent the total populations experiencing homelessness, so estimates have been formulated by the Texas Homeless Network data team. Overall for Bell and Coryell counties, it is estimated that 495 adults and 65 children experience homelessness annually. The largest population was single adults at 63.9% and families with children being 10.6% of those counted. Individuals meeting the definition of chronically homeless made up 30.4% of the total

counted and 35.7% reported they were veterans. On the night of the PIT count, there were six (1.3%) unaccompanied minors.

The City of Temple works with the Central Texas Homeless Alliance and the Texas Homeless Network to identify and plan for the needs of homeless families and individuals in Temple. The City collaborates with the local Alliance, which is a member of the Texas Balance of State CoC. The Texas Homeless Network is the lead agency and provides trainings and technical assistance in developing and managing programs funded by the Continuum of Care and Emergency Solutions Grant programs.

The City of Temple is working with a consultant provided through a Technical Assistance Grant by the Texas Homeless Network to develop a comprehensive action plan to end homelessness in Bell County, including Temple, Belton, Killeen and the rural areas of the county.

**Non-homeless Special Needs:** It is difficult to estimate the exact number of special needs individuals in Temple, and more difficult to estimate the number of LMI special needs populations or those needing housing and supportive services. Special needs populations include the elderly, frail elderly, disabled, those with severe mental illness and/or substance use disorder, and people living with HIV/AIDS (PLWH). Though not a specifically identified “special needs population” group, veterans are a high-need population in Temple.

Based on the American Community Survey (ACS), there are approximately 9,500 elderly in Temple, with 47.2% living alone and 42.8%, many of whom are living alone, who are disabled. Approximately 10.7% of Temple’s elderly are living below the national poverty level.

Also based on the ACS, there are approximately 8,800 noninstitutionalized disabled individuals in Temple, and many are living alone. Many of the individuals have multiple disabilities. Approximately half of the disabled are working age, and comprise 11.2% of the total working age population. According to the ACS, only 20.7% of the working age disabled are employed, and earn \$10,000 below the median earnings of total workers in Temple. One-fifth of the disabled persons are living below the poverty level. Nearly one-third of the veterans in Temple are disabled.

Based on the Texas Department of State Health Services, there are currently 563 individuals in Bell County living with HIV/AIDS. It is estimated that 120 of the Bell County PLWH are residents of Temple.

The City of Temple will assist owner households with disabled or PLWH household members to repair and/or improve accessibility into and through their homes. Additionally, based on funding applications by area non-profits, the City may fund education and job training programs that are specific to the disabled. The City will also identify local and regional agencies that would qualify for and be willing to apply for Department of Labor and Veterans Affairs grants to serve the veteran population.

**Non-housing Community Development:** The City’s needs for public improvements are centered on park improvements and infrastructure improvements/expansions. Infrastructure improvement needs include

new and improved sidewalks and lighting along the sidewalks and streets, to improve pedestrian mobility; street improvements for vehicular and public transit mobility improvements; and water and wastewater line improvements. The need is greatest in the older areas with the highest concentration of low- to moderate-income residents. Centers for the disabled, low-cost health clinics, and facilities for the homeless and victims of domestic violence also have a high priority need.

While CDBG funds will be used to address the needs, most improvements will be funded through general funds and bond funds. The City has recently passed a \$27.6 million bond fund for park improvements and expansions, which includes a wide variety of projects spanning across the entire city, including in the CDBG Target Area. Projects will include upgrades to select neighborhood parks, three new community parks, upgrades to athletic facilities and recreational centers, a deep water pool constructed at Lions Junction Family Water Park, as well as working towards connecting the trail system. All projects are to be scheduled to be completed within four years.

The City is currently developing a Neighborhood Revitalization Strategy Area Plan and will be presenting the plan to HUD for approval. Once approved, non-housing community development projects using CDBG funds will be concentrated in the NRSA.

### **3. Evaluation of past performance**

The City has been focused on a variety of activities that helps us support the national CDBG objectives and improve our community. By implementing activities that primarily impact lower income residents we remove barriers to increased economic opportunity and create healthier communities.

**Streets:** A section of Avenue H was resurfaced using CDBG funding in an area with a high percentage of residential LMI households. Used primarily by neighborhood residents; via this roadway, motorists and pedestrians can access public parks, City services and public transportation. This section passes through a residential area and links two main transportation corridors within the City: S 1st Street (TX 290) and S 31st Street (FM1741). These ten blocks link LMI neighborhoods to potential employment, shopping, and other services. With pre-2010 conditions tending towards disrepair (potholes, cracks, drainage issues, etc.), the project improved the quality of the living environment for the LMI neighborhood.

The section of 1st Street having sidewalk updates provided by CDBG funding is also in an area with a high percentage of residential LMI households. The section of street is used as a thoroughfare for residents and non-residents alike; with businesses providing much needed services. Pedestrians can access retail, food, car repair, and public transportation along this section of 1st Street. These seven blocks link LMI neighborhoods to potential employment, shopping and other services. With pre-2010 conditions tending towards the unsightly (older building stock, high rates of disrepair, etc.), the project improved the quality of the living environment for the LMI neighborhood.



Together, these two street/sidewalk projects affirm that municipal investment can help lead a renewal of pride-in-place; and promote additional reinvestment by private parties, businesses, homeowners and renters in the area.

**Parks:** The City of Temple had planned to complete four infrastructure improvement projects in public parks, during this past Consolidated Plan cycle. Currently, one park improvement project is underway (as outlined by the 2013 annual action plan amendment), and one park improvement project was completed. The completed project has subsequently been deemed ineligible by HUD and funds were repaid into the City's CDBG account with non-federal funds. It is clear at this time if the City will be unable to meet the goal of four park projects during the 2010-2014 Consolidated Plan period. This is due to a number of factors outlined throughout this 2014/15 annual action plan; including but not limited to: decreased annual allocations from HUD, work stoppages in 2012 for capacity building within City operations, and undertaking ineligible activities. Moving forward, the City will carefully identify qualified activities, respond in a timely fashion to community needs, and address appropriate activities with CDBG funds.

#### **Public Service Agencies:**

*Temple HELP Center.* The Temple HELP Center offers basic social services, intervention services, prevention services, and other programs to those in need. The HELP center provides emergency and non-emergency financial assistance to residents who are experiencing unexpected struggles and staff provide referrals that connect and enable individuals to address and resolve the issues they are facing. Life-skills classes are offered at the Temple HELP Center that offer a path to self-sufficiency; these classes are often required for those that receive aid and help reduce recidivism. The Temple HELP Center coordinates resources and collaborates with other agencies to prevent duplication of services across Bell County; working to ensure the most effective and efficient use of available limited funding. Through 2015, Bell County Health & Human Services (Temple HELP Center) has received \$67,200 from the City of Temple CDBG funds, providing services to over 500 LMI clients.

*Hill Country Community Action Association.* Hill Country Community Action Association (Meals on Wheels) provides nutritious, hot meals once per day, five days a week; through congregate and home delivered meal programs to eligible participants in the Temple area. Congregate meals are served each weekday by volunteers and paid center staff. Home delivered meals are delivered each weekday by paid meal delivery staff and volunteers. The Site Managers and In-Home Services Coordinator coordinate outreach efforts in the community to identify potential clients and assist clients in obtaining increased services when available. HCCAA provides opportunities and resources to improve the lives of Central Texans by providing accessible, quality, and cost effective services to promote the reduction of poverty, the revitalization of low income communities, and the empowerment of low-income families and individuals to become self-sufficient. Through 2015, HCCAA has received \$74,000 from the City of Temple CDBG funds, providing services to over 1,400 LMI clients.

*Families in Crisis.* Families in Crisis supports and empowers individuals affected by family violence and sexual assault by providing safe shelter while providing advocacy, education and resources to create a

safe, supportive community. The agency provides information, referral and access to services that assist in safe management of emergency situations, aids in the recovery process for victims of all ages, guides them through the criminal justice system, educates them to prevent re-victimization and provides safe shelter and support services to victims and at-risk populations. Through 2015, FIC has received \$86,400 from the City of Temple CDBG funds, providing services to over 900 LMI clients.

*Family Promise.* Family Promise of East Bell County shelters homeless families and connects them with the needed services to obtain employment and permanent housing. Clients are empowered to become independent, self-sufficient and productive members of society. Family Promise develops and provides comprehensive services that include, but are not limited to, providing food, clothing, shelter, and low-cost housing. The organization provides intensive case management to homeless families to help them avoid future homelessness through the acquisition of planning, parenting, and job interview skills. Through 2015, FP has received \$42,900 from the City of Temple CDBG funds, providing services to over 75 LMI clients.

**Spot Blight Demolition:** Demolition of vacant and dilapidated structures is conducted to address blighted conditions on a spot basis; in locations to be determined based on code violations. By eliminating these specific conditions of blight and physical decay, we improve public safety and health, while creating conditions more favorable to economic turn-around, reinvestment, neighborhood pride-of-place, and community beautification. Through 2015, more than 30 structures have been demolished with CDBG funds, improving health, safety and appearances in multiple neighborhoods.

#### **4. Summary of citizen participation process and consultation process**

The City of Temple has made a concerted effort to involve as many residents and stakeholders in the planning process as possible. The Consolidated Planning process was kicked off by a roundtable meeting of housing providers in Temple, including the public housing agency, Section 8 provider, TBRA providers, and ancillary social service providers. From there, the City conducted a meeting of stakeholders and residents, inviting more than 300 to discuss needs and program ideas. There were over 50 attendees discussing housing, public infrastructure, and social service needs. The evening also launched the public survey in English and Spanish. The survey was provided for on-line completion or in paper copies for manual entry. There were 273 surveys completed. The City held 5 public hearings regarding the Consolidated Plan and the Fair Housing Plan with Assessment of Fair Housing, formerly the Analysis of Impediments.

Many community organizations and stakeholders were involved in the consultation process, including state agencies, the Central Texas Council of Governments, The Temple Housing Authority, Bell County, Temple Chamber of Commerce, Central Texas Homeless Alliance, elected officials, various advocacy groups, many local faith-based institutions, churches, civic organizations and fraternal organizations. A list of those involved in the consultation process can be found in section PR-10: Consultation.

## **5. Summary of public comments**

The overwhelming majority of the responses to open-ended questions was to bring more higher-paying jobs into the city and to educate and train the labor force to fill those jobs. Other comments centered around improving the infrastructure, particularly sidewalks and sidewalk/street lighting in the older areas of the city, and improving the housing stock and housing options. The need for more emergency shelters and permanent housing for the homeless was another recurring theme.

A detailed list of responses can be found in the Attachments to the Consolidated Plan; and the priority ratings as a result of the public input along with a sample of public comments can be found in the Citizen Participation chapter

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

All comments were accepted, though some were not included in the priorities as they were out of the scope of both HUD-eligibility and City policies.

## **7. Summary**

The City of Temple has developed this 5-Year Consolidated Plan with a substantial level of community involvement and input. The results of the public participation, analysis of secondary data from the Census Bureau, HUD and other agencies, the knowledge of stakeholders and City staff, and the realization of the lack of funds to address all needs have resulted in a plan that maximizes CDBG funds and the City's Community Enhancement Grant program funds to address the greatest needs in the most cost effective and collaborative method possible. Partnering with public service and housing agencies, the City will maximize services to low- to moderate-income residents throughout the city. Partnering with a number of agencies and City departments, the City will concentrate area-based activities in the proposed NRSA to effect greater comprehensive change in the area of greatest need.

## 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	TEMPLE	General Services

Table 1 – Responsible Agencies

#### Narrative

The Community Development Section of the General Services Division is responsible for preparing the Consolidated Plan and Annual Action Plan, as well as administering the program on a daily basis. The Finance Department is responsible for paying all invoices and reimbursement requests once approved by the General Services Division and drawn from the U.S. Treasury through HUD's IDIS on-line system. In-house improvement projects, such as infrastructure improvements, are carried out by the appropriate department, specifically Public Works or Parks and Recreation. When legal questions or issues arise, the Legal Department is consulted.

#### Consolidated Plan Public Contact Information

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

### **1. Introduction**

The General Services Division 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, a large housing and community development meeting, as well as the public hearings. In addition to the public survey, the stakeholders were interviewed concerning issues specific to their programs and expertise. Consolidated Plan attachments include a list of all local, regional, state and federal agencies that were consulted as part of the development of the five year 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)).**

The General Services Division not only attends area-wide meetings and forums on housing, fair housing, public services, economic development, and other area issues, but hosts a number of meetings and forums 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.

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 and has hosted meetings with shelter and service providers for the homeless.

One unique aspect of this year's coordination as part of the Consolidated Planning process has been the community consultations for the development of the proposed Neighborhood Revitalization Strategy Area (NRSA), which encompasses a significant portion of the overall CDBG Target Area. As part of the NRSA planning, the City encouraged service organizations, business enterprises, and others who provide services to the residents of Temple and the NRSA to participate in the planning efforts.

### **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 area 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 homeless 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 and evaluate outcomes, and develop funding, policies and procedures for the 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. The City continues to encourage coordination and consultation among THN, Alliance agencies, the City and area housing agencies.

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 jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	Central Texas Housing Consortium (Temple Housing Authority)
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing needs,/market, affordable housing needs/market
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Consortium provides public housing as well as private affordable rental and homeownership housing. The Executive Director met with City staff numerous times, attended 2 housing forums, and was interviewed by the City's consultants. Their on-line PHA data was also used in the development of the plan. The anticipated outcome was for more involvement in the plan development. While the Consortium coordinates with the City, future coordination during the actual planning process will be more extensive. The Consortium will refer eligible residents to the non-profit providing homebuyer assistance.



2	<b>Agency/Group/Organization</b>	Central Texas Council of Governments
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing, homeless, special populations, community development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	<p>The Section 8 HCV program manager attended an initial housing forum and other collaborative meetings and was interviewed by the City's consultant. The anticipated outcome was to integrate the program staff into the various housing forums and to receive necessary information about the Section 8 HCV program. Coordination was improved, however the City is committed to working for more coordination with the agency.</p> <p>The Area Agency on Aging manager and the Workforce Solutions manager were also consulted in order to secure information regarding the need and the services provided to the elderly and to those who are unemployed, underemployed, undereducated.</p>
3	<b>Agency/Group/Organization</b>	Fort Hood Area Habitat for Humanity
	<b>Agency/Group/Organization Type</b>	Housing non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Housing needs and market assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Fort Hood (Bell County) Habitat was invited to the roundtable meeting and contacted for a one-on-one interview. The anticipated outcomes, which were realized, were to determine the level of need identified by Habitat for Humanity and the plans Habitat has to meet the needs.
4	<b>Agency/Group/Organization</b>	Family Promise of East Bell County
	<b>Agency/Group/Organization Type</b>	Homeless non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless needs and market assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Family Promise staff attended one of the housing/homeless forums and was interviewed by the City's consultant. The anticipated outcome to determine Family Promise's perception of needs and activities to address the needs was met. The forum provided the agency staff with an opportunity to collaborate with housing providers in the area.

5	<b>Agency/Group/Organization</b>	Salvation Army
	<b>Agency/Group/Organization Type</b>	Homeless and subsistence non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless and public service needs and market
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Salvation Army staff was contacted in order to determine the services and shelter provided. The anticipated outcome was met.
6	<b>Agency/Group/Organization</b>	Hill Country Community Actions Association
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Public service needs for general population and elderly
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency staff was contacted in order to determine the perceived need for utility/rental assistance, child care/Head Start, weatherization programs, senior services and other public service needs. The information on need and services provided was obtained.
7	<b>Agency/Group/Organization</b>	Central Counties MHMR
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Community development needs and market, specifically for special needs populations
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative was interviewed with the anticipated outcomes of providing information regarding the specific needs of the mentally ill and intellectually disabled population, including the homeless as well as information regarding the services provided to address the needs. The outcome was realized and the needs, issues and impacts were articulated.
8	<b>Agency/Group/Organization</b>	OLIN E. TEAGUE VETERANS' MEDICAL CENTER/CENTRAL TEXAS VETERANS HEALTH CARE SYSTEM
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless and special needs population, needs and market
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the agency provided information regarding the services provided through the medical center and other related Veteran services. The anticipated outcome was met.

9	<b>Agency/Group/Organization</b>	Families in Crisis
	<b>Agency/Group/Organization Type</b>	
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless, domestic violence and veterans needs/services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The director of the Families in Crisis attended one of the housing forums and the large community development forum. In addition, the director was contacted by the City and City consultants with the anticipated outcome of determining the level of need of the homeless families, victims of domestic violence and veteran families along with the funding received by and services provided by the agency, including the new SSVF grant.
10	<b>Agency/Group/Organization</b>	Disability Rights Texas
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment fair housing & disability rights
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An attorney for the agency was interviewed by Temple's HUD consultant to determine the needs of disabled persons in Waco regarding housing and services and any fair housing issues that have arisen. The anticipated outcomes were to determine how Temple could best meet the needs of disabled persons through CDBG as well as through the Fair Housing Plan. The outcome was realized and the information incorporated in the planning process of both the Consolidated Plan and Fair Housing Plan.
11	<b>Agency/Group/Organization</b>	Nancy Etzel
	<b>Agency/Group/Organization Type</b>	Individual disability advocate
	<b>What section of the Plan was addressed by Consultation?</b>	Special needs population needs and available services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The individual advocate attended the large community development forum and the fair housing workshop, and was contacted by the City's consultant. The anticipated outcome was to secure information about the needs and barriers of the disabled community. The outcome was realized and improved coordination with Ms. Etzel was realized.
12	<b>Agency/Group/Organization</b>	LULAC
	<b>Agency/Group/Organization Type</b>	Advocacy Group

	<b>What section of the Plan was addressed by Consultation?</b>	Housing, fair housing and social service issues impacting the Hispanic Community.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A City Council member, who is the Vice Chair of the local LULAC chapter attended several meetings including the community development forum and fair housing workshop. The anticipated outcome was information concerning barriers to affordable and fair housing as well as equitable services that Hispanics face. The anticipated outcome was met.
13	<b>Agency/Group/Organization</b>	Heart of Central Texas Independent Living (HOCTIL)
	<b>Agency/Group/Organization Type</b>	Advocacy and supportive services
	<b>What section of the Plan was addressed by Consultation?</b>	Housing, fair housing and social service needs, issues and resources for the disabled.
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency attended the fair housing workshop and the community development forum. In addition, the agency was contacted and interviewed by the City's consultant. The anticipated outcome to determine the barriers to housing, services, and equitable amenities for the disabled was met.
14	<b>Agency/Group/Organization</b>	NAACP
	<b>Agency/Group/Organization Type</b>	Advocacy
	<b>What section of the Plan was addressed by Consultation?</b>	Housing and fair housing needs/barriers
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the local NAACP chapter attended the fair housing workshop and the anticipated outcome of information concerning the barriers to housing, services, and equitable amenities for African Americans and other minorities was met.
15	<b>Agency/Group/Organization</b>	Temple HELP Center
	<b>Agency/Group/Organization Type</b>	Government
	<b>What section of the Plan was addressed by Consultation?</b>	Social service needs and available services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Staff members attended a housing forum and the community development forum and was interviewed by the City's consultant. The anticipated outcomes were information on needs and services as well as ways in which the City and County could facilitate collaborations and coordination among housing and service providers in Temple. The outcomes were met.
16	<b>Agency/Group/Organization</b>	Churches Touching Lives for Christ / Feed My Sheep
	<b>Agency/Group/Organization Type</b>	Social service faith-based non-profit

	<b>What section of the Plan was addressed by Consultation?</b>	Public service needs and services
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was contacted for information regarding participating/supporting organizations, services provided and needs in the community. The anticipated outcome was met.
17	<b>Agency/Group/Organization</b>	United Way of Central Texas
	<b>Agency/Group/Organization Type</b>	Non-profit
	<b>What section of the Plan was addressed by Consultation?</b>	Community development needs and market
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted throughout the year as it is a subrecipient. Additionally, the agency was contacted to provide specific public service needs in Temple that are being addressed by United Way. The anticipated outcomes included additional information about the social service needs in the community and how the agency and City can best collaborate through CDBG and Community Enhancement funds to better address the needs. The anticipated outcomes were met and United Way will be funded by the City in PY 2015.

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

All relevant agency types were invited to complete the on-line surveys, attend the community development forum, and/or other forums and workshops. The City and City's consultant 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. A list of agencies, organizations and others consulted as part of the development of this five year plan is in the attached appendixes.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Texas Homeless Network	The goals outlines in the latest CoC application directly flowed into the Consolidated Plan needs and goals for addressing homelessness in Temple. Annually, the City reviews the CoC application to ascertain any changes in goals and incorporates those into its funding decisions and planning process.
Comprehensive Economic Development Strategy (CEDS)	Development District of Central Texas (part of the Central Texas COG)	The goals and objectives were reviewed and those that were applicable to the smaller Temple area were incorporated into the Consolidated Plan.
Metropolitan Transportation Plan and Transportation Improvement Program	Killeen-Temple Metropolitan Planning Organization (part of Central Texas COG)	The documents were reviewed and elements relevant to Temple were incorporated in the needs and market assessment sections of the Consolidated Plan
State of Texas Plan for Fair Housing Choice	Texas Department of Housing and Community Affairs	The document was reviewed and those elements related to affordable housing barriers were included in the Consolidated Plan. Other barriers to fair housing will be included in the Temple Fair Housing Plan which is under development at this time.

**Table 3 – Other local / regional / federal planning efforts**

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

The City coordinated with the Texas Homeless Network through participation in the Balance of State Continuum of Care application as well as through requesting and receiving technical assistance for the City of Temple and coordinating agencies. The City has an on-going collaboration with the Central Texas Housing Consortium, which is the Temple Housing Authority, as well as a provider of other affordable housing.

The City coordinates with the Council of governments, Bell County Public Health, Baylor Scott & White, the EPA and area housing agencies to ensure awareness of lead based paint remediation information is widely available.h

Due to the proximity of Killeen to Temple, the two cities coordinate in concerns and plans that overlap, particularly when subrecipients and other service providers of each city serve residents of both cities.

The City participates in the Central Texas CDBG Grantee group, which is an ad hoc group of CDBG Entitlement Jurisdictions throughout the Central Texas region. The purpose is to share best practices, discuss housing and community development issues, and discuss HUD regulations and emerging program modifications.

The Mayor of Temple serves on the Executive Committee of the Central Texas Council of Governments. The City also works with various departments within the Central Texas COG, particularly those for which CDBG funding is provided.

**Narrative (optional):**



## **PR-15 Citizen Participation**

### **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 Temple made extensive efforts to broaden citizen participation during the development of the Consolidated Plan. As a result, more than 500 individuals and groups were directly invited to at least one public meeting and all other public participation opportunities were publicized in the general circulation newspaper and on the City's website. The successful participation in the public surveys and the housing and community development forum provided input from over 200 individuals. The surveys asked for participants to rate the needs from low, moderate and high for each CDBG-eligible activity. The results of the scaled answers were averaged to determine the needs receiving high ratings (2.25 or higher score out of 3). The ratings translated into the priority needs in the Consolidated Plan. Additionally, the surveys provided the opportunity for individuals to give open-ended responses to questions about what the City should do to reduce poverty; what activities would have the greatest impact in reducing poverty; and what the City should do to encourage and support fair housing; and invited other comments about CDBG and fair housing. The open-ended responses, along with the ratings, spurred the City to set plans for the next 5 years to better address the concerns.

## 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 Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	sign-in sheet attached	comments were primarily about sidewalks in residential areas, transportation, and housing repair for low income residents.	comments on topics beyond the scope of City Services and CDBG capacity were referred to other resources.	
2	Public Meeting	Public Service Agencies	sign-in sheet attached	comments related to amount of PSA funding available and requirements for application and qualified services.		
3	Public Meeting	Housing Service Providers	sign in sheet attached	comments centered around Fair Housing and how Fair Housing laws impact services.		

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	Public Hearing	Non-targeted/broad community	City Council Meeting - Needs Assessment Presentation	no comments		
5	Public Hearing	Non-targeted/broad community	city Council Meeting - Draft CP and AP release and opening public comment period	no comments		
6	Public Hearing	Non-targeted/broad community	City Council Meeting - Adoption of final CP and AP	no comments received		
7	Newspaper Ad	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	Notice of public meeting and public hearings were published in the newspaper of general circulation 14-17 days in advance of meetings.			

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)
8	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish	Notice of public meeting and public hearings were published on the City of Temple website 14-17 days in advance of meetings. Information was presented in English and Spanish.			
9	Public Access Television ch. 10	Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Residents of Public and Assisted Housing  seniors	Notice of public meeting and public hearings were published on the City of Temple Public Access Television Channel 10, 14-17 days in advance of meetings. Information was presented in English and Spanish. Text was large print and well spaced for senior and limited vision viewers, for ease of accessibility.			

**Table 4 – Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

Based on a combination of the secondary data from HUD, the U.S. Census Bureau, Low Income Housing Coalition, and other reliable sources, coupled with the results of the resident surveys and local stakeholder interviews, the most common housing problem is the lack of sufficient sound affordable housing. Nearly three-fourths (72%) of the extremely low-income renters (those with incomes at or below 30% of the area median income – AMI) have a severe housing problem, including housing cost burdens of more than 50% of their income, more than 1.5 persons per room, and to a far lesser degree living in housing lacking some or all plumbing and kitchen facilities. As incomes increase, housing problems decrease and 38% of the low income renters (30.1-50% AMI) and 10% of the moderate-income renters (50.1-80% AMI) have severe housing problems. Overall, 29.1% of renters at or below AMI have severe housing problems and 64.6% have some level of housing problems.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

For all household types and income levels, housing cost burden it by far the most common housing problem. Based on the ACS data, 422 households have an over-crowding problem and 290 households are lacking complete kitchen or plumbing facilities. There is no information on how many of the 422 over-crowded units also are lacking complete facilities. Of those low- to moderate-income households, 80 renter units and 15 owner units are lacking complete facilities; with 245 rental units and 85 owner units have overcrowding. Conversely, 3,465 LMI renters and 1,650 LMI owners have a housing cost burden of 30% or greater.

While Temple is growing and seeing approximately a 7% increase in housing stock each year, the new housing is in the suburban areas and is higher priced housing. The housing that is affordable to the low- to moderate-income is, for the most part, in the oldest areas of the city and is deteriorating due to age and the inability of the households to afford regular maintenance. Likewise, the housing stock constructed between 1970 and 2000 that is affordable to the low- to moderate-income is deteriorating due to poorer construction during that time frame and deferred maintenance as a result of the lack of resources.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	54,514	65,017	19%
Households	21,508	23,944	11%
Median Income	\$35,135.00	\$47,955.00	36%

**Table 5 - Housing Needs Assessment Demographics**

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,485	2,760	3,815	2,720	12,160
Small Family Households *	955	610	1,410	1,145	6,720
Large Family Households *	135	185	310	250	885
Household contains at least one person 62-74 years of age	375	445	485	545	2,245
Household contains at least one person age 75 or older	280	845	750	224	1,240
Households with one or more children 6 years old or younger *	520	455	630	510	1,715
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	10	60	10	25	105	0	15	0	20	35
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	30	0	15	0	45	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	105	95	0	200	10	15	50	0	75
Housing cost burden greater than 50% of income (and none of the above problems)	965	485	80	0	1,530	315	230	245	40	830



	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	205	770	960	365	2,300	100	260	500	285	1,145
Zero/negative Income (and none of the above problems)	410	0	0	0	410	145	0	0	0	145

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS

Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,005	655	200	25	1,885	325	260	305	65	955
Having none of four housing problems	400	1,065	1,870	1,250	4,585	205	785	1,435	1,380	3,805
Household has negative income, but none of the other housing problems	410	0	0	0	410	145	0	0	0	145

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS

Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	580	370	455	1,405	45	40	395	480
Large Related	35	65	55	155	55	35	25	115
Elderly	205	355	255	815	215	385	145	745
Other	395	565	300	1,260	99	45	180	324
Total need by income	1,215	1,355	1,065	3,635	414	505	745	1,664

**Table 9 – Cost Burden > 30%**

Data 2007-2011 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	465	150	0	615	45	25	95	165
Large Related	15	10	0	25	55	35	0	90
Elderly	155	110	35	300	120	145	60	325
Other	350	230	45	625	95	30	90	215
Total need by income	985	500	80	1,565	315	235	245	795

**Table 10 – Cost Burden > 50%**

Data 2007-2011 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	30	90	90	0	210	10	4	50	0	64

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	15	19	0	34	0	15	10	0	25
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	30	105	109	0	244	10	19	60	0	89

**Table 11 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source  
Comments:

### **Describe the number and type of single person households in need of housing assistance.**

There are approximately 6,990 single-person households in Temple. Of these, 2,630 are 65 years of age or older. Out of the 6,990 total single-person households, 1,288 had incomes below the poverty level, thus are extremely low-income, and are in need of housing assistance. The Comprehensive Housing Affordability Strategy (CHAS) data files do not have information on single-person households with problems; however there is a table for 1-2 person non-family households, both elderly and non-elderly. According to the 2007-2011 CHAS data, there are 2,760 low- to moderate-income non-family households with at least 1 housing problem. By tenure, 860 are owners and 1,900 are renters. By age, 1,575 are non-elderly and 1,185 are elderly. It can be estimated that the 1,255 non-elderly renters and 645 elderly renters who are low- to moderate-income with at least 1 housing problem are in need of housing assistance. Because these are non-family households, it can be assumed that the vast majority are single-person households.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Based on the CHAS data, there are 6,745 households in Temple with at least one member with a disability. There are 940 extremely low-income households with a disabled person and at least 1 housing problem. An additional 1,080 households with a disabled person are very low-income and have at least 1 housing problem. Likewise, 440 of the moderate-income (also delineated as low-income) households with a disabled person have at least 1 housing problem. This results in 2,460 households with a disabled person that may need housing assistance.

According to the Texas Council on Family Violence, approximately 4.2% of Texas families reported domestic violence incidents in 2012. Temple has an average rate of crime for Texas and it can be assumed that the same rate is true for Temple. Therefore, an estimated 480 households in Temple have reported domestic violence incidents in 2012. In Texas, 32.5% of domestic violence incidents resulted in an adult vacating the home and seeking shelter, though many were denied due to lack of space. This translates into 156 adults and families in need of housing assistance due to having fled violence. Significantly more are in need of assistance but have either not sought help or could not find appropriate assistance.

There are no statistics concerning the number of individuals or families who have experienced dating violence, sexual assault, or stalking and are in need of housing assistance. Extrapolating from state-wide data, it can be estimated that 550 residents of Temple would have placed calls to a domestic violence/sexual assault hotline. There is no way to estimate the number who are in need of housing assistance.

### **What are the most common housing problems?**

For all household types and income levels, housing cost burden it by far the most common housing problem. Based on the ACS data, 422 households have an over-crowding problem and 290 households are lacking complete kitchen or plumbing facilities. There is no information on how many of the 422 over-crowded units also are lacking complete facilities. Of those low- to moderate-income households, 80 renter units and 15 owner units are lacking complete facilities; with 245 rental units and 85 owner units have overcrowding. Conversely, 3,465 LMI renters and 1,650 LMI owners have a housing cost burden of 30% or greater. The City as a whole is experiencing an average annual growth rate of 7%; indicating a strong housing market. With new homes being built every year, including new development areas, and new subdivisions. This growth fails to address qualified CDBG areas within the community. Low income, and minority neighborhoods are still antiquated with severely dilapidated housing. The age of the City results in a large percentage of older homes, poverty rates keep these homes in some degree of disrepair and reinvestment and redevelopment within these neighborhoods is slow to materialize.

### **Are any populations/household types more affected than others by these problems?**

As would be expected, the lower the income the greater the housing cost burden and the more likely to be living in substandard and over-crowded conditions. The extremely low-income renters, with incomes of 30% or less of the area median income (AMI), are the most affected by housing problems. Nearly three-fourths (72%) of the extremely low-income renters have a severe housing problem, while 38% of the very-low income renters (30.1-50% AMI) and 10% of the moderate-income renters (50.1-80% AMI) have severe housing problems, classified as substandard housing, severe overcrowding, and severe housing cost burden. Overall, 29.1% of renters at or below AMI have severe housing problems and 64.6% have some level of housing problems.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Identifying non-homeless, extremely low-income persons who have secondary characteristics that are risk factors for homelessness can make it easier to target preventive assistance to those most at risk of becoming homeless. Individuals and families that are most often precariously housed include single female head of household; households where more than 50% of income is spent on housing costs; youth aging out of foster care; families living doubled-up due to lack of employment, low wages, a change in family composition, domestic violence and sub-standard housing. In Temple, there are 1,815 renter households with incomes at or below 30% AMI. According to Out of Reach (National Low Income Housing Coalition) in 2014, a household earning minimum wage could afford a two-bedroom apartment rent of \$410 per month. The Fair Market Rent established by HUD for a two-bedroom apartment in Temple, TX is \$734 per month. A minimum wage worker would have to earn \$14.12 per hour to afford the Fair Market Rent. A person receiving SSI of \$733 per month could afford a monthly rent no higher than \$209.00. The Fair Market Rent for an efficiency apartment in Temple is \$537 and for a one-bedroom apartment is \$551. A lack of a living wage and unemployment appear to be the factors that contribute most frequently to a household becoming homeless. Persons living on fixed incomes such as SSI or Social Security retirement benefits are at increased risk of homelessness due to being severely rent burdened.

The City of Temple does not have a Rapid Re-Housing program at this time. However agencies that serve the homeless population indicate that the need for permanent affordable housing, full-time employment at a living wage, reliable transportation and follow-up services are most needed by households exiting Rapid Re-housing programs in order to maintain housing stability.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Not Applicable

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Mental illness, chronic physical illness, physical disabilities, substance abuse, criminal background, unstable job history, prior evictions, transportation, underemployment, lack of education/job skills, language barriers, weak support system, and age are housing characteristics that have been linked with instability and an increased risk of homelessness.

### **Discussion**

The most common housing problem in Temple is a housing cost burden of greater than 30% of the household income. This is especially true for renters, particularly low- to moderate-income renters. There are 3,635 low- to moderate-income renter households with a housing cost burden greater than 30%, and 1,565 of those have a cost burden of greater than 50%. Of the 1,815 extremely low-income renter households (incomes  $\leq 30\%$  AMI), 1,215 have a housing cost burden of greater than 30%, and nearly three-fourths have severe housing problems – cost burden greater than 50% and/or overcrowding of more than 1.5 persons per room, with some households in substandard structures. These households are at an eminent risk of homelessness. Couple the lack of sufficient income with other characteristics linked to instability and homelessness is almost inevitable.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

Temple's household composition is majority non-Hispanic white (64.3%), with the Hispanic and African American households being 16.7% and 15.8% respectively. Unlike many locales, the differences between the percent of low- to moderate-income by race/ethnicity and the total population by race/ethnicity is not substantial in Temple. Non-Hispanic whites comprise 58.4% of low- to moderate-income (LMI) households, while African Americans comprise 21.2% and Hispanics comprise 18.4%. The African Americans have the greatest disproportion at 4.5% difference between their overall composition and that of LMI households.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,565	230	410
White	900	115	135
Black / African American	345	90	80
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	275	35	195

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,880	580	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	1,050	300	0
Black / African American	355	110	0
Asian	0	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	445	170	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

#### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,900	1,990	0
White	1,280	1,115	0
Black / African American	270	560	0
Asian	50	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	295	280	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%



## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	605	1,610	0
White	385	1,080	0
Black / African American	55	180	0
Asian	0	8	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	165	325	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

## Discussion

While there is some level of disproportion by race/ethnicity for those with housing problems in Temple, the differences are significantly less than 10%. White households comprise 64.3% of the households in Temple, and 60.4% of the low- to moderate-income households with one or more housing problems. African American, comprising 15.8% of the total households, have a slightly higher proportion of low- to moderate-income households with housing problems at 18.1% of total low- to moderate-income households. Hispanics comprise 16.7% of total households and 19% of low- to moderate-income households with problems. There is definitely a higher housing burden on minorities in Temple, but it isn't extreme and doesn't meet HUD's 10% threshold for designating disproportion.

The vast majority of the housing problems are related to cost burden. There are very few houses lacking some facilities. Less than 1% of total households and less than 5% of low- to moderate income households live in housing lacking complete plumbing and/or kitchen facilities. Less than 2% of total households are in overcrowded conditions, with just under 12% of low- to moderate-income households living in overcrowded conditions.

The median income for African American households is 64.2% of that of non-Hispanic whites and the median income for Hispanic households is 71.2% of that of non-Hispanic whites. Because most of the housing problems, including the disproportion by race/ethnicity are due to cost burden and overcrowding, the disproportion that does exist can be reduced even further by improving the income-producing employability of the African Americans and Hispanics. With more income equity, African Americans and

Hispanics would have the opportunity to reduce their housing cost burden and move to larger quarters that would reduce overcrowding.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

As with the low- to moderate-income households with any housing problem, there is not a substantial disproportion by race/ethnicity for those with severe housing problems. When comparing those with severe housing problems to total households for each income and racial/ethnic category, none of the minority groups have a 10% or greater rate of severe housing problems than the non-Hispanic whites. In fact, when combining extremely low-income, very low-income and moderate (low)-income households, non-Hispanic whites have a higher rate of severe housing problems than any minority group.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,230	565	410
White	800	215	135
Black / African American	245	185	80
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	145	170	195

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	865	1,595	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
White	515	835	0
Black / African American	150	320	0
Asian	0	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	175	440	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

#### **50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	445	3,440	0
White	315	2,080	0
Black / African American	8	815	0
Asian	10	65	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	465	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## 80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	2,145	0
White	15	1,455	0
Black / African American	20	210	0
Asian	0	8	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	40	455	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

## Discussion

Minority low- to moderate-income households have a lower percent of severe housing problems than non-Hispanic white households. While 34% of low- to moderate-income non-Hispanic whites have a severe housing problem, only 23% of African Americans and 28% of Hispanics who are low- to moderate-income have severe housing problems. Of the 75 low- to moderate-income Asian households, only 10 (13.3%) have severe housing problems. Native American households have the highest disproportion in severe housing problems. Though there are only 20 low- to moderate-income Native American households in Temple, all 20 have severe housing problems.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

In Temple, the vast majority of housing problems are related to housing cost burdens, with 29% of the households having a housing cost burden of 30% or more. Asians have, by far, the lowest rate of households with a cost burden at 18.9%, though Asians comprise less than 2% of the households. Hispanic and African American households have virtually the same percent with a cost burden of 30% or more at 36%, while 26% of non-Hispanic white households have a cost burden of 30% or more.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	15,490	4,065	2,250	410
White	11,265	2,515	1,535	135
Black / African American	1,895	660	390	80
Asian	300	60	10	0
American Indian, Alaska Native	20	0	20	0
Pacific Islander	0	0	0	0
Hispanic	1,910	830	240	195

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data 2007-2011 CHAS  
Source:

### Discussion:

As noted in the section above, more income equity among all racial/ethnic groups in Temple will alleviate the disproportion in housing cost burdens.

The median income of non-Hispanic whites is sufficient to support a 4-bedroom rental unit at Fair Market Rents without a housing cost burden. However, African Americans and Hispanics at median income for their race/ethnicity would have a cost burden of more than 30% for a 3-bedroom and Temple's Fair Market Rent. Approximately 65% of non-Hispanic whites can afford a 3-bedroom rental, compared with 46% of African Americans and 41% of Hispanics.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

In Temple, the vast majority of housing problems are related to housing cost burdens. There are very few houses lacking some facilities. Less than 1% of total households and less than 5% of low- to moderate income households live in housing lacking complete plumbing and/or kitchen facilities. Less than 2% of total households are in overcrowded conditions, with just under 12% of low- to moderate-income households living in overcrowded conditions.

Asians have, by far, the lowest rate of households with a cost burden at 18.9%, though Asians comprise less than 2% of the households. Hispanic and African American households have virtually the same percent with a cost burden of 30% or more at 36%, while 26% of non-Hispanic white households have a cost burden of 30% or more.

The disproportionately greater housing need as a result of cost burden or overcrowding is definitely related to income. The tables above show that 87% of the extremely low-income households, 76% of very low-income, and 49% of moderate-income households have 1 or more housing problems. African Americans and Hispanics have a somewhat higher rate of households with housing problems than non-Hispanic whites. Because most of the housing problems, including the disproportion by race/ethnicity, are due to cost burden and overcrowding, the disproportion that does exist can be reduced even further by improving the income-producing employability of the African Americans and Hispanics. With more income equity, African Americans and Hispanics would have the opportunity to reduce their housing cost burden.

### **If they have needs not identified above, what are those needs?**

Because female-headed households have a much lower income than married couples, male-headed households or non-family households, single mother households have a much greater risk of a housing problem. Of single mother households, 58% in Temple are living below the poverty level as opposed to 4% of married couples and 9% of single father households. Poverty levels are based on household size and a 4-person household at the poverty level can only afford an efficiency (0-bedroom) rental unit in Temple. Therefore, it can be assumed that at a bare minimum 58% of single mother households have a housing cost burden.

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

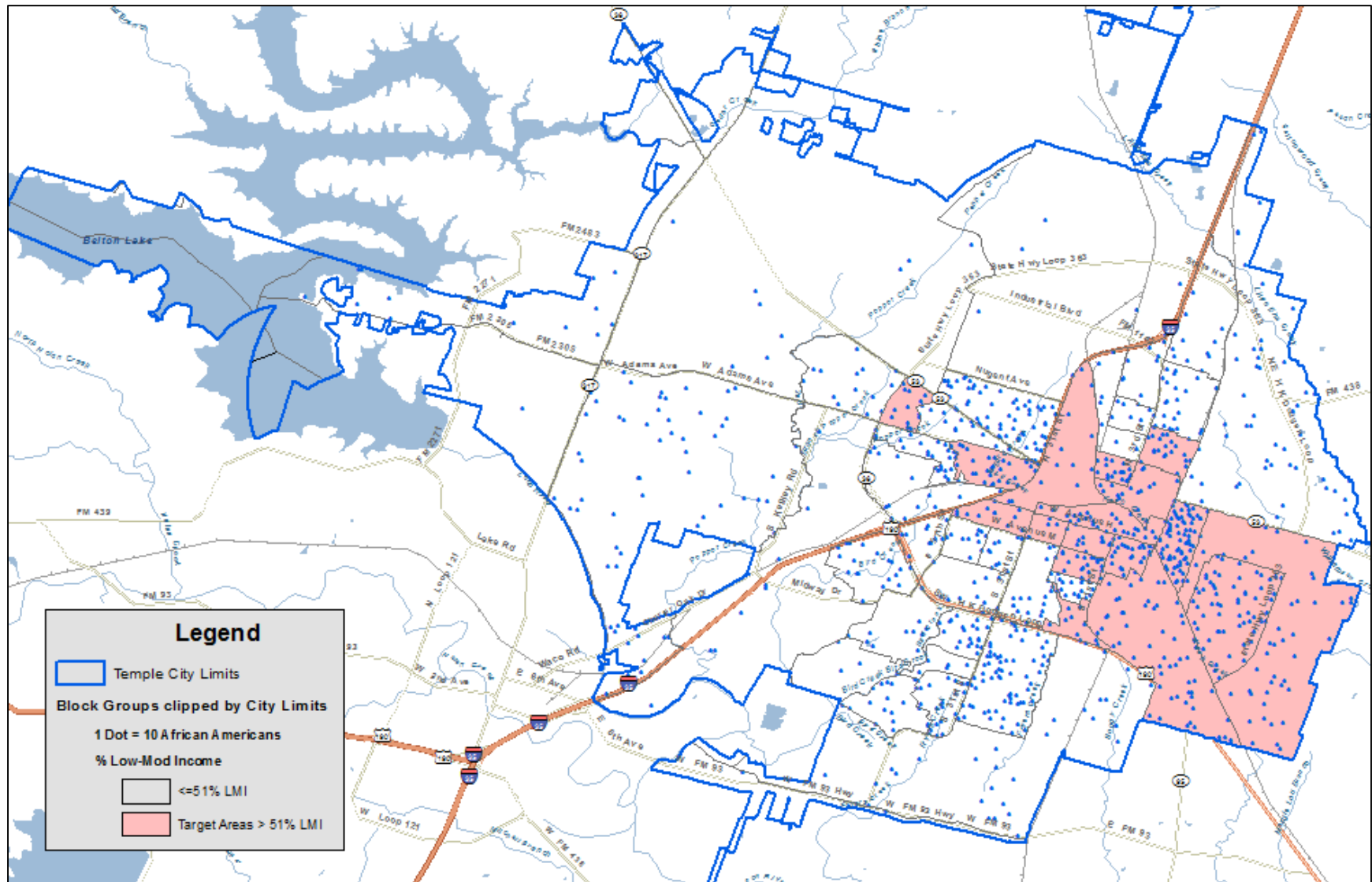
African American and Hispanic populations are not significantly concentrated in any specific areas of the City. However, there is a greater density within the Loop area, particularly east of I-35 and south of E.

Adams, which is within the CDBG Target Area and the proposed NRSA, in which the City will be focusing most of its CDBG improvements during the next 5 years.

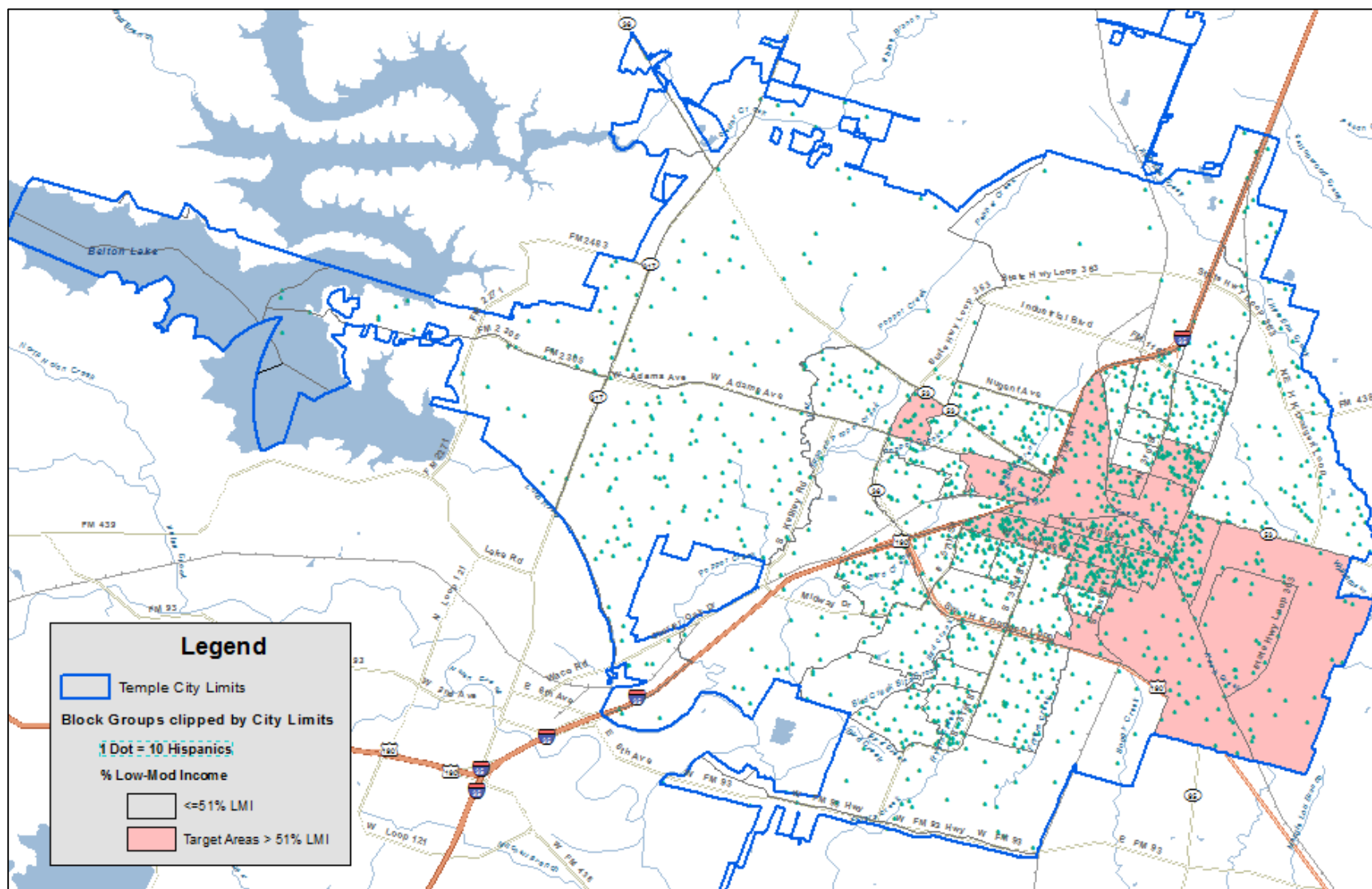
The maps in the attachments show the concentrations of African American and Hispanic populations over the areas with greater than 51% low- to moderate-income households, followed by a map of the inner-loop area with the location of both African Americans and Hispanics shown.



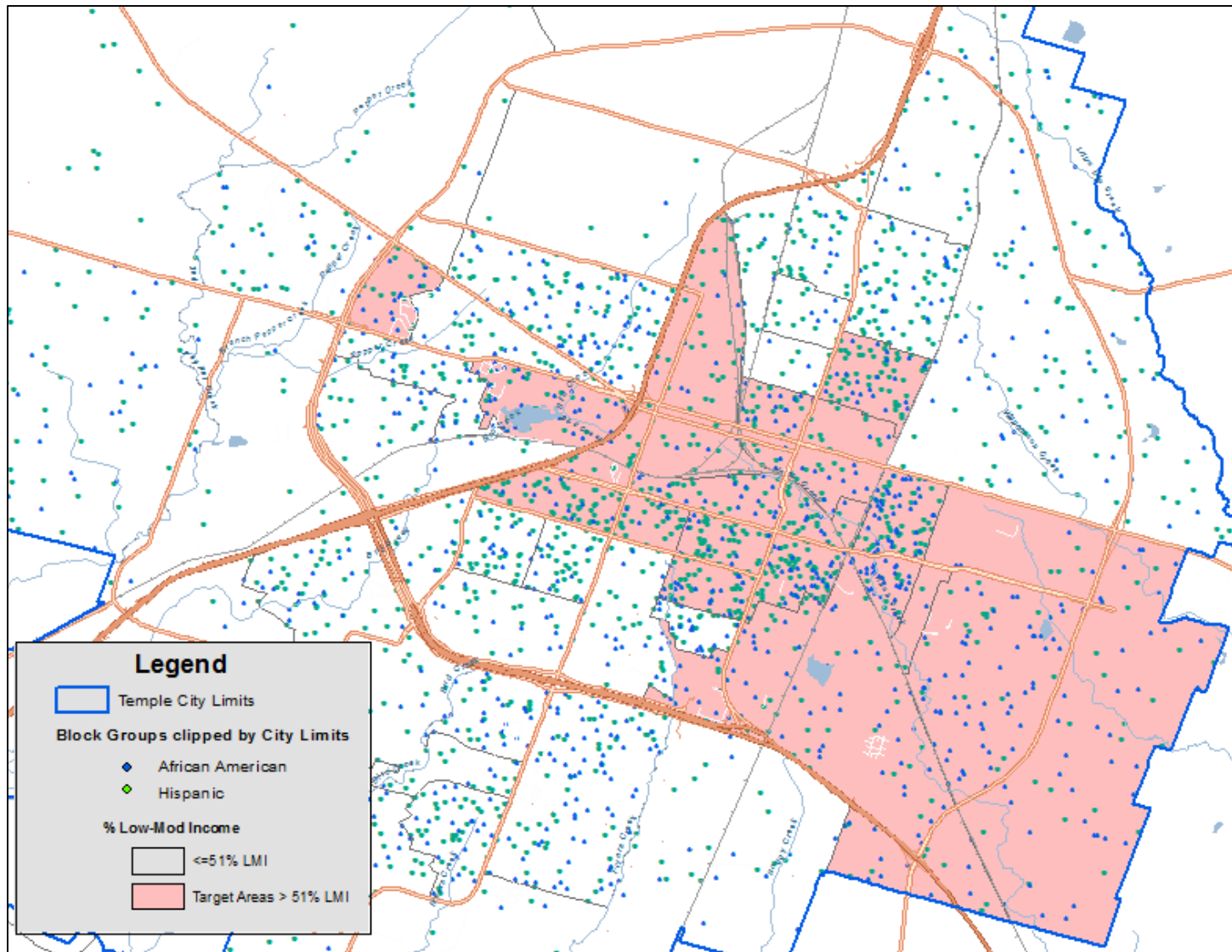
# Distribution of African American Population Over CDBG Target Areas (> 51% Low-Mod Income)



# Distribution of African American Population Over CDBG Target Areas (> 51% Low-Mod Income)



### Combination of African American and Hispanic Population Over CDBG Target Areas Inside Loop



## NA-35 Public Housing – 91.205(b)

### Introduction

Publically subsidized housing in Temple is managed by two entities. The Central Texas Housing Consortium (CTHC), a private non-profit housing agency manages the public housing developments. The Central Texas Council of Governments (CTCOG) manages the Section 8 Housing Choice Voucher program. The tables below include information for both CTHC's public housing residents and CTCOG's Housing Choice Voucher holders.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	55	320	0	0	0	0	0	0

Table 22 - Public Housing by Program Type

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	11,017	10,649	0	0	0	0		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	6	3	0	0	0	0	0
Average Household size	0	1	1	0	0	0	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	19	105	0	0	0	0	0
# of Disabled Families	0	31	86	0	0	0	0	0
# of Families requesting accessibility features	0	55	320	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	44	220	0	0	0	0	0	0
Black/African American	0	11	99	0	0	0	0	0	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	4	62	0	0	0	0	0	0
Not Hispanic	0	51	258	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

All Temple Housing Authority properties have units that are accessible and meet or exceed HUD requirements. All current disabled public housing residents are in accessible units. The Temple Housing Authority estimates that 10% - 15% of persons on the waiting list are in need of an accessible unit. There is a shortage of accessible units available to the Section 8 Housing Choice Voucher holders and waiting list.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

One of the most immediate needs of Section 8 Housing Choice Voucher holders is funds to pay for application fees, security and utility deposits, and arrearages in past utility bills. Once housed, other needs include: full-time employment that pays a living wage, reliable transportation, affordable child care, access to affordable health care including mental health services, and access to benefits such as social security, SSI and VA benefits. Public Housing and Section 8 HCV residents have an increased need for additional education and job training programs in order to increase household income. Elderly and disabled tenants need access to supportive services and, in some cases, home health assistance.

**How do these needs compare to the housing needs of the population at large**

The needs of the Public Housing and Section 8 HCV residents are similar to those of the population at large – job stability, reliable transportation, affordable child care, access to social services and health care. Additionally, the need for locating and securing safe, sound and accessible rental housing is similar to the population at large.

**Discussion**

The needs of Public Housing and Section 8 HCV residents mirror the needs of the general population. However, due to the low income of most subsidized tenants, they are more likely to be at-risk of losing their housing due to minor financial set-backs such as a decrease in work hours; car repairs; loss of transportation; and illness. Since many tenants are hourly wage earners, time off for illness, or to care for an ill child, results in a smaller paycheck and sometimes the loss of the job. Additionally, Section 8 HCV holders have a more difficult time securing housing because many landlords will not accept housing subsidy vouchers.

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The City of Temple coordinates with the Texas Homeless Network and the Central Texas Homeless Alliance to further their efforts to identify and plan for the needs for homeless individuals and families. Homelessness is defined as individuals and families without a primary nighttime residence, unaccompanied youth under the age of 25, persons fleeing domestic violence including sexual assault, dating violence, stalking and other life-threatening conditions.

On January 23, 2014, local agencies participated in the Texas Balance of State Point in Time count for the City of Temple and Bell/Coryell Counties. The information collected from this count and the survey that was conducted at the same time provided valuable information on the number and needs of people experiencing homelessness in the area.

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 area by providing support services, emergency shelter and housing. The Central Texas Homeless Alliance joined the Texas Balance of State Continuum of Care 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 homeless that require a comprehensive approach using a community-based planning structure.

City staff will continue to work with interested entities in the planning and development of programs and/or facilities that would assist homeless persons in moving from homelessness to permanent housing and long-term housing stability.



	# of persons experiencing homelessness on any given night		Estimate # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in HH with Adults & Children	15	83	n/a	n/a	n/a	n/a
Persons in HH with only children	0	0	n/a	n/a	n/a	n/a
Persons in HH with only adults	49	4	n/a	n/a	n/a	n/a
Chronically homeless individuals	n/a	0	n/a	n/a	n/a	n/a
Chronically homeless families	n/a	0	n/a	n/a	n/a	n/a
Veterans	n/a	n/a	n/a	n/a	n/a	n/a
Unaccompanied youth	0	0	n/a	n/a	n/a	n/a

Persons with HIV	n/a	n/a	n/a	n/a	n/a	n/a
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**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

There are limited emergency shelters, transitional housing, or permanent supportive housing programs within the city limits of Temple, TX and therefore, it is difficult to predict the number of people entering and exiting homelessness each year by population type. Local service providers are active in the Central Texas Homeless Alliance and participated in the Point-in-Time count for Bell-Coryell County conducted on January 23, 2014. The “known location” methodology was used to survey persons found at the sites identified by the community to be where those experiencing homelessness are known to congregate. The total number of survey responses does not represent the total populations experiencing homelessness, so estimates have been formulated by the Texas Homeless Network data team. Overall for Bell and Coryell counties, it is estimated that 495 adults and 65 children experience homelessness annually. The largest population was single adults at 63.9% and families with children being 10.6% of those counted. Individuals meeting the definition of chronically homeless made up 30.4% of the total counted and 35.7% reported they were veterans. On the night of the PIT count, there were six (1.3%) unaccompanied minors.

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

The Section 8 program is managed by the Central Texas Council of Governments. The waiting list was closed on February 1, 2015 and there are no plans to re-open the list in 2015. There are approximately 542 on the Section 8 HCV waiting list and 93 on the Public Housing waiting list. Temple Public Housing is managed by the Central Texas Housing Consortium. The Section 8 HCV waiting list is closed and the average wait time for a unit is 30 to 36 months. The Public Housing waiting list is open and the average wait time is 3 to 6 months. The need for additional affordable housing is great. The lack of affordable housing for persons experiencing homelessness results in longer periods of time in emergency shelters that are often located in other cities.

Additionally the lack of affordable housing increases the risk of homelessness for many families that are precariously housed due to economic reasons. The types of families most affected by poverty are single parents in low-wage jobs and often with the contributing factors of substance abuse, domestic violence, mental illness, and child abuse in the family dynamic.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

White and African American were the races most reported during the PIT count. White individuals and families made up 63.2% of the persons surveyed, with 29.4% identifying as African American, 3.8% as American Indian/Alaskan Native and 3.5% as Asian. Thirty (30.1%) percent identified as Latino/Hispanic.

## **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

The City of Temple is located along the Interstate 35 corridor with the closest larger urban area to the north of Temple being Waco, TX, with Dallas/Fort Worth only two hours from Temple. To the South, lies the City of Austin. The proximity to these larger metropolitan areas means that many people experiencing homelessness in Temple move to other communities in order to access emergency shelters and other housing programs or live doubled-up with family and friends.

The PIT count provided useful information regarding the characteristics of individuals and families experiencing homelessness. The average age of all participants taking the survey was 38.86 years. Men made up 70.6% of those surveyed, with women being 29.4%. Households with at least one child were 20.7% of those surveyed. Single individuals were 63.9% and 30.4% met the HUD definition of chronically homeless. Concerning episodes of homelessness, 36.5% stated that this was the first episode of homelessness within the past three years; 21.3% had two to three episodes of homelessness within the past three years; 7.6% had at least four episodes of homelessness within the past three years.

Unemployment was the reason most given for becoming homeless, with not enough income to pay the rent or mortgage being the second reason. Of the participants surveyed on the night of the PIT count, 65.8% reported that they were currently unemployed. Sixty-seven (67.8%) percent reported that they had some type of disability.

Beyond individuals and families that meet the HUD definition of homeless, there were 174 children in the Temple Independent School District who were also identified as homeless under the McKinney-Vento Homeless Education Assistance Act. Almost all of these families were living doubled-up with relatives and/or friends. Much of the homelessness in the City of Temple is due simply to poverty from a lack of full-time employment at a living wage and a lack of affordable housing.

People who are unsheltered are a smaller group. They tend to be single adults with few community supports or connections, and often dealing with mental illness, substance abuse and chronic physical illness. Due to their transient nature, it is harder to estimate a number who fit into this category. Many unsheltered homeless individuals live in encampments in the more rural areas of Bell County. These encampments are usually secluded and are not known to service providers and often not even law enforcement. Of the adults surveyed during the PIT count, 10.5% reported that they had spent the previous night in an unsheltered situation.

## **Discussion:**

It is important to remember that the City of Temple is located between two larger urbanized areas, Dallas/Fort Worth, TX and Austin, TX, and that people experiencing homelessness may move to a larger city that provides more emergency shelter, supportive services, and other housing options. There are emergency shelters within the City of Temple, but they are limited to victims of domestic violence or families with children. There is still a need for rapid re-housing and permanent supportive housing

programs for single adults, chronically homeless as well as families with children. The City is interested in working with the agencies that have the capacity to manage Rapid Re-Housing programs or develop permanent supportive housing.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

The non-homeless special needs population in Temple, as in all jurisdictions, is difficult to quantify. While the American Community Survey (ACS) and the Comprehensive Housing Affordability Strategy (CHAS) files provide the number of elderly and disabled, they do not provide complete information on level of need. Other special needs populations are much more difficult to quantify and ascertain their levels of need. Regional, state, and national percentages must be applied to local populations to estimate the number of people with mental illness, HIV/AIDS, or chronic substance abuse issues.

### **Describe the characteristics of special needs populations in your community:**

It is difficult to estimate the exact number of special needs individuals in Temple, and more difficult to estimate the number of LMI or those needing housing and supportive services. However, based on the American Community Survey (ACS), there are approximately 9,500 elderly in Temple. Of those elderly, approximately 47.2% are living alone. Approximately 42.8% of the elderly are disabled. Approximately 10.7% of the elderly are living below the national poverty level, less than the population as a whole.

Based on the ACS, there are approximately 8,800 noninstitutionalized disabled individuals in Temple. Many of the individuals have multiple disabilities. Non-Hispanic whites have a higher rate of disability than other racial/ethnic groups, while Hispanics have a much lower rate of disability than other groups. Approximately 4,470 (50.7%) of the disabled are working age. The working age disabled comprise 11.2% of the total 18-64 year old population. Unlike most non-disabled groups, those disabled individuals who are not employed are not in the labor force, and are therefore not looking for employment. According to the ACS, 75.2% of the working-age disabled are not in the labor force and only 20.7% are employed. The median earnings for the workers in Temple is \$32,339, but for the disabled it is \$22,474. While 12.9% of the general population adults are living below the poverty level, 20.3% of adult disabled persons are living below poverty.

The 8,800 disabled individuals reside in 6,740 households, indicating that many are living alone.

Based on national averages, 4.1% of the population, including 5.25% of the working-age population, have serious mental illness. Assuming that the rate in Temple mirrors the nation, that would indicate that approximately 2,774 residents have a serious mental illness, 1,643 of whom are working age.

Using data from the Texas Department of State Health Services and the National Institute of Drug Abuse, it is estimated that 28,400 adults in Temple have a dependence on alcohol, prescription drugs, or illicit drugs, or a high propensity to become addicted. Approximately 431 adults were admitted into in-patient treatment facilities during 2010. Of those admitted, approximately 54 were homeless upon release. Extrapolating from the admission data and the homeless PIT count, it can be estimated that at least 56 of the 485 homeless in the Central Texas Homeless Alliance spent the previous night in a substance abuse treatment facility.

Though not a specific “special needs population” group, veterans are a high-need population in Temple. Temple has approximately 7,250 veterans living within the city limits. Of these, 4,650 have no identified/confirmed service-connected disability. Approximately 1,370 (19%) have a service-connected disability rated at 50% or higher. Approximately 38% of all veterans are living below the national poverty level.

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

The approximately 4,060 frail elderly, defined as those who are disabled, are in need of supportive services. In addition, 3,180 households with at least 1 elderly person are LMI and 1,560 of the LMI have a housing cost burden of 30% or greater. Whether the elderly or frail elderly reside in the 815 rental households or the 745 owner households they will need some level of housing assistance from more affordable rents to assistance with repairs on the home they own.

There are 6,740 households with at least 1 disabled individual. Of these, 2,520 (37.4%) are rental households. There are an estimated 1,920 LMI rental households with at least one member having a disability; however the CHAS data for the disabled has some reliability issues making it not possible to determine accurate numbers of those disabled renters with a housing cost burden. An additional 1,675 disabled homeowners are LMI. Therefore, more than 4,000 households are in need of some type of housing assistance be it financial assistance or accessibility assistance, and virtually all disabled individuals are in need of some supportive services, whether private-paid or subsidized.

Based on national averages provided by the Substance Abuse and Mental Health Services Administration (SAMHSA), of the 2,774 with serious mental illness, only 1,628 (58.7%) are securing some level of treatment or services for their illness. Serious mental illness, particularly if left untreated, leads to unemployment or underemployment and either homelessness or a severe housing cost burden. In-patient treatment for renters often results in the loss of housing while hospitalized, resulting in homelessness upon release. Of the 28,400 with a substance use disorder or the prevalence to addiction, all are in need of supportive services in the form of treatment ranging from detoxification/in-patient treatment to a peer support group. Approximately 275 are in immediate need of housing.

### **Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

Based on the Texas Department of State Health Services, there are currently 563 individuals in the Bell County living with HIV/AIDS. Though there is no estimate of the number in Temple, based on Temple’s share of Bell County’s population, it can be presumed that 120 Temple residents are living with HIV/AIDS. Within Texas, 75% had evidence of receiving medical care in 2013. Of the new cases of HIV/AIDS in Texas, 79% were linked into care within 3 months of diagnosis, which is 10 percentage points higher than in 2010.

Data for the entire Temple-Killeen HSDA reveals that the prevalence of HIV/AIDS is almost 3 times as high for males as females. The ethnic distribution is 31% white, 44% African American, and 16% Hispanic with the remainder being other or unknown.

### **Discussion:**

The special needs population in Temple are at the greatest risk of living in housing with problems and without necessary supportive services. Affordable, and often more accessible, housing is one of the greatest needs for this population. Totalling frail elderly, disabled, people with serious mental illness, chronic substance abusers, and people living with HIV/AIDS, there are approximately 9,700 people in Temple in need of supportive services. Most require free or low-cost services. While there are no figures to indicate the number without health insurance now that the Affordable Care Act is in effect, the ACS does report that 21.9% of Temple's adult population was without health insurance in 2013. It can be assumed that this percent is at least the rate for the special populations, excluding the elderly, of whom 98.9% have insurance. This translates into 1,250 non-elderly adults with health and supportive service needs but no health insurance. There are no figures to indicate the number who have secured health coverage under the new Affordable Care Act. It will be at least 4 to 5 more years before relatively accurate estimates from the ACS are available to cover the entire term that the Affordable Care Act has been in effect.

Of the special needs populations, at least 40% have a housing cost burden or are homeless and are in need of more affordable housing. It can be assumed that of those of any age who are disabled, at least 50% are living in housing that is not accessible.



## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

The greatest need for public facilities includes upgrades to existing facilities in the proposed NRSA, additional facilities to house health and social service agencies, and additional shelters and housing facilities for the homeless. Centers for the disabled, low-cost health clinics and facilities for the homeless and victims of domestic violence also have a high priority need.

### **How were these needs determined?**

The needs for all housing, homeless, special needs, and non-housing community development were determined through the merging of primary and secondary data with the results of the public surveys, public forum, public comments, housing roundtable discussions, and stakeholder interviews as well as from the results of the Capital Improvement Program's planning process and input from City staff members.

### **Describe the jurisdiction's need for Public Improvements:**

The City's needs for public improvements are centered around park improvements and infrastructure improvements/expansions. The City has recently passed a \$27.6 million bond fund for park improvements and expansions, which includes a wide variety of projects spanning across the entire city, including in the CDBG Target Areas. Projects will include upgrades to select neighborhood parks, three new community parks, upgrades to athletic facilities and recreational centers, a deep water pool constructed at Lions Junction Family Water Park, as well as working towards connecting the trail system. All projects are to be scheduled to be completed within four years.

Other public improvement needs include new and improved sidewalks and lighting along the sidewalks and streets, to improve pedestrian mobility. Street improvements as well as water and wastewater line improvements have a high priority need in the older areas of the city.

### **How were these needs determined?**

The needs for all housing, homeless, special needs, and non-housing community development were determined through the merging of primary and secondary data with the results of the public surveys, public forum, public comments, housing roundtable discussions, and stakeholder interviews as well as from the results of the Capital Improvement Program's planning process and input from City staff members.

### **Describe the jurisdiction's need for Public Services:**

There is a high priority need for all CDBG eligible public services, including services to abused and neglected children, victims of domestic violence, homeless individuals and families, veterans, seniors,

disabled, mentally ill, and adults who are under-educated and/or under-employed. Supportive services, emergency interim assistance, food pantry services/provisions, health care, education, and employment assistance are of greatest need to address the life situations of the under-resourced in the community.

### **How were these needs determined?**

The needs for all housing, homeless, special needs, and non-housing community development were determined through the merging of primary and secondary data with the results of the public surveys, public forum, public comments, housing roundtable discussions, and stakeholder interviews as well as from the results of the Capital Improvement Program's planning process and input from City staff members.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The City of Temple has somewhat of a different housing market than Texas as a whole. The median self-disclosed housing value in Temple is \$114,900, as reported in the American Community Survey (ACS), compared with \$128,900 in the state as a whole. Likewise, Temple's self- median gross rent, as reported in the ACS, is \$780 compared with \$851 for Texas. In Texas, there is a very strong relationship between single family housing and owner occupancy with just under two-thirds of the housing stock being single family and just under two-thirds of the households being owner occupied. In Temple, however, three-fourths of the housing units are single family, while only somewhat over half of the households are owner occupied. While there are 9,805 renters there are only 6,425 multi-family housing units in Temple, resulting in 3,380 renters having to rent single family, duplex or 4-plex units, most at a higher cost than multi-family units.

The housing stock is relatively new, with 22% having been built since 2000, which mirrors the percent state-wide. However, only 26.3% of the units were built in Temple between 1980 and 2000, compared with 56% statewide.

Approximately 1,4% of renters in Temple have some form of rental subsidy, including project-based units and tenant-based vouchers.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

According to the 2009-2013 American Community Survey (ACS), there are 29,142 total housing units in Temple, with 5,199 (17.8%) being vacant. Of the occupied units, 14,138 (59%) are owner occupied and 9,805 (41%) are renter occupied. The vast majority of the vacancies are rental units, with a 22.7% vacancy rate as opposed to 3.3% for homeowner units. Of the 5,199 vacant units, 1,174 (22.6%) are not vacant for rent, sale, occasional use, or migrant workers. These vacant units are not on the market and are either abandoned or in need of repair prior to placing them back on the market.

Three-fourths of the housing units are single family. While there are 9,805 renters there are only 6,425 multi-family housing units in Temple, resulting in 3,380 renters having to rent single family, duplex or 4-plex units, most at a higher cost than multi-family units. The median housing value, based on owners' self-disclosed information is \$114,900, and the median rent, according to the ACS, is \$780.

The housing stock is relatively new in certain sections of town, with 22% having been built since 2000 and an additional 26.3% having been built between 1980 and 2000. However, this new housing seldom occurs in qualified CDBG neighborhoods. Neighborhood reinvestment and redevelopment lags in low income and poverty stricken areas with the community. Temple is an old city by the State's standards, and as such has a significant number of very old homes in the oldest parts of town. These neighborhoods, not surprisingly are primarily low income and minority neighborhoods. Housing dilapidation is a significant problem for low income home owners.

The tables below are from HUD and are for the 2007-2011 ACS, therefore the numbers are slightly different from the more recent data reported on throughout the narrative.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,933	65%
1-unit, attached structure	444	2%
2-4 units	2,800	10%
5-19 units	4,638	16%
20 or more units	1,866	6%
Mobile Home, boat, RV, van, etc	616	2%
<b>Total</b>	<b>29,297</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

**Data Source:** 2007-2011 ACS

## Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	22	0%	192	2%
1 bedroom	136	1%	2,932	31%
2 bedrooms	1,792	12%	3,614	38%
3 or more bedrooms	12,394	86%	2,862	30%
<b>Total</b>	<b>14,344</b>	<b>99%</b>	<b>9,600</b>	<b>101%</b>

**Table 27 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

## Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Temple Public Housing Authority (THA) is managed by the Central Texas Housing Consortium, which not only provides public housing units but also private affordable housing and homeownership opportunities. The THA manages 326 units in 6 properties, with 15% of the units being accessible to the disabled. The Section 8 Housing Choice Voucher program manages 515 vouchers. While there is no specific targeting other than extremely low- and low-income households by either entity, the THA does have an abundance of elderly and disabled residents, in great part due to the number of accessible units.

According to HUD's 2012 LIHTC database there are 6 properties totaling 652 total units in Temple, with 593 reserved for the low income. Of these, 102 total units and 98 low income units are for the elderly. Two properties with 221 units were constructed in the late 1980s. The remaining 4 were constructed after 2000. The tax credit properties have no 4-bedroom units and only 66 3-bedroom units. There are 126 1-bedroom units and 230 2-bedroom units with 138 units not designated by size. The TDHCA list for 2009 has an additional 3 properties totaling 81 additional units, 77 of which are low income units. Golden Haven provides an additional 100 units of new Section 8 construction for the elderly.

## Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No units are expected to be lost from the affordable housing inventory.

## Does the availability of housing units meet the needs of the population?

There are 2,205 extremely low-income households (including 410 with no or negative income) and 2,460 very low-income households in Temple, with 1,585 extremely low-income and 1,880 very low-income households having housing problems. Only 1,220 of the extremely low- and very low-income households have no housing problems, which would include those in Section 8, Public Housing and tax credit

properties. As a result, approximately 3,000 new affordable housing units are needed to meet the needs of the population.

### **Describe the need for specific types of housing:**

As in most communities, one specific need for affordable housing in Temple is for units with at least 3 bedrooms. While there is a sufficient number of 3- and 4-bedroom units in Temple, most are not affordable to the low- to moderate-income. Currently, there are approximately 400 families below the poverty level in need of 3- or 4- bedroom units, with only 45 of public housing units and 66 tax credit units available. Another need of equal importance is for housing is for accessible units. Though the THA exceeds the national average and the HUD mandates with 15% of its units being accessible, none of the tax credit properties have set aside units for the disabled while more than 1,000 extremely low- and very low-income adults are disabled.

### **Discussion**

Overall the housing inventory is adequate for the population in Temple. However, most of the housing is not affordable to the low- to moderate-income and there is a severe shortage of accessible units for the disabled and elderly. Additionally, based on comments from community stakeholders and advocates, there is a significant problem with landlords not accepting those with mental illness or with disabilities that require modifications of the parking assignments, property or pet regulations. Temple's public housing for the general population is within a townhome property with an inadequate number of 1-story units.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

In late February 2015, there were 507 single family homes, 1 condominium, 16 duplexes, and 7 mobile homes listed for sale in Temple. The median sales price of the properties was \$167,500, far above the median home value given in the ACS data. Half of the 24 apartment complexes surveyed rent above the current 2015 Fair Market Rents for Bell County. A family of 7 falling in the extremely low-income category ( $\leq 30\%$  AMI) can only afford a 1-bedroom at the current Fair Market Rents. A very low-income family of 5-8 can afford a 1- or 2-bedroom and a moderate-income individual or family can afford a 1- or 2-bedroom with moderate-income families of 4 or more being able to afford a 3-bedroom.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	74,400	110,900	49%
Median Contract Rent	431	590	37%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,833	39.9%
\$500-999	4,938	51.4%
\$1,000-1,499	653	6.8%
\$1,500-1,999	101	1.1%
\$2,000 or more	75	0.8%
<b>Total</b>	<b>9,600</b>	<b>100.0%</b>

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	665	No Data
50% HAMFI	3,000	1,225
80% HAMFI	7,760	3,230
100% HAMFI	No Data	4,765
<b>Total</b>	<b>11,425</b>	<b>9,220</b>

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

**Table 31 – Monthly Rent**

Data Source Comments:

## Is there sufficient housing for households at all income levels?

There is not sufficient housing for households at all income levels. Lower income households are at an extreme disadvantage in finding units that are affordable. According to the 2009-2013 ACS, the median housing cost for owners requires a household income of \$50,000 and the median housing cost for renters requires a household income of \$32,000. The need is exacerbated by the fact that there is an affordability mismatch in Temple with higher-income households owning or renting units costing less than 30% of their income. This takes units affordable to lower-income households off the market.

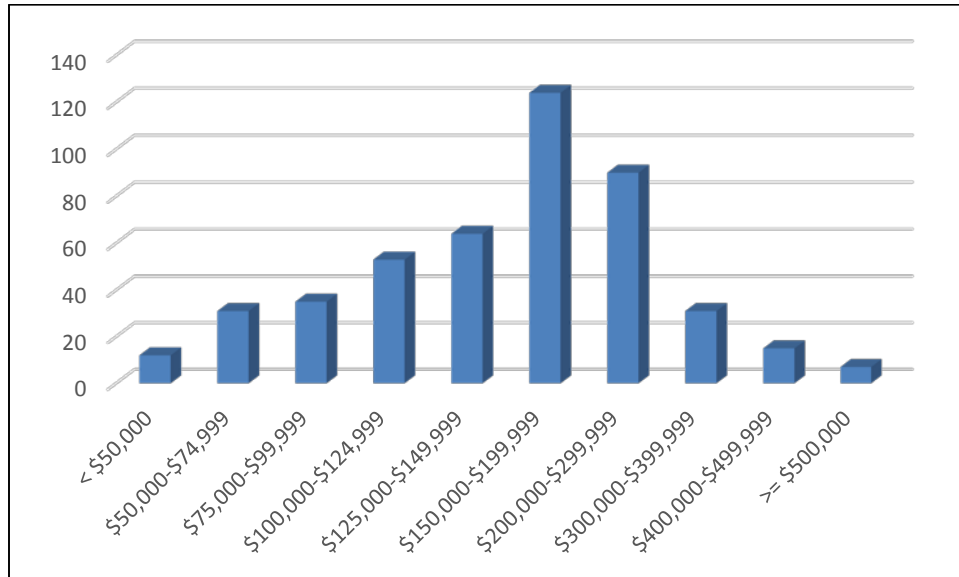
The rental market, as of May 2015, does not accommodate large families, especially those who are low- to moderate-income. The table below shows the available rentals by rent ranges:

Rents	Multi-family			Single Family		
	1-bed	2-bed	3+-bed	1-bed	2-bed	3+-bed
< \$500	7	1	0		2	
\$500-\$599	24	6	0	1	3	
\$600-\$699	21	29	2	1	2	1
\$700-\$799	23	10	1		7	2
\$800-\$899	5	9	1		2	7
\$900-\$999	1	6	6		0	12
\$1,000-\$1,099	1	3	2			1
\$1,100-\$1,199	0	1	1			4
>= \$1,200	1	0	1			12

According to Zillow, in May 2015 there were 462 single family and townhome listings for sale. The median list price is \$173,695 and the average is \$185,329. The average asking price of a 1-bedroom is \$54,026; of a 2-bedroom is \$81,479; of a 3-bedroom is \$150,446; of a 4-bedroom is \$223,104; and of a 5-bedroom is \$354,931. The graph below shows the number of units for sale by asking price:



### Available Sale Units As Of May 2015



### How is affordability of housing likely to change considering changes to home values and/or rents?

Housing values and rents are rising at a faster rate than incomes, particularly for unskilled and hourly workers. As a result, the need for affordable housing will increase.

### How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Temple's median rents exceed the Fair Market Rent (FMR) and HOME rents for 1-bedroom units, but are significantly lower than the FMRs and HOME rents for 2-bedroom units and significantly lower than the FMRs and High HOME rents for 3-bedrooms. There is insufficient information on 4-bedroom units to determine an area median rent. Tables included in hardcopy of CP as submitted to HUD.

### Comparison of Fair Market Rents, HOME Allowable Rents and Area Median Rents

Monthly Rent (\$)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$ 551	\$ 734	\$ 1,082	\$ 1,227
High HOME Rent	\$ 551	\$ 734	\$ 971	\$ 1,064
Low HOME Rent	\$ 551	\$ 670	\$ 773	\$ 863
Area Median Rent	\$679	\$630	\$814	N/A

## **Discussion**

The housing market in Temple is not affordable to the extremely low- and low-income households. However, the area rents are considerably lower than either the FMRs or HOME High rents for 2- and 3-bedroom units. Including property taxes and an interest rate of 4%, a \$75,000 mortgage for 30 years will result in a \$475/month payment. For a \$100,000 mortgage, there will be approximately a \$585/month payment; for a \$125,000 mortgage, a \$600/month payment and for a \$150,000 mortgage a \$1,030/month payment. Depending on loan risk, a low- to moderate-income household could be able to afford approximately one-third of the houses currently on the market.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The housing stock in Temple is relatively new, with approximately 22% of owner-occupied units and 17% of renter-occupied units having been constructed since 2000. The recently-constructed percent mirrors that for all of Texas. However, the percent of housing built between 1980 and 1999 is much lower than in the remainder of Texas, with Temple having a higher rate of housing built between 1940 and 1980 than in the remainder of Texas.

The Census Bureau and HUD determine housing condition based on four characteristics:

- Households having a housing cost burden of greater than 30% of their total household income;
- Households having more than one person per room (total rooms in the house, not bedrooms);
- Households living in housing lacking complete plumbing facilities; and
- Households living in housing lacking complete kitchen facilities.

There is no information provided by the Census Bureau or HUD on the structural condition of the housing units, nor does the City maintain data on the structural condition of those units without code violations. One proxy for structural condition is the ratio of a house's structural value per square foot compared with the average value per square foot of houses built within the same decade. This method, based on Appraisal District data for each residential property for which a date of construction is given, controls for age and square footage. Based on this proxy for condition, it is estimated that 4.2% of houses for which year constructed is given are in potentially poor condition requiring major rehabilitation or reconstruction; 38.7% are in potentially fair condition requiring moderate rehabilitation; and 57.4% are in good or excellent condition requiring very minor or no repairs. However, it should be noted that overcrowding and housing cost burdens that prevent normal maintenance result in deterioration that likely is not reflected in the Appraisal District's value.

### **Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation:"**

**Property Maintenance Code:** means the most recent edition of the International Property Maintenance Code that has been adopted by the City of Temple.

**Standard Condition Dwelling Unit:** means a dwelling unit that meets minimum standards for continued use or occupancy.

**Substandard Condition Dwelling Unit:** means unfit for human habitation or a hazard to the public health, safety, and welfare as defined under Dangerous Building or Structure in the City's Minimum Housing Standards.

**Substandard Dwelling Unit-Suitable for Rehabilitation:** means that less than 50% of the structure must be repaired or replaced to bring it up to code, or the value of the structure is reduced by less than 50% because of the violations.

The proxy of the value of the structure only per square foot compared with the average for each decade of construction can give an estimate of the structural condition of the housing. Houses with structural values (not counting land values) of less than 80% of the average for the decade in which they were constructed are defined as in potentially poor condition. Houses with structural values of 80-94.9% of the average value for the decade constructed are defined as in potentially fair condition. Houses with structural values between 95 and 105% of the average value for the decade are defined as in potentially good condition. Houses with structural values between 105 and 120% of the average for the decade are defined as in potentially very good condition. Finally, houses with a structural value per square foot of 120% or greater of the average for the decade constructed are defined as in potentially excellent condition.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,459	17%	4,324	45%
With two selected Conditions	40	0%	179	2%
With three selected Conditions	0	0%	12	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	11,845	83%	5,085	53%
<b>Total</b>	<b>14,344</b>	<b>100%</b>	<b>9,600</b>	<b>100%</b>

**Table 32 - Condition of Units**

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,140	22%	1,650	17%
1980-1999	3,644	25%	2,813	29%
1950-1979	5,953	42%	4,089	43%
Before 1950	1,607	11%	1,048	11%
<b>Total</b>	<b>14,344</b>	<b>100%</b>	<b>9,600</b>	<b>100%</b>

**Table 33 – Year Unit Built**

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,560	53%	5,137	54%
Housing Units build before 1980 with children present	1,700	12%	785	8%

**Table 34 – Risk of Lead-Based Paint**

**Data Source:** 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 35 - Vacant Units**

**Data Source:** unavailable

### Need for Owner and Rental Rehabilitation

Extrapolating from the number of low- to moderate-income owners with a housing cost burden that would reduce their ability to maintain their homes, it can be estimated that 1,500 units are in need of some level of rehabilitation. Estimating the number of rental units requiring rehabilitation is more difficult; however, based on the age and rent of the rental housing stock, it can be estimated that at least 800 rental units are in need of some level of rehabilitation.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The City of Temple estimates that of the 2,485 housing units built before 1980 with children present, approximately 933 low- to moderate- income (LMI) owner-occupied and 431 LMI renter-occupied units have a lead-based paint hazard. This has been calculated based on the number of low- to moderate-income households with children 6 years or younger, estimating 85% of those are living in housing built before 1980 and the distribution of those between owner- and renter-occupancy.

### Discussion

In general, the occupied housing stock in Temple is relatively new, with half of the units having been built after 1979 and 22.4% having been built since 2000. However, there are more than 5,200 occupied housing units that were built before 1960. With the exception of historic properties, the older housing stock is generally less expensive and what low- to moderate-income households can access, even with a housing

cost burden. As a result, the need of housing rehabilitation for these older units, as well as units constructed between 1960 and 1990 that have had deferred maintenance issues, far exceeds the City's funds. Approximately 2,300 units are in need of some level of rehabilitation, with 1,500 of these being low- to moderate-income owner-occupied. Weatherization is a major issue in the older homes and even those more than 20 years old that are structurally sound need some weatherization improvements. Additionally, low- to moderate-income elderly and disabled individuals require assistance with accessibility improvements. Based on value per square foot by unit age as a proxy for condition, it is estimated that 4.2% of houses are in potentially poor condition requiring major rehabilitation or reconstruction; 38.7% are in potentially fair condition requiring moderate rehabilitation; and 57.4% are in good or excellent condition requiring very minor or no repairs. However, it should be noted that overcrowding and housing cost burdens that prevent normal maintenance result in deterioration that likely is not reflected in the Appraisal District's value. There is no adequate source of data to document the number of vacant units in Temple.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The Central Texas Housing Consortium is the public housing agency for Temple and manages 6 housing developments with an average inspection score of 95 out of 100. The CTHC also manages market rate rental housing and constructs single family housing for sale, giving its public housing residents the opportunity to move into independent rental and ownership housing.

The Central Texas Council of Governments manages the Section 8 Housing Choice Voucher program, with 515 vouchers. The program's primary limitation is identifying sufficient housing that passes HQS inspection and will accept voucher holders as tenants.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	58	326		0				
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

The Central Texas Housing Consortium is the public housing agency for Temple and manages 6 public housing properties with a total of 326 units. The developments range in size from 17 units to 100 units. Among the developments there are 73 efficiency units, 115 1-bedroom units, 91 2-bedroom units, 41 3-bedroom and 6 4-bedroom units. Three of the developments – Autumn Leaves, Ratliff, and Francis Hall – are for the elderly and disabled and have 175 total units with 73 efficiencies, 88 1-bedroom and 14 2-bedroom units.

The average wait time for the elderly/disabled units is approximately 3 months, while it is approximately 6 months for family units.



## Public Housing Condition

Public Housing Development	Average Inspection Score
All Developments	95

Table 37 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

All of the developments are sound and in good physical shape. There are currently no plans for demolishing any of the properties, constructing new units, or conducting major restoration/revitalization at this time. THA continues to monitor the condition of all of the public housing units, providing regular maintenance, and replacing major systems as requires. Energy saving appliances and features are used when repairs or replacements are needed.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Temple Housing Authority has several strategies for improving the living environment of low- to moderate-income individuals and families residing in public housing, including:

- Contracting with a security firm to patrol all properties;
- Hosting social activities, such as pot luck dinners, holiday parties, and cook outs at all properties;
- Implementing a smoke-free policy at all properties; and
- Operating community centers with service coordinators to facility access to social services and to provide programs to the public housing community and general population.

### Discussion:

The Temple public housing units are managed by the Central Texas Housing Consortium, which also manages private affordable housing developments and develops single family homes for homeownership. The Central Texas Housing Consortium is proactive in maintaining their properties, addressing the social service needs of their residents, and moving as many residents as possible into homeownership or independent housing. As a result, the wait time for a unit is approximately 6 months, which is considerably shorter than most small housing authorities in Texas experience.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The City of Temple coordinates with the Texas Homeless Network and the Central Texas Homeless Alliance to further their efforts to identify and plan for the housing needs for homeless individuals and families. There are limited emergency shelters, transitional housing or permanent supportive housing programs within the city limits of Temple. The City has recently formed a task force to develop a plan to end homelessness and is an active member of the newly formed Supportive Housing Coalition of Bell County. Both groups are working to identify the priority needs in terms of housing and committed to working collaboratively to develop a variety of housing options.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	25	0	58	0	0
Households with Only Adults	4	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	169	0
Unaccompanied Youth	0	0	0	0	0

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Family Promise provides fourteen emergency shelter beds for families with children.

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

All agencies that receive Continuum of Care and Emergency Solutions Grant funding have a system in place for Mainstream benefits that provides for assessment of eligibility during the intake process; a referral process to mainstream agencies; a system of follow-up to track who receives benefits; and methods of tracking and ensuring that mainstream benefits continue to be received. Most CoC and ESG agencies use HMIS to assist in tracking access and use of mainstream benefits.

Workforce Solutions of Central Texas offers a variety of programs with some being targeted to special needs populations. Service providers can also contract with Workforce Solutions to provide specialized training to their clients and the agency will customize trainings based on a commitment by an employer to employ the individuals upon successful completion of the training. Services provided are job searches, job readiness training, career exploration, job matching and referral, computers and software for resume preparation, internet access for job searches, and skills upgrading and retraining.

The Central Texas Veterans Health Care System (CTVHCS) is comprised of two large Department of Veterans Affairs (VA) medical centers located in Temple and Waco, a large stand-alone multi-specialty outpatient clinic in Austin, four outpatient clinics located in Brownwood, Bryan/College Station, Cedar Park, and Palestine plus a rural outreach clinic in La Grange. The system is one of the largest integrated health care systems in the United States and provides a full range of services including medical, surgical, psychiatric, and rehabilitation with inpatient medical/surgical hospital beds, a hospice unit, and community living center beds. Located on its Waco campus, CTVHCS has one of the largest inpatient psychiatric facilities and one of only 12 Blind Rehabilitation Centers in the country.

Central Counties Center for MHMR Services provides adult, child and adolescent mental health services, crisis hotline and intervention services, and intellectual and autism disability services. Services provided include: ACT Team for outreach and crisis response, medication training and support, skills training, supportive employment, and case management. The Temple Day Program provides socialization, recreational, and life skills training in a supportive environment.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

There are no programs in Temple that are targeted specifically to the chronically homeless population or for unaccompanied minors. Individuals and families meeting the HUD definition of chronically homeless can access services and housing through local agencies.

Workforce Solutions of Central Texas offers a variety of employment related programs with some being targeted to special needs populations, including veterans. Adult education and literacy activities in

conjunction with other training take place at the Temple-Bell County Literacy Council and area community colleges with Adult Basic Education programs.

Texas Department of Assistive and Rehabilitative Services (DARS) is the state's principal authority on the vocational rehabilitation of Texans with disabilities.

Bell County Human Services Department -- Temple H.E.L.P. is located in the City of Temple and manages the County Indigent Health Care Program. This program provides health care services to eligible residents through the counties, hospital districts, and public hospitals in Texas. Many residents residing in area shelters are eligible for health care through this program.

Hill Country Transit District operates The HOP, a regional public transit system that serves a nine-county area covering over 9,000 square miles. The HOP coordinates many types of trips. Service is provided to passengers with disabilities via the Special Transit Service which often connects with the Fixed Route Service.

The Central Texas Veterans Homeless Veterans Program provides outreach, case management and housing to Veterans who are homeless or at imminent risk of becoming homeless. The Homeless Veterans Program consists of the Health Care System's Health Care for Homeless Veterans Program, including Grant Per Diem transitional housing, Veterans Justice Outreach, and Housing and Urban Development / Veterans Affairs Supportive Housing (HUD/VASH) Program. Olin E. Teague Veteransâ€™ Medical Center offers numerous programs for veterans.

CTVHCS Health Care for Homeless Veterans Program is designed to end homelessness among Veterans through outreach efforts and linkages to both VA and community resources. Immediate assistance is offered and the underlying problems that led to homelessness is addressed. HCHV provides continuity of care for honorably discharged homeless Veterans.

Temple Independent School District provides an array of services to children identified as being homeless. Services include mentoring, tutoring, after school programs, assistance with school supplies and services to parents and guardians.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The elderly and disabled in Temple have the greatest need for housing, facilities and services of the presumed benefit/special needs populations. Domestic violence victims also have high need. THCCAA provides comprehensive services for the elderly in multi-service senior centers, including one in Temple. The services that are provided for persons 60 years old and older include outreach, counseling, information and referral, energy assistance, weatherization, case management, arts and crafts, recreation, physical fitness, and other specialized services and activities. In addition, HCCAA manages Meals on Wheels, which provides hot home-delivered meals to home-bound elderly.

HCCAA provides utility assistance to low-income, including special needs population.

Texas Department for Assistive and Rehabilitative Services (DARS) provides assistance in Temple to disabled individuals, including independent living services to promote self-sufficiency. Services include counseling, guidance, training, adult basic education, and vocational rehabilitation.

Central Counties Center for MHMR provides adult mental health, child and adolescent mental health, early childhood intervention, and other comprehensive services for the mentally ill and intellectually disabled. Services include diagnostic assessment, symptom management, psychiatric services, counseling, problem solving skills development, vocational education, employment assistance, mental health education, housing assistance, and community living. The agency also supports a Military Veteran Peer Network (MVPN) that connects Veterans and their families to local, state and national resources.

Workforce Solutions of Central Texas offers a variety of programs with some being targeted to special needs populations including veterans. Service providers can also contract with Workforce Solutions to provide specialized training to their clients and will customize trainings based on a commitment by an employer to employ the individuals upon successful completion of the training. Services provided are job searches, job readiness training, short-term trainings, and skills upgrading and retraining.

Hill Country Transit District operates The HOP, a regional public transit system that started in the 1960's as a volunteer transit service that has since grown to serve a nine-county area covering over 9,000 square miles. The HOP coordinates many types of trips. Service is provided to passengers with disabilities via the Special Transit Service demand-response which often connects with the Fixed Route Service. In Temple, transportation services are limited to the city limits of Temple and that portion of the city limits of Belton that lies within the urbanized area of Temple as defined by federal regulations. The Special Transit Service of The HOP is designed to assist those qualified individuals who are unable to ride the fixed route bus system, including those who are unable to get to or from the system, or to board, ride, or disembark from the fixed route vehicles, which are fully accessible. The Special Transit Service is only available for qualified individuals and a Personal Care Attendant, or one companion. The HOP partners with many area social service agencies to provide transportation to their clients.

Bell County Clinic in Temple provides STD and HIV/AIDS testing and referrals to appropriate medical care and other supportive services.

Families in Crisis provides crisis intervention, food, shelter, clothing, school supplies, case management services, employment assistance, skills training, financial assistance, and legal advocacy to victims of domestic violence. The agency also supports an emergency shelter and has tenant-based rental assistance in Killeen that Temple residents may access. The agency also maintains VASH vouchers helping homeless veterans' access housing.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The greatest supportive housing needs of the elderly and frail elderly are transportation, food and other support services, and subsistence assistance. Additionally, the elderly and frail elderly homeowners are not able to maintain and repair their homes and need housing rehabilitation assistance and accessibility retrofits. For elderly and frail elderly renters, the greatest housing needs include assistance/advocacy to secure safe, sound accessible housing.

The greatest needs of disabled individuals, as well as chronic substance abusers, and People Living with HIV/AIDS, is assistance/advocacy to secure safe, sound accessible housing, employment training and assistance to become/remain self-sufficient, transportation, and subsistence assistance. Many disabled require group homes or permanent supportive housing in independent apartments with case management and assistance on-site or nearby.

Victims of domestic violence need safe shelter and transitional housing until they are able to secure independent housing. During their stay in shelter and transitional housing, they need legal services, transportation assistance, education, and employment assistance.

Public housing residents require case management with encouragement and incentive to become self-sufficient, education and employment training, financial literacy education, and ultimately employment at a living wage.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

The Texas Homeless Network, the Texas Interagency Council on Homelessness, Mental Health Authorities and the Department of State Health Services are working together to develop a statewide discharge plan so that no person is discharged into homelessness. Similar efforts are being made with the Texas Department of Criminal Justice, the Texas Department of Child and Protective Services, and the Texas Department of Assistive Rehabilitative Services. All publically funded institutions will be asked to adopt this plan and work with local governments and providers to ensure that people are housed when they are

discharged and that discharge planning begins when the person enters the facility. Local agencies will continue to refer to agencies that provide housing, even if they are outside the city limits of Temple, TX.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Temple will continue to facilitate and participate in multiple activities that directly and indirectly serve and support residents with special needs. Including, but not limited to: regular meetings with housing service providers, social service providers, community meetings with residents, regional meetings with community development professionals, planning professionals, regional transportation district staff, mental health advocates and service providers, local and regional health care providers, the balance of state continuum of care, public health agencies, and other local community organizations and advocacy groups.

During PY 2015, the City of Temple will fund several programs that will be available to special needs populations. CDBG funds will be used to retrofit owner occupied homes for the elderly and disabled with accessibility installations and to provide minor housing repair for the general low- to moderate-income population. Low to moderate income persons, including disabled, victims of domestic violence, and people living with HIV/AIDS (PLWH) will be eligible to apply for matching funds to their Individual Development Accounts (IDAs) for down-payment assistance or the cost of post-secondary education. A gap lending program to assist in the establishment of a loan bank as an alternative to pay day lenders will be available to low- to moderate income individuals including the elderly, disabled, victims of domestic violence, chronic substance abusers, and PLWH. Job and mentorship programs will be available to eligible special needs populations. These programs, and many others are directly or indirectly supported by the City, and provided by local agencies.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

N/A

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

In our most recently completed AI (2010), the City identified the following as impediments to fair housing choice:

- Resident Income Disparity
- Rising Homeownership Costs
- Lack of Educational Attainment

During the 2015-2015 Consolidated Plan period, The City will continue to implement and support the following actions to overcome the impediments identified:

- 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's transit system will continue to ensure that routes and times serve the needs of LMI residents using public transportation to get to 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 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 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 work supports an increase in educational attainment and a decrease in the community income disparity.

The city will author a new AI: Plan for Fair Housing Choice, during this Consolidated Plan period.



## **MA-45 Non-Housing Community Development Assets – 91.215 (f)**

### **Introduction**

Temple attracts employees from the five-county region, and though there are only approximately 23,000 Temple workers in the city, there are 458,700 living within the region but working in Temple, according to Economic Modeling Specialists. The Temple Economic Development Corporation (TEDC) assists businesses and individuals in linking Temple employees with Temple employment.

The TEDC partners with Workforce Solutions of Central Texas which provides a broad array of services to local businesses and potential employees, including workforce development services, job readiness, and job placement services.

TEDC also partners with Temple College Business and Community Education (TC-BCE) which provides customized training and continuing education for businesses and industries either through classes at the college, or at the job site. TC-BCE partners with local businesses to create and maintain a targeted plan for addressing the specific employee development needs.

The McLennan Small Business Development Center provides technical assistance, business mentoring, and training for small companies across all stages of business, from start-up to maintenance and to growth. The SBDC provides market research, capital access, procurement assistance, assistance with international business development, and assistance to advance, protect and commercialize research, innovations and new technologies.

The Entrepreneur Center of Central Texas works with the TEDC to provide consultations and coaching to entrepreneurs wanting to start a business and to those who have a small business and need mentoring through each step in growing their business.

The Temple population 25 years and over exceeds Texas's 25 and over population in the percent of high school graduates. While 18.8% of Texans 25 years and over have no high school diploma, only 12.9% of Temple residents of the same age have no diploma. Temple mirrors the state with the percent of individuals with a college degree or higher, at 33.1% for Texas and 33.5% for Temple.

In all communities, language can be a significant deterrent to employment at a living wage. In the state of Texas, 8% of the population 14 years and over do not speak English "very well", compared with only 4.1% of Temple residents 14 years and over.

## 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	236	38	1	0	-1
Arts, Entertainment, Accommodations	2,730	2,790	12	8	-4
Construction	1,201	1,250	5	3	-2
Education and Health Care Services	6,470	14,261	28	39	11
Finance, Insurance, and Real Estate	1,221	1,324	5	4	-1
Information	551	1,320	2	4	2
Manufacturing	2,824	4,698	12	13	1
Other Services	780	944	3	3	0
Professional, Scientific, Management Services	1,300	1,468	6	4	-2
Public Administration	0	0	0	0	0
Retail Trade	3,214	3,898	14	11	-3
Transportation and Warehousing	841	1,530	4	4	0
Wholesale Trade	1,492	3,205	7	9	2
Total	22,860	36,726	--	--	--

**Table 39 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	30,903
Civilian Employed Population 16 years and over	29,478
Unemployment Rate	4.61
Unemployment Rate for Ages 16-24	14.73
Unemployment Rate for Ages 25-65	2.63

**Table 40 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	6,175
Farming, fisheries and forestry occupations	1,510
Service	3,352
Sales and office	6,988
Construction, extraction, maintenance and repair	2,218
Production, transportation and material moving	1,541

**Table 41 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,714	86%
30-59 Minutes	3,626	13%
60 or More Minutes	530	2%
<b>Total</b>	<b>28,870</b>	<b>100%</b>

**Table 42 - Travel Time**

Data Source: 2007-2011 ACS

## 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	2,029	121	1,767

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	7,268	437	2,938
Some college or Associate's degree	8,015	246	2,360
Bachelor's degree or higher	7,399	100	1,336

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	69	192	188	1,077	1,112
9th to 12th grade, no diploma	588	594	573	1,293	978
High school graduate, GED, or alternative	2,036	3,062	2,245	5,415	3,299
Some college, no degree	1,984	2,291	1,867	3,331	1,596
Associate's degree	341	928	942	1,465	548
Bachelor's degree	476	1,733	1,302	2,354	1,064
Graduate or professional degree	28	869	764	1,888	875

**Table 44 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,405
High school graduate (includes equivalency)	28,251
Some college or Associate's degree	34,669
Bachelor's degree	46,918
Graduate or professional degree	56,970

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

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

Based on the HUD-provided business activity table above, education and health care services is the major employment sector in Temple, followed by manufacturing, retail trade, and wholesale trade. Also,

according to the table, less than half of the education and health care jobs are filled by Temple residents. Overall, only 62.2% of the Temple jobs are filled by Temple residents according to the business activity table. Many of the sectors listed with very low or no jobs actually have some of the highest employment sectors in Temple but employ residents in areas outside the city limits.

The Veterans Health Care Center, Scott and White Healthcare, Children's Hospital at Scott and White, and the King's Daughters Clinics provide the greatest number of jobs in Temple, followed by the educational sector with public school districts and post-secondary schools. The manufacturing sector employs nearly 3,000 through the manufacturing of engineered surfacing materials, hydraulic cylinders, classroom and medical furniture, foam products, and home goods including aluminum foil, storage products, waste bags, and disposable dinnerware. Fikes Wholesale employs approximately 1,400 in petroleum product marketing. There are several distribution centers from Walmart to HEB and McLane, Performance Food Group that employ over 3,000 workers.

**Describe the workforce and infrastructure needs of the business community:**

The predominate workforce need in Temple is in the healthcare industry. All career levels are needed in the healthcare industry. The educational sector needs are primarily for teachers and professors, but researchers and support professionals are also needed. The manufacturing and distribution sectors require primarily hourly workers, machinists, engineers, and commercial drivers.

**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.**

No new employment sectors are expected to come to Temple in the near future; however, the existing sectors, particularly the healthcare sector, will continue to grow and require additional employees.

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

According to the business activity table above, the majority of the professional jobs are filled by employees living outside the city limits of Temple, while lower-level jobs are filled by Temple residents. Regionally, however, there does not appear to be a mismatch between employment opportunities and the skills of the current workforce.

**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.**

Workforce Solutions of Central Texas provides a broad array of services to local businesses and potential employees, including workforce development services, job readiness and job placement services.

Temple College Business and Community Education (TC-BCE) provides customized training and continuing education for businesses and industries, either through classes at the college or at the job site. TC-BCE partners with local businesses to create and maintain a targeted plan for addressing the specific employee development needs.

The McLennan Small Business Development Center, which covers the Waco, Temple, Killeen region, provides technical assistance, business mentoring, and training for small companies across all stages of business from start-up to maintenance and to growth. The SBDC provides market research, capital access, procurement assistance, assistance with international business development and assistance to advance, protect and commercialize research, innovations and new technologies.

The Entrepreneur Center of Central Texas works with the TEDC to provide consultations and coaching to entrepreneurs wanting to start a business and to those who have a small business and need mentoring through each step in growing their business.

The efforts of the Workforce Solutions, Temple College, Small Business Development Center support the goals of this Consolidated Plan of employment training and job creation, particularly in the proposed Neighborhood Revitalization Strategy Area.

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

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

The Development District of Central Texas (DDCT), as part of the Central Texas Council of Governments, is the regional agency responsible for the Comprehensive Economic Development Strategy. The CEDS covers Bell, Coryell, Hamilton, Lampasas, Milam, Mills and San Saba Counties. The City of Temple is within the DDCT area; however, most of the DDCT's CEDS activities are region-wide, not community-based.

The DDCT has identified several needs for economic development in the region. Temple is addressing all within its corporate limits, and will be focusing activities extensively in the proposed Neighborhood Revitalization Strategy Area. These needs include small business retention and expansion; job retention; road improvements; community development and revitalization; job training and workforce development; attraction of new businesses; sewer and wastewater treatment improvements; and single family affordable housing.

## **Discussion**

Though Temple exceeds the state as a whole in the percent of residents with a high school diploma, job training is an important goal for the City. While the various employment sectors are growing in Temple, many of the workers, particularly professionals, live outside the city limits. There is a need to educate and train those low- to moderate-income living inside the city limits of Temple. The City, in concert with Workforce Solutions, Temple College, and the McLennan Small Business Development Center will work to assist in job training and mentorship programs and economic development. The Individual Development Accounts (IDA) for school tuition, fees, and textbooks is one way in which the City over the next 5 years will assist residents in achieving a post-secondary degree or certification.

## **MA-50 Needs and Market Analysis Discussion**

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

In the City of Temple, there are 60 block groups, 16 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 16 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 \$59,100.

Extremely Low Income (for a family of four): \$24,250

Very Low Income Limit (for a family of four): \$29,550

Low Income Limit for a (for a family of four): \$47,300

**Concentration is:** areas with more than the overall city percent of overcrowding or housing cost burden of more than 30%.

In the LMI Census tracts, and specifically the proposed Neighborhood Revitalization Strategy Area (NRSA), there are areas with the highest concentration of housing problems. The most significant housing problem in Temple is housing cost burden. Only a small percent of housing has overcrowding and an even smaller percent is lacking plumbing and/or kitchen facilities. Approximately 1% of owners and 4% of renters throughout Temple have more than 1 person per room, which constitutes overcrowding. Within the NRSA, 8% of the owners and 3% of the renters have more than 1 person per room. Throughout Temple 43.8% of renters have a housing cost burden of more than 30% of their household income. Within the NRSA, 62% of renters have a housing cost burden of more than 30% of their household income. Though the percent of renters in overcrowded conditions is slightly less in the NRSA than the city, the percent of owners in overcrowded conditions in the NRSA is nearly 8 times that of the city as a whole. Those renters within the NRSA have nearly a 50% higher rate of housing cost burden than the city as a whole.

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

In the City of Temple, there are 60 block groups, 16 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 16 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 \$59,100.

Extremely Low Income (for a family of four): \$24,250

Very Low Income Limit (for a family of four): \$29,550



Low Income Limit for a (for a family of four): \$47,300

**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).

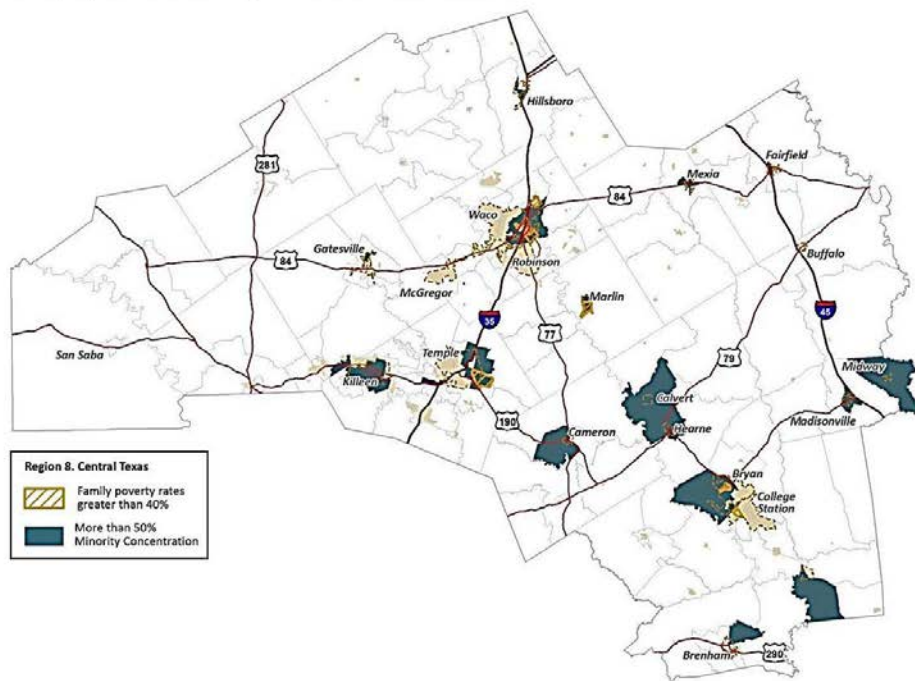
**Combined Concentration is defined as:** Census tracts that have family poverty rates exceeding 40%, that also have more than 50% minority population.

The proposed NRSA has a population of 8,082, with 68.6% being low- to moderate-income. The area is predominately minority, with 26.8% African American, 40.6% Hispanic, 27.2% non-Hispanic white, and 5.4% other race/ethnicities.

### Map from State of Texas Plan for Fair Housing Choice Showing Concentration in Temple

**Poverty by Census tract.** Figure I-127 overlays Census tracts that have family poverty rates exceeding 40 percent with tracts that have more than 50 percent minority concentration to show racially concentrated areas of poverty.

**Figure I-127.**  
**Poverty by Census Tract, Region 8, Central Texas, 2006-2010**



Source: 2006-2010 ACS.

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

The housing in the area of Temple East of I-35 is older and more deteriorated than in other areas of the city. The majority of the housing was built before 1950, and the average value per square foot value of the structures is considerably lower than for the city as a whole. The infrastructure in the area is also older than in other areas of the city. While crime is a concern in all neighborhoods, the NRSA, according to Smart Map Search, does have a lower total crime index than more than half of the block groups in Temple. However, the personal crime rate more closely mirrors the rest of the city.

There are fewer national retail chains in the area such as grocery stores, pharmacies, and big box stores. The area does have a large area park as well as neighborhood parks with other parks in close proximity. The Veterans Affairs office, VA Hospital, and Temple College are located in a large campus adjacent to the proposed NRSA. Bus service is provided through the area.

#### **Are there any community assets in these areas/neighborhoods?**

According to Smart Map Search, there is a slightly higher rate of attendance at public meetings on city or school affairs in the NRSA than throughout the city as a whole. There are 2 public housing properties, 2 LIHTC properties, and 1 additional multi-family assisted project in the NRSA, the majority of the subsidized units are outside the NRSA, which serves to avoid an over-concentration of low-income housing. There are fewer national retail chains in the area such as grocery stores, pharmacies, and big box stores. The area does have a large area park as well as neighborhood parks within its boundaries or in close proximity. The Veterans Affairs office, VA Hospital, and Temple College are located in a large campus adjacent to the proposed NRSA. Bus service is provided through the area.

#### **Are there other strategic opportunities in any of these areas?**

The greatest strategic opportunity for the proposed NRSA is the City's commitment to using general funds to concentrate improvements in the area. Additionally, a number of non-profits are in the area and others have shown an interest in assisting in the revitalization efforts. The opportunity for providing free or low-cost in-fill lots to non-profit developers of affordable housing is a key benefit to the area. Citizen's for Progress is a local non-profit advocacy group that advocates for economic investment in the NRSA. City incentives are slowly encouraging new businesses and supporting micro-entrepreneurs. The United Way of Central Texas office is in the NRSA, the city partners closely with the United Way and collaborates on service delivery and program development for the area. Family Promise of East bell County, Goodwill Industries, Feed my Sheep (indigent hot meals), Temple College Foundation (job training program), Workforce Solutions, and the Bell County Human Services HELP Center are all located within the NRSA. There are also multiple community and neighborhood park facilities within the NRSA; and the Temple Public Library is in the heart of the NRSA.

The NRSA is also transected by the primary North-South and East-West transportation corridors in Temple; and is home to multiple City facilities, public City offices; including City Hall and the Office of Community Development.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is aimed at addressing as many high priority needs outlined in the Needs Assessment chapters as possible within the available CDBG resources. The high priority needs have been determined through resident and stakeholder input, identified housing, service and facility/infrastructure gaps, input from the Community Development Advisory Committee, funding realities, and availability/capacity of partners.

The plan addresses the housing, infrastructure, public facilities, and public service needs that will be addressed during the next 5 years. Public services will serve low- to moderate-income residents of Temple. Housing and public services are allocated based on the income of the individual household seeking assistance regardless of the neighborhood within the incorporated area in which the individual or family lives. CDBG funds for infrastructure and public facility improvements can only be allocated to projects in CDBG Target Area – areas with more than 51% low- to moderate-income residents. In order to concentrate area-based improvements for greater effectiveness, the City is proposing to HUD a Neighborhood Revitalization Strategy Area (NRSA) within the existing CDBG Target Area. Area-based funding will be focused in this NRSA for the next 5 years. A map of the CDBG Target Area with the NRSA is in the next section SP-10 Geographic Priorities.

The community needs far outweigh the funds available through the CDBG program. In order to meet as many of the priority needs as possible, the City will augment CDBG funds with its own funds and will work in partnership with other entities, including public service and housing programs. The City has developed the Community Enhancement Grant (CEG) Program, allocating general fund dollars and revenues from the hotel/motel tax to better support the work of City departments and community service agencies.

The priority programs to be supported through CDBG and CEG funds include affordable housing, NRSA improvements, shelter for the homeless, and social services for children, youth, disabled, seniors and low- to moderate-income individuals or families.

## SP-10 Geographic Priorities – 91.215 (a)(1)

### Geographic Area

**Table 46 - Geographic Priority Areas**

The geographic areas for area-based assistance include all Census Block Groups with greater than 51% low- to moderate-income households. Additionally, the areas of highest priority are the three target areas within the proposed Neighborhood Revitalization Strategy Area.

Target Area	NRSA West Central
Target Area	NRSA East Central
Target Area	NRSA North Central
Target Area	Remainder of CDBG Target Areas

**Table 47 - Geographic Priority Areas**

The map on the next page shows the overall CDBG Target Areas and the proposed NRSA Target Areas.

### General Allocation Priorities

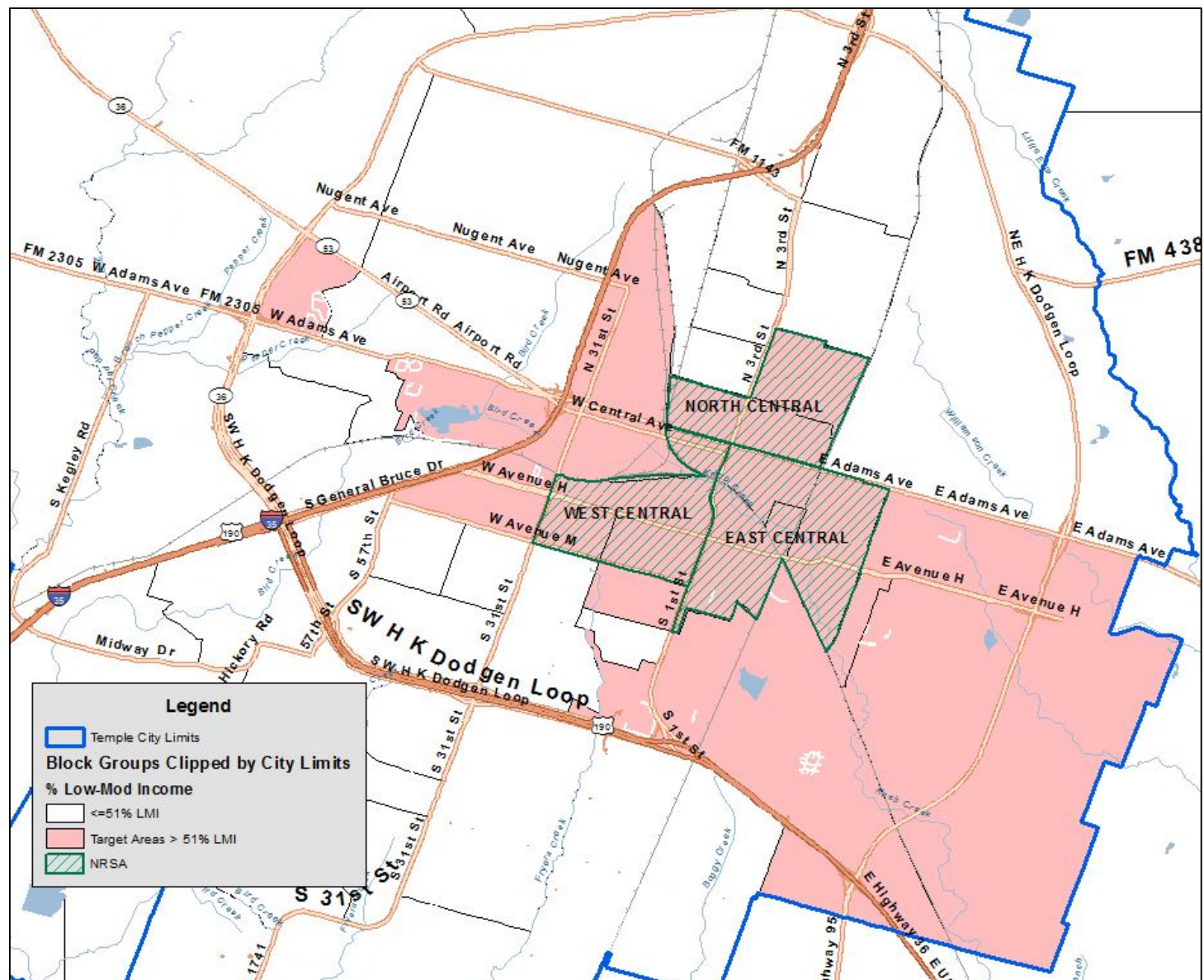
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The geographic areas for area-based assistance include all Census Block Groups with greater than 51% low- to moderate-income households. Additionally, the areas of highest priority are the three target areas within the proposed Neighborhood Revitalization Strategy Area.

The allocation of area-based investments is based on the following:

- Inside the CDBG Target Areas (Census Block Groups with greater than 51% low- to moderate-income households) as defined using the latest data from HUD;
- Within the CDBG Target Areas priority given to the proposed NRSA due to:
  - Age and condition of housing;
  - Age and condition of infrastructure;
  - Greatest concentration of extremely low- and low-income households;
  - Greatest concentration of minority households;
  - Location of general fund and private investments that can augment CDBG allocations; and
  - Location of supportive service agencies.

# Area of Investment Concentration (CDBG Target Areas and Proposed NRSA)



## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Owner Occupied Housing Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Housing Rehabilitation/Reconstruction
	<b>Description</b>	Provision of housing rehabilitation for low- to moderate-income homeowners in Temple, with an emphasis on elderly and disabled.
	<b>Basis for Relative Priority</b>	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
2	<b>Priority Need Name</b>	New construction of affordable owner occupied homes
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	New Affordable Housing
	<b>Description</b>	There is a high priority need for new single family housing that is affordable for purchase by low- to moderate-income renters, including public housing residents.
	<b>Basis for Relative Priority</b>	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
<b>3</b>	<b>Priority Need Name</b>	Energy efficiency improvements in housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Older owner occupied housing units are often inefficient and high users of energy costing the owners more than average for utilities and wasting resources. Low- to moderate-income homeowners need energy efficient housing to reduce their housing costs and to provide an adequate year-round temperature without drafts or cooling escaping.
	<b>Basis for Relative Priority</b>	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
<b>4</b>	<b>Priority Need Name</b>	Accessibility improvements in housing
	<b>Priority Level</b>	High



	<b>Population</b>	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Homeowners who are elderly and/or disabled are often in need of exterior and interior improvements to allow for accessibility. Low-income households are unable to afford the cost, especially of safely constructed improvements.
	<b>Basis for Relative Priority</b>	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
5	<b>Priority Need Name</b>	Down payment assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Public Housing Residents
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Down-payment/Closing Cost Assistance
	<b>Description</b>	In order to assist renters to become first time homebuyers without a housing cost burden, down payment and closing cost assistance is often needed for the low- to moderate-income. Associated with the down payment and closing cost assistance is credit counseling and housing counseling as a pre-requisite for assistance.
	<b>Basis for Relative Priority</b>	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.

6	<b>Priority Need Name</b>	Tenant-based rental assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	There is a need to provide rental assistance to homeless or those at risk of homelessness due to eviction. With the waiting list for Section 8 HCVs and the urgency of needing to house or keep housed those who are homeless or at risk of homelessness, this activity is a high priority. While the City does not anticipate funding TBRA with CDBG or other funds, it will assist non-profit agencies in applying for federal, state or private funding.
	<b>Basis for Relative Priority</b>	This activity is given a high priority based on the results of the resident surveys and stakeholder interviews and the results of information from the homeless coalition and agencies providing TBRA assistance.
7	<b>Priority Need Name</b>	New construction of affordable rental units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	
	<b>Description</b>	There is a shortage of sound rental units for all family types that will not pose a housing cost burden on the renters. New construction by private for-profit and non-profit developers through the use of Low Income Housing Tax Credits, Housing Trust Fund grants, and other local, state, and federal grants will make more units available to the low- to moderate-income, especially the extremely low- and low-income, including the elderly and disabled.
	<b>Basis for Relative Priority</b>	This priority is based on the results of resident surveys and stakeholder interviews, Census data regarding renters with housing cost burdens, and input from developers.
<b>8</b>	<b>Priority Need Name</b>	Fair Housing Activities
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Fair Housing Activities
	<b>Description</b>	The housing forums and public meetings have shown that additional fair housing education is required. The City will conduct fair housing public forums, fairs, and meetings as well as support the Section 8 and other TBRA providers in educating landlords about fair housing, particularly regarding accessibility, and encouraging landlords to accept rental vouchers.
	<b>Basis for Relative Priority</b>	This priority is based on the results of resident surveys and stakeholder interviews, responses during housing forums and public meetings, and input from the Section 8 provider.

9	<b>Priority Need Name</b>	Public parks
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	The voters recently passed a \$27.6 million bond program for the enhancement, expansion, and addition of public parks, especially neighborhood parks, to serve Temple, including low- to moderate-income residents. The parks provide important neighborhood amenities for the under-resourced.
	<b>Basis for Relative Priority</b>	The high priority is based on the City's current Comprehensive Plan, neighborhood master plans, the results of resident surveys and stakeholder interviews, and input from the Parks & Recreation Department.
10	<b>Priority Need Name</b>	Infrastructure Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Infrastructure Improvements

	<b>Description</b>	Infrastructure enhancements in qualified LMI neighborhoods to enhance transportation, lighting and mobilities to improve placemaking through increased opportunities in low income neighborhoods (sidewalks, drinking fountains, street and sidewalk lighting, bus stop shelters).
	<b>Basis for Relative Priority</b>	The high priority is based on the City's current Comprehensive Plan, neighborhood master plans, the results of resident surveys and stakeholder interviews, and input from the of the City staff members' knowledge of deteriorating sidewalks and those not ADA compliant, and the Parks & Recreation Department.
<b>11</b>	<b>Priority Need Name</b>	Code enforcement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Code enforcement is an integral part of maintaining the desirability and values in residential neighborhoods. Code enforcement officers who conduct windshield surveys to identify violations, receive/investigate complaints, cite violators, and pursue the citation through to completion help to make the neighborhoods safer and more desirable.
	<b>Basis for Relative Priority</b>	The priority is rated as high based on the results of the resident surveys and stakeholder interviews, and input from code enforcement officers and HOAs.
<b>12</b>	<b>Priority Need Name</b>	Demolition and Clearance
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Spot Blight Reduction
	<b>Description</b>	Neighborhood revitalization includes eliminating abandoned unsafe structures through demolition and clearance as well as clearance of vacant lots and illegal dumping grounds. The City will support the demolition/clearance of abandoned structures and the clearance of debris in vacant lots and illegal dumping grounds.
	<b>Basis for Relative Priority</b>	The priority is rated as high based on the results of the resident surveys and stakeholder interviews, and input from code enforcement officers and HOAs.
<b>13</b>	<b>Priority Need Name</b>	Facility Improvements
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facility Improvements Homeless Shelter & Transitional Housing
	<b>Description</b>	Facility enhancements, upgrades and modifications to community facilities in LMI areas and limited clientele service agencies community-wide.
	<b>Basis for Relative Priority</b>	The high priority is based on the growing elderly population, increased needs of special needs populations and the results of the resident surveys and stakeholder interviews as well as input from public service agencies, Texas homeless Network, and MHMR.
<b>14</b>	<b>Priority Need Name</b>	Public Services



	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Funding to PSA's for seniors, victims of domestic violence, homeless, youth, children, unaccompanied minors, veterans, special needs populations, and general LMI individuals and families.
	<b>Basis for Relative Priority</b>	High priority is given to these special needs residents based on community surveys, stakeholder interviews, City staff input and state and federal data.
15	<b>Priority Need Name</b>	Employment training/placement

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Employment Training/Placement
	<b>Description</b>	Employment at a livable wage is required for individuals to be self-sufficient. In order to prepare for adequate employment, many adults require literacy education, GED preparation, job readiness assistance, and job training. Agencies to provide such services are a high priority for Temple.
	<b>Basis for Relative Priority</b>	Based on Census data, the number of adults with limited English proficiency and the number without a high school diploma indicate a high need for services to prepare them for employment. Additionally, specific job readiness and training is a high priority to move many from being working poor into self-sufficiency. Resident surveys indicated that the general population rates adult education as a high priority.
16	<b>Priority Need Name</b>	Assistance to businesses
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	Micro-enterprise programs, facade improvements and other assistance to businesses, particularly small businesses and Section 3 businesses can stabilize and enhance mixed use neighborhoods and create jobs.
	<b>Basis for Relative Priority</b>	Temple's Economic Development Corporation, Choose Temple, resident surveys and stakeholder interviews indicate that the community places a high priority on assisting businesses in the area to thrive and grow.

## **Narrative (Optional)**

The high priorities identified in the 2015-2019 Consolidated Plan are:

- Affordable Housing
- Public Facilities / Infrastructure / Transportation
- Clearance
- Public Services
- Program Administration

The high priority needs were determined in compliance with the City's Citizen Participation Plan following a series of public meetings, stakeholder meetings, and Public Hearings. Each meeting/hearing included a presentation on the City's funding history, eligible activities, national objectives, and fair housing. Participants and the public were encouraged to complete the City's needs assessment surveys – either paper or online. Paper surveys were provided at each of the workshop and small group meetings, and provided in bulk to local organizations, churches, and community groups. The online surveys were advertised at the public library, public housing computer labs, and other community centers where internet access and computers were available to the community. Survey results were presented to the City Council and interested community groups and organizations (as requested), along with any comments that had been received. Additionally reports and presentations were posted to the City's website.

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to shortage of CDBG funding and the lack of HOME designation, the City does not anticipate funding TBRA programs but recognizes the need for non-profits seeking other federal, state or private funds to be consistent with the Consolidated Plan. The City will support applications for state HOME and ESG funds for TBRA/Rapid Re-housing.
TBRA for Non-Homeless Special Needs	Due to shortage of CDBG funding and the lack of HOME designation, the City does not anticipate funding TBRA programs but recognizes the need for non-profits seeking other federal, state or private funds to be consistent with the Consolidated Plan. The City will support applications for state HOME and ESG funds for TBRA.
New Unit Production	While there is a documented shortage of affordable housing for sale, due to shortage of CDBG funding and the lack of HOME designation, the City does not anticipate funding new unit production but will support the efforts of non-profits to become state CHDOs or use other funds to develop new affordable housing for homeownership. The Central Texas Housing Consortium, which manages the Temple Housing Authority and develops private housing does anticipates developing affordable single family housing for homeownership.
Rehabilitation	Nearly 2,000 homeowners are low- to moderate-income with a housing cost burden of greater than 30% of their income and are not able to afford routine home maintenance much less major improvements. Most cannot afford their insurance deductible when insured damage occurs. As a result, the housing deteriorates rapidly when there is a small repair issue that cannot be managed. Therefore, the City will expend CDBG funds for owner-occupied rehabilitation, including energy improvements and accessibility installations/improvements.
Acquisition, including preservation	There are more than 1,000 moderate-income renters with a housing cost burden of greater than 30% of their income. With proper financial and credit counseling many would be able to become homeowners with housing costs less than they are currently expending for rent. However, most require initial down payment and closing cost assistance to compensate for a shortage of savings. The City will expend CDBG and Community Enhancement Grant funds for first-time homebuyer's assistance.

**Table 49 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 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 supplements community development and provision of services to the under-resourced with over \$500,000 in general funds via the Community Enhancement Grants annually. 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.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	357,357	0	60,031	417,388	1,135,473	Remaining 4 years calculated assuming a 9% reduction in HUD allocations each year

Table 50 - 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 federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and other funds from other sources are used in conjunction with CDBG, but are not necessarily used as leverage or match, rather as supplemental and augmentation. 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, and the Jeff Hamilton Park Pilot Project provides incentives and easy (low-cost) access to land for the development of new homes in the inner city. 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 activities. Other public service programs receive funds from Texas Workforce Commission, other public agencies specific to the type of service, 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**

Not Applicable

**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 will receive \$357,357 in 2016 CDBG funds to be addressed in this annual action plan. This is a 8.5% reduction in funds from last year. Goals and objectives have been adjusted to address the reduction in funds. Additional local, State and Federal funding is used to make needed improvements to streets, parks, water/sewer infrastructure, and facilities that serve to promote economic attainment as well as social and environmental justice for all the residents of the City of Temple. Of the hundred-plus current Capital Improvement Projects, roughly 46.8% of the projects have direct impact on LMI 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 on City services. The Office of Sustainability and Grants works within 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 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 and lending institutions, and social service organizations to coordinate programs and services to meet the objectives of the office of Community Development and the CDBG program.

## SP-40 Institutional Delivery Structure – 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
TEMPLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Other
United Way of Central Texas	Non-profit organizations	Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public services	Region
NEIGHBORWORKS OF WACO, INC	Non-profit organizations	Economic Development Ownership Planning	Region
FAMILIES IN CRISIS, INC	Non-profit organizations	Homelessness	Region
FAMILY PROMISE OF EAST BELL COUNTY	Non-profit organizations	Homelessness	Region
Central Texas Housing Consortium - THA	Non-profit organizations	Ownership Public Housing Rental public services	Region



<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
HILL COUNTRY COMMUNITY ACTION ASSOCIATION, INC	Non-profit organizations	Homelessness Non-homeless special needs Ownership public services	Region
Heart of Central Texas Independent Living	Non-profit organizations	Non-homeless special needs	Region
Texas Homeless Network	Non-profit organizations	Homelessness	Region
Hill Country Transit District (The HOP)	Non-profit organizations	public services	Region
Texas Health Institute	Non-profit organizations	Non-homeless special needs Planning public services	Region
Helping Hands Ministry	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public services	Region
Heart of Texas Goodwill Industries, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Ownership Planning Rental public services	Region
Workforce Solutions of Central Texas	Government	Economic Development public services	State

**Table 51 - Institutional Delivery Structure**

## **Assess of Strengths and Gaps in the Institutional Delivery System**

The Consolidated Plan is implemented through the structure created by the City of Temple which is the lead agency and a CDBG Entitlement entity. The City's strength is that it has a history of coordination and collaboration with other governmental entities and agencies in the implementation of HUD and non-HUD funded programs and services. The City's Community Development staff is responsible for managing all HUD funds received by the City. 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.

The Central Texas Homeless Alliance works with the Texas Homeless Network to identify and plan for the needs of homeless families and individuals in Bell County. The Alliance is a member of the Texas Balance of State CoC. The Texas Homeless Network is the lead agency that provides trainings and technical assistance in developing and managing programs funded by the Continuum of Care and Emergency Solutions Grant programs.

The City of Temple is working with a consultant provided by the Texas Homeless Network to develop a comprehensive plan to end homelessness in the Central Texas area including Temple, Belton, Killeen and the rural areas of Bell County.

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

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

**Table 52 - 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)**

All services in the system are available to people experiencing homelessness. While very few programs are targeted specifically to the homeless population, efforts are made by housing and service providers to work collaboratively with the agencies providing needed supportive services and affordable housing. The Central Texas VA Health Care System provides targeted outreach, services, housing assistance to veterans and their families. The Central Texas Homeless Alliance holds regular meetings with time set aside for discussion of needs, gaps in services, and available services, allowing for information sharing and collaboration between agencies.

**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**

The strength of the service delivery system is that there is already a network of collaboration and cooperation between agencies. Often agencies are the sole source of a service which requires that agencies work together to meet the needs of their clients. The City is interested in working with agencies and the Balance of State CoC in order to address the needs of people experiencing homelessness, specifically focusing on housing needs. Agencies participating in HMIS are able to provide referrals and information through this database, thus reducing the time it takes to apply for and access programs.

The largest gap in the service system is financial. Agencies do not have the financial resources to expand and/or develop programs specifically to meet the needs of special populations including those experiencing homelessness. There are limited emergency shelters, Rapid Re-Housing programs and permanent supportive housing programs in the City of Temple. Affordable housing subsidies are limited to the Section 8 program and public housing units. The Section 8 waiting was February 1, 2015 closed. The public housing waiting list is open with a wait time of three to six months. The Central Texas Housing Consortium has developed a number of properties with rents below the market rate which are affordable to some low-income households. Agencies need funding to hire new staff and train existing staff in order to have the capacity to develop and manage new programs.

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

The strategies for overcoming gaps and capacity issues in the service delivery system require additional funding. The City of Temple will continue to work with the Central Texas Homeless Alliance and the Texas Homeless Network to identify a strategy for developing new programs, identifying funding and building the capacity of local agencies. Additionally the City will work with agencies located in other cities that are interested in developing satellite programs or would be willing to set-aside vouchers and service slots for Temple residents in their current programs. The City will continue to participate in the Texas Balance of State CoC in conducting PIT counts, needs assessments, gaps analysis, and refining the CoC plan to develop a pro-active approach to changing needs of people experiencing homelessness in the community.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation/Reconstruction	2015	2019	Affordable Housing		Owner Occupied Housing Improvements	CDBG	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Down-payment/Closing Cost Assistance	2015	2019	Affordable Housing		Down payment assistance	CDBG	Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	New Affordable Housing	2015	2019	Affordable Housing		New construction of affordable owner occupied homes	CDBG	Homeowner Housing Added: 2 Household Housing Unit
4	Fair Housing Activities	2015	2019	Fair Housing		Fair Housing Activities	CDBG	
5	Infrastructure Improvements	2015	2019	Non-Housing Community Development		Infrastructure Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Facility Improvements	2015	2019	Non-Housing Community Development		Facility Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
7	Spot Blight Reduction	2015	2019	Non-Housing Community Development		Demolition and Clearance	CDBG	Buildings Demolished: 25 Buildings
8	Homeless Shelter & Transitional Housing	2015	2019	Homeless		Facility Improvements	CDBG	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
9	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 1115 Persons Assisted
10	Employment Training/Placement	2015	2019	Non-Housing Community Development		Employment training/placement	CDBG	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
11	Economic Development	2015	2019	Economic Development		Assistance to businesses	CDBG	Businesses assisted: 5 Businesses Assisted
12	CDBG Administration	2015	2019	Administration			CDBG	

**Table 53 – Goals Summary**

**Goal Descriptions**

<b>1</b>	<b>Goal Name</b>	Housing Rehabilitation/Reconstruction
	<b>Goal Description</b>	Owner occupied rehabilitation; energy efficiency improvements; accessibility
<b>2</b>	<b>Goal Name</b>	Down-payment/Closing Cost Assistance
	<b>Goal Description</b>	Provide homeownership opportunities for low-mod income renters
<b>3</b>	<b>Goal Name</b>	New Affordable Housing
	<b>Goal Description</b>	New housing for purchase
<b>4</b>	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	Affirmatively Furthering Fair Housing
<b>5</b>	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Improvements to sidewalks, lighting, streets, bus stop shelters.
<b>6</b>	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	Improvements to facilities other than parks

7	<b>Goal Name</b>	Spot Blight Reduction
	<b>Goal Description</b>	Demolition & clearance of abandoned properties
8	<b>Goal Name</b>	Homeless Shelter & Transitional Housing
	<b>Goal Description</b>	Shelter and housing for homeless
9	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Assistance to victims of domestic violence and/or sexual assault. Assistance to unsheltered homeless or those within shelters or housing. Assistance to underserved children. Assistance to underserved youth. Assistance to under-resourced elderly. Emergency rent/utility and prescription assistance. Assistance to non-profits distributing food to those in need.
10	<b>Goal Name</b>	Employment Training/Placement
	<b>Goal Description</b>	Assistance to agencies providing ESL/literacy/GED education or job training
11	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Assistance to agencies and businesses increasing employment opportunities
12	<b>Goal Name</b>	CDBG Administration
	<b>Goal Description</b>	N/A



**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)**

During the 5 years of this Consolidated Plan (PY 2015 – PY 2019), the City, or its partners with other funding, will provide assistance to 27 households for first-time homebuyer's assistance, home improvements, and the construction of new housing units.

## **SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

### **Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

Currently, 15% of the public housing units are accessible. The Public Housing Authority has sufficient accessible units and meets the requirements of the Section 504 Voluntary Compliance Agreement.

### **Activities to Increase Resident Involvements**

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

- The HA operates community centers at the properties with service coordinators to facilitate access to social service and to encourage participation in the management of the program;
- 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
- Central Texas Housing Consortium is the developer of single family affordable homes for purchase by housing authority residents.

### **Is the public housing agency designated as troubled under 24 CFR part 902?**

No

### **Plan to remove the 'troubled' designation**

Not Applicable

## **SP-55 Barriers to affordable housing – 91.215(h)**

### **Barriers to Affordable Housing**

In our most recently completed AI (2010), the City identified the following as impediments to fair housing choice:

- Resident Income Disparity
- Rising Homeownership Costs
- Lack of Educational Attainment

During the 2015-2015 Consolidated Plan period, The City will continue to implement and support the following actions to overcome the impediments identified:

- 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's transit system will continue to ensure that routes and times serve the needs of LMI residents using public transportation to get to 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 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 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 work supports an increase in educational attainment and a decrease in the community income disparity.

The city will author a new AI: Plan for Fair Housing Choice, during this Consolidated Plan period.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

The City will address the barriers to affordable housing through these activities:

- Homebuyer assistance: In years 2 through 5, Temple intends to support agencies in their provision of first-time homebuyer's assistance.
- Owner-occupied housing improvements: During the 5 years of this Consolidated Plan, 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.
- Owner-conducted or volunteer-conducted housing improvements: The City provides a Tool Trailer Program that provides a neighborhood association or a group of homeowners a trailer filled

with tools to maintain yards. The trailer is 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.

- The City may fund the addition of Carpentry tools to the above referenced Tool Trailer, which will expand the opportunities for service and home maintenance projects to include interior home repair activities.
- 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.
- Rental Non-financial Support: The City will work closely with the Section 8 program and other TBRA programs to identify potential affordable properties and to address fair housing issues.

## **SP-60 Homelessness Strategy – 91.215(d)**

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

Currently some agencies provide limited outreach services for the specific population that they serve including the Central Texas Veterans Health Care System. The City will work with local agencies to identify agencies that could provide outreach services especially to the encampments in the area. Information regarding services and housing will be distributed by the local churches that operate soup kitchens and/or food pantries, at nonprofit agencies and governmental entities. In Temple, there are resource centers where people may access information and referral to services on a walk-in or by appointment or the 211 system.

### **Addressing the emergency and transitional housing needs of homeless persons**

There are a limited number of emergency shelters and transitional housing programs in Temple and the only permanent supportive housing program is limited to veterans. The City will continue to work with the Central Texas Homeless Alliance and the Texas Homeless Network to identify agencies that could provide emergency shelter, rapid re-housing, and permanent supportive housing programs within the city limits.

### **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 and the Central Texas Homeless Alliance will continue to work the Texas Balance of State Continuum of Care to identify strategies to develop additional affordable and supportive housing in an effort to make homelessness rare, short-lived, and non-reoccurring. Members from the Alliance currently serve on several committees for the Texas BoS CoC which is working on strategies for “closing the front door” to prevent homelessness and “opening the back door” to ensure that time in an emergency shelter is not long-term and people move quickly into more stable housing. The City will continue to work with local agencies and Workforce Solutions to assist people in securing permanent employment with a living wage by expanding methods that are already successful and identifying innovative activities. Staff at service agencies will make referrals for their clients that are eligible for entitlement benefits. Agencies will be encouraged to send staff to the SOAR training offered by the Texas Homeless Network.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

The Texas Homeless Network, the Texas Interagency Council on Homelessness, Mental Health Authorities and the Department of State Health Services are working together to develop a statewide discharge plan so that no person is discharged into homelessness. Similar efforts are being made with the Texas Department of Criminal Justice and the Texas Department of Child and Protective Services. All publically funded institutions will be asked to adopt this plan and work with local governments and providers to ensure that people are housed when they are discharged and that discharge planning begins when the person enters the facility. Local agencies will continue to refer to agencies that provide housing even if they are outside the city limits of Temple, TX.

**Agencies Contacted**

Organization	Responsible Entity Type	Services Provided	Geographic Area Served
Area Agency on Aging of Central Texas	Government	Senior services: Nutrition, transportation, care coordination, in-home assistance, benefits counseling, information and referral, nursing home	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties
Central Texas Council of Governments	Government	Section 8 program; regional planning; Area Agency on Aging, Workforce Solutions; economic development (CEDS)	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties
Central Texas Housing Consortium	Government	Public Housing and affordable housing	Temple, TX and Belton, TX
Salvation Army	Non-Profit	Food pantry, utility assistance, clothing, back-to-school supplies and Christmas assistance	Temple, TX
Family Promise of Central Texas	Non-Profit	Emergency shelter, meals, transportation to school and work, and referrals to other service providers	Temple, TX
Families in Crisis, Inc.	Non-Profit	Services, emergency shelter, transitional housing for victims of domestic violence	Temple, TX and Killeen, TX

Central Texas Workforce Solutions	Government	Career exploration, job readiness, job matching and referrals, training and education, computers and software for resume preparation and access to the internet for job searches, child care assistance to eligible households	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties
Bell County Human Services – Temple H.E.L.P.	Government	County indigent health care program, emergency financial assistance with utilities, rent, bills, prescription medications, child care, transportation and work/school related	Bell County, TX
Hill Country Community Action Agency	Government	Utility assistance, child care (through a contract with Workforce Solutions), weatherization programs, Head Start programs; senior programs	Bell, Coryell, Milam, Lampasas, San Saba, Mills, Llano, Mason and Hamilton Counties
Temple Community Free Clinic	Non-profit	Free medical care and health education to income qualified patients	Temple, TX
Central Counties Center for MHMR Services	Government	Mental health services for adults, adolescents and children	Bell, Coryell, Hamilton, Lampasas and Milam counties
Department of Veterans Affairs	Government	Medical center; programs for qualified veterans	Temple, TX; Waco, TX, Killeen, TX
Bell County Public Health Department	Government	WIC program; HIV testing; STD testing; family planning and immunizations	Bell County, TX
Churches Touching Lives for Christ – Feed My Sheep	Non-profit	Food, hygiene items, clothing, emergency assistance with utility bills and week-end nutrition program for over 400 students	Temple, TX

## **SP-65 Lead based paint Hazards – 91.215(i)**

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

During the process of installing housing improvements in owner-occupied units, the City will assess LBP hazards. Housing constructed before 1979 will be assessed for lead-based paint and if present, will be mitigated as per HUD regulations.

For Years 2-5 of the Consolidated Plan, the City will be funding first-time homebuyer's assistance and will require the subrecipient that manages the program to conduct Housing Quality Standards (HQS), including lead-based paint hazards on all prospective units to be purchased.

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

HUD-provided information from the ACS indicates that there are 245 low-mod income renters and 85 low-mod income owners with children present and living in housing built before 1980. The housing programs will address the LBP hazard issues for the owners and buyers. The City does not provide assistance to renters and must rely on the Section 8 and other TBRA providers to conduct HQS inspections on rental properties and not allow program participants to rent units with LBP hazards.

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

The City's CDBG policies and procedures include housing sections that discuss not only the eligibility of households, but also the eligibility of the properties to be improved or purchased. In the property eligibility the City outlines the procedures for LBP assessment and remediation for owner-occupied units and the procedures for inspection/LBP assessment by the subrecipient of houses to be purchased with the assistance of CDBG funds.

The Central Texas Council of Governments (COG) manages the Section 8 HCV program and the policies and procedures for the management of the program includes sections on HQS inspections and LBP assessments.



## **SP-70 Anti-Poverty Strategy – 91.215(j)**

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

The City of Temple uses CDBG and the in-house Community Enhancement Grant funds to support a number of activities that are aimed at reducing the number of poverty-level families. The programs can be aggregated within a few main goals:

**Adult Basic Education:** Depending on the agencies applying for CDBG or CEG funds, the City funds ESL/literacy education, GED preparation or other Adult Basic Education for both homeless and non-homeless individuals.

**Post-secondary Education and Employment Assistance:** Depending on the agencies applying for CDBG or CEG funds, the City supports post-secondary classes and scholarships through Temple College and job training/mentorships/job readiness programs for those seeking immediate employment. Additionally, if agencies apply for such funds, the City may support the purchase of job uniforms and tools for those enrolled in job training and job placement programs.

**Youth Programs:** One of the City's policies is to ensure that the next generation of workers are well prepared for the labor market. As a result, the City will fund agencies applying to assist in programs for youth such as drop-out prevention, college or trade school preparation, and other programs that will enhance the youth's desire and opportunity for developing a successful career after graduation.

**Economic Development:** One of the City's major policies for reducing poverty is its commitment to hiring Section 3 businesses and individuals. The City is committed to providing, to the extent feasible, contracts and job opportunities to very low-income businesses and individuals in the area. All City bids for Section 3-covered projects include language about preference given for new employment, training and contracting opportunities for low-income individuals and subcontracting companies. Businesses and individuals qualifying as Section 3 entities may apply through the City to become certified and placed on a list to be accessed by contractors and City staff.

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

In situations where the City either contracts housing improvements or grants funds to non-profits for housing improvements, preference will be given to Section 3-certified businesses or individuals.

For non-housing related construction contracts that use CDBG funds, or are for activities in the proposed NRSA, the City will also give preference to Section 3-certified businesses or individuals and will monitor Section 3 participation.

## **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 Temple, completes annual reviews of the Consolidated Plan and Annual Plans to compare progress toward objectives and deliverables. This is accomplished primarily through the development of the Consolidated Annual Performance and Evaluation Review; but also through internal processes as established by City Policy.

The City of Temple employs a program specialist in the Department of General Services (formerly the Office of Sustainability and Grants) to oversee and manage the CDBG program. General Services staff monitor CDBG activities on a day to day basis with additional standardized monthly processes. Several systems are in place in multiple departments to ensure accuracy and efficiency. A monthly meeting is held with the General Services staff, City of Temple Finance Department staff, and all project managers overseeing CDBG funded projects in order to encourage communication, accuracy, and timeliness in all CDBG activities and payments. During these monthly meetings, City staff discuss and resolve any potential issues that could impair the City's ability to meet established deadlines. In addition to self-monitoring, the City's program specialist monitors all public service agencies receiving HUD funds; and reviewing files for documentation of program requirements.

Internally, the City of Temple uses several tools to monitor the CDBG program. Spreadsheets developed to maintain the 2005 Workout Plan are still in use though not required by HUD. These tools along with the annual CAPER assist the City in evaluating the performance and timeliness of the City's CDBG projects.

The City will continue its sub-recipient monitoring policy for all CDBG funded activities. Monitoring will occur in accordance with existing executed contracts between the City and each sub-recipient. The City exercises a high degree of control over the activities of designated sub-recipients (CDBG). Therefore, minimum monitoring procedures consist of regular contact by telephone, email, and in person; maintaining copies of all project documents in City files; obtaining written documentation of expenditures for reimbursement, and submission of quarterly progress reports. The City's monitoring standards and procedures ensure that statutory and regulatory requirements are met and that the information submitted to HUD is correct and complete.

## 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 supplements community development and provision of services to the under-resourced with over \$500,000 in general funds via the Community Enhancement Grants annually. 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.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Admin and Planning Economic Development Housing Public Improvements Public Services	357,357	0	60,031	417,388	1,135,473	Remaining 4 years calculated assuming a 9% reduction in HUD allocations each year

**Table 54 - 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 other funds from other sources are used in conjunction with CDBG, but are not necessarily used as leverage or match, rather as supplemental and augmentation. 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, and the Jeff Hamilton Park Pilot Project provides incentives and easy (low-cost) access to land for the development of new homes in the inner city. 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 activities. Other public service programs receive funds from Texas Workforce Commission, other public agencies specific to the type of service, 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**

Not Applicable

**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 will receive \$357,357 in 2016 CDBG funds to be addressed in this annual action plan. This is a 8.5% reduction in funds from last year. Goals and objectives have been adjusted to address the reduction in funds. Additional local, State and Federal funding is used to make needed improvements to streets, parks, water/sewer infrastructure, and facilities that serve to promote economic attainment as well as social and environmental justice for all the residents of the City of Temple. Of the hundred-plus current Capital Improvement Projects, roughly 46.8% of the projects have direct impact on LMI 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 on City services. The Office of Sustainability and Grants works within 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 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 and lending institutions, and social service organizations to coordinate programs and services to meet the objectives of the office of Community Development and the CDBG program.

## 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	Employment Training/Placement	2015	2019	Non-Housing Community Development		Employment training/placement		Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
2	Public Services	2015	2019	Non-Housing Community Development		Public Services		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
3	Spot Blight Reduction	2015	2019	Non-Housing Community Development		Demolition and Clearance		Buildings Demolished: 7 Buildings
4	Infrastructure Improvements	2015	2019	Non-Housing Community Development		Infrastructure Improvements		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Housing Rehabilitation/Reconstruction	2015	2019	Affordable Housing		Owner Occupied Housing Improvements		Homeowner Housing Rehabilitated: 25 Household Housing Unit
6	CDBG Administration	2015	2019	Administration				

**Table 55 – Goals Summary**

### Goal Descriptions

1	Goal Name	Employment Training/Placement
	Goal Description	Education & Employment Assistance (IDA Program UWCT PSA)
2	Goal Name	Public Services
	Goal Description	Domestic Violence Services Senior Services
3	Goal Name	Spot Blight Reduction
	Goal Description	Slum/Blight Reduction
4	Goal Name	Infrastructure Improvements
	Goal Description	Infrastructure Enhancements
5	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	Owner-occupied home improvements
6	Goal Name	CDBG Administration
	Goal Description	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Temple will use the 2015/16 allocation of \$357,357, plus \$60,030.84 in reprogrammed funds from prior years, for a total of \$417,387.84 in activity funding. These activities may include:

PSA's: Meals on Wheels for homebound, low income seniors, case management for emergency shelter clients escaping domestic violence and sexual assault, vesting Individual Development Accounts for qualified low income clients saving for education and job skills training;

Spot Blight Demolition: Identify (in conjunction with community-based Building and Standards Commission and the City of Temple Code Enforcement Department) 7-10 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;

Infrastructure Improvements: installation and repair of sidewalks in qualified low income neighborhoods, lighting enhancements at key intersections, bus stops, public parks and other locations in qualified low income neighborhoods, bus shelters along transportation corridors in qualified low income neighborhoods, multi-modal trail enhancements to link low income neighborhoods to economic, wellness and social opportunities that enhance neighborhood quality;

Housing Improvements: Through collaborations with regional and local non-profit partners, we will provide financial assistance to qualified low income residents to increase universal design features in homes to enable accessibility features both inside and outside homes (5-20 homes depending on scope of work), provide down payment assistance to 2-10 qualified low income, first time home buyers, make emergency home repair services available to 5-20 qualified low income home owners, repair/rehab 2-10 homes for qualified low income clients.

The CDBG program will use the full allowable amount for administration.

Activities will be impacted by the scope of work at each site (taking into consideration what is in the best interest of funding limits, client needs, staff and partner capacity), and the ability to complete work in a timely manner.



## Projects

#	Project Name
1	IDA - UWCT PSA
2	Families in Crisis - PSA
3	HCCAA - PSA
4	Spot Blight Demolition
5	Infrastructure Improvements
6	Home Improvement Program
7	Administration

**Table 56 – 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.

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. Though the CDBG funds are leveraged at a rate exceeding 1:1; the funds are insufficient to meet needs of the underserved in the community. Additionally, there is a shortage of high capacity subrecipients and public service agencies.

## AP-38 Project Summary

### Project Summary Information

Program Year 2015 Funding		Reallocations	Program Income	CDBG PY 2015 Allocation	TOTAL AMOUNTS
<b>Entitlement Amounts</b>					
	<b>CDBG</b>			\$357,357	\$357,357.00
	<b>Total HUD Funding</b>			\$357,357	\$357,357.00
	<b>CDBG Prior Years Funds</b>	\$60,030.84			\$60,030.84
	<b>Program Income</b>		\$0		
	<b>TOTAL AVAILABLE FUNDS</b>	\$60,030.84	\$0	\$357,357	\$417,387.84
<b>Grant Program</b>					
<b>CDBG</b>	<b>Families in Crisis</b>				\$20,000.00
	<b>Hill Country Community Action Assoc.</b>				\$20,000.00
	<b>United Way of Central Texas</b>				\$10,000.00
	<b>Total CDBG PSA Grants</b>				\$50,000.00
	<b>Housing Improvements</b>				\$114,387.84
	<b>Infrastructure Improvements</b>				\$100,000.00
	<b>Program Administration</b>				\$83,000.00
	<b>TOTAL ALLOCATED FUNDS</b>				\$417,387.84

1	<b>Project Name</b>	United Way of Central Texas - Individual Development Accounts for Education (PSA)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	Savings, Opportunities, Assets, and Results: The SOAR Collaborative. Five qualified low income clients will participate in the Individual Development Account program; saving money to leverage as funding to pursue higher education or a technical certificate that significantly enhances employment opportunities.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	5
	<b>Location Description</b>	Agency Office: 604 N 3rd St Temple TX 76501 Recipients: City-Wide (LMC)
	<b>Planned Activities</b>	The City has awarded CDBG PSA funds to leverage the federal IDA and local match for the program. Funds will be made available to UWCT to award to qualified clients that complete the IDA program requirements.
2	<b>Project Name</b>	Families in Crisis - PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	A program that provides confidential, safe, emergency shelter; provision of food, clothing, personal care items, crisis intervention counseling, case management, support groups, transitional housing and a 24 hr/7 day per week toll-free hotline and sexual assault advocacy at Baylor Scott and White Hospital. One Case Manager will assist in providing services to an estimated 175 clients.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	175
	<b>Location Description</b>	Agency Location: confidential Agency Contact Address: PO Box 25 Killeen TX 76540 Recipients: City of Temple City-wide
	<b>Planned Activities</b>	The City has awarded CDBG PSA funds to Families in Crisis to partially pay for the salary of a Case Manager who will provide case management services to an estimated 175 clients who are victims of domestic violence and/or sexual assault.
<b>3</b>	<b>Project Name</b>	Hill Country Community Action Association - Meals on Wheels PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Home delivered meals, hot and nutritious, are provided to low income seniors and disabled homebound residents. Meal delivery drivers are projected to serve around 325 clients.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	325
	<b>Location Description</b>	Agency Administration: PO Box 846 San Saba TX 76877 Recipient: City-wide (LMC)
	<b>Planned Activities</b>	The City has awarded CDBG PSA funds to HCCAA to provide partial salary support for delivery (driver) of hot nutritious meals, for low income seniors and disabled homebound residents.
<b>4</b>	<b>Project Name</b>	Spot Blight Demolition
	<b>Target Area</b>	
	<b>Goals Supported</b>	Spot Blight Reduction
	<b>Needs Addressed</b>	Demolition and Clearance
	<b>Funding</b>	CDBG: \$70,000

	<b>Description</b>	In order to address blighted conditions, and based on referral from the Buildings and standards Commission; homes deemed a public health hazard and in non-compliance with City Ordinances
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Agency: 2 N Main St Temple TX 76501 Activity: City-wide
	<b>Planned Activities</b>	In order to address blighted conditions, and based on referral from the Buildings and standards Commission; homes deemed a public health hazard and in non-compliance with City Ordinances
5	<b>Project Name</b>	Infrastructure Improvements
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Transportation system enhancements that could include installation of new sidewalks, repairs to existing sidewalks, multi-modal trail links, lighting for public spaces, and bus stop shelters. These enhancements will establish more complete streetscapes in qualified neighborhoods and link residents to economic and social opportunities, public transportation and shopping.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Agency: 2 N Main ST Temple TX 76501 Activity - LMA

	<b>Planned Activities</b>	Transportation system enhancements that could include installation of new sidewalks, repairs to existing sidewalks, multi-modal trail links, lighting for public spaces, and bus stop shelters. These enhancements will establish more complete streetscapes in qualified neighborhoods and link residents to economic and social opportunities, public transportation and shopping.
<b>6</b>	<b>Project Name</b>	Home Improvement Program
	<b>Target Area</b>	
	<b>Goals Supported</b>	Minor Home Repair (owner-occupied)
	<b>Needs Addressed</b>	Owner Occupied Housing Improvements
	<b>Funding</b>	CDBG: \$114,388
	<b>Description</b>	Funds will be used to provide structural modifications to 5-20 qualified low income home owners to improve safety and accessibility of their residence.
	<b>Target Date</b>	9/30/2016
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 low/mod families (depending on repairs needed and cost variables)
	<b>Location Description</b>	Agency: 2 N Main ST Temple TX 76501 Activity: City-wide
	<b>Planned Activities</b>	The City will accept applications from residents for minor home repair and/or accessibility feature enhancements. The City will then work with a non-profit partner (subrecipient) to provide minor home repairs for up to 15 qualified low income home owners to improve safety and accessibility of their residence.
<b>7</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$83,000
	<b>Description</b>	20% of the annual allocation will be used to effectively manage and efficiently implement activities for the CDBG program.
	<b>Target Date</b>	9/30/2016

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

## 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**

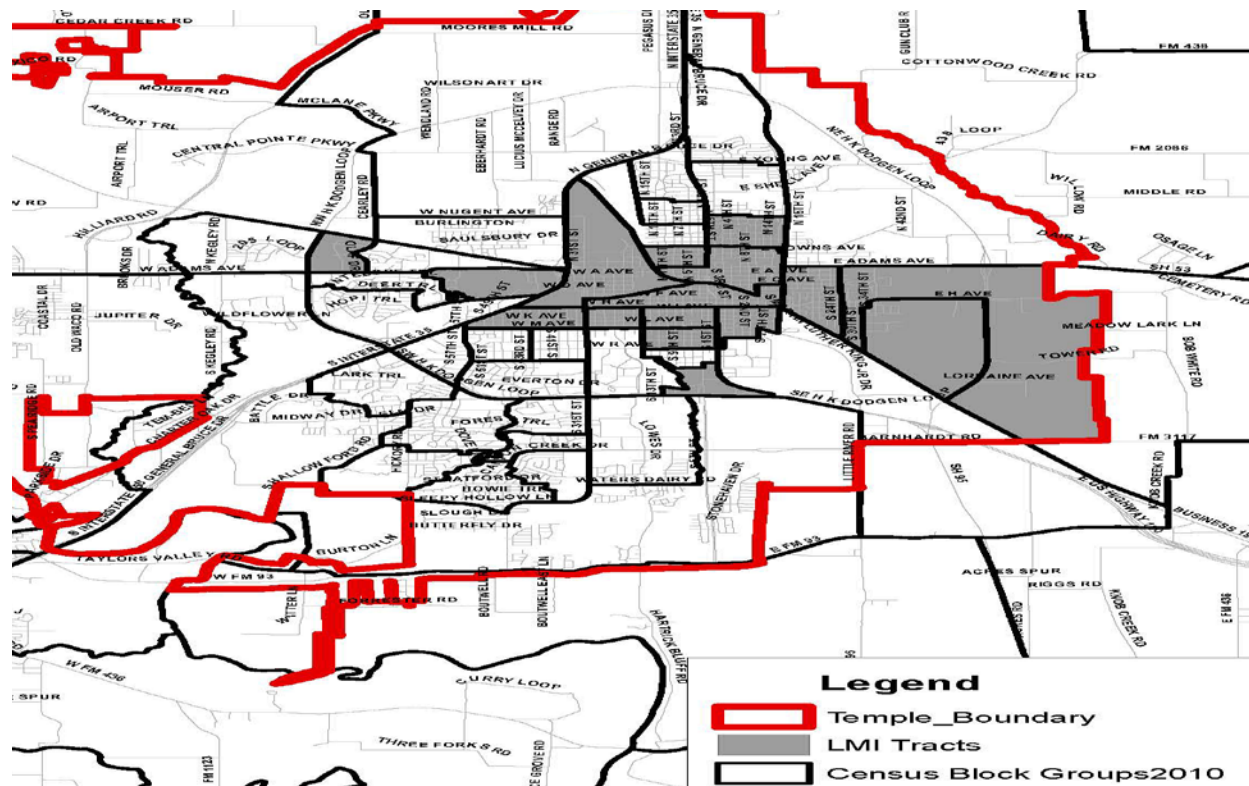
In the City of Temple, there are 60 block groups, 17 of which are more than 51% LMI. Representing roughly 12,160 low and moderate income residents means that of the estimated 70,765 residents, more than 17% are LMI. Of the 16 LMI block groups, 13 are more than 60% LMI (so well above the 51% threshold). 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 \$59,100.

- Extremely Low Income (for a family of four): \$24,250
- Very Low Income Limit (for a family of four): \$29,550
- Low Income Limit for a (for a family of four): \$47,300

**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 family poverty rates exceeding 40%, that also have more than 50% minority population.





## CDBG Qualified Census Tracts and Proposed NRSA

TRACT	BLKGRP	FIPS	POP2010	POP2012	WHITE	BLACK	AMERI ES	LOW_INCOME	LOMOD_INCOME	LOMODMID_INCOME	LOMODUNIV	LOMOD_PCT
020702	2	480270207022	1166	1218	516	335	11	315	460	690	765	60%
020701	1	480270207011	657	682	346	172	5	175	400	495	505	79%
020800	3	480270208003	1518	1511	339	772	10	605	805	1055	1065	76%
021000	3	480270210003	1007	1074	596	212	7	405	530	810	920	58%
021201	2	480270212012	912	963	610	147	8	320	430	555	805	53%
020701	2	480270207012	686	648	426	184	7	290	555	560	645	86%
020800	2	480270208002	909	914	143	622	2	665	720	850	890	81%
020702	1	480270207021	1006	994	563	151	16	355	910	1170	1170	78%
020500	3	480270205003	1419	1422	927	225	13	710	785	1065	1490	53%
021000	2	480270210002	909	982	536	118	6	440	755	835	935	81%
020900	2	480270209002	1019	979	349	314	3	315	570	700	885	64%
021000	1	480270210001	295	309	133	124	5	285	445	510	675	66%
021202	1	480270212021	1104	1097	651	304	5	225	620	865	945	66%
020800	1	480270208001	1101	1161	441	464	9	255	705	790	1045	67%
020900	1	480270209001	1979	2009	1185	580	15	335	575	695	875	66%
021000	6	480270210006	607	640	389	47	10	75	120	200	200	60%
021100	1	480270211001	1116	1215	697	113	10	370	570	655	1005	57%

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 percent of low- to moderate-income and the greatest concentration of minority population, and decaying infrastructure. The City is also proposing a designated Neighborhood Revitalization Strategy Area in the area of the most concentrated minority poverty and infrastructure decay. The map below shows the location of the qualified LMI tracts (in pink) and the NRSA (in green) all on the East side of I-35 in the older part of the City of Temple.

The proposed NRSA has a population of 8,082, with 68.6% being low- to moderate-income. The area is predominately minority with 26.8% African American, 40.6% Hispanic, 27.2% non-Hispanic white, and 5.4% other race/ethnicities. The maps throughout the Consolidated Plan show the location of the proposed NRSA. Maps and tables are included in AD-25 attachments.

### Geographic Distribution

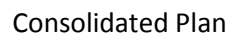
Target Area	Percentage of Funds

### Rationale for the priorities for allocating investments geographically

The City does not allocate investments geographically (unless the NRSA is approved, at which point some funds in years 2-5 will be allocated to programs and activities specifically to address issues within this area)

### 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 end poverty and resulting impacts felt by families and individuals. The City also funds infrastructure enhancement projects to 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.

**CDBG**

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## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During PY 2015, the City of Temple will support 25 households through the rehabilitation of existing owner-occupied housing units. The improvements will vary in scope and cost depending on the needs of the applicant owners.

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

**Table 57 - 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	15
Acquisition of Existing Units	0
Total	15

**Table 58 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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. The City works closely with both organizations to provide whatever assistance may be necessary to enhance public housing and Section 8 HCV programs.

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

The public housing is sufficient and there are no plans during PY 2015 to expand public housing units or to enhance the existing units.

There is a 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 actions to encourage public housing residents to be more involved in management and participate in homeownership, the Central Texas Housing Consortium is proactive in both resident participation and homeownership:

- The HA operates community centers at the properties with service coordinators to facilitate access to social service and to encourage participation in the management of the program;
- 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
- Central Texas Housing Consortium is the developer of single family affordable homes for purchase by housing authority residents.

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

Not Applicable

### **Discussion**

The public housing programs in Temple are split between the Central Texas Housing Consortium, a private

non-profit charged with supplying public housing units and managing the public housing developments and residents; and the Central Texas COG, a Council of Governments responsible for managing the Section 8 HCV program. Though the two organizations work independently, they do collaborate and coordinate with each other and with the City of Temple. During PY 2015, no 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 by the 5th of the month through the COG not the tenant; and tenants understand that their behaviors not only can result in eviction but loss of vouchers.

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

### **Introduction**

The City is using CDBG funds for outreach, crisis intervention, and shelter for victims of domestic violence through a grant to Families in Crisis. The City's Community Enhancement Grant Program will also use general funds to provide assistance for emergency shelters.

Community Development staff collaborate with multiple agencies that work to support the needs of the homeless and special needs populations. Including public health, indigent health, mental health agencies, the local homeless coalition, the Balance of State Continuum of Care, the Texas Homeless Network, 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 FY 15/16 the City will participate and support the Point in Time Count as performed by the local homeless coalition.

During PY 2015, the City of Temple will provide \$20,000 to Families in Crisis for outreach and crisis intervention for 175 victims of domestic violence, including unsheltered persons, and those fleeing domestic violence situations.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

As part of the CDBG-funded activities, Families in Crisis will also provide emergency shelter to those to whom they have provided outreach and crisis intervention and who are in need of shelter.

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

The City of Temple does not have an emergency shelter, nor does the City directly fund transitional housing. The Salvation Army is currently attempting to build a shelter in Temple, at this time we are unable to say what type of shelter, who the clients will be, and what services may be provided.

#### **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 works closely with agencies that assist homeless make the transition to permanent housing, but does not directly fund these activities. Families in Crisis receives CDBG funding for the partial salary of a Case Manager that provides client services, including potentially the referral to permanent housing, as well as transitional housing services when available. Central Texas Housing Consortium (Temple Public Housing is a strong partner in this work and the City communicates regularly with their staff and leadership in regards to housing needs, wait lists, housing counseling and supportive services.

**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**

During PY 2015, the City is not allocating CDBG funds for homeless prevention activities. In Temple, multiple non-profit agencies, and public offices (Indigent Defense, Workforce, United Way etc.) provide services to help prevent homelessness. The Community Development staff collaborate closely with these groups to leverage outcomes for those most at risk of homelessness.

**Discussion**

With the limited CDBG funding, the City's CDBG program is only able to minimally fund the available domestic violence program. Community Development staff 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:**

In our most recently completed AI (2010), the City identified the following as impediments to fair housing choice:

- Resident Income Disparity
- Rising Homeownership Costs
- Lack of Educational Attainment

During the 2015-2015 Consolidated Plan period, The City will continue to implement and support the following actions to overcome the impediments identified:

- 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's transit system will continue to ensure that routes and times serve the needs of LMI residents using public transportation to get to 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 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 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 work supports an increase in educational attainment and a decrease in the community income disparity.

The city will author a new AI: Plan for Fair Housing Choice, during this Consolidated Plan period.

### **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**

During PY 2015, the City will address the barriers 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.

Through non-CDBG City funds, the City provides a Tool Trailer Program that provides a neighborhood association or a group of homeowners a trailer filled with tools to maintain yards. The trailer is 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.

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.

### **Discussion:**

The City will address the barriers to affordable housing through these activities:

- Homebuyer assistance: In years 2 through 5, Temple intends to support agencies in their provision of first-time homebuyer's assistance.
- Owner-occupied housing improvements: During the 5 years of this Consolidated Plan, 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.
- Owner-conducted or volunteer-conducted housing improvements: The City provides a Tool Trailer Program that provides a neighborhood association or a group of homeowners a trailer filled with tools to maintain yards. The trailer is 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.
- The City may fund the addition of Carpentry tools to the above referenced Tool Trailer, which will expand the opportunities for service and home maintenance projects to include interior home repair activities.
- 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.
- Rental Non-financial Support: The City will work closely with the Section 8 program and other TBRA programs to identify potential affordable properties and to address fair housing issues.

During PY 2015, the City will address the barriers 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.

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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.

The City of Temple has no HOME or ESG funds for new construction or TBRA, however, it uses its CDBG and general funds for the greatest possible impact on affordable housing issues in Temple. The housing rehabilitation program coupled with the Tool Trailer Program provides assistance to homeowners who cannot otherwise maintain or repair their property.

## **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 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.

### **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 2015, 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), United Way and NeighborWorks, all of which address the housing, employment, education, or social service needs of the most underserved residents in the community.

The City's proposed NRSA will allow the City to target CDBG, Community Enhancement Grants, and general funds into a concentrated area where the most underserved in the community live.

### **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.

### **Actions planned to reduce lead-based paint hazards**

During home improvement activities the City will assess the lead-based paint and remediate any hazards

following HUD regulations and recommendations; as required.

### **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 lift individuals out of poverty. CDBG funds will support United Way with its Individual Development Account program, which is a savings program for higher education and technical certification to enhance employment opportunities at a livable wage. CEG funds will support a number of educational and job training/readiness programs.

### **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, share knowledge, and integrate programs will continue through PY 2015. City staff will continue to attend HUD-sponsored trainings. Inter-departmental collaborations will continue and expand, particularly related to the multi-faceted improvements in the proposed NRSA.

The City of Temple is working with a consultant provided through a Technical Assistance Grant by the Texas Homeless Network to develop a comprehensive action plan to end homelessness in Bell County; including Temple, Belton, Killeen and the rural areas of Bell County. One of the anticipated outcomes from the Technical Assistance and the resulting Action Plan is hiring an Action Plan Coordinator that will be instrumental in developing the institutional structure among homeless shelters/service providers, mainstream social service agencies, housing providers, and the City.

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

As part of the Consolidated Planning process, the City hosted a number of housing forums to enhance coordination among the City, Public Housing Authority, COG, and social service agencies, particularly homeless agencies providing TBRA and other permanent housing solutions. These forums will continue through PY 2015.

In addition, the City and other CDBG Entitlement Jurisdictions are part of the Central Texas CDBG Community Network, that invites any CDBG staff members to attend peer-to-peer meetings to discuss best practices and lessons learned. Temple staff members regularly attend the meetings.

### **Discussion:**

CDBG allocations and Community Enhancement Grants will be used to help break down 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 CDBG Community Network meetings to discuss programmatic ideas with peers.

## Program Specific Requirements

### AP-90 Program Specific Requirements – 91.220(l)(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(l)(1)

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

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

#### 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.	88.26%

#### Discussion:

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

## Attachments

## Citizen Participation Comments

### Citizen Participation

The City of Temple encourages participation by all citizens, particularly persons of LMI who are residents of the East Temple Revitalization Area, and especially those who reside in neighborhoods where CDBG funds are being proposed. The City of Temple makes CDBG funding information available to citizens, public agencies, and other interested parties. Information that includes the amount of assistance the City expects to receive and the range of activities that may be undertaken, including the estimated amount that will benefit persons of LMI is clearly and easily accessed by any interested party.

The public is informed through newspaper ads, public access television channel 10, community bulletin boards, radio, the City's website, and other appropriate publications; that the City will be receiving CDBG funds and input is desired from the public regarding budgeting of funds and the development of a consolidated plan/annual plan. The City publishes information about public meetings approximately two weeks before the scheduled meeting in the Temple Daily Telegram and other publications (as appropriate) and provides the information to stakeholder groups to encourage participation. The City utilized online and paper surveys for multiple components of the Consolidated Plan and Annual Action Plan. Access to online surveys was supported by the Temple Housing Authority and the Temple Public Library.

### Public Meetings & Hearings Relating to Consolidated and Annual Planning

Date	Time	Location	Primary Topic
January 13, 2015	5-6:30 PM	Temple Public Library^	Community Survey – launch / CDBG Information
March 12, 2015	2-3:00 PM	Temple City Hall^	PSA Grant Pre-application Workshop
May 7, 2015	2 -3:00 PM	Temple City Hall	AI/Fair Housing Choice Stakeholder Meeting
June 4, 2015	5-6:00 PM	Temple City Hall*	Needs Assessment Presentation
June 18, 2015	5-6:00 PM	Temple City Hall*	Release Draft CP & AP/Open 30 day comment period
August 6, 2015	5-6:00 PM	Temple City Hall*	Adoption of Final CP & AP

### Attendees

Generally all meetings were well attended and representative of the community at large. The most vocal/participatory demographic was residents and public service agencies in District 2 (commonly referred to as East Temple or the East Side).

^Sign in sheets are attached.

\*These are City Council Meetings/Public hearings and no sign-in sheet is used. Recordings of the proceedings are available upon request.

### Summary of Public Comments

Residents and stakeholders indicated the following issues (many were indicated repeatedly):

- Specific location lot clean up (brush and trash removal)
- Incentives for builders to build affordable housing
- Fund the operations of a neighborhood specific Community Resource Center
- Fund sidewalk construction and repair
- Specific location lighting improvements
- Generalized requests for “improved” lighting at parks, intersections, neighborhoods
- Provide funds to increase low income access to transportation
- Job skills training programs
- Financial literacy counseling
- Credit repair counseling
- Asset building counseling
- Find ways to alleviate “frequent fliers” in homeless population (over-use/misuse of services)



- Shelters for homeless
- Transitional housing
- Recruit new businesses to the City
- Community health centers
- Youth services
- More affordable housing
- Transportation for shift workers
- Homeless services that can accommodate pets
- Host public meetings in each Council District with elected representative and executive City leadership
- Reduced property taxes for low income home owners
- Provide education about City Code/Policy/Ordinances and enforcement
- Eliminate poverty
- Housing repair/maintenance education classes

All public comments that were received as relevant to the CDBG program were accepted by the City. Comments that were outside the scope of both HUD-eligibility and City Policies were not included.

Through the outreach and engagement process (including surveys and meetings); and in consideration of funding levels, organizational capacity and likelihood of creating positive community outcomes the following have been identified as high priority activities for 2015-2019:

- Housing Improvement Programs
- Sidewalk/Transportation Enhancement Programs
- Expanded Support for Social Services

## **Grantee Unique Appendices**

### **AD-25**

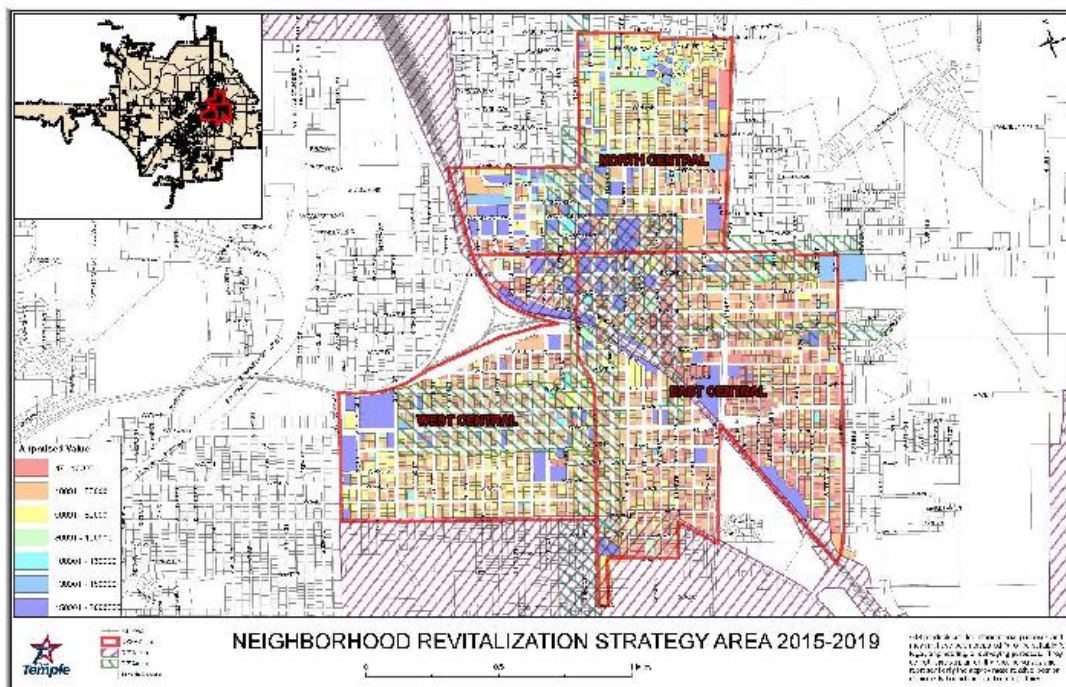
#### Index of Attachments

- Citizen Participation & Comments
- Proposal for Neighborhood Revitalization Strategy Area Designation
- City of Temple CDBG City Council Public Hearing Agendas
- Temple Daily Telegram Publisher's Affidavits
- Public Meeting Sign in Sheets
- Community Survey – English
- Community survey – Spanish
- AI – Stakeholder and Resident Survey

## Introduction to Neighborhood Revitalization Strategy Area Plans

The U.S. Department of Housing and Urban Development (HUD) encourages the establishment of a Neighborhood Revitalization Strategy Area (NRSA) as a means to create communities of opportunity in distressed neighborhoods. The goal of this program is to reinvest in human and economic capital, and economically empower low-income residents as part of an overall community revitalization strategy. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents.

Within the NRSA, the City is afforded much greater flexibility in the use of CDBG funds. As outlined in the following sections, the proposed NRSA meets the threshold for low-moderate income (LMI) residents and is primarily residential. This strategy is being integrated into the upcoming Five Year 2015 - 2020 Consolidated and Strategic Plan.



## History and Background

Temple is strategically located along the Central Texas technology corridor between San Antonio and Austin to the south and Dallas/Fort Worth to the north, and is easily accessible via road or air. The city is located on Interstate 35, the main north-south interstate through Texas that extends from Mexico to Canada. In addition, the other major highways in the community include: US Highway 190, SH 36, SH 53 and SH 95. Temple is a principal city in the Killeen-Temple-Fort Hood Metropolitan Statistical Area, which has an estimated population of 405,300. Direct access to Interstate 35 positions Temple within 180 miles of 80% of Texas' population.

Temple was founded on June 29, 1881, by the Gulf, Colorado & Santa Fe Railway Company. The Santa Fe needed a town at a major junction point to provide services for railroad equipment and passengers. Jonathan Ewing Moore sold 181 acres of farmland for \$27 an acre to the railroad, which many thought to be an astronomical price for land with limited water sources. The Santa Fe scheduled a land auction for June 29th. Railroad trains were brought from five cities in Texas with prospective buyers. Those passengers who bought land were refunded their passenger ticket price. There was a party, barbecue and auction of town lots. After June 29th, land continued to be sold to new residents for \$45 to \$300 a lot from Moore and other sources. Temple was named for Mr. Bernard Moore Temple, the Gulf, Colorado & Santa Fe Railway chief engineer who built the tracks through Bell County.

Railroads connected the city to the rest of the state; by 1897, there were four railway lines in Temple – the main line and San Angelo branch of the Santa Fe; the main line and Belton branch of the Missouri, Kansas, and Texas. Each day there were 23 trains carrying passengers to and from the City. In the spring of 1894, the Temple Cold Storage and Ice Factory was furnishing ice to the Santa Fe. By 1900, a city sewer system was installed, and in 1905 an artificial gas plant was constructed. In that same year, the Interurban (trolley car system) between Temple and Belton was built.

By 1908, there were two oil mills, two planing mills, 22 physicians, six dentists, eight druggists, 12 real estate men, six restaurants, three hotels, 12 lawyers, six cotton gins, four wholesale groceries, 12 churches, several lumber yards, three cotton compresses, one race track, and one fairground just north of Lake Polk. The railroad remained a major employer for Temple, and in 1891 it established the Gulf, Colorado & Santa Fe Railway Hospital in the city. Doctors who moved to Temple to work in the Santa Fe Hospital, saw the need to broaden their practices to include Temple residents, and opened the Temple Sanitarium in 1904 (which became the Scott & White Memorial Hospital and Clinic). In addition, in 1896 the King's Daughters Hospital was established to care for the community and those less fortunate. Today, building on a rich history of medical science, Temple is the only Health and Bioscience District in the state of Texas.

In 1909, agri-business suffered a major setback. An airborne fungus destroyed the cotton crops. This led to the establishment of the Blackland Research and Extension Center in 1912. The Center has remained on the forefront of research, meeting the needs of farmers, agribusinesses and conservationists and is renowned world-wide for the plant, soil and water computer simulation models its scientists have developed. Blackland Center researchers and the technologies they developed in Temple laboratories, have improved the lives of millions, in part by welcoming visiting scientists from around the world and sharing knowledge and encouraging mutual cooperation and peaceful uses of technology.

The onset of World War II was the impetus for much growth in central Texas and in Temple. In 1941, Camp Hood was established as a training camp for the "Tank Destroyers." And in 1942, construction began on McCloskey General Hospital, now the Central Texas Veterans Health Care System, to care for and rehabilitate the wounded soldiers and amputees.

Temple has, in recent years, continued to grow, experiencing a growth rate beyond the national average. Many people, including young professionals, physicians, and retirees (including military), are rediscovering the City as a great place to live, work, and play. Targeted public and private investment has spurred a housing renaissance in areas near Lake Belton, the Leon River, and near Belton. The creation of a NRSA will help target public investment and encourage private investment in areas that need an extra push, which will lead to the revitalization of the entire area. These areas have the potential for walkable, mixed-use development that has proven popular elsewhere in the State and throughout the country. Using the tools provided by the NRSA, and with the cooperation of various government agencies, business groups, neighborhood organizations, and housing partners, the City of Temple can work with these neighborhoods to maximize their potential and become neighborhoods of choice.

### **Benefits of the NRSA**

The City of Temple may take advantage of the following benefits a NRSA offers as described in amendments to the CDBG regulations at 24 CFR 570. They are as follows:

Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)); and

Job Creation/Retention as Low/Moderate Income Area Benefits: Job creation and retention activities undertaken pursuant to the strategy will be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i)); and

Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying for low- and moderate income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii)); and

Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy will be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)(2)(v)(L) and (M))

### **Components**

The components of the plan include establishing the Neighborhood Revitalization Strategy Area (NRSA) boundaries, description of resident demographics represented within the boundary, method of consultation with stakeholders, assessment of the economic conditions of the area, strategy to implement a plan of economic empowerment and performance measurements. The NRSA plan also contains proposals for improving municipal services and establishing more comprehensive collaboration with community stakeholders. The City of Temple's strategy for the NRSA describes how it meets the following criteria:

#### Boundaries:

The City, in conjunction with stakeholders (see "Consultation" below) has identified a strategy area and the neighborhood boundaries for which the strategy applies. All area within the boundaries must be contiguous. Please see NRSA map for more information.

#### Demographic Criteria:

The designated area are primarily residential and contain a percentage of low-and moderate-income residents that is equal to the "upper quartile percentage" (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70 percent, whichever is less but, in any event, not less than 51 percent.

#### Consultation:

The City has described how the strategy is being developed in consultation with the area's stakeholders, including residents, owners/operators of businesses and financial institutions, nonprofit organizations, and community groups that are in or serve the area.

#### Assessment & Economic Empowerment:

The City's strategy includes an assessment of the economic conditions of the area and an examination of the opportunities for economic development improvement and the problems likely to be encountered. Each subject-specific assessment is followed by a development strategy and implementation plan to promote the area's economic progress focusing on activities to create meaningful jobs for the unemployed and low-and moderate-income residents of the area (including jobs created by HUD-assisted efforts) as well as activities to promote the substantial revitalization of the neighborhood.

#### Performance Measurements:

The strategy must identify the results (i.e., physical improvements, social initiatives and economic empowerment) expected to be achieved, expressing them in terms that are readily measurable.

Performance Reporting:

The City will report on the progress of the NRSA within the annual Consolidated Annual Performance and Evaluation Report (CAPER).

The NRSA plan also serves as the City's strategy to stimulate and promote the investment of human and economic capital to improve economic conditions, promote home ownership, identify economic needs and opportunities for individuals and small and disadvantaged businesses, and provide neighborhood assistance to help develop and sustain the ability of community organizations to undertake and complete projects that improve the quality of life in the community.

The NRSA plan guides the City's efforts to improve targeted areas through the following strategies:

- provides a method to encourage redevelopment that is not a part of traditional redevelopment efforts;
- addresses single-family residential and small businesses, which would not otherwise be served by traditional redevelopment efforts;
- Training and education;
- Economic and job development
- Community safety and neighborhood improvements (especially encourages inner City redevelopment that might not otherwise occur).
- Placemaking

The results of successfully implementing the strategies will include:

- stabilization of blighted neighborhoods;
- rehabilitation of older homes;
- greater access to affordable housing for persons with limited resources;
- development of infill housing opportunities downtown and in targeted areas; and,
- structural improvement of rental properties.
- Increased curb appeal

The initial five years of the NRSA Plan will take advantage of existing programs, expanding and augmenting them as needed to remain adaptive and responsive to demonstrated needs within the community. These strategies will result in a plan that promotes the NRSA's economic progress. Progress that will focus on activities that create meaningful job opportunities for the unemployed, under-employed, and very low and low income residents of the area; as well as activities that will promote revitalization of the neighborhood.

The NRSA plan was developed in consultation with area stakeholders; including residents, community groups, landlords, neighborhood watch associations, City of Temple Police Department, public service agencies, City of Temple Parks Department, Temple Independent School District, and the local business community. The NRSA plan was discussed at each community meeting in conjunction with the development of the Consolidated Plan (CP). Additional public meetings were held specifically about the NRSA in late May and Early June to explain how the NRSA boundary had been finalized and core goals established based on public comments.

The NRSA plan addresses the central neighborhoods of Temple. Primarily residential, and the historic center of town, small businesses exist in pockets of the core neighborhoods. This area is largely defined by its problems currently; through implementation of these condition changing activities, we hope to transform the area to a sought after neighborhood, full of vitality, arts, diversity, accessibility, and pride-in-place.

Principles



## **Community Consultation**

### Methods

- Residents
- Business owner/operators
- Local Financial Institutions
- Community Groups

The City of Temple, in adhering to the approved Citizen participation Plan (CPP), encourages participation in the development and ongoing activities of the NRSA. The CPP has been developed to ensure that the City of Temple affords opportunities for citizens to provide input regarding the planning, implementation and evaluation of the CDBG program. All residents are welcomed and encouraged to submit comments; the City strongly encourages low and moderate income (LMI) residents, those that reside in areas directly impacted by CDBG funded activities, and public service agency clients, to participate.

The goals of the Citizen Participation Plan are to:

- Encourage citizen participation by all Temple residents, emphasizing the involvement of low- and moderate-income residents, people living in CDBG target neighborhoods, people with disabilities, minorities and residents of assisted housing;
- Inform citizens of the Temple Consolidated Plan and the Annual Action Plan, including funds available from CDBG and eligible activities under these programs;
- Give all citizens an opportunity to identify and respond to priority needs;
- Give all citizens an opportunity to identify and respond to priority proposed projects and the use of funds; and
- Give all citizens an opportunity to review and comment on program performance.

### **Process for Citizen Engagement and Participation in the NRSA**

Opportunities for citizen participation in the planning and development of the NRSA, the subsequent reports, events, activities and information will be provided through several levels of community involvement and outreach opportunities, including:

#### Individual Citizens

The participation of individual citizens is the foundation of the City of Temple's CDBG Program. Reasonable efforts will be made to make all citizens aware of program-related meetings and events in their neighborhoods, as well as public hearings and citywide events that are related to the development of the NRSA. It is the goal of the program to create opportunities for ample participation for all interested citizens, including, but not limited to, low and moderate income residents, and persons living within the NRSA, people with disabilities, minorities and residents of assisted housing.

#### Public Service Agencies/Community Groups/Non-Profits/Businesses/Other Interested Groups

Any group, that does business in, resides in, or provides services to the residents of Temple are encouraged to participate in the NRSA. Reasonable efforts will be made to make all relevant groups aware of program-related meetings and events in their neighborhoods, as well as public hearings and citywide events that are related to the development of the NRSA. It is the goal of the program to create opportunities for ample participation for all interested citizens, including, but not limited to, public service agencies, community groups, non-profits, businesses, and other interested groups. Interested groups are encouraged to contact the Department of General Services to request a public meeting with their group (also open to the public and in an ADA accessible facility).

### Meetings

*Public meetings* (for the purposes of the CDBG program) are defined as informal, but documented, meetings between City staff (and relevant contractors) and City residents. These meetings are designed to promote the open and honest exchange of ideas, to enhance the impact of CDBG funds for the communities of Temple. Public meetings will be held to collect information (formal and informal comments), to review performance and to generally encourage understanding of, and participation in, NRSA development and implementation.

City staff and relevant contractors, may host public meetings at various locations throughout the City, in a location that meets ADA accessibility standards; to solicit input on any aspect of the NRSA. Efforts that will be made to notify the public of all NRSA public meetings. Reasonable accommodations will be made for people with disabilities, upon advance request. Language interpreters will be provided for non-English speaking participants, upon advance request. Citizens and other interested parties may present oral comments at the time of the public meeting and/or submit written comments. The City will consider the views of all residents of the City of Temple, organizations and agencies that provide services to residents of the City of Temple, and other interested groups throughout the development and implementation of the NRSA plan.

*Public hearings* (for the purposes of the CDBG program) are defined as City Council meetings at which a CDBG agenda item is to be presented to Council, and attendees. Public hearings are held at Temple City Hall in a location that meets ADA accessibility standards (generally in Council Chambers). Reasonable accommodations will be made for people with disabilities, upon advance request. Language interpreters will be provided for non-English speaking participants, upon advance request. Citizens wishing to speak on this matter may do so by either signing up for Public Comments at the beginning of the meeting (there will not be any dialogue with the Council); or during the Public Hearing of the item. Written comment can also be submitted. The City will consider the views of citizens, organizations and agencies, and other interested groups in preparing and executing the NRSA.

### Notice of Meetings

Participation is encouraged in all public meetings and public hearings. Notice will be given a minimum of fourteen (14) calendar days in advance of the occurrence of the public meeting and/or public hearing. Public meetings and public hearings are generally advertised as follows:

- Through a publication of general circulation (such as the Temple Daily Telegram)
- On the City's website ([www.templetx.gov/cdbg](http://www.templetx.gov/cdbg))
- As part of regular City Council meetings announcements
- Posted on the public bulletin board (via City Secretary) at City Hall (2 N Main St)
- On the public access channel (local channel 10)
- Other locations as necessary at the discretion of City staff

### Access to Information

In addition to opportunities to make oral comments at public meetings and public hearings, any citizen, organization, agency or other interested party may submit written requests for information and submit written comments regarding the NRSA, including the proposed use of funds and the benefit to low- and moderate-income residents. Copies of documents will be made available in other languages and/or in other formats (i.e. larger print) upon request.

### Community Groups Consulted (attached)

### **Assessment**

### Housing Conditions

There are approximately 29,142 housing units (occupied and vacant) in the City of Temple, of which 18,906 are single family structures. Of Temple's housing stock, 21.6% is more than 50 years old and in need of substantial reinvestment.



In addition, many residents are severely cost burdened (spending 30% or more of their household incomes on housing) including of 15.9% homeowners and of 48% renters, and, thus, lack the funds needed to repair their homes and address maintenance issues. This combination of factors requires that the City develop innovative incentives and pursue any possible funding opportunities to promote reinvestment into the City's physical conditions.

The proposed NRSA, referred to as Central Temple, represents an area within the city in which housing and neighborhood development is most needed. The following chart demonstrates key housing characteristics found in the NRSA compared to the City as a whole, including lower owner-occupancy rates and higher housing overcrowding.

<b>Housing Data</b>	<b>NRSA</b>	<b>Temple, TX</b>
No. of Housing Units	3,161	29,655
1 Unit, Detached Structures	2,146	19,068
Owner Occupancy Rate	37.4%	48.5%
Renter Occupancy Rate	42.5%	33.6%
Vacancy Rate	20.1%	17.8%
Housing Units Built 1949 or Earlier	47%	10.3%
1.01 or more occupants per room	4.3%	1.7%
<i>Source: U.S. Census Bureau, 2009-S013 American Community Survey</i>		

Much of the housing stock in the NRSA's, both owner occupied and rental properties, suffers from disinvestment and lack of maintenance (City Council Agenda Report, June 2014). Incentives are needed to encourage private developers and homeowners to rehabilitate vacant and abandoned housing stock and to upgrade and maintain existing residential properties.

The housing problems previously identified can be linked to additional problems, such as increased crime, neighborhood tensions, and lack of business investment. The proposed NRSA also needs to be upgraded to attract private housing investment, to rehabilitate existing structures and to construct new market rate developments to improve the economic diversity within area neighborhoods. More low income family housing is not the answer for these neighborhoods. Rather the solution will involve the demolition and removal of vacant/dilapidated structures, the rehabilitation of existing housing already occupied by low and moderate income families, and the rehab/restoration of existing housing and the development of new housing for middle and higher income families.

These goals are interconnected and will not be accomplished easily or quickly but will require a long term, comprehensive approach by the City, in cooperation with local housing providers, neighborhood organizations, and private developers, to achieve the ideal result - suitable, livable, sustainable neighborhoods.

The City will leverage CDBG funds with local funding, external grants and local match to support housing programs in the NRSA. The City will also work to actively develop and support Neighborhood Associations to improve and revitalize their specific neighborhood areas within the NRSA.

#### Economic Conditions

Although Temple has been enjoying unemployment rates below the national average, this area has high rates of unemployment, some tracts above 20%. Minority concentration has occurred with Hispanics concentrating in the West Central area of the NRSA, African Americans in the East Central. Poverty is widespread; the NRSA is almost entirely 19-35% poverty with the East Central experiences higher rates of poverty up to 64%. Over 80% of the rental units in the West Central portion were built prior to 1949. With only one small area that is the exception, homeownership is less than 50% across the NRSA, in some areas rental units make up more than 70% of the housing. Extreme low income households with severe cost burden in the West central area are more than 87%. Overall the NRSA reflects the significant impact the City of Temple faces due to the age of the community, the shifting population demographics and decline in jobs and economic opportunities in the urban core of the City.

The City recognizes that its investment in housing and neighborhood revitalization must include incentives to rehabilitate and reoccupy vacant, underused, and abandoned commercial buildings as well as investment in human capital within the City's most distressed areas. By helping to provide the residents of the proposed NRSA greater access to training and higher education, educational attainment rates can be raised and its local economy can be strengthened for the City as a whole.

	<b>NRSA</b>	<b>Temple</b>
Total pop 16+	6,038	51,985
Total in Labor Force	2,960	32,179
Total employed 16+	2,575	29,787
Unemployment Rate	6.1	6.1
Not in Labor Force	3,079	19,806
% Not in Labor Force	51.0%	38.1%

*Source 2009-2013 American Community Survey*

According to the Temple Comprehensive Plan, Temple's population is projected to grow annually by 7% for the foreseeable future. However, only a limited amount of this growth is projected to occur in the NRSA. The loss of population and businesses in previous decades from the mature parts of the City has resulted in an erosion of property values, disinvestment and physical decline. Appraised residential property values within the NRSA are generally only 63% of the City actual median value. However, the adoption of the NRSA plan along with other activities that are being developed, along with financial incentive programs within the NRSA will spur some reinvestment. Taken together, these factors should contribute to the stabilization of central Temple.

- Levels of unemployment
- Number of licensed (?) businesses
- Access to capital (or lack thereof) in order to form businesses in the area
- Housing needs inc. rents, home prices and housing quality

### Crime and Neighborhood Decline

As part of the NRSA we will work closely with our community policing group to monitor criminal behavior, changing community indicators and long term neighborhood impacts from the alleviation of the impacts of poverty.

*"In 1992 the Temple Police Department initiated a Community Oriented Policing Service program in the current targeted areas due to an active criminal element and poor relations between police and our citizens. The endeavor brought us national attention for the success. This initiative went away after several years due to the problems being minimized. The danger of success and downsizing our efforts have necessitated us to refocus our attention in the residential and business districts being applied for. The current crime rate and distance from the community require us to recommit police resources in the designated areas. A neighborhood office will be opened next month, and the resources being asked for will be a great benefit." ~Lt. Edward Best, Criminal Investigations Division Commander*

Working in conjunction with Temple Police Department Crime Analyst, and in consideration of the responses to community surveys, seven crime areas were randomly selected to track over the next five to ten years in the NRSA. We selected a variety of criminal charges that were of potential importance to residents and business owners within the boundaries of the NRSA. We established a baseline of data from 2010-2014 and have created a system to review these exact same indicators over the next five to ten years. We will track the following indicators to see if targeted community development within the NRSA reduces their occurrence:

- Drug crimes
- Robbery
- Assault
- Burglary (habitations)
- Burglary (of a building not a home)
- Graffiti
- Criminal Mischief

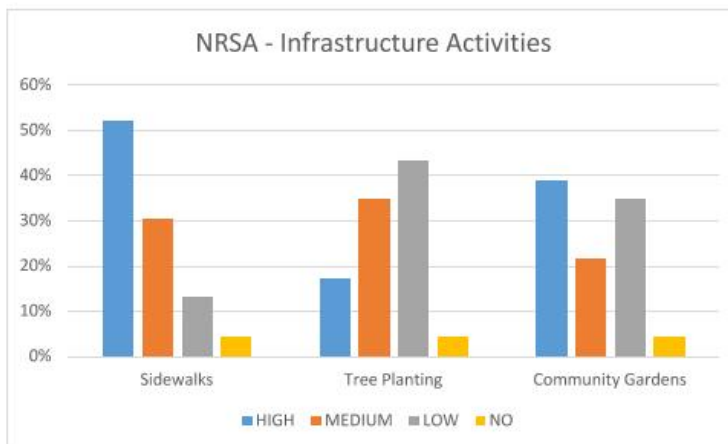
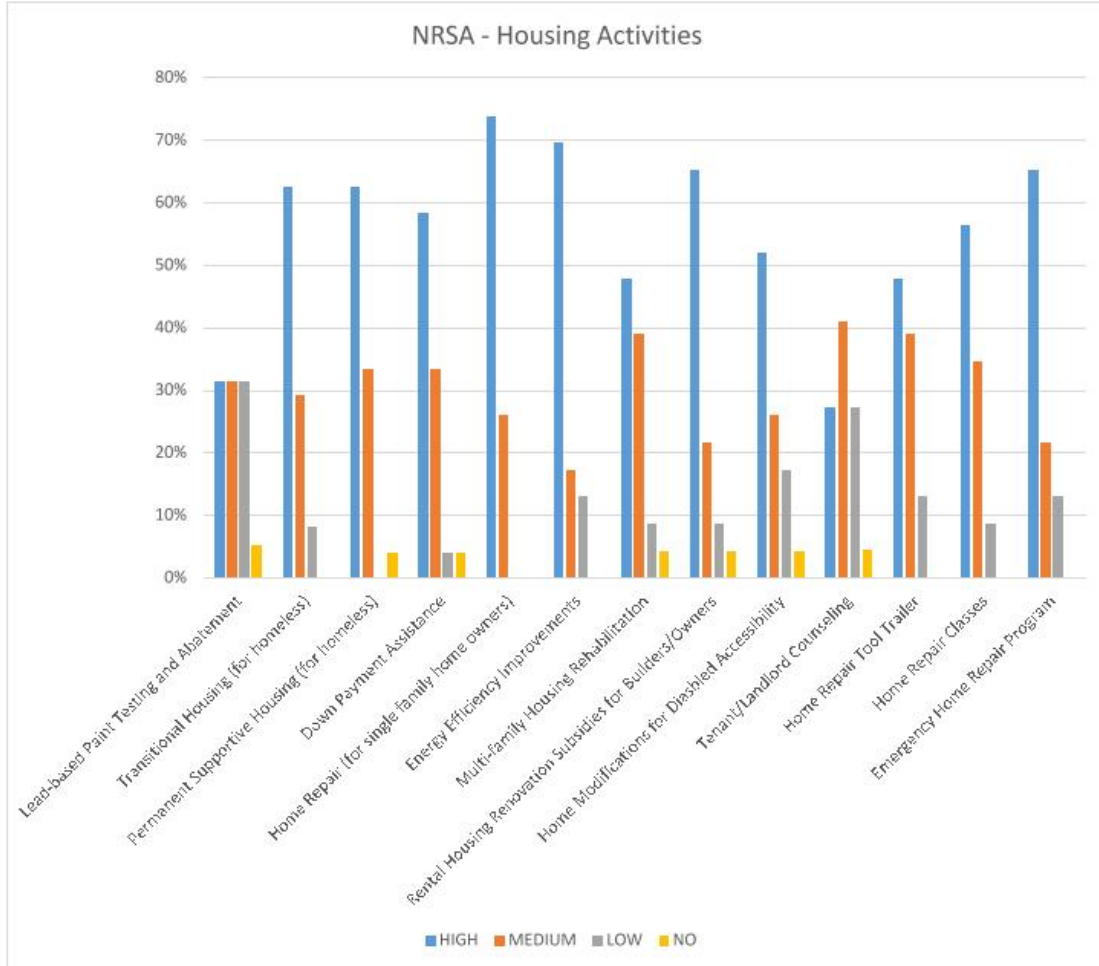
NRSA Crime Data from Temple Police Department

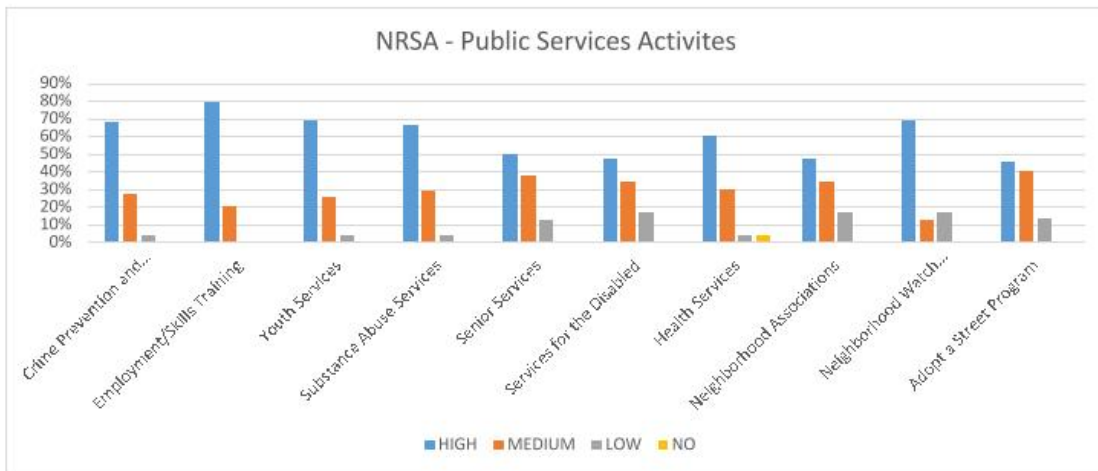
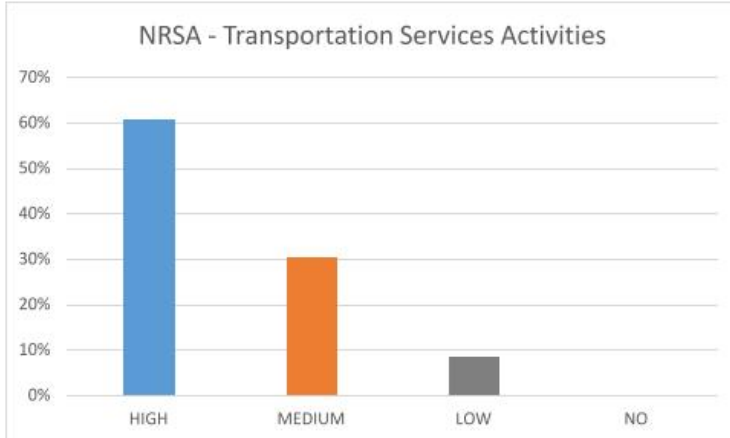
Year	Robbery	Drugs	Assault	Burg Building	Graffiti and Criminal Mischief	Burg Habitation
2010	25	174	243	52	59	74
2011	27	159	233	59	62	73
2012	25	182	258	34	79	58
2013	8	205	250	26	50	57
2014	18	268	234	26	49	62
total #	103	988	1218	197	299	324

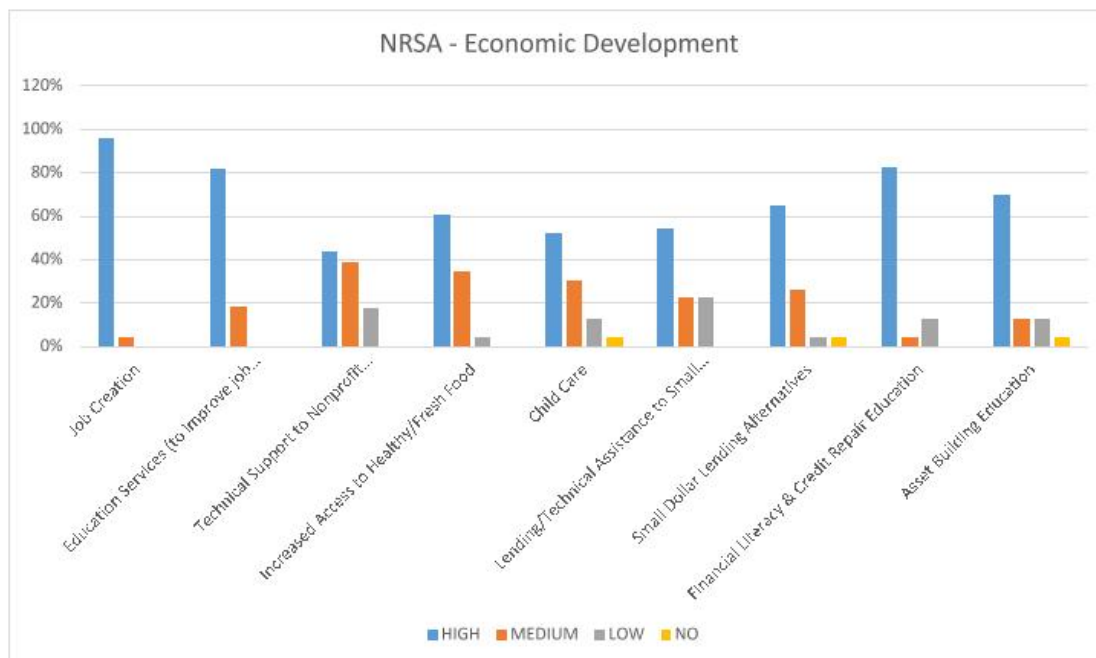
### **Opportunities**

Multiple activities that impact the NRSA are currently under development and/or underway within the City; and through collaborative partnerships with public service agencies. Within the NRSA, CDBG funds will be targeted to strategically reduce the impacts of poverty. The City will collaborate with Community Based Development Organizations (CBDO's) to increase Public Services, Economic Development, and Housing Programs. Specific programs may include home repair and maintenance classes, landlord educational programs, housing rehabilitation and reconstruction, down payment assistance, financial literacy education, asset building education, gap-lending alternatives, micro-enterprise micro-loans, and more.

These activities were selected based on survey results as shown below:







### **Problems**

Aged housing stock, cost burdened residents, infrastructure decay, population shifts, lack of employment opportunity, limited transportation options, and deep, cyclical, inherited poverty all impact the NRSA. Additionally, service provision is fractured by non-collaborative public service agencies, multiple small organizations, poor communication pathways, and limited capacity; resulting in silo'd, ineffective, duplicative, and ineffectual services that have been in existence for years (decades sometimes) that do not track performance measures or community change indicators.

- Lack of (re-) investment
- Infrastructure Decay
- Lack of Access to Technology
- Poor Educational Attainment
- Community Opposition to certain types of development (NIMBYism)
- Lack of non-profit agency capacity
- Crime/security concerns

### **Economic Empowerment**

The logic model below outlines how the activities supported by the NRSA will empower the community to attain greater financial stability, access to mainstream financial systems, provide education and increase skills and provide high quality services to LMI residents and businesses. We feel that there are several existing resources within the City that the NRSA will capitalize on to increase impact and effectiveness; including programs through: Workforce Development, Goodwill Industries, Temple Community College/Temple College Foundation, Texas A & M – Central Texas and others. The NRSA will be supported by activities with many collaborative partners, including an Individual Development Account project with our United Way, mentoring programs at Temple College Foundation, and financial literacy courses provided by Neighborworks America.



### **Consolidated Plan NRSA Performance Measures**

- Support the creation of 5 new neighborhood based businesses
- 2% increase in employment
- Reduce families on assistance\* by 5%
- Attract 1 new community lending institution to the neighborhood
- Formation of 5 neighborhood associations
- Offer 5 training seminars to train area residents about financial literacy/asset building and debt alleviation
- Designation of 1- 3 public service agencies as CBDO's
- Upgrade a minimum of 5 single family (1 to 4 unit) homes to decent, safe, sanitary and generally attractive condition in compliance with City codes
- Develop a plan to identify improvements to promote pedestrian safety and movement
- Collaborate with the Temple Police Department, nonprofits and neighborhood groups to engage neighborhood residents to be vigilant in reporting observed criminal activities as part of the Neighborhood Watch program
- Identify the means for the development of a comprehensive planning document for the NRSA
- Complete a comprehensive plan for the NRSA
- Facilitate a series of workshops: Skills to Work! To encourage dialogue and collaboration between area employers, educators, Workforce offices and potential employees.

\*Assistance to include: SNAP, Unemployment, Food Pantry use, free meals, County emergency funds, Energy assistance, and local benevolence programs.

### **Alignment with Existing Economic Development Programs**

The City of Temple currently has two economic development programs that will overlap with the proposed NRSA. These programs are more traditional and do not duplicate the NRSA performance measures, activities or goals. However, they will serve to leverage impact within the targeted NRSA in that they support businesses and may create employment opportunities as they are implemented. These programs are funded by the City with local monies and will complement the CDBG investment in the surrounding NRSA.

#### Strategic Investment Zone (SIZ)

##### **Purpose**

The City of Temple is committed to establishing long-term economic vitality in Strategic Investment Zone corridors, encouraging redevelopment and diversification. Through the implementation of this incentive grant program, property owners who meet certain eligibility criteria may facilitate new public and private sector investments.

##### **Incentives**

For eligible projects involving investment in real property, incentive grants are available on property located within a delineated Strategic Investment Zone corridor. The grants are provided as reimbursements, as a match to the funds disbursed by the Applicant. Only the Applicant's cash disbursements may be used as a grant match, in-kind contributions may not be used as part of the Applicant's match.

The City will consider offering additional economic incentives for development within certain areas of the City's Strategic Investment Zones, as determined necessary. If property is located within the boundaries of more than one SIZ, an applicant may only apply for incentives eligible in one SIZ area, subject to the applicable rules of eligibility.

#### Funding Cycle

The funding cycle shall be from October 1<sup>st</sup> to September 30<sup>th</sup>. For each funding cycle the City shall designate specific amount of funding available for that cycle. Upon exhaustion of those funds, the City will be under no obligation to fund additional grants. Likewise, the City is under no obligation to establish future funding cycles.

Applications shall be submitted to the General Services Office for consideration by Council.

Applications are available at [www.templetx.gov/SIZ](http://www.templetx.gov/SIZ) or at the following locations:

- General Services Office: City Hall, 2 North Main Street, Suite 106 (254-298-5600)
- City Manager's Office: City Hall, 2 North Main Street, Suite 306 (254-298-5600)

#### Eligibility

To be eligible for a SIZ Incentive Grant, the applicant must be the owner or a lessee of property located within the boundaries of one of the City's SIZ corridors. The current corridors are delineated in the following map and listed as follows:

- South 1<sup>st</sup> Street area\*
- Avenue G/H area
- North 3<sup>rd</sup> Street area\*
- Adams, Central, and Avenue C area
- Martin Luther King, Jr. Blvd. area\*

\*Certain portions of Downtown Temple are located within these Zones

Applications must be submitted and approved prior to commencement of work. Reimbursements will not be made on work commenced prior to approval.

#### Evaluation and Approval Process

- Applications should be submitted to the General Services Office.
- The General Services Office is available to assist the applicant throughout the completion of the application and will work closely with the Planning Office and City Manager's Office.
- A review committee will notify the applicant of its recommendation to the City Council and will forward the application and staff recommendations to City Council for consideration, as applicable.
- The City Council may approve a request for a grant in whole or in part, or deny the same.
- Applicants will be notified of City Council approval or disapproval in writing.
- Upon City Council approval an agreement will be executed between the applicant and the City.
- The applicant may not be reimbursed for work completed prior to execution of the agreement.

Map : The SIZ area is shown on the enclosed NRSA map.



#### Incentive Overview

Type of Grant	South 1 <sup>st</sup> Street	Avenue G/H	North 3 <sup>rd</sup> Street	Adams, Central and Avenue C	MLK, Jr. Blvd.
Façade	\$15,000	\$10,000	\$15,000	\$15,000	\$15,000
Sign	\$2,500	\$1,500	\$2,500	\$2,500	\$2,500
Landscaping	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$2,500 or \$3,500 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)
Asbestos	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)
Demolition	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Sidewalk	\$10,000	\$5,000	\$10,000	\$10,000	\$10,000
Fee Waiver	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Code Compliance (Residential)	n/a	\$5,000	n/a	\$5,000	\$5,000
Maximum Grant	\$46,000	\$33,500	\$46,000	\$46,000	\$46,000
Maximum Investment Required	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial or Residential	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial / \$10,000 Residential

#### Types of Grants

**Façade** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the replacement or upgrade of an existing façade with an eligible masonry product to an eligible property, or to remove an existing façade to expose the original façade. Eligible masonry materials for a replacement façade for a replacement façade under this subsection include brick, stone, stucco, EIFS, rough-faced block, fiber cement siding products, such as HardiPlank® and such other materials that the City may approve from time to time. Façade improvement costs eligible for reimbursement with a façade improvement grant include demolition costs (including labor), landfill costs, and material and construction (including labor) costs, but specifically excludes design costs.

**Sign** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the installation of new ground-mounted, monument type (building mounted signs within TMED) signs on eligible properties or the replacement of a dilapidated sign. To be eligible, the base or footing of the sign must be concrete or metal. Sign improvement costs eligible for reimbursement with a sign improvement grant include demolition costs (including labor), landfill costs, and City-approved material and construction (including labor) costs, but specifically excludes design costs.

**Landscaping** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the installation of new or additional landscaping to an eligible property. To be eligible the landscaping must exceed the City's landscaping requirements for the area, as the same may be established from time to time. If an irrigation system is installed, or already exists, and will be maintained by the applicant, the maximum amount of the landscaping grant is greater than if no irrigation system exists. Landscaping improvement costs eligible for reimbursement with a landscaping improvement grant include ground preparation costs (including

labor), materials (trees, shrubs, soil and amendments thereto and other decorative hardscape such as arbors, art, and walls or fences) and material and construction (including labor) costs, curbed islands, but specifically excludes design costs. The City will also consider making grants of trees from the City's tree farm, if requested by the applicant, as part of a landscaping improvement grant application.

**Asbestos** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for owner-initiated asbestos survey of a building and for asbestos abatement for a building on eligible property. Asbestos survey and abatement grant eligible costs include professional fees, labor costs, select demolition/removal costs, and replacement materials.

**Demolition** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the demolition of existing buildings, signs, or parking lots on eligible property. Where the applicant is performing the demolition and seeking a demolition grant, eligible costs include labor and landfill costs, and equipment rental, but excludes design costs.

**Sidewalk** – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the construction of new sidewalks, curb and guttering or the replacement of existing sidewalks or curb and guttering on eligible property. Sidewalk improvement costs eligible for reimbursement with a sidewalk improvement grant include demolition costs (where applicable, including labor), landfill costs, and material and construction (including labor) costs and equipment rental, but specifically excludes design costs.

**Fee Waiver** – The City will consider waiving platting, zoning, and building permit fees for eligible projects. The City cannot waive water and wastewater tap fees.

**Code Compliance (Residential)** – The City will consider grants on a 1:4 matching basis for the construction of real property improvements necessary to bring a structure in one of the approved SIZ incentive zones. TO receive a grant under this subsection, the property owner must substantiate actual expenditures necessary to meet an existing City code by the property owner of \$4 for every \$1 of code upgrade grant sought from the City, up to the maximum grant amount. For example, to receive a code grant of \$5,000 from the City, the property owner would have to demonstrate actual expenditures by the property owner of \$20,000 that are necessary to meet existing City code requirements.

#### Tax Increment Reinvestment Zone (RZ)


##### Background & Purpose

The city of Temple Tax Increment Reinvestment Zone (RZ) has proven to be an extremely powerful catalyst in developing the economic base for the City. During the life of the Zone, the RZ has funded development projects that have attracted business growth in heavy industrial, manufacturing, distribution, advanced medical and bioscience technologies, rail and other specialized industries. Tax increment financing is a mechanism that local Texas Governments can use to publically finance needed structural improvements and enhanced infrastructure within a defined area (see NRSA map above for overlapping area). The improvements are usually undertaken to promote the viability of existing businesses and to attract new commercial enterprises to the area.

##### Specific Area of NRSA Intersection

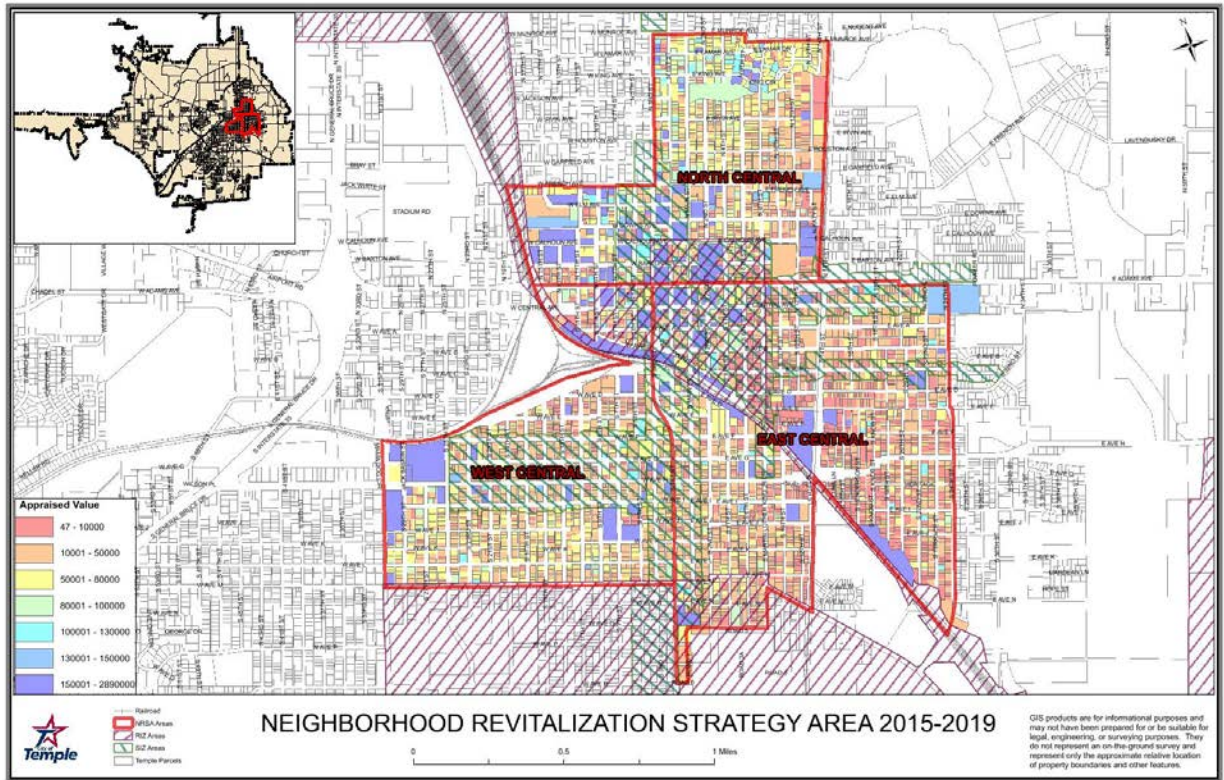
The RZ project "Temple Reinvestment Zone" includes area in downtown Temple that is also included in the NRSA. RZ projects for the downtown area include:

- Pedestrian Access
- Crosswalks
- Signage and Lighting
- Parking Enhancements
- Drainage Improvements
- Gateway Signage
- Landscaping and Irrigation
- Renovation of the Santa Fe Depot
- Model Block Intersection
- Visitors Center
- Santa Fe Depot Landscaping
- Community Market

LOGIC MODEL • City of Temple, TX • NRSA • 2015-2019					
VISION/GOAL	TIME	OUTCOMES	OUTPUTS	ACTIVITIES	INPUTS
The City of Temple NRSA will achieve increased quality of life, greater housing affordability, security, increased employment, and improved well being for the very low, low and moderate income residents. This will be achieved through grassroots knowledge, skills and ability development in conjunction with existing and new community opportunities that are responsive to identified needs.		Short term (Changes in awareness, knowledge, skills, attitudes)	Collect contact information from interested residents; develop and maintain a contact list to disperse information.  Use sign-in sheets for all meetings, events, workshops, etc.  Share information regarding NRSA and related activities via: local websites, public access television, area community calendars, publications of general circulation, and bulletin boards.  Identify best practices and lessons learned annually.  Establish community indicators to track annually and every five to ten years to monitor change and potential impact.	Building collaborative partnerships with community agencies, both public and private, to further leverage impact and outcomes  Partner with United Way of Central Texas to increase awareness of existing programs and build a network of funders working to achieve shared goals and performance measurement tracking for all participating agencies  Host a minimum of four community sacseholder meetings per year in support of the NRSA and related activities	City staff one FTE ½ time CDBG, for the City funded, plus support staff and ancillary departmental collaboration  CDBG funds, SIZ and RZ funds, other grants as acquired, plus City Office of Community Development budget for direct leverage
		Build inter departmental awareness within City of what Community Development is and how their work intersects. Increase grassroots capacity within stakeholder groups to effect positive change in the community. Improve general opinion of the NRSA neighborhoods both internally and externally.			
		Medium term (Changes in Behaviors)			
		Long term (Impact/Change in systems)			
		Increased collaboration between Temple Independent School District (TISD), the City, Transportation, Temple Housing Authority, Police Department, and local, state, and federal financial institutions, non-profit agencies, health care providers, workforce development, the Council, the state and federal programs  Increased financial inclusion for LMI NRSA residents Improved housing (structurally sound) for LMI homeowners & renters within the NRSA. Decreased cost burden for LMI households within the NRSA. Increased access to services provided by qualified agencies within the NRSA. Reduced unemployment. Establishment of neighborhood associations and neighborhood watch associations for increased cohesion			

2015 CDBG/Community Development Distribution List

- City of Temple
- City of Killeen
- City of Belton
- Bell County
- Mayors, City Managers, Council members, commissioners, police departments, community development departments, planning departments, Sheriff's Department
- Central Texas Coalition for Supportive Housing
- NAMI
- MHMR
- Baylor Scott & White: CoC and discharge teams
- HELP Centers
- Temple Public Library
- United Way of Greater Fort Hood & Temple – all UW Agencies
- Salvation Army
- Goodwill
- Helping Hands of East Bell County
- Family Promise
- Families in Crisis
- Indigent Health Services
- VA
- HUD
- Texas Health Institute
- Ministerial group
- SSA
- THN
- Central Texas Youth Services Bureau
- Tree House
- Legal Aid
- Workforce
- Bell County Public Health
- Area Agency on Ageing
- HOCTIL
- Feed my Sheep
- Citizens for Progress
- Lori Scott @ Round Rock Serving Center
- Central Texas Housing Consortium
- CT- COG Housing/Vouchers
- Pat Roy-Jolly
- Arden Rivenbark
- Gene Deutscher/Mark Wilburn
- Temple Housing Authority
- Central Texas Council of Governments
- NAACP – Temple Chapter
- LULAC – Temple Chapters
- Area churches
- Alpha Phi Alpha Fraternity – Temple Chapter
- Temple Lions Club
- Temple Rotary Clubs
- AWARE Central Texas
- Hill Country Community Action Association
- Temple Independent School District
- NeighborWorks Waco





**MEETING OF THE  
TEMPLE CITY COUNCIL**

**MUNICIPAL BUILDING**

**2 NORTH MAIN STREET**

**3<sup>rd</sup> FLOOR – CONFERENCE ROOM**

**THURSDAY, APRIL 2, 2015**

**4:00 P.M.**

**WORKSHOP AGENDA**

1. Discuss, as may be needed, Regular Meeting agenda items for the meeting posted for Thursday, April 2, 2015.
2. Receive a briefing on I-35.



**5:00 P.M.**  
**MUNICIPAL BUILDING**  
**2 NORTH MAIN STREET**  
**CITY COUNCIL CHAMBERS – 2<sup>ND</sup> FLOOR**  
**TEMPLE, TX**  
**TEMPLE CITY COUNCIL**  
**REGULAR MEETING AGENDA**

**I. CALL TO ORDER**

1. Invocation
2. Pledge of Allegiance

**II. PUBLIC COMMENTS**

Citizens who desire to address the Council on any matter may sign up to do so prior to this meeting. Public comments will be received during this portion of the meeting. Please limit comments to 3 minutes. No discussion or final action will be taken by the City Council.

**III. PROCLAMATIONS & SPECIAL RECOGNITIONS**

3. Fair Housing Month                      April 2015

**IV. CONSENT AGENDA**

All items listed under this section, Consent Agenda, are considered to be routine by the City Council and may be enacted by one motion. If discussion is desired by the Council, any item may be removed from the Consent Agenda at the request of any Councilmember and will be considered separately.

4. Consider adopting a resolution approving the Consent Agenda items and the appropriate resolutions for each of the following:

**Minutes**

- (A) March 19, 2015 Special Called & Regular Meeting

**Contracts, Leases, & Bids**

- (B) 2015-7666-R: Consider adopting a resolution authorizing a contract with Kasberg, Patrick & Associates, LP, for professional services related to Advanced Metering Infrastructure (AMI) implementation in an amount not to exceed \$54,680.

- (C) 2015-7667-R: Consider adopting a resolution authorizing a construction contract with Quality Construction & Transporters, LLC, (Quality Construction) of Waco for the 23<sup>rd</sup> Street Wastewater Line Improvements Project in an amount not to exceed \$266,316.50.
- (D) 2015-7668-R: Consider adopting a resolution authorizing change order #3 to the construction contract with McLean Construction (McLean), of Killeen, for construction activities required to build the Temple-Belton Wastewater Treatment Plant 24" effluent pipeline reducing the contract amount by \$125,040.50.
- (E) 2015-7669-R: Consider adopting a resolution authorizing Change Order #5 with K&S Backhoe Services, Inc., (K&S) of Gatesville for construction activities required to replace utilities in the Western Hills neighborhood in an amount not to exceed \$298,835.93, as well as declare an official intent to reimburse the expenditures with the issuance of 2015 Utility Revenue Bonds.
- (F) Consider adopting resolutions authorizing:
  - (1) 2015-7670-R: A Chapter 380 Economic Development Agreement between the City of Temple, Temple Economic Development Corporation and River Cement Sales Company.
  - (2) 2015-7671-R: An escrow agreement with River Cement Sales Company and Extraco Bank under which River Cement will fund its portion of certain road and utility improvements to be constructed by the City.
- (G) 2015-7672-R: Consider adopting a resolution authorizing the purchase of a dual drum roller for asphalt compaction, BuyBoard contract #424-13 with Associated Supply Company, Inc. (ASCO Equipment) of Belton in the amount of \$50,228.

**Misc.**

- (H) 2015-7673-R: Consider adopting a resolution authorizing budget amendments for fiscal year 2014-2015.

**V. REGULAR AGENDA**

**ORDINANCES – FIRST READING/PUBLIC HEARING**

- 5. 2015-4705: FIRST READING-PUBLIC HEARING: Consider adopting an ordinance authorizing an amendment to the Tax Increment Financing Reinvestment Zone No. 1 Financing and Project Plans for years FY 2015-2016.
- 6. 2015-4706: FIRST READING – PUBLIC HEARING - Z-FY-15-06: Consider adopting an ordinance granting a zoning change from Agricultural District (AG) to Single Family-One (SF-1) on Lots 1 & 2, Block 2, First Replat of Northcliffe HOA Addition, Phase I, located at 110 and 116 Northcliffe Drive.



7. 2015-4707: FIRST READING-PUBLIC HEARING – Z-FY-15-08: Consider adopting an ordinance authorizing amendments to Articles 5, 6, 7, and 11 of the Temple Unified Development Code.
8. 2015-4708: FIRST READING – PUBLIC HEARING - Z-FY-15-10: Consider adopting an ordinance authorizing amendments to Ordinance 2008-4230, the *Choices '08*, City of Temple Comprehensive Plan, Chapter 5, to amend the Thoroughfare Plan Map.

#### **RESOLUTIONS**

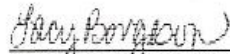
9. 2015-7674-R: Consider adopting a resolution appointing one at-large member to the Temple Economic Development Corporation to fill an unexpired term through September 1, 2017.

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*The City Council reserves the right to discuss any items in executive (closed) session whenever permitted by the Texas Open Meetings Act.*

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I hereby certify that a true and correct copy of this Notice of Meeting was posted in a public place at 2:30 PM, on Friday, March 27, 2015.



\_\_\_\_\_  
City Secretary, TRMC  
City of Temple



**MEETING OF THE  
TEMPLE CITY COUNCIL**

**MUNICIPAL BUILDING**

**2 NORTH MAIN STREET**

**3<sup>rd</sup> FLOOR – CONFERENCE ROOM**

**THURSDAY, JUNE 4, 2015**

**3:30 P.M.**

**WORKSHOP AGENDA**

1. Discuss, as may be needed, Regular Meeting agenda items for the meeting posted for Thursday, June 4, 2015.
2. Receive presentation from CTCOG related to 9-1-1 Legislation.
3. Receive second quarter financial results for Fiscal Year 2015.
4. Receive an update on the City's Transportation Capital Improvement Program.
5. Discuss the City's strategic plan, to include the FY 2015-2016 budget process and calendar, and various strategic and budget related policy issues.

**5:00 P.M.**  
**MUNICIPAL BUILDING**  
**2 NORTH MAIN STREET**  
**CITY COUNCIL CHAMBERS – 2<sup>ND</sup> FLOOR**  
**TEMPLE, TX**  
**TEMPLE CITY COUNCIL**  
**REGULAR MEETING AGENDA**

**I. CALL TO ORDER**

1. Invocation
2. Pledge of Allegiance

**II. PUBLIC HEARING**

3. PUBLIC HEARING – Receive Presentation of the Community Development Block Grant 2015-2019 Needs Assessment.

**III. PUBLIC COMMENTS**

Citizens who desire to address the Council on any matter may sign up to do so prior to this meeting. Public comments will be received during this portion of the meeting. Please limit comments to 3 minutes. No discussion or final action will be taken by the City Council.

**IV. CONSENT AGENDA**

All items listed under this section, Consent Agenda, are considered to be routine by the City Council and may be enacted by one motion. If discussion is desired by the Council, any item may be removed from the Consent Agenda at the request of any Councilmember and will be considered separately.

4. Consider adopting a resolution approving the Consent Agenda items and the appropriate resolutions for each of the following:

**Minutes**

- (A) May 21, 2015 Special Called & Regular Meeting

**Contracts, Leases, & Bids**

- (B) 2015-7709-R: Consider adopting a resolution authorizing a professional services agreement with Lone Star Right of Way Services, Inc., for right-of-way services for the expansion of Research Parkway from Central Pointe Parkway to Interstate 35, in an amount not to exceed \$345,000.

- (C) 2015-7710-R: Consider adopting a resolution authorizing a payment of \$115,125 to the City of Belton for the purchase of 16.1 acres of land near the Temple-Belton Wastewater Treatment Plant.
- (D) 2015-7711-R: Consider adopting a resolution authorizing the purchase of 2.781 acres of right-of-way along the southeast corner of SW H.K. Dodgen Loop and South 5<sup>th</sup> Street and authorizing closing costs associated with the purchase.
- (E) 2015-7712-R: Consider adopting a resolution authorizing a one (1) year extension to the lease agreement with Kachemak Bay Flying Service, a wholly owned subsidiary of System Studies and Simulation, Inc. (S3), for the rental of a 6,000 square foot hangar for the purpose of operating an aircraft maintenance and avionics shop at the Draughon-Miller Central Texas Regional Airport.
- (F) 2015-7713-R: Consider adopting a resolution authorizing a five (5) year extension to the lease agreement with William G. Rosier, d.b.a. Temple Real Estate Investments, Inc., for the rental of a 3,600 square foot hangar at the Draughon-Miller Central Texas Regional Airport.
- (G) 2015-7714-R: Consider a resolution authorizing entering into to an Interlocal Agreement with the Belton Independent School District to provide school locations for after school latchkey programming.

**Misc.**

- (H) 2015-7715-R: Consider adopting a resolution authorizing a Memorandum of Understanding with the City of Killeen and Bell County to establish the rights, duties, administration and division of funds received under the 2015 Edward Byrne Memorial Justice Assistance Grant (JAG) program Award.
- (I) 2015-7716-R: Consider adopting a resolution approving second quarter financial results for Fiscal Year 2015.

**V. REGULAR AGENDA**

**RESOLUTIONS**

- 5. 2015-7717-R: Consider adopting a resolution authorizing a professional services agreement with Clark & Fuller of Temple for engineering services for the construction services relating to the building of a new football field in Wilson Community Park not to exceed \$77,775, as well as, declare an official intent to reimburse the expenditures with the issuance of 2015 Parks General Obligation Bonds.
- 6. 2015-7718-R: Consider adopting a resolution authorizing a professional services agreement with Kasberg, Patrick & Associates, LP (KPA) of Temple for design and construction related to architectural and engineering services for the construction of Phase 1 of Crossroads Park for an amount not to exceed \$1,202,560, as well as, declare an official intent to reimburse the expenditures with the issuance of 2015 Parks General Obligation Bonds.

## **ORDINANCES**

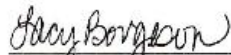
7. 2015-4713: SECOND & FINAL READING - Z-FY-15-14: Consider adopting an ordinance authorizing a Conditional Use Permit for a Paint Shop/General Contractor facility on Lot 2, Block, Trantum Subdivision Phase VIII, located at 5806 South General Bruce Drive.

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*The City Council reserves the right to discuss any items in executive (closed) session whenever permitted by the Texas Open Meetings Act.*

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I hereby certify that a true and correct copy of this Notice of Meeting was posted in a public place at 10:45 AM, on Friday, May 29, 2015.



\_\_\_\_\_  
City Secretary, TRMC  
City of Temple





**MEETING OF THE  
TEMPLE CITY COUNCIL**

**MUNICIPAL BUILDING**

**2 NORTH MAIN STREET**

**3<sup>rd</sup> FLOOR – CONFERENCE ROOM**

**THURSDAY, JUNE 18, 2015**

**3:30 P.M.**

**WORKSHOP AGENDA**

1. Discuss, as may be needed, Regular Meeting agenda items for the meeting posted for Thursday, June 18, 2015.
2. Receive presentation on I-35 overlay updates.
3. Discuss the City's strategic plan, to include the FY 2015-2016 budget process and calendar, and various strategic and budget related policy issues.

5:00 P.M.

**MUNICIPAL BUILDING**

**2 NORTH MAIN STREET  
CITY COUNCIL CHAMBERS – 2<sup>ND</sup> FLOOR  
TEMPLE, TX**

**TEMPLE CITY COUNCIL  
REGULAR MEETING AGENDA**

**I. CALL TO ORDER**

1. Invocation
2. Pledge of Allegiance

**II. PUBLIC HEARING**

3. PUBLIC HEARING – Presentation of the proposed Community Development Block Grant 2015/19 Consolidated Plan and 2015/16 Annual Action Plan and Budget, including the funding recommendations and notice of thirty day public comment period June 19 – July 18, 2015.

**III. PUBLIC COMMENTS**

Citizens who desire to address the Council on any matter may sign up to do so prior to this meeting. Public comments will be received during this portion of the meeting. Please limit comments to 3 minutes. No discussion or final action will be taken by the City Council.

**IV. CONSENT AGENDA**

All items listed under this section, Consent Agenda, are considered to be routine by the City Council and may be enacted by one motion. If discussion is desired by the Council, any item may be removed from the Consent Agenda at the request of any Councilmember and will be considered separately.

4. Consider adopting a resolution approving the Consent Agenda items and the appropriate resolutions for each of the following:

**Minutes**

- (A) June 4, 2015 Special Called & Regular Meeting

**Contracts, Leases, & Bids**

- (B) 2015-7719-R: Consider adopting a resolution authorizing a contract with Brockway, Gersbach, Franklin and Niemeier, P.C. to perform the annual City of Temple audit for an amount not to exceed \$72,000.
- (C) 2015-7720-R: Consider adopting a resolution authorizing a two year renewable contract for bank depository services with BBVA Compass Bank.
- (D) 2015-7721-R: Consider adopting a resolution authorizing a professional services agreement with Clark & Fuller of Temple, for engineering services relating to the Korompai Soccer Complex Drainage Improvements at Wilson Community Park not to exceed \$35,205, as well as to declare an official intent to reimburse the expenditures with the issuance of 2015 Parks General Obligation Bonds.
- (E) 2015-7722-R: Consider adopting a resolution authorizing a professional services agreement with Architectural Edge Inc. of Temple, for architectural and engineering services for the renovation of James B. Wilson Park Recreation Center, not to exceed \$85,065, as well as to declare an official intent to reimburse the expenditures with the issuance of 2015 Parks General Obligation Bonds.
- (F) 2015-7723-R: Consider adopting a resolution authorizing the participation in the National Association of State Procurement Officials (NASPO) for the Cooperative Buying of Data Communications Products and Service through Master Agreement AR627.
- (G) 2015-7724-R: Consider adopting a resolution authorizing the purchase of one (1) Autocar CNG-powered automated refuse truck, utilizing an HGAC contract, in the amount of \$295,810.
- (H) 2015-7725-R: Consider adopting a resolution authorizing the purchase of Shoretel Phone System and services with Affiliated Communications for phones, maintenance and services at the Police Department and Service Center in the amount of \$76,469.15.
- (I) 2015-7726-R: Consider adopting a resolution authorizing submission of an application for funding through the Centers for Disease Control and Prevention, Community Health Projects Related to Contamination at Brownfield/Land Reuse Sites program for the development of a clean-up plan for the Bend of the River property in the amount of \$150,000.

**Misc.**

- (J) 2015-7727-R: Consider adopting a resolution authorizing budget amendments for fiscal year 2014-2015.

**V. REGULAR AGENDA**

**RESOLUTIONS**

- 5. 2015-7728-R: P-FY-15-19 - Consider adopting a resolution authorizing a Final Plat of Dorsey II subdivision located at 7677 Acres Road and granting an exception to Unified Development Code Section 8.1.3A.7 related to required fire hydrants.

REGULAR CITY COUNCIL MEETING JUNE 18, 2015 • Page 3 of 4



## **ORDINANCES – FIRST READING / PUBLIC HEARING**

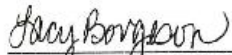
6. 2015-4717: FIRST READING – PUBLIC HEARING – Z-FY-15-17: Consider adopting an ordinance authorizing a rezoning of approximately 224.549 acres located north of West Adams Avenue and on the east and west sides of Westfield Boulevard from Agricultural District, Light Industrial District and General Retail District to Planned Development-General Retail District with a Conditional Use Permit for the sale of alcoholic beverages for on-premise consumption, Planned Development-Single Family Dwelling 3 District, and Planned Development-Single Family Attached Dwelling 3 District.
7. 2015-4718: FIRST READING – PUBLIC HEARING – Z-FY-15-19: Consider adopting an ordinance authorizing a Conditional Use Permit for the sale of alcoholic beverages for on-premise consumption for properties located at 7373 and 7349 Honeysuckle Drive, 7348 West Adams Avenue and 7410 West Adams Avenue.
8. 2015-4719: FIRST READING – PUBLIC HEARING – Z-FY-15-18: Consider adopting an ordinance amending Ordinance No. 2014-4689, and the corresponding site plan, to add a proposed apartment complex project in the Shoppes on the Hill Subdivision located at 2510 South 31<sup>st</sup> Street.

---

*The City Council reserves the right to discuss any items in executive (closed) session whenever permitted by the Texas Open Meetings Act.*

---

I hereby certify that a true and correct copy of this Notice of Meeting was posted in a public place at 3:15 PM, on Friday, June 12, 2015.

  
\_\_\_\_\_  
City Secretary, TRMC  
City of Temple

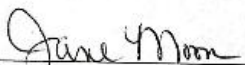
## Publisher's Affidavit

State of Texas  
County of Bell

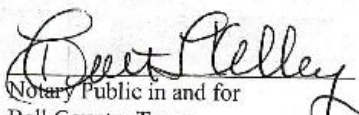
Before Me, The Undersigned Authority, this day personally appeared Jane Moon after being by me duly sworn, says that she is the Classified Inside Sales Manager of the Temple Daily Telegram, a newspaper published in Bell County, Texas and that the stated advertisement was published in said newspaper on the following date(s):

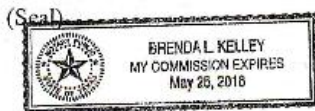
July 22, 2015

For: City of Temple  
Ad #: 16574787  
Cost: \$429.48  
Times Published: 1

  
Jane Moon  
Classified Inside Sales Manager

Subscribed and sworn to before me,  
this day: July 28, 2015

  
Notary Public in and for  
Bell County, Texas





### Quiet, Friendly Community

For elderly, persons over 50  
and/or persons with disabilities

**1 Bedroom Apartments at**  
The Kyle, Golden Haven, Frances Graham  
Hall, Autumn Leaves and Ratliff Homes

★ Rent based on income ★ Utilities included ★  
★ No application fee ★

**Applications Accepted Now!**

Temple Housing Authority  
700 West Calhoun, Temple  
773-2009 ext. 216

Applications may be submitted online at  
[www.centexhousing.org](http://www.centexhousing.org)

Contamos con viviendas de renta para individuos,  
familias, ancianos y personas con incapacidades.  
Por favor visite nuestro sitio de  
internet para mas informacion:  
[www.centexhousing.org](http://www.centexhousing.org)



EQUAL OPPORTUNITY HOUSING



## Affordable Rent

Elderly and/or persons with  
disabilities are encouraged to apply

◆ **Low Income Family Housing** ◆  
Rent based on income  
No application fee

◆ **Duplexes and Scattered Sites** ◆  
1, 2 & 3 BRs — Flat rent plus utilities  
\$35 application fee / Section 8 accepted

◆ **Chateau Apartments** ◆  
For the elderly or near elderly  
1 BRs — Flat rent plus utilities  
\$35 application fee / Section 8 accepted

◆ **Temple College Students** ◆  
2 BRs — Flat rent \$405 plus utilities  
\$35 application fee / Section 8 accepted

**Applications Accepted Now!**

Temple Housing Authority  
700 West Calhoun, Temple  
773-2009 ext. 216

Applications may be submitted online at  
[www.centexhousing.org](http://www.centexhousing.org)

Contamos con viviendas de renta para individuos,  
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Por favor visite nuestro sitio de  
internet para mas informacion:  
[www.centexhousing.org](http://www.centexhousing.org)



EQUAL OPPORTUNITY HOUSING



Small go cabin church for  
rent. Fully furnished. Call  
254-718-2337

Kathy Frances Crews Br.  
skins, Independent Execu-  
tive for the Estate of Logan  
Kathy Crews Deceased

(254) 778-4

### Notices

#### NOTICE OF PUBLIC HEARING

City of Temple, Texas

#### Adoption of the 2015-2019 Consolidated Plan and 2015/16 Annual Action Plan

The City of Temple will receive \$357,357 from the Community Develop-  
ment Block Grant program in 2015, which will be the first year of the five-  
year Consolidated Plan period. The City will also reallocate \$60,030.84 from previ-  
ous years for a total of \$417,387.84 allocated for the CDBG program in 2015/16.  
U.S. Department of Housing and Urban Development (HUD) requirements,  
City has prepared a five-year Consolidated Plan (2015-2019), and the Ann  
Action Plan for the first year (2015/16). A series of Public Meetings and Pub  
Hearings have been held to receive input from City of Temple residents regard  
the development of the Consolidated and Annual Action Plans. The draft pl  
were released at a Public Hearing on June 18, 2015, followed by a thirty-  
public comment period; during which time residents were encouraged to revi  
and comment on the proposed plans. Please join us for the Public Hearing  
adopt the plan for submission to HUD.

**Thursday, August 6, 2015 @ 5:00 p.m.**  
Council Chambers • City Municipal Building  
2 North Main Street • Temple, Texas

**2015/16 CDBG Budget**  
2015/16 Allocation: \$357,357  
Reallocated Funds: \$60,030.84  
TOTAL: \$417,387.84

Over 70% of the CDBG funds must benefit low and moderate income resi-  
dents of Temple.

**2015/16 Annual Action Plan Budget**  
Public Services: \$50,000  
Spot Blight Demolition: \$70,000  
Infrastructure Improvements: \$100,000  
Housing Activities: \$114,387.84  
Program Administration: \$83,000  
TOTAL: \$417,387.84

#### Public Services

The City proposes allocating \$50,000 to 3 agencies for provision of pub  
services.

#### Spot Blight Demolition

The City proposes allocating \$70,000 for the demolition of vacant and dilapid  
structures in order to address blighted conditions on a spot basis; in local  
determined based on code violations.

#### Infrastructure Improvements

The City proposes allocating \$100,000 for the improvement of pub  
infrastructure through a Sidewalk/Transportation Enhancements Program.

#### Housing Activities

The City proposes allocating \$114,387.84 for activities that further the availabi  
of safe, affordable, and decent housing for low and moderate income resi  
through a Housing Improvement Program.

#### Program Administration

The City proposes allocating \$83,000 for administration of the CDBG progra

**Total: \$417,387.84**

Citizens unable to attend the meeting, or those with questions, please cont  
Mrs. Bahia Nightengale, at 254-298-5609. Persons with disabilities and  
individuals who require auxiliary aids or services for this meeting should cont  
City Hall at least two days before the meeting so that appropriate arrange  
can be made. Para residentes necesitados de interpretas, favor de comunica  
con la municipalidad antes de las audiencia publica.

## Publisher's Affidavit

State of Texas  
County of Bell

Before Me, The Undersigned Authority, this day personally appeared Jane Moon after being by me duly sworn, says that she is the Classified Inside Sales Manager of the Temple Daily Telegram, a newspaper published in Bell County, Texas and that the stated advertisement was published in said newspaper on the following date(s):

June 4, 2015

For: City of Temple  
Ad #: 16571562  
Cost: \$688.17  
Times Published: 1

  
\_\_\_\_\_  
Jane Moon  
Classified Inside Sales Manager

Subscribed and sworn to before me,  
this day: July 2, 2015

  
\_\_\_\_\_  
Notary Public in and for  
Bell County, Texas





# Classifieds

TEMPLE DAILY TELEGRAM

## 254.778.4444

M-F 9am-5pm  
SAT 9am-1pm  
24 hours internet

- Homes
- Jobs
- Autos
- & More

Please read your ad the first day it appears to be sure it is correct. If there should be any error, call us and we'll correct it for the next day. Good luck to you!

### index

Real Estate	1-4	Financial	145-149
Restaurants	6-21	Farm, Ranch Supply	176-177
Automotive	26-30	Merchandise	178-197
Business & Services	45-60	Garage Sales	200-203
Building, Home Maint.	74-89	Pet & Unusual	230-232
Employment	130-135	Automotive	290-293

TDI HOMES.COM

Shop online for your new home. Instant access day or night.

**SELL YOUR STUFF**

Advertise for 2 days/15 words As little as \$10.37 **778-4444**

Fax 254.771.3516 www.tdtnews.com/classifieds Email: tdtads@tdtnews.com

**new for you!**

These featured ads are running for the 1st Time today!

**MOBILE HOMES**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**SOULS**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**LACRIMAS**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**HOUSING**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**BINGO**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**Garage Sales**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**Real Estate**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

**Temple Daily Telegram**

254.778.4444  
AD INDEX

**Real Estate**  
Serving Temple, Texas, and surrounding areas. Call 254-778-4444.

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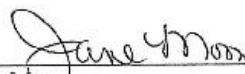
## Publisher's Affidavit

State of Texas  
County of Bell

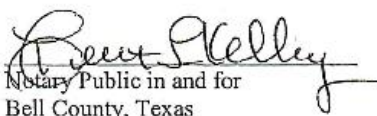
Before Me, The Undersigned Authority, this day personally appeared Jane Moon after being by me duly sworn, says that she is the Classified Inside Sales Manager of the Temple Daily Telegram, a newspaper published in Bell County, Texas and that the stated advertisement was published in said newspaper on the following date(s):

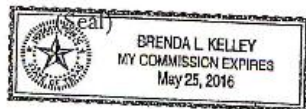
May 20, 2015

For: City of Temple  
Ad #: 16570011  
Cost: \$163.18  
Times Published: 1

  
Jane Moon  
Classified Inside Sales Manager

Subscribed and sworn to before me,  
this day: June 23, 2015

  
Notary Public in and for  
Bell County, Texas



### NOTICE OF PUBLIC HEARING CITY OF TEMPLE

The City of Temple receives funding from the U.S. Department of Housing and Urban Development (HUD) on an annual basis from the Community Development Block Grant (CDBG) program. This program supports activities to develop and maintain viable urban communities by providing decent housing and a suitable living environment as well as expanding economic opportunities for residents. A minimum of 70% of annually received funds must be spent on activities that benefit low and moderate income residents of the City of Temple. The City is required to write a Consolidated Plan for the CDBG program every five years to outline goals and activities for the program during that time span.

Documenting community needs through an assessment process is a required component of the Consolidated Plan development process. The intent of the needs assessment is to provide the community with a list of potential projects or activities that could be pursued over a period of years in order to fulfill the CDBG program's National Objectives and thereby create positive impacts within the community. The results of the assessment process (to date) will be presented in a Public Hearing on June 4, 2015, during the regularly scheduled City Council Meeting. Citizens wishing to speak on this matter may do so by either signing up for Public Comments at the beginning of the meeting (there will not be any dialogue with the Council) or during the Public Hearing of the item.

#### PLEASE JOIN US:

on Thursday, June 4, 2015, 8:00 a.m.  
Council Chambers, City Municipal Building  
2 North Main Street, Temple, Texas

Citizens unable to attend the meeting or have questions regarding this planning process, please contact Mrs. Bahia Wright, at 254-298-5609. Persons with disabilities and/or individuals who require auxiliary aids or services for this meeting should contact City Hall at least two days before the meeting so that appropriate arrangements can be made. Para residentes necesitados de intérpretes, favor de comunicarse con la municipalidad antes de las 48 horas antes de la reunión.



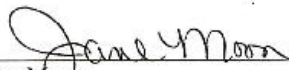
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State of Texas  
County of Bell

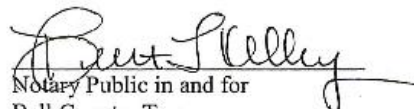
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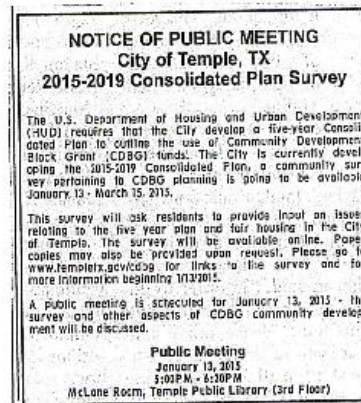
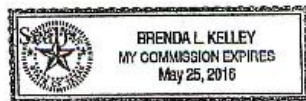
January 7, 2015

For: City of Temple  
Ad #: 16561232  
Cost: \$112.51  
Times Published: 1

  
Jane Moon  
Classified Inside Sales Manager

Subscribed and sworn to before me,  
this day: February 12, 2015

  
Notary Public in and for  
Bell County, Texas



Page : 1 of 1 01/06/2015 10:24:15

Order Number : 15561232  
PO Number :  
Customer : 12309088 City of Temple  
Contact :  
Address1 : 3210 E. Ave H Bldg C  
Address2 :  
City St Zip : Temple TX 76501  
Phone : (254) 298-5338  
Fax : (254) 298-5730  
Credit Card :  
Printed By : JRM  
Entered By : JRM

Keywords : NOTICE OF PUBLIC MEETING City of Temple, TX 2015-2  
Notes :  
Zones :

Ad Number : 15696606  
Ad Key :  
Salesperson : 12 - 12-Jane Moon  
Publication : Temple Daily Telegram  
Section : Classified  
Sub Section :  
Category : Public Notices & Legals - 030  
Dates Run : 01/07/2015-01/07/2015  
Days : 1  
Size : 2 x 2.66, 38 lines  
Words : 158  
Ad Rate : Legal  
Ad Price : 112.51  
Amount Paid : 0.00  
Amount Due : 112.51

**NOTICE OF PUBLIC MEETING  
City of Temple, TX  
2015-2019 Consolidated Plan Survey**

The U.S. Department of Housing and Urban Development (HUD) requires that the City develop a five-year Consolidated Plan to outline the use of Community Development Block Grant (CDBG) funds. The City is currently developing the 2015-2019 Consolidated Plan, a community survey pertaining to CDBG planning is going to be available January 13 - March 13, 2015.

This survey will ask residents to provide input on issues relating to the five year plan and fair housing in the City of Temple. The survey will be available online. Paper copies may also be provided upon request. Please go to [www.templetx.gov/cdbg](http://www.templetx.gov/cdbg) for links to the survey and for more information beginning 1/13/2015.

A public meeting is scheduled for January 13, 2015 - the survey and other aspects of CDBG community development will be discussed.

**Public Meeting**  
January 13, 2015  
5:00PM - 6:30PM  
McLane Room, Temple Public Library (3rd Floor)



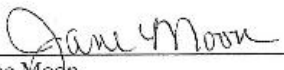
## Publisher's Affidavit

State of Texas  
County of Bell

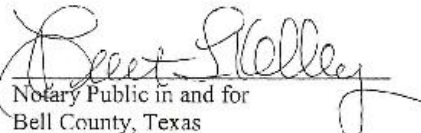
Before Me, The Undersigned Authority,  
this day personally appeared Jane Moon  
after being by me duly sworn, says that  
she is the Classified Inside Sales Manager  
of the Temple Daily Telegram, a newspaper  
published in Bell County, Texas and that  
the stated advertisement was published in  
said newspaper on the following date:

August 31, 2014

For: City of Temple  
Ad #: 16552851  
Cost: \$284.39  
Times Published: 1

  
Jane Moon  
Classified Inside Sales Manager

Subscribed and sworn to before me,  
the day of: September 11, 2014

  
Notary Public in and for  
Bell County, Texas



### NOTICE OF PUBLICATION FOR REVIEW AND PUBLIC COMMENT City of Temple, Texas CDBG Program-Citizen Participation Plan

The City of Temple annually receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD), which HUD administers through the Office of Community Planning and Development. The primary purpose of this formula grant program is to develop viable communities through the provision of decent housing, suitable living environments and expanded economic opportunities for low and moderate income persons. As a recipient of these entitlement program funds, the City is required to develop a Citizen Participation Plan (CPP) - a plan to outline how, and when, the City will recruit formal and informal participation in the development and implementation of the CDBG programs.

This advertisement is to provide notice of the development of the Citizen Participation Plan and the start of the public comment period - September 11, 2014 through September 30, 2014.

This CPP has been developed to ensure that the City of Temple offers opportunities for citizens to provide input regarding the planning, implementation and evaluation of the CDBG program. All residents are welcomed and encouraged to submit comments. The City strongly encourages low and moderate income (LI/M) residents, those that reside in areas directly impacted by CDBG funded activities, and public service agency clients, to comment.

The goals of the Citizen Participation Plan are to:  
• Encourage citizen participation by all Temple residents, emphasizing the involvement of low and moderate income residents, people living in CDBG targeted neighborhoods, people with disabilities, minorities, and residents of public housing;  
• Utilize citizens of the Temple to develop and the Annual Action Plan, including funds available from CDBG and related activities under these programs;  
• Give all citizens an opportunity to identify and respond to priority needs;

• Give all citizens an opportunity to identify and respond to priority proposed projects and the use of funds; and  
• Give all citizens an opportunity to review and comment on program performance.

This CPP is a revision of a plan adopted by the City of Temple August 1, 2010, as part of the 2010 - 2014 Consolidated Plan.

The CPP will be available to review at: Temple City Hall at 111 Main Street, Suite 100, the Office of Sustainability and Grants, and online at [www.templetx.gov/cdbg](http://www.templetx.gov/cdbg).

Citizens, organizations, agencies and other interested parties are encouraged to submit comments on the proposed CPP. Comments made by residents of the City of Temple, are considered by City staff. If recommendations and comments are accepted as being pertinent to the CDBG program, these comments will be given consideration in the development of the CPP. Citizens and other interested parties may submit written comments within the 30-day comment period. The City will consider the views of all citizens, organizations and agencies and other interested parties. Comments from the Annual Citizen Participation Plan, comments from the Consolidated Plan, and comments from the Consolidated Plan are also available at [www.templetx.gov/cdbg](http://www.templetx.gov/cdbg).

\*Pertinent comments are those with a direct bearing on the CPP and general CDBG programs as carried out by the City. General comments reflecting other topics or opinions related to the CDBG program and its activities will not be included for staff review or reporting to HUD.

Comments may be submitted in person to the Office of Sustainability and Grants during regular business hours or via mail or email to:

CDBG Program  
Office of Sustainability and Grants  
111 Main Street  
Temple, TX 76781  
E-mail: [grants@templetx.gov](mailto:grants@templetx.gov)  
Phone: 254-296-5619



CDBG Community Meeting • McLane Room • Temple Public Library • 100 W Adams Ave • Temple, TX 76501  
 5:00 - 6:30 PM • January 13, 2015  
 Sign In Sheet

NAME	Phone #	E-mail	Address
Robert H. Bagnon	254-899-9321	newday213@yahoo.com	213 N. 23 <sup>rd</sup> St Temple 76504
Bowling DVT	254-215-0823	b254@yahoo.com	1006 S 13 <sup>th</sup> Temple, TX 76504
Renee Morales	254-720-9203	reneemorris@att.net	P.O. Box 846 Temple, TX 76504
Donna D. Brown	512-734-5700	tdbrown@comcast.net	804 E. Jackson Ave
Michael Robertson	254-443-2218		1218 N 3 <sup>rd</sup> Temple 76501
Bernie Walsh	254-363-9889	DeborahWalsh@att.net	3408 W. Wanda
Donna Bowling	254-778-8616	james.thurston@usnet.net	604 N. 2nd St Temple, TX 76501
James Thurston	254-778-8616	behandled@att.net	
Brian Chandler	254-298-5272	behandled@att.net	
Julie D. D. D.	254-643-6473	behandled@att.net	410 W. 10 <sup>th</sup> St
Becky Hargett	254-931-6658	behandled@att.net	302 Tinsley Rd
Luann Hughes	254-760-0980	behandled@att.net	3507 Victoria Dr Temple 02



CDBG Community Meeting • McLane Room • Temple Public Library • 100 W Adams Ave • Temple, TX 76501  
 5:00 – 6:30 PM • January 13, 2015  
 Sign In Sheet

NAME	Phone #	E-mail	Address
Cathy Moore JD Zepner	972 400 7121 (254) 541-7887	casey@friendsbaptist.org —	5000 Lakewood Way 76710 402 S 26th Temple 76501
Kanesha Wyles	254-493-2218	kaneshagreenw@gmail.com	1403 N. 5th Apt 2 - Temple 76501
Natasha Patiño	(254) 710-2356	natasha.pati1100@hotmail.org	2180 N. Main St. Belton 76513
Bryn Myers	248-5600	bmyers@templek.gov	2 N Main. Temple



CDBG Community Meeting • McLane Room • Temple Public Library • 100 W Adams Ave • Temple, TX 76501  
 5:00 – 6:30 PM • January 13, 2015  
 Sign In Sheet

NAME	Phone #	E-mail	Address
Tamara C. Gray	651-493-4000	templekeeper@templetx.org	100 W. Adams 76501
Crystal Allen	254-780-6020	amigovbb@vum.com	620 South 6th St Temple TX
Julian Madrya	254-624-6171	madrya@clearwire.net	970 Adams East Rd, Troy, TX 76579
Katherine Maxwell	254-493-2218		1403 North 5th Temple TX
Debra A. Lina Polanco	254-493-9694	JBP3810@att.net	
Shirley L. Carter	254-421-0146	shirley@shirleyl.com	5102 Shawbridge Dr Temple, TX 76502
Barbara B. B. B.	254-773-2089	execdir@contexthousing.org	CTHC
Joe Arnold	254-5641		
Shirley Carter	254-283-9494	shirley@vum.com	1203 N 17th Street (church) Temple, TX





CDBG Community Meeting • McLane Room • Temple Public Library • 100 W Adams Ave • Temple, TX 76501  
 5:00 – 6:30 PM • January 13, 2015  
 Sign In Sheet

NAME	Phone #	E-mail	Address
Barbara Nightengale	254-298-5100	bsn1-258-5100	2 N Main St Temple TX 76501
Donald Scott	254-298-5100	dscott@temple.gov	2 N Main St Temple TX 76501
Peg Purser	254-813-5555	mhpurser@mkpennantllc.com	Alexandria, TX
Paula Hunter	979-324-7402	paula.este@gmail.com	Bastrop TX
Ashley Williams	254-298-5100	awilliams@temple.gov	2 N Main St, Temple 76501
Edward Best	(254) 268-5500	ebest@traffletx.gov	209 E Ave A Temple
Joe La Tour	(254) 383-9309	jcolatone777@hotmail.com	1205 Main 17th Street Temple
Jim Henssly	254-913-4220	shenssly74@yahoo.com	702 W 4th S Temple, TX 76504
Manuel Alvarez	254-228-7776	prata12@gmail.com	630 S. 6th - Temple



CDBG Community Meeting • McLane Room • Temple Public Library • 100 W Adams Ave • Temple, TX 76501  
 5:00 – 6:30 PM • January 13, 2015  
 Sign In Sheet

NAME	Phone #	E-mail	Address
Rachael Knighton	254-563-0342	-	804 W. Calhoun #101 Temple
Bruce Moreland	254-778-3856		
Della Ryberg	(254) 716-8449	della@rybergfire.com	
Cheryl Minter	254) 760-9763	Minter155-Tech@ymail.com	
Kathy Kinsey	254) 741-9109		207 Woodbridge Blvd #182 Temple, 76504
Olga Cano	254-481-0047		700 Industrial Blvd. Temple, TX 76501
Margarette Taylor	254-624-4102		700 Industrial Blvd #102
Jennifer Graham	254-766-1678	jennifer.graham@TFound.org	
Gerda Curb	254-931-1204	ercurb@tntel.net	
Robt E. Curtis	254-462-2260	rcurtis312@msn.com	
Alisa Crossley	852-716-4070	alisa.crossley@ayhoo.com	
Kew Beaver	268-5414		
Scott T. Poff	254-215-6763	southridge@tntel.net	



Fair Housing CDBG Workshop • City of Temple • CR 105  
2:00 P.M. • May 7, 2015  
Sign In Sheet

NAME	Phone #	E-mail	Organization
Bahia Nighingale	254-298-2009	brightingsale@temple.tx.gov	City of Temple
Anastasia Roberts	254-773-9980	astmanager@pc.eyahed.com	Family Promise
Rachel Peterson	254-773-9980	familypromise@temple.org	Family Promise
Nancy Eitel	254-780-9898	netel27@aol.com	Accessibility Advocate
Carma Franco	254-933-7487	carma.franco@hcc-tx.org	HCC-TL
Robin Darst	254-215-6760	Robin.Darst@hcc-tx.org	Temple ZSD
Barbara Bozon	254-713-2009	exach@cedet-housing.org	CJHC
Jacky Miquel	254-760-9763	MORALESS3404@GMAIL.COM	CSP
Angusella Boudin	254-421-0146	sonjaguetto@twc.com	CFP
Bernie Webb	254-563-9889	Deachwald@jcl.com	NACFP



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## CITY OF TEMPLE 2015 CONSOLIDATED & FAIR HOUSING PLANS

### 1. PURPOSE OF SURVEY

The City of Temple receives funding from HUD for its Community Development Block Grant (CDBG) program. This program serves the low- to moderate-income residents and neighborhoods of Temple. In order to receive these funds, the City must develop two plans every 5 years – a Consolidated Plan that documents priorities and goals for the program and a Fair Housing Plan that documents impediments to fair housing and solutions to be implemented.

This questionnaire is aimed at providing the City with information on the needs, priorities, and visions of residents and stakeholders in Temple. The results of the survey will form the funding priorities and goals, as well as the directions toward improving housing choice in the City.

Your participation in this process is greatly appreciated.

### 2. RESPONDENT INFORMATION

1. In what neighborhood, area, apartment complex or housing development and Council District in the City do you live or represent?

Neighborhood or Development:

Council District:

2. What is your age?

Under 25

25-44

45-64

65-74

75 or older

☐
☐
☐
☐
☐

### 3. HOUSING ISSUES

1. Please rate the following owner-occupied housing needs in Temple (check the appropriate box):

	Low need	Moderate need	High need	Don't know
Minor Repair				
Moderate or Major Repair/Rehabilitation				
Demolition				
Reconstruction				
Construction of New Affordable Housing for Low- to Moderate-Income				
Energy Efficiency Improvements				
Long-term Maintenance Assistance for Low- to Moderate-Income				
Exterior Accessibility for the Disabled (ADA Improvements)				
Interior Accessibility for the Disabled (ADA Improvements)				
Downpayment Assistance for 1 <sup>st</sup> -time Buyers				
Housing/Credit Counseling				
Other (please specify)				





2. Please rate the following rental housing needs in Temple (check the appropriate box):

	Low need	Moderate need	High need	Don't know
Minor Repair				
Moderate or Major Repair/Rehabilitation				
Demolition				
Reconstruction				
New Affordable Units for Low to Moderate Income				
Assisted Facilities for Frail Elderly				
Assisted Facilities for Disabled				
Apartments for Elderly				
Handicapped-Accessible Units				
Landlords Who Will Accept Disabled with Assistance Animals				
Permanent Supportive Housing for Chronically Homeless				
Rental Units for Independent Mentally Ill and Intellectually Disabled				
Group Facilities for Mentally Ill and Intellectually Disabled				
Rental Units for Low Income Small Households (1-4 persons)				
Rental Units for Low Income Large Households (5+ persons)				
Additional Section 8 Housing Choice Vouchers				
Additional Public Housing Units				
Other (please specify)				

#### 4. NON-HOUSING COMMUNITY ISSUES

1. Please rate the following public facilities need in Temple (check appropriate box)

	Low need	Moderate need	High need	Don't know
Additional Community Activity Centers				
Additional Recreational and/or Youth Centers/Facilities				
Expand/Repair/Replace Existing Community Activity Centers				
Expand/Repair/Replace Existing Recreational and/or Youth Centers/Facilities				
New Public Neighborhood Parks				
Expand/Repair Existing Public Neighborhood Parks				
Additional Lighting in Parks				
City-wide Trail System				
New or Expanded Senior Centers				
New or Expanded Centers for the Disabled				
New or Expanded Free or Low-Cost Health Clinics				
New or Expanded Homeless and/or Domestic Violence Shelters				
Improved Flood Control/Drainage				
Improved Water/Sanitary Sewer Lines				
Improved Existing Sidewalks				
New Sidewalks				
Improved Streets				
Improved Existing Street/Sidewalk Lighting				
New Street/Sidewalk Lighting				
Additional Fire Stations				
Additional Police Substations				
Other (please specify)				

2. Please rate the following free or low-cost public and social service needs in Temple:

	Low need	Moderate need	High need	Don't know
Code enforcement				
Neighborhood clean-ups				
Services for abused/neglected children				
Services for victims of domestic violence or sexual assault				
Services for the homeless				
Services for veterans				
Legal services				
Child care services				
Youth services (recreational, tutoring, mentoring, counseling)				
Senior services (day programs, meals on wheels, etc.)				
Services for the Disabled (day programs, meals on wheels, etc.)				
ESL/Literacy education/Adult education				
Mental health and/or substance abuse services				
Emergency, interim assistance (rent/mortgage, utilities, prescription drugs)				
Food pantries				
Employment Training/Job Placement				
Economic or Micro-business programs				
Health services				
Crime prevention/awareness				
Transportation services				
Other (please specify)				

3. What do you think the role of the City should be in reducing poverty for City residents?

4. What new program, activity or agency do you think would have the greatest impact in reducing or eliminating poverty for the City of Temple residents?

5. Are there any other comments you would like to add about Temple's HUD CDBG program?



## 5. FAIR HOUSING ISSUES

1. Please evaluate fair housing in Temple. Note that housing discrimination is based on location of the home and/or the race/ethnicity, gender, age, disability, national origin, family structure or the prospective tenants, buyers or insured. Housing cost and insufficient tenant/buyer income or credit are not fair housing issues. However, insufficient affordable housing units for the low to moderate income can be a fair housing issue. Please answer the following yes or no (check appropriate box).

Have you or others you know:

	Yes	No
Experienced inability to rent or purchase a home due to race or ethnicity		
Experienced inability to rent or purchase a home due to national origin or perceived national origin		
Experienced inability to rent or purchase a home due to a physical or mental disability		
Experienced landlords refusing to make reasonable exterior accommodations for a tenant with a physical or mental disability		
Experienced landlords refusing to allow disabled tenant to make reasonable interior accommodations/alterations		
Experienced landlords refusing to allow service or assistance animals for disabled tenants		
Experienced inability to rent or purchase a home due to being over 60 years of age		
Experienced inability to rent or purchase a home to do household structure (unmarried partners, presence of children, single parents, pregnancy)		
Experienced refusal to be shown a home or acquire a mortgage to purchase in a predominately minority neighborhood		
Experienced inability to get homeowner's insurance for housing in a predominately low-income or minority neighborhood		
Refusal of landlord to accept Section 8 Housing Choice Vouchers		

2. If you answered "yes" to any of the fair housing questions above, please explain the circumstance(s) and location(s) of the discrimination, if possible

3. Please evaluate the actions or inactions of local government and Homeowners Associations (HOAs) related to fair housing issues

	Yes	No	Don't Know
Are there areas in Temple with high concentrations of low income or protected classes (minorities, disabled, etc.) that don't have the same public facilities or infrastructure as the rest of the community?			
Are there areas in Temple with high concentrations of low income or protected classes that don't have the same police and fire protection as the rest of the community?			
Are the negative facilities or infrastructures (land fills, toxic waste dumps, sewer treatment plants, prisons, dangerous/unhealthy industries, etc.) located in or adjacent to neighborhoods with concentrations of low income or protected classes?			

4. If you answered "yes" to any of the above fair housing questions, please explain the circumstance(s) and location(s), if possible

5. What do you think the City's role should be in encouraging and supporting fair housing?

6. Are there any other comments you have regarding discrimination or fair housing in Temple?

Please return completed CDRC Community Survey's to:  
City of Temple Municipal Building  
Department of General Services  
Suite 106  
2 N Main St Temple TX 76701  
Please Return Prior to March 15, 2015

**WE ARE**   
**SUSTAINABLE**  
**TEMPLE** 



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## PLANES CONSOLIDADOS Y PLANES DE VIVIENDA JUSTA CIUDAD DE TEMPLE DEL 2015

### 1. PROPÓSITO DE LA ENCUESTA

La ciudad del Temple recibe el financiamiento del Departamento de Becas y Desarrollo Urbano (HUD) para su Departamento de Becas y Desarrollo Urbano de la Comunidad (CDBG). Este programa sirve a los residentes y vecindades con ingresos bajos y moderados. Para recibir estos fondos, la Ciudad debe desarrollar dos planes cada 5 años -- un Plan Consolidado que documente las prioridades y las metas para el programa y un Plan de Vivienda Justa que documente los impedimentos para la vivienda justa y a las soluciones que se pondrán en ejecución.

Este cuestionario está dirigido para proveer a la Ciudad con la información de las necesidades, las prioridades, y las visiones de los residentes y de las partes interesadas de la Ciudad de Temple. Los resultados de la encuesta formarán las prioridades y las metas de financiamiento así como las direcciones hacia mejorar la opción de vivienda en la Ciudad.

Su participación en este proceso será apreciada enormemente.

### 2. INFORMACIÓN DEL RESPONDIENTE

1. ¿En qué vecindad, área, complejo de apartamentos o desarrollo de vivienda y a que Distrito Concejal de la Ciudad usted vive o representa?

Desarrollo del Vecindario:

Distrito Concejal:

2. ¿Cuál es su edad?

Menor de 25

25-44

45-64

65-74

75 o mayor

☐
☐
☐
☐
☐

### 3. PROBLEMAS DE VIVIENDA

1. Por favor califique las siguientes necesidades de viviendas ocupadas por sus propietarios en la Ciudad de Temple (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Reparos Menores				
Reparos Medianos o Grandes/Rehabilitación				
Demolición				
Reconstrucción				
Construcción de una Casa Nueva a un Precio Razonable para Sueldos Bajos y Medianos				
Mejoras para Ahorrar Energía				
Asistencia para el Mantenimiento a Largo-Plazo para Sueldos Bajos y Medianos				
Accesibilidad exterior para Discapacitados (Dentro de la Ley de Vivienda Justa ADA)				
Accesibilidad interior para Discapacitados (Dentro de la Ley de Vivienda Justa ADA)				
Ayuda para el Pago Inicial para Compradores por Primera Vez				
Asesoramiento de Crédito y Vivienda				
Other (please specify)				



2. Por favor califique las siguientes necesidades de viviendas de alquiler en la Ciudad de Temple (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Reparos Menores				
Reparos Medianos o Grandes/Rehabilitación				
Demolición				
Reconstrucción				
Casa Nueva a un Precio Razonable para Sueldos Bajos y Medianos				
Instalaciones con Asistencia para Ancianos Frágiles				
Instalaciones con Asistencia para Discapacitados				
Apartamentos para Ancianos				
Instalaciones con Acceso para Discapacitados (rampas para silla de ruedas)				
Dueños de Propiedades que Acepten Animales de Asistencia para Discapacitados				
Vivienda Permanente de Apoyo para Indigentes Crónicos				
Unidades de Alquiler para Enfermos Mentales Independientes y Discapacitados Mentales				
Instalaciones para Grupo de Enfermos Mentales Independientes y Discapacitados Mentales				
Unidades de Alquiler para Familias Pequeñas con Bajos Recursos (1-4 personas)				
Unidades de Alquiler para Familias Grandes con Bajos Recursos (5 personas o más)				
Sección Adicional 8 Cupón de Vivienda Opcional				
Unidades Adicionales de Vivienda Pública				
Other (please specify)				

#### 4. PROBLEMAS COMUNALES QUE NO SON DE VIVIENDA

1. Por favor califique las siguientes Instalaciones Públicas en la Ciudad de Temple (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Adicionales Centros de Actividad Comunal				
Adicionales Centros Recreacionales y/o Centros para Jóvenes				
Expandir/Reparar/Reemplazar Centros de Actividad Comunal Existente				
Expandir/Reparar/Reemplazar Centros Recreacionales y/o Centros para Jóvenes Existente				
Parques Nuevos en los Vecindarios				
Expandir/Reparar Parques en los Vecindarios				
Iluminación Adicional en los Parques				
Sistema de Caminos en toda la Ciudad				
Nuevos o Ampliados Centros para Personas Mayores				
Nuevos o Ampliados Centros para Personas con Discapacitadas				
Nuevas o Ampliadas Clínicas Gratis o de Bajo Costo				
Nuevos o Ampliados Centros para Indigentes y/o Víctimas de Violencia Doméstica				
Control de Drenaje/Inundación Mejorado				
Líneas de Agua/Desagüe Mejorados				
Mejorar las Veredas existentes				
Nuevas Veredas				
Calles Mejoradas				
Mejorar el Sistema de Alumbrado en las Calles/Veredas				
Sistema Nuevo de Alumbrado en las Calles/Veredas				
Estaciones de Bomberos Adicionales				
Subestaciones de Policía Adicionales				
Other (please specify)				

2. Por favor califique las siguientes Servicios Públicos y Sociales Gratis o de Bajo Costo en la Ciudad de Temple (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Prevención y Detección de Violaciones de los Códigos				
Limpieza de los Vecindarios				
Servicios para Niños/as abusados/abandonados				
Servicios para víctimas de violencia doméstica o abuso sexual				
Servicios para indigentes				
Servicios para veteranos				
Servicios legales				
Cuidado de niños/as				
Servicios para jóvenes (recreacionales, de enseñanza, de guías, de consejeros)				
Servicios para personas mayores (programas diarios, comidas sobre ruedas, etc.)				
Servicios para personas discapacitadas (programas diarios, comidas sobre ruedas, etc.)				
Clases de inglés como segunda lengua/clases de literatura/educación para adultos				
Servicios para personas con problemas de salud mental o de abuso de drogas				
Asistencia temporal y de emergencia (pago de casa/alquiler, utilidades, medicinas)				
Despensas de alimentos				
Entrenamiento para empleo/colocación de trabajo				
Programas económicos o de pequeños negocios				
Servicios de Salud				
Prevención/concientización del crimen				
Servicios de transporte				
Other (please specify)				

3. ¿Qué piensa usted que debería ser el papel de la ciudad para reducir la pobreza para los residentes de la ciudad?

4. ¿Qué nuevo programa, actividad o agencia cree usted que va a tener el mayor impacto para reducir o eliminar la pobreza en los residentes de la Ciudad de Temple?

5. ¿Hay otros comentarios que usted quisiera agregar sobre el programa del Departamento de Becas y Desarrollo Urbano (HUD) para su Departamento de Becas y Desarrollo Urbano de la Comunidad (CDBG)?

## 5. FAIR HOUSING ISSUES

1. Por favor evalúe las Oportunidades Iguales de Vivienda en la Ciudad de Temple. Tenga en cuenta que la discriminación puede estar basada en la localización de la vivienda y/o la raza/cultura, sexo, edad, impedimento físico o mental, país de origen, estructura familiar de los posibles arrendatarios, compradores o asegurados. El costo de la vivienda y escasos ingresos o crédito de los arrendatarios/compradores no son problemas imparciales de vivienda. Por favor conteste sí o no a lo siguiente. (marque lo apropiado):

Usted o alguien que usted conozca ha:

	Si	No
Experimentado la incapacidad de alquilar o comprar una vivienda debido a la raza o cultura		
Experimentado la incapacidad de alquilar o comprar una vivienda debido a su país de origen o a su percibida nacionalidad de origen		
Experimentado la incapacidad de alquilar o comprar una vivienda debido a un impedimento físico o mental		
Experimentado Propietarios que no permiten hacer arreglos exteriores razonables para un arrendatario con una inhabilidad física o mental		
Experimentado Propietarios que no permiten hacer arreglos/alteraciones interiores razonables para un arrendatario con una inhabilidad física o mental		
Experimentado Propietarios que rechazan permitir los animales del servicio o de la ayuda para los arrendatarios lisiados		
Experimentado la incapacidad de alquilar o comprar una vivienda por ser mayor de 60 años de edad		
Experimentado la incapacidad de alquilar o comprar una vivienda debido a la estructura familiar (pareja sin casarse, presencia de niños, padres solteros, persona embarazada)		
Experimentado el rechazo de mostrarle una vivienda o de adquirir un préstamo para comprar en una vecindad predominantemente minoritaria		
Experimentado la incapacidad de obtener seguro de dueño en una vivienda en una vecindad predominantemente minoritaria		
Experimentado Propietarios que rechazan los Cupones de Vivienda Opcional de la Sección Adicional 8		

2. Si usted contestó "Si" en cualquiera de las preguntas de Oportunidades Iguales de Vivienda anteriores, por favor explique la circunstancia(s) y localidad(es) en que la discriminación ocurrió, si es posible

3. Por favor evalúe las acciones o las inacciones de la Asociación local de gobierno de los dueños de casa (HOAs) relacionadas con las Oportunidades Iguales de Vivienda

	Si	No	No Sabe
¿Hay áreas en la Ciudad de Temple con altas concentraciones de personas de ingresos bajos o protegidas (minorías, incapacitadas, etc.) que no tienen las mismas instalaciones o infraestructura públicas que el resto de la comunidad?			
¿Hay áreas en la Ciudad de Temple con altas concentraciones de personas de ingresos bajos o protegidas (minorías, incapacitadas, etc.) que no tienen la misma protección policial que el resto de la comunidad?			
¿Las instalaciones o las infraestructuras negativas (desmontes de tierra, descargas de la basura tóxica, industrias peligrosas/malsanas de las plantas de tratamiento de la alcantarilla, prisiones, etc.) están situadas en o adyacente a vecindades con altas concentraciones de personas de ingresos bajos o protegidas?			



4. Si usted contestó "Sí" en cualquiera de las preguntas de Oportunidades Iguales de Vivienda anteriores, por favor explique la circunstancia(s) y localidad(es) en que la discriminación ocurrió, si es posible

5. ¿Qué piensa usted que debería ser el papel de la ciudad en respaldar y apoyar las Oportunidades Iguales de Vivienda?

6. ¿Hay otros comentarios que usted tenga con respecto la discriminación o Oportunidades Iguales de Vivienda en la Ciudad de Temple?

Por favor devuelva la encuesta de terminado Comunidad CDBG a:  
Ciudad de Temple  
Edificio Municipal  
Departamento de Servicios Generales  
Suite de 106  
2 N Main St Temple TX 76501  
Por Favor, Devuelva Antes de 15 de Marzo, 2015



## Analysis of Impediments to Fair Housing Choice

### Fair Housing Act - Protected Classes

- ▶ Race
- ▶ Color
- ▶ Religion
- ▶ National Origin
- ▶ Sex
- ▶ Disability
- ▶ Familial Status

Housing assisted by HUD or subject to a mortgage insured by the Federal Housing Administration shall be open to all eligible individuals regardless of:

- ▶ Sexual Orientation
- ▶ Gender Identity
- ▶ Marital Status

### Common Impediments to Fair Housing Choice

- ▶ Protected classes may experience disparities in home mortgage lending and high cost loans.
- ▶ Inadequate information available to the real estate community, governments and the public about fair housing requirements and enforcement procedures.
- ▶ Public is not sufficiently aware of their Fair Housing rights and how to obtain the assistance necessary to protect those rights.
- ▶ "Not in my Backyard" (NIMBY) may be an impediment to fair housing in Texas communities.
- ▶ Certain governmental policies and practices may not meet current HUD policy concerning affirmatively furthering fair housing. Jurisdictions should act to ensure that their policies affirmatively further fair housing, address mal-distribution of resources, and that they do not unnecessarily impact housing choice.
- ▶ Governmental entities at all levels do not appear to have been proactive in the enforcement of both the Fair Housing Act and the obligation to affirmatively further fair housing.
- ▶ Many local jurisdictions have zoning codes, land use controls, and administrative practices that may impede free housing choice and fail to affirmatively further fair housing.
- ▶ Inadequate planning for re-housing after an emergency situation creates a situation where persons who are uninsured or under insured, low income, or special needs can be displaced for long periods of time.
- ▶ Impediments in public and private actions and private attitudes to housing choice for persons with disabilities.
- ▶ Lack of financial resources for both individuals and housing providers limits Fair Housing choice.
- ▶ Location and lack of housing accessibility and visit-ability standards limits fair housing choice for persons with disabilities.
- ▶ Many jurisdictions do not have adequate Analysis of Impediments to Fair Housing or Fair Housing Plans, and do not keep sufficient records of their activities.

### Information Requested For Analysis of Impediments

**Please answer the following questions:**

## Community Development

1. Do you know of any situations where low income households, minorities or people with disabilities have been displaced because of redevelopment? What alternative housing options were offered to these residents? Were these located in areas that were already protected class or low income concentrated?
2. Do you know of any cases where subsidized/affordable/assisted housing was demolished? What happened to the residents of the housing? Were these located in areas that were already protected class or low income concentrated?
3. Are community development activities in the City concentrated in certain areas? What are these areas? Are they predominately low or high income? Minority or non-minority?

4. To your knowledge, are there any barriers in the City to rehabilitating multifamily housing? One barrier raised in a recent jurisdictional level fair housing study was that CDBG funds were used for single family rehabilitation but not available for multifamily rehabilitation. Is this also true in your city? Do you feel that creates disparities in living conditions for renters?

5. In your opinion, is there a need for affordable housing in your city? For whom (income level, special needs)? What type (rental, single family, condos)? In what location?

6. On a scale of 0 (no barrier) to 9 (significant barrier), how much do you believe the following factors prevent affordable housing from being developed?

Lack of knowledge about existence of state and federal programs, grants, funding
Lack of knowledge about how to access/apply for state and federal programs, grants, funding
Lack of capacity of nonprofit and private sector developers
NIMBYism
Lack of need/market demand
Land use laws that do not allow group homes
Land use laws that limit height and density of housing
Building requirements (minimum square footage requirements of homes)
Building and development fees
Lack of available infrastructure
Lack of support from local government to develop affordable housing
Environmental regulations that raise building costs
Policies, procedures and regulations governing the Section 8 program
Policies that prohibit flood control improvements and assistance to households located in flood plains

### **Restricting housing choice for persons with disabilities**

1. To your knowledge, have there been any decisions by a state board/commission/committee that have had a negative effect on minorities and persons with disabilities?
  
  
  
  
  
  
  
  
  
  
2. Do you know if group homes are allowed in all residential areas?
  
  
  
  
  
  
  
  
  
  
3. What types of choices do people with disabilities have in the City? Should these be broadened? What types of housing are not available? Where is housing not available?
  
  
  
  
  
  
  
  
  
  
4. Do you feel there is enough accessible housing in your city? If not, how much more is needed (10%, 20%)?
  
  
  
  
  
  
  
  
  
  
5. What is the best way that your city can encourage more accessible and visit-able housing for people with disabilities, if it is needed?

***One of the areas of focus is siting of public transportation and social services—specifically, the effect on affordable housing developments for persons with disabilities.***

6. Do you feel that limited or lack of public transportation limits where people with disabilities can live? Where should transportation be provided that it is not?
  
  
  
  
  
  
  
  
  
  
7. Do you feel that social services are located in areas where people with disabilities can easily access them? If not, where are they missing?
  
  
  
  
  
  
  
  
  
  
8. Does the location of social services influence the housing options of people with disabilities?

#### **Financial assistance for accessibility improvements**

1. What types of programs are available to make accessibility improvements to single and multifamily homes? Is the assistance available to only owners or renters or both?
  
  
  
  
  
  
  
  
  
  
2. What are the greatest strengths of these types of programs? Weaknesses? What would you change if you could to better meet the needs of persons with disabilities (e.g., make a loan program into a grant program)?

3. What types of outreach mediums are used to market the programs? Is the marketing targeted to areas with persons with disabilities and/or seniors?

**If your agency provides this type of program or service or refers to this type of program, can you provide the following information?**

4. For each of the programs, could you provide the number of people who have participated in the program in 2014?
5. May we get examples of the types of materials used to explain and market the programs?
6. If you could expand your accessibility modification program(s), what would you do? How much would this cost?
7. In your opinion, how much unmet demand exists for accessibility modification programs in the City?
8. Do you have any recommendations related to how the City could work with agencies to mitigate fair housing barriers and take corrective actions?

## Appendix - Alternate/Local Data Sources