



2020-2024

Consolidated Plan



2020 Annual Action
Plan

TABLE OF CONTENTS

| | |
|--|-----|
| Executive Summary | 4 |
| <i>ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)</i> | 4 |
| The Process | 7 |
| <i>PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)</i> | 7 |
| <i>PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)</i> | 8 |
| <i>PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)</i> | 13 |
| Needs Assessment | 18 |
| <i>NA-05 Overview</i> | 18 |
| <i>NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)</i> | 19 |
| <i>NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)</i> | 27 |
| <i>NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)</i> | 30 |
| <i>NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)</i> | 33 |
| <i>NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)</i> | 35 |
| <i>NA-35 Public Housing – 91.205(b)</i> | 37 |
| <i>NA-40 Homeless Needs Assessment – 91.205(c)</i> | 42 |
| <i>NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)</i> | 46 |
| <i>NA-50 Non-Housing Community Development Needs – 91.215 (f)</i> | 48 |
| Housing Market Analysis..... | 50 |
| <i>MA-05 Overview</i> | 50 |
| <i>MA-10 Number of Housing Units – 91.210(a)&(b)(2)</i> | 51 |
| <i>MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)</i> | 53 |
| <i>MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)</i> | 56 |
| <i>MA-25 Public and Assisted Housing – 91.210(b)</i> | 59 |
| <i>MA-30 Homeless Facilities and Services – 91.210(c)</i> | 61 |
| <i>MA-35 Special Needs Facilities and Services – 91.210(d)</i> | 64 |
| <i>MA-40 Barriers to Affordable Housing – 91.210(e)</i> | 66 |
| <i>MA-45 Non-Housing Community Development Assets – 91.215 (f)</i> | 67 |
| <i>MA-50 Needs and Market Analysis Discussion</i> | 73 |
| <i>MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)</i> | 76 |
| <i>MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)</i> | 79 |
| Strategic Plan | 82 |
| <i>SP-05 Overview</i> | 82 |
| <i>SP-10 Geographic Priorities – 91.215 (a)(1)</i> | 84 |
| <i>SP-25 Priority Needs - 91.215(a)(2)</i> | 85 |
| <i>SP-30 Influence of Market Conditions – 91.215 (b)</i> | 92 |
| <i>SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)</i> | 93 |
| <i>SP-40 Institutional Delivery Structure – 91.215(k)</i> | 95 |
| <i>SP-45 Goals Summary – 91.215(a)(4)</i> | 100 |
| <i>SP-50 Public Housing Accessibility and Involvement – 91.215(c)</i> | 105 |
| <i>SP-55 Barriers to affordable housing – 91.215(h)</i> | 106 |
| <i>SP-60 Homelessness Strategy – 91.215(d)</i> | 111 |
| <i>SP-65 Lead based paint Hazards – 91.215(i)</i> | 113 |
| <i>SP-70 Anti-Poverty Strategy – 91.215(j)</i> | 114 |
| <i>SP-80 Monitoring – 91.230</i> | 115 |
| Expected Resources..... | 116 |
| <i>AP-15 Expected Resources – 91.220(c)(1,2)</i> | 116 |
| Annual Goals and Objectives..... | 118 |

| | |
|--|-----|
| AP-20 Annual Goals and Objectives..... | 118 |
| AP-35 Projects – 91.220(d)..... | 122 |
| AP-38 Project Summary..... | 123 |
| AP-50 Geographic Distribution – 91.220(f) | 127 |
| Affordable Housing..... | 128 |
| AP-55 Affordable Housing – 91.220(g)..... | 128 |
| AP-60 <i>Public Housing</i> – 91.220(h) | 129 |
| AP-65 <i>Homeless and Other Special Needs Activities</i> – 91.220(i) | 130 |
| AP-75 <i>Barriers to affordable housing</i> – 91.220(j) | 132 |
| AP-85 <i>Other Actions</i> – 91.220(k) | 133 |
| Program Specific Requirements..... | 136 |

EXECUTIVE SUMMARY

ES-05 EXECUTIVE SUMMARY - 24 CFR 91.200(C), 91.220(B)

1. Introduction

The City of Temple developed an outreach effort to maximize input from a large cross-section of stakeholders for the Consolidated Plan. This outreach effort included public meetings, published meeting notices, stakeholder meetings, and in-person interviews.

Temple receives one entitlement grant from the US Department of Housing and Urban Development (HUD), the Community Development Block Grant (CDBG). These funds are used to leverage other public and private funding towards community development and housing projects.

The City of Temple, as an entitlement jurisdiction in the CDBG Program, is required by HUD to submit a consolidated plan every five years. The Consolidated Plan identifies the priority community development and housing needs for the citizens of Temple. It integrates economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that the City, Central Texas Housing Consortium, and nonprofit organizations can work together to assist in meeting the needs of families and/or individuals. The strategic plan in this document sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, it helps the City and citizens keep track of results and learn what works in the community.

This Consolidated Plan corresponds to the City's next five fiscal years, which begins October 1, 2020 and ends September 30, 2025. Each year, the City will prepare an Annual Action Plan outlining specific projects and the amount of funding that will go towards the goals outlined in the Consolidated Plan. At the conclusion of each fiscal year, City staff will prepare the Consolidated Annual Performance and Evaluation Report (CAPER) to report the progress towards the Consolidated Plan goals and accomplishments by project.

This Plan considers the increasing importance of identifying and prioritizing the most critical needs to be addressed with CDBG Program funds.

Structure of the Plan

The Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the City plans to address with the available HUD resources over the next five years. This plan was formulated using HUD's eConPlan tool, which dictates the plan's structure and provides a series of pre-populated tables.

Data in the three major sections was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

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

The high priorities identified in the 2020-2024 Consolidated Plan are:

- Affordable Housing
- Homeless Services
- Public Facilities / Infrastructure / Transportation
- Spot Blight Abatement
- Public Services
- Economic Development
- 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 online.

3. Evaluation of past performance

The City of Temple is an entitlement city authorized by HUD to receive an allocation of CDBG funds each year. During program year 2018, the City of Temple accomplished the following directly or through partnerships with non-profits and developers. Families in Crisis, Inc. provides crisis intervention by assisting clients who are victims of domestic violence and/or sexual abuse. The agency provided telephone hotline intervention, emergency and/or temporary shelter, as well as provisions for food, clothing, personal care items, case management, support groups, and transitional housing. The 24 hrs./7 days per week toll-free hotline assures that their services are accessible to citizens in desperate need at any time. Families in Crisis was successful in assisting 197 individuals and families in various capacities during the PY18. Hill Country Community Action Association, Inc. conducted the Temple Senior Nutrition Program by providing hot and nutritious Meals on Wheels for low income and disabled seniors. This service also provides much needed human contact for these homebound seniors. The agency was successful in serving a total of 350 unduplicated clients, which is a total of 48,300 meals delivered. Neighborhood Housing Services of Waco, Inc. provides a Homeownership Planner/Counselor to support the homeownership program in Temple. The Counselor provides one-on-one counseling, which includes budget and credit, as well as homebuyer's education, financial literacy and post-purchase workshops. The agency used PY18 CDBG funds to support 2 Temple residents with down payment and closing 8 cost assistance in the purchase of their first home. The City leveraged additional state and local funds to accomplish other activities to address the needs of the last Consolidated Plan.

4. Summary of citizen participation process and consultation process

Temple's goal for citizen participation is to ensure a broad participation of City residents, and housing, economic, and service providers in the planning and implementation of community development and housing programming. Citizen participation takes the form of advertised community meetings and public hearings.

The planning process for the preparation of the Five-Year Consolidated Plan and the FY 2020 Annual Action Plan included the following distinct elements:

- Focus group sessions with representatives from City government (staff), non-profit organizations, and other service providers to gain stakeholder input on the identification of City needs.
- Additional meetings and interviews with City departmental staff and other provider agencies and stakeholders throughout the planning process to understand the current scope of programs, issues, and concerns. The one-on-one conversations helped to develop strategies to address the community needs that were identified in the focus group sessions.
- Review of existing community development-related planning documents, including the City of Temple Comprehensive Plan and the Texas Interagency Council for the Homeless' publication—Pathways Home.

5. **Summary of public comments**

For the development of the 2020-2025 Consolidated Plan and FY 2020 Annual Action Plan, several public meetings and/or public hearings were conducted to receive input from community stakeholders and to develop their recommendations for the goals and Program Year 2020 projects to be funded with the CDBG Program funds.

During the week of February 25-27, 2020, six stakeholder workshops and two public needs meetings were conducted. Major themes that arose from these meetings included the overall need for affordable housing, the need to address substandard housing conditions, and the need for supportive services for the homeless, elderly, disabled and populations with high service needs.

[add public display comments once completed]

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

[complete after public display]

7. **Summary**

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City.

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 | Transform Temple |

Table 1 – Responsible Agencies

Narrative

The lead agency overseeing the development of the Consolidated Plan is the City of Temple, Transform Temple, Neighborhood Services Division. Neighborhood Services is the contracting and participating jurisdiction that administers the Community Development Block Grant (CDBG) in Temple. Housing and social service-related agencies partner with Temple each year to provide a multitude of services to the community.

Consolidated Plan Public Contact Information

Jennifer Guzman
CDBG Program Manager
jguzman@templetx.gov

PR-10 CONSULTATION – 91.100, 91.110, 91.200(B), 91.300(B), 91.215(I) AND 91.315(I)

1. Introduction

The City of Temple developed an outreach effort to maximize input from a large cross-section of stakeholders for both the Consolidated Plan and the Year 1 Annual Plan. This outreach effort included public meetings, published meeting notices, stakeholder meetings, in-person interviews, and telephone interviews.

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)).

To ensure the participation of and coordination between public and private agencies, the Neighborhood Services staff sent informational material and written communication to community organizations for preliminary discussions on the Plan and the needs of the citizens of Temple. Flyers containing the schedule of outreach activities was distributed along with an FAQ Sheet. These were distributed to the City's list of housing providers, social service organizations, homeless assistance providers and other entities involved in housing and community development work in Temple. Public notices were published in on the City's website and advertised on the local news station. Meeting notices and survey were posted on the City of Temple government website.

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 215 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 some 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 (TX BoS). Temple does not receive Emergency Solutions Grants (ESG) funds directly. The ESG program is a competitive grant that awards funds to private nonprofit

organizations, cities, and counties in the State of Texas to provide the services necessary to help persons that are at-risk of homelessness or homeless quickly regain stability in permanent housing. The ESG program is funded by the U.S. Department of Housing and Urban Development (HUD) and is administered by the Texas Department of Housing and Community Affairs (TDHCA) in the State of Texas. TDHCA has developed strategic goals to guide the use of ESG funds in the state of Texas. These priorities are based on HUD's programmatic framework, as outlined on HUD's Homelessness Resource Exchange website in the HEARTH Act and the ESG Interim Rule, and the Pathways Home: A Framework to Address Homelessness in Texas.

Texas Homeless Network – Balance of State CoC administers HMIS. Policies and procedures for the use of HMIS are updated by TX BoS and are available on their website.

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

| | | |
|---|---|---|
| 1 | Agency/Group/Organization | City of Temple, Transform Temple Department |
| | Agency/Group/Organization Type | Other government-local |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This agency was consulted via multiple in-person group interviews. The goal of the interview was to obtain information on the affordable housing needs of the City. |
| 2 | Agency/Group/Organization | City of Temple Economic Development |
| | Agency/Group/Organization Type | Other government - Local |
| | What section of the Plan was addressed by Consultation? | Anti-poverty Strategy Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This agency was consulted via phone and emails. The goal for the interview was to obtain information on economic development in the City of Temple. |

| | | |
|---|---|---|
| 3 | Agency/Group/Organization | Central County Services, MHMR |
| | Agency/Group/Organization Type | Health Agency |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted via an in-person interview. The goal of the interview was to obtain information on the City's efforts to provide mental health services to Low Income residents. |
| 4 | Agency/Group/Organization | LVR Management, LLC |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the affordable housing needs of the community. |
| 5 | Agency/Group/Organization | St Vincent De Paul's |
| | Agency/Group/Organization Type | Services-Housing Services- Homelessness |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the affordable housing needs of the clients served by the agency. |
| 6 | Agency/Group/Organization | Central Texas Housing Consortium |

| | | |
|---|---|--|
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Market Analysis Anti-Poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the needs of the Public Housing residents served by the agency. |
| | Agency/Group/Organization | Texas Homeless Network |
| 7 | Agency/Group/Organization Type | Services-Homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs – Veterans Homeless Needs—Families with Children Homelessness Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the nature of homelessness in the City and the specific needs of certain homeless populations. |
| | Agency/Group/Organization | Feed My Sheep |
| 8 | Agency/Group/Organization Type | Services- Homelessness |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the nature of homelessness in the City and the specific needs of certain low-income populations served by the agency. |
| | | |

Table 2 – Agencies, groups, organizations who participated

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

There were no agencies that were not consulted.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|--|------------------------|--|
| Choices '08 City of Temple Comprehensive Plan | City of Temple | Strategic Plan goals align with goals outlined in the City's comprehensive plan. |
| Pathways Home: A Framework to Address Homelessness in Texas. | Texas Homeless Network | Strategic Plan goals align with the goals outlined in Pathways Home. |

Table 3 – Other local / regional / federal planning efforts

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

In accordance with 24 CFR 91.100(4), the City of Temple will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the City's housing and community development activities for the residents being served.

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

Summarize citizen participation process and how it impacted goal-setting

The goals listed below are intended to provide broad guidance in the allocation of Community Development Block Grant (CDBG) funds for the five years beginning October 1, 2020 and ending September 30, 2025.

The primary objective of the CDBG Program is to continue to develop viable urban communities through decent housing, suitable living environments and expanded economic opportunities for low- and moderate-income persons.

The City of Temple is committed to increasing citizen awareness and involvement in the preparation and implementation of the CDBG Program. In concert with the Citizen Participation Plan, the Consultation and Public Outreach Process was developed to maximize input from governmental organizations, stakeholders, and citizens within Temple. This outreach effort included public meetings, published meeting notices, stakeholder meetings, in-person interviews, telephone interviews, and a web-based survey.

Working with Temple staff, the project team developed a list of key constituencies whose needs would be impacted by the strategies to be outlined in the Consolidated Plan. Special attention was focused on the needs of low- and moderate-income individuals and households, along with the needs of special needs populations, such as seniors, persons with disabilities, homeless individuals, and public housing residents. The project team convened interviews with the Central Texas Housing Consortium, Texas Homeless Network, and for-profit and non-profit developers.

The project team developed an electronic needs survey for municipal and agency representatives and constituents throughout Temple. The surveys utilized "SurveyMonkey," a platform that is widely used and user friendly.

Temple convened three public hearings during the drafting and finalization of the Consolidated Plan and FY 2020 Annual Action Plan to receive public testimony and comment on the draft Plan. The first two public hearings were held on February 26, 2020 and February 27, 2020, during the needs assessment process to allow for citizen input before the draft document was circulated for review.

The third public hearing was held on July 16, 2020 to take comments on the draft Consolidated Plan and 2020 Annual Action Plan during the 30-day public comment period.

The City of Temple followed the guidelines set forth in the Citizen Participation Plan in order to provide the public with timely notice and reasonable access to public hearings and information. Public hearings were held at the Council Chambers and Transform Temple offices, which are accessible to all, including persons with disabilities and people who rely on public transportation. Arrangements were also available for any persons requiring assistance due to Limited English Proficiency (LEP).

Stakeholder Interview Results

During the week of February 25, 2020 through February 27, 2020 six stakeholder workshops were held. Topics included housing affordability and equity, neighborhood improvements, preserving

affordable housing, homelessness and special needs housing, neighborhood stabilization and preservation and all community needs.

Stakeholders who attended the session on housing affordability and equity noted there is growing difficulty in building affordable housing in Temple for several reasons. Construction costs have increased over the past several years. Stakeholders report it has also been increasingly difficult to find labor and the development infrastructure costs such as streets, water and sewer drive up costs.

There is also an issue with getting titles cleared on properties in Temple. Stakeholders note the process can take up to two years. Many properties in Temple have been passed down from generation to generation, causing there to be multiple owners of a property. It is also becoming more challenging to find lots that are ready for development. Stakeholders note tax credit deals are typically done by out of town developers and there is a concern about the long-term affordability of these properties. Stakeholders note these deals are often for seniors and none have been developed for families. The City of Temple's population is growing, putting pressure on the housing stock. There is a lack of affordable 1 bedroom and 3- to 4-bedroom units in the community. The naturally occurring affordable housing in Temple is often substandard and has major repair needs. Stakeholders note a concern with absentee landlords who have predatory practices such as unaddressed maintenance, no legal contract on rent-to-own deals and renting units that are not to code. Stakeholders note that income in Temple is very limited and there is a difference depending on what part of the City you live.

Stakeholders at the session on neighborhood improvements noted concerns with infrastructure in Temple such as streets and sidewalks being non-existent or inaccessible, particularly in the eastern part of Temple. Transportation was noted a major need for the community. Bus service has been reduced and some note the cost of public transportation is high. This forces people to walk, which also is an issue due to the sidewalk concerns. Stakeholders discussed the east part of Temple as changing in demographics. New families are moving to the area because of the affordability and having a greater sense of community in this area. There is a need for a grocery store and more walkable amenities in the area. There is a desire by stakeholders to see more small business and entrepreneur activities across the City.

During the preserving affordable housing session, stakeholders reiterated the need for affordable housing in the community, both in the rental and for sale market. A rising concern is the predatory practices of some landlords in Temple. Stakeholders note that due to major code violations, the City demolishes on average 30 homes per year, there are another 10-15 lost per year due to fires, yet there are only about 10 new affordable houses built per year. The housing stock is aging and much of it is substandard. There is a need for more code enforcement to help neighborhoods from further deteriorating. Common issues in the community include leaking and damaged roofs, foundation issues and siding issues. There are programs in the area for some of the repairs, but they often have narrow eligibility requirements and cannot address all of the needs in the community. Stakeholders also noted the concerns with absentee landlords and substandard rental housing.

Homeless service providers and advocates also noted a lack of affordable housing in Temple. Stakeholder stated they have been seeing changes in the population of people experiencing homelessness. Many feel the annual Point in Time Count does not show the complete picture of homelessness in Temple. Stakeholders note there are more people from other communities coming to Temple to access services. Many of the people experiencing homelessness are females and people with severe mental illnesses. There is a clear cycle between the homeless system and the criminal justice system in Temple. Many providers feel resources should be used

to address the housing needs and this will help decrease the number of people cycling these two systems. There is only year-round emergency shelter in Temple, and many say it has very high barriers to access. Some local churches in the community have opened their doors to meet the needs during inclement weather. There is no coordinated entry in Temple, limited street outreach, and limited rapid rehousing. Several providers say there is a need to create a County wide strategic plan to address homelessness. Stakeholders also note the lack of affordable housing exacerbating the homeless issue. There are no permanent supportive housing units and limited accessible, affordable units for persons with disabilities.

During the neighborhood stabilization and preservation session stakeholders note issues with housing conditions across the community. There are homes with major repairs needed and often homeowners do not have the means to pay for repairs. Stakeholders also discussed "boarding homes" as an issue in Temple. Landlords allowing multiple households to rent a unit that is in substandard conditions, often having no water or electricity. When Code Enforcement follows up with landlords, they are often told no one is living in the home, despite the obvious signs there are.

During the all community needs session mental health services, a lack of overall resources and transportation were major needs identified. Stakeholders note there is an increasing need for mental health services in the community, including safe and stable housing. Many of the local non-profits have limited resources and are unable to meet all the needs of the community. This forces non-profits to narrow their eligibility requirements to stretch resources. Transportation is a barrier for those trying to access medical appointments and employment. There is an overall need for sidewalk improvements and public transportation, but especially in the eastern part of the City.

Community Needs Survey

The City of Temple solicited input from residents, government officials, and service agency representatives within the City via a community development needs surveys. The survey was made available in English and Spanish.

The survey asked respondents to identify low, medium, or high priority for the following categories of needs (individual needs within the categories were identified):

The survey was made available in English and Spanish. There were 111 responses received in total. There were no responses to the Spanish version.

The survey asked respondents to prioritize **housing and community development initiatives**. Of the 111 responses to the question asking them to prioritize a list of housing activities, **demolition of blighted structures** was highest, followed by senior housing and homelessness.

Of the 110 responses to the question asking to rank a list of **economic development** initiatives, **job creation/retention** was the top priority followed by literacy programs/GED preparedness and workforce development programs.

Of the 111 responses to the questions asking to rank a list of **special needs and services**, the highest priorities were **elderly services** followed by veteran services and youth transitioning out of foster care.

Of the 111 responses to the question asking them to rank a list of **neighborhood or commercial district revitalization** activities, the highest priority was **street lighting** followed by sidewalk improvements and demolition of blighted structures.

Of the 110 responses to the question asking them to rank a list of **public infrastructure** initiatives, **water system improvements/extensions**, followed by road reconstruction and water and wastewater treatment facilities were the highest priorities.

Among the 111 responses to the question asking them to rank a list of **community facilities**, **mental health facilities** followed by healthcare facilities and parks & recreation facilities ranked highest.

Fifty-one (51) respondents answered the open-ended question, please provide any additional comments or feedback related to housing, economic development, and community development needs in Temple. Answers included the need for **improved infrastructure** such as streets and sidewalks, the need for **transportation, housing** both affordable and homeownership opportunities and a need to make improvements to the overall **visual appearance** of the City.

When asked to identify what should be the City's highest priorities for the next five years, the need for **affordable housing**, particularly senior housing, **infrastructure improvements** including streets, sidewalks, and public transportation and **improving the appearance** of the City were the most often cited priorities among the 78 respondents.

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 | Stakeholder Meetings | Non-Targeted | 44 in attendance | See Citizen Participation Appendix | None | n/a |
| 2 | Public Meetings | All community members | 5 in attendance | See Citizen Participation Appendix | None | n/a |
| 3 | Survey | All community members | 111 completed | See Citizen Participation Appendix | None | https://www.surveymonkey.com/r/Temple-TX https://es.surveymonkey.com/r/Temple-TX-Sp |
| 4 | Public Hearings | All community members | February 26, 2020 February 27, 2020 July 16, 2020 | See Citizen Participation Appendix | | |
| 5 | Newspaper and television ads | All community members | n/a | n/a | n/a | n/a |
| 6 | City website | All community members | n/a | Information about the Consolidated Planning process and materials hosted on the City's website. | n/a | https://www.templetx.gov/2925/2020-2024-Consolidated-Plan |

Table 4 – Citizen Participation Outreach

NEEDS ASSESSMENT

NA-05 OVERVIEW

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems in the City of Temple by income level among renters, owners, and households with special needs. Needs were also identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, an online resident survey, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Severe cost burden occurs when a household pays more than 50% of its gross income on housing costs. Supplemental data were drawn from the 2011-2015 ACS 5-Year Estimates and other sources to provide additional context when needed.

- According to CHAS data, 29% of City households are cost burdened or severely cost burdened.
- Asian households above earning 30-50% AMI in Temple experience one or more housing problems at a disproportionate level. (small sample size)
- There are no racial/ethnic groups experiencing one or more severe housing problems at a disproportionate level.
- no racial/ethnic groups experience cost burden at a disproportionate level; however, it is noteworthy that 21% of Black/African American households pay between 30-50% of their income on housing costs.

NA-10 HOUSING NEEDS ASSESSMENT - 24 CFR 91.205 (A,B,C)

Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in the City of Temple. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2009 and 2015, the median income for City residents actually *declined* by 4.79% after adjusting for inflation, while median rent *increased* by 8.21% and median home values increased by 5.88%. This means that housing costs take up a relatively larger share of income for households in the City compared to 2009. The combination of falling inflation-adjusted income and rising housing costs translates to diminished buying power for households. Given a lack of decent, affordable housing options, the City's lower-income households often face a choice between deficient housing and cost burden.

As the data below show, the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 15.8% of City households are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Temple, 12.7% of households are severely cost burdened. This is especially true for renter households. There are 4,253 low- to moderate-income renter households with a housing cost burden greater than 30%, and 2,110 of those have a cost burden of greater than 50%.

| Demographics | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|---------------|------------------------------------|------------------------|----------|
| Population | 66,102 | 69,940 | 6% |
| Households | 22,218 | 25,205 | 13% |
| Median Income | \$45,048.00 | \$47,475.00 | 5% |
| | \$49,862.10 adjusted for inflation | | -4.79% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

SUPPLEMENTAL CHART: Cost of Housing adjusted for inflation, 2009-2015

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|---|------------------------|---------------------------------|
| Median Home Value | \$104,100 | \$122,000 | 17% |
| | \$115,224.75 adjusted for inflation | | 5.88% adjusted for inflation |
| Median Contract Rent | \$536 | \$642 | 20% |
| | \$593.28 adjusted for inflation | | 8.21% adjusted for inflation |
| Data Source: | 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year) | | |

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80- 100% HAMFI | >100% HAMFI |
|---|------------------------|-----------------------------|-----------------------------|-----------------------------------|---------------------------|
| Total Households | 3,055 | 2,730 | 3,940 | 2,605 | 12,880 |
| Small Family Households | 895 | 715 | 1,480 | 945 | 6,955 |
| Large Family Households | 365 | 325 | 255 | 295 | 1,150 |
| Household contains at least one person 62-74 years of age | 455 | 795 | 745 | 645 | 2,435 |
| Household contains at least one person age 75 or older | 320 | 535 | 670 | 245 | 1,215 |
| Households with one or more children 6 years old or younger | 750 | 530 | 620 | 444 | 1,885 |

Table 6 - Total Households Table**Data** 2011-2015 CHAS**Source:****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 | 95 | 25 | 85 | 20 | 225 | 0 | 0 | 0 | 40 | 40 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 25 | 20 | 0 | 0 | 45 | 0 | 0 | 4 | 15 | 19 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 140 | 55 | 65 | 50 | 310 | 35 | 15 | 55 | 20 | 125 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 1,235 | 580 | 75 | 20 | 1,910 | 455 | 215 | 135 | 50 | 855 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 155 | 780 | 1,104 | 260 | 2,299 | 110 | 370 | 420 | 280 | 1,180 |

| | | | | | | | | | | |
|---|-----|---|---|---|-----|-----|---|---|---|-----|
| Zero/negative Income (and none of the above problems) | 300 | 0 | 0 | 0 | 300 | 140 | 0 | 0 | 0 | 140 |
|---|-----|---|---|---|-----|-----|---|---|---|-----|

Table 7 – Housing Problems Table

Data 2011-2015 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 | 1,495 | 675 | 225 | 90 | 2,485 | 490 | 230 | 195 | 120 | 1,035 |
| Having none of four housing problems | 390 | 1,100 | 2,124 | 1,080 | 4,694 | 235 | 725 | 1,390 | 1,315 | 3,665 |
| Household has negative income, but none of the other housing problems | 300 | 0 | 0 | 0 | 300 | 140 | 0 | 0 | 0 | 140 |

Table 8 – Housing Problems 2

Data 2011-2015 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 | 515 | 480 | 454 | 1,449 | 175 | 115 | 300 | 590 |
| Large Related | 210 | 220 | 45 | 475 | 130 | 19 | 50 | 199 |
| Elderly | 274 | 455 | 340 | 1,069 | 144 | 425 | 130 | 699 |
| Other | 625 | 280 | 355 | 1,260 | 149 | 30 | 75 | 254 |
| Total need by income | 1,624 | 1,435 | 1,194 | 4,253 | 598 | 589 | 555 | 1,742 |

Table 9 – Cost Burden > 30%

Data 2011-2015 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 | 470 | 200 | 0 | 670 | 150 | 40 | 90 | 280 |
| Large Related | 175 | 55 | 0 | 230 | 105 | 4 | 15 | 124 |
| Elderly | 245 | 185 | 75 | 505 | 89 | 160 | 35 | 284 |
| Other | 550 | 140 | 15 | 705 | 145 | 15 | 0 | 160 |
| Total need by income | 1,440 | 580 | 90 | 2,110 | 489 | 219 | 140 | 848 |

Table 10 – Cost Burden > 50%

Data 2011-2015 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 | 165 | 55 | 50 | 50 | 320 | 35 | 15 | 39 | 35 | 124 |
| Multiple, unrelated family households | 0 | 0 | 20 | 0 | 20 | 0 | 0 | 20 | 0 | 20 |
| Other, non-family households | 0 | 20 | 0 | 0 | 20 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 165 | 75 | 70 | 50 | 360 | 35 | 15 | 59 | 35 | 144 |

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS

Source:

THE BELOW CHART IS PREPOPULATED FROM HUD WITH NO VALUES. THERE IS NO LOCAL DATA ON CROWDING INFORMATION.

| | 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 | | | | | | | | |

Table 12 – Crowding Information – 2/2

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

The median household income for a single female is \$23,263 which is between 30% and 50% of the Area Median Income (AMI). The median income for a single male in Temple is \$31,675, which

is between 50% and 80% of AMI. Twenty-nine (29.7%) of the housing stock is occupied by a single household. Of those, 21.7% are owner households and 41.4% are renter households. Based on the median income levels, it is more likely for a single female household to be cost burden in the City of Temple.

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.

Disability

According to ACS data, 16.3% of residents in Temple have a disability. This rate increases for persons over the age of 65 to 46%. The majority of disabled households over the age of 65 are living in poverty (90%).

Domestic Violence

Families in Crisis is a local non-profit organization which houses, supports, and empowers people experiencing family violence, sexual violence and homelessness in the City of Temple. According to the Domestic Violence Counts Texas Summary 7,337 victims were served in one day across Texas. 4,560 utilized emergency shelters or transitional housing programs. On September 13, 2018 there were 954 unmet requests for services by domestic violence victims, of which 62% were for housing. The City of Temple reported 610 incidents of family violence to the Texas Department of Public Safety during March 2019 to February 2020.

What are the most common housing problems?

As noted above, the most common housing problem in Temple is cost burden, defined as spending over 30% of household's income on housing costs, such as mortgage and rent payments. Renters have a higher rate of being cost burden than homeowners. Twenty-eight (28%) of large related families and 22% of elderly households, and 19% of small related families are cost burdened in Temple.

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

The following groups are paying more than 30% of their gross income on housing costs:

Renter households:

- Other households between 0-30% of AMI
- Small related households between 0-30% of AMI
- Elderly households between 30%-50% AMI

Owner households:

- Elderly households between 30-50% of AMI
- Small related households between 50-80% of AMI
- Other households between 0-30% of AMI

Paying more than 50% of their gross income on housing costs:

Renter households:

- Other households between 0-30% of AMI
- Small related households between 0-30% of AMI and 30%-50% AMI

Owner households:

- Elderly households between 30-50% of AMI

- Small related households between 0-30% of AMI
- Other households between 0-30% of AMI

Households by Household Type: Housing Problems

Renter households:

- Households making 0-30% of AMI paying more than 50% of their gross income on housing costs
- Households making 50%-80% AMI paying more than 30% of their gross income on housing costs
- Higher rates of overcrowded with 1.01-1.5 people per room

Owner households:

- Between 50-80% of AMI with housing problems paying more than 30% of their gross income on housing costs

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 2,185 renter households with incomes at or below 30% AMI.

There is an overall lack of affordable housing in Temple. Households living in substandard housing and have low to extremely low incomes are at imminent risk of becoming homeless. Many families do not have the resources to make necessary repairs to housing. Code enforcement officers note, it is difficult to have a property condemned when there is someone occupying the unit. Often Code Enforcement will provide families with a list of possible resources, but there are several barriers to accessing home repair programs for low income residents.

Stakeholders note there are limited rapid rehousing programs in the City. 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 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:

There is no local data that is collected to estimate the number of at-risk populations.

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

As noted above, households making 0-30% AMI and severely cost burden are at greater risk of housing instability. Housing that is in substandard condition and at risk of becoming a place not meant for human habitation can be linked to instability. Stakeholders also note that underemployment, a lack of education and job skills, those with a severe mental illness, and criminal backgrounds are characteristics that have been linked with housing 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 renter households. There are 4,253 low- to moderate-income renter households with a housing cost burden greater than 30%, and 2,110 of those have a cost burden of greater than 50%.

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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, only Asian households above earning 30-50% AMI in Temple experience one or more housing problems at a disproportionate level. It should be noted there is a small sample size.

SUPPLEMENTAL TABLE: Housing Problem by Race and AMI, 2011-2015

| | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|--------------------------------|--|---------------|---------------|----------------|
| Racial/ Ethnic Group | % with one or more housing problems | | | |
| White | 83.9% | 71.7% | 48.6% | 32.1% |
| Black/ African American | 85.5% | 84.0% | 55.3% | 16.3% |
| Asian | 100.0% | 100.0% | 50.0% | 0.0% |
| Hispanic | 86.5% | 72.2% | 47.7% | 31.3% |
| Jurisdiction as a Whole | 86.2% | 75.5% | 49.4% | 28.8% |
| Source: CHAS 2011-2015 | | | | |

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 | 2,250 | 360 | 440 |
| White | 915 | 175 | 285 |
| Black / African American | 590 | 100 | 60 |

| 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 |
|--------------------------------|--|---------------------------------------|--|
| Asian | 100 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 575 | 90 | 100 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 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 | 2,060 | 670 | 0 |
| White | 1,050 | 415 | 0 |
| Black / African American | 500 | 95 | 0 |
| Asian | 30 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 415 | 160 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 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 | 1,949 | 1,995 | 0 |
| White | 1,119 | 1,185 | 0 |
| Black / African American | 415 | 335 | 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 |
|--------------------------------|--|---------------------------------------|--|
| Asian | 45 | 45 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 4 | 0 |
| Hispanic | 355 | 390 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 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 | 750 | 1,854 | 0 |
| White | 430 | 910 | 0 |
| Black / African American | 65 | 335 | 0 |
| Asian | 0 | 40 | 0 |
| American Indian, Alaska Native | 0 | 10 | 0 |
| Pacific Islander | 0 | 15 | 0 |
| Hispanic | 230 | 504 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 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

There is one race, Asians, in the City of Temple that is disproportionately experiencing a housing problem in Temple. It should be noted there is a few small sample size, which can impact the data. The most common housing problem in Temple is cost burden.

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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., cost burden)

In general, the percentage of households with a severe housing problem is high for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions Asian and American Indian/Alaska Natives at 0-30% AMI experience one or more severe housing problems at a disproportionate level. The sample size for both groups is very low.

SUPPLEMENTAL TABLE: Severe Housing Problem by race and AMI, 2011-2015

| | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|--------------------------------|--|---------------|---------------|----------------|
| Racial/ Ethnic Group | % with one or more severe housing problems | | | |
| White | 74.8% | 37.2% | 12.4% | 9.3% |
| Black/ African American | 71.2% | 39.0% | 7.8% | 6.2% |
| Asian | 100.0% | 13.8% | 0.0% | 0.0% |
| American Indian, Alaska Native | 100.0% | 0.0% | 0.0% | 0.0% |
| Pacific Islander | 0.0% | 0.0% | 0.0% | 0.0% |
| Hispanic | 78.9% | 19.1% | 10.7% | 8.2% |
| Jurisdiction as a Whole | 76.1% | 33.2% | 10.7% | 8.1% |
| Source: CHAS 2011-2015 | | | | |

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 | 1,985 | 625 | 440 |
| White | 815 | 275 | 285 |
| Black / African American | 495 | 200 | 60 |
| Asian | 100 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 525 | 140 | 100 |

Table 17 – Severe Housing Problems 0 - 30% AMI**Data** 2011-2015 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 | 905 | 1,825 | 0 |
| White | 545 | 920 | 0 |
| Black / African American | 230 | 360 | 0 |
| Asian | 4 | 25 | 0 |
| American Indian, Alaska Native | 4 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 110 | 465 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI**Data** 2011-2015 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

| 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 | 420 | 3,514 | 0 |
| White | 285 | 2,019 | 0 |
| Black / African American | 59 | 695 | 0 |
| Asian | 0 | 90 | 0 |
| American Indian, Alaska Native | 0 | 4 | 0 |
| Pacific Islander | 0 | 4 | 0 |
| Hispanic | 80 | 665 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI**Data** 2011-2015 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 | 210 | 2,395 | 0 |
| White | 125 | 1,215 | 0 |
| Black / African American | 25 | 380 | 0 |
| Asian | 0 | 40 | 0 |
| American Indian, Alaska Native | 0 | 10 | 0 |
| Pacific Islander | 0 | 15 | 0 |
| Hispanic | 60 | 675 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI**Data** 2011-2015 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%

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:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost burdened is defined as paying greater than 50% of household income on housing.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, no racial/ethnic groups have disproportionate housing need; however, it is noteworthy that 21% of Black/African American households pay between 30-50% of their income on housing costs.

SUPPLEMENTAL CHART: Cost Burden by income and race, 2011-2015

| | Less than 30% (No Cost Burden) | 30-50% | More than 50% | No/ negative income (not computed) |
|-------------------------|--------------------------------------|-------------------------------|------------------|--|
| Racial/ Ethnic Group | | % with housing cost burden | | % |
| Universe | 71.5% | 15.8% | 12.7% | 1.8% |
| White | 76.2% | 13.3% | 10.5% | 1.9% |
| Black/ African American | 60.7% | 21.1% | 18.2% | 1.5% |
| Asian | 69.3% | 12.3% | 18.4% | 0.0% |
| Hispanic | 66.1% | 19.3% | 14.6% | 2.3% |
| Jurisdiction as a Whole | 71.5% | 15.8% | 12.7% | 1.8% |
| Source: CHAS 2011-2015 | | | | |

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|-----------------------------|--------|--------|-------|---|
| Jurisdiction as a whole | 17,710 | 3,920 | 3,145 | 440 |
| White | 11,585 | 2,024 | 1,595 | 285 |
| Black / African American | 2,485 | 865 | 745 | 60 |
| Asian | 395 | 70 | 105 | 0 |

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|-----------------|---------------|----------------|--|
| American Indian, Alaska Native | 50 | 0 | 10 | 0 |
| Pacific Islander | 55 | 0 | 0 | 0 |
| Hispanic | 2,920 | 855 | 645 | 100 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS

Source:

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?

The impact of housing problems in the City of Temple varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than the City as a whole:

Housing Problems

- Asian households above earning 30-50% AMI in Temple experience one or more housing problems at a disproportionate level. (small sample size)

Severe Housing Problems

- Asian households and Native American/Alaska Native earning 0-30% AMI in Temple experience one or more severe housing problems at a disproportionate level. (small sample size)

Cost Burden

- No racial/ethnic group experience cost burden at disproportionate levels.

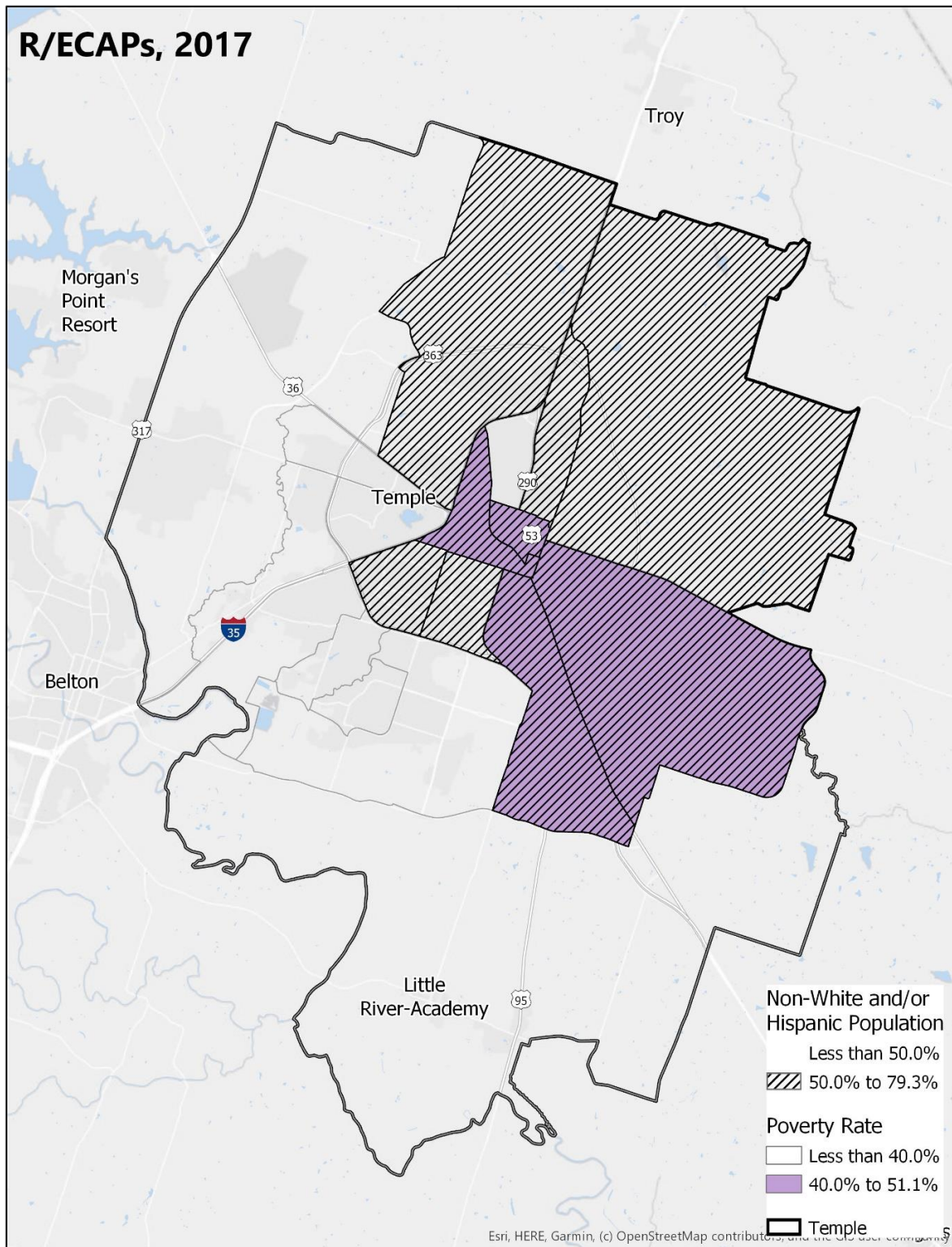
If they have needs not identified above, what are those needs?

The needs among race/ethnicities are indicated above. Income categories have more general needs as described in NA-10 and the Housing Market Analysis.

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

Of Temple's 18 census tracts, four meet the criteria of a racially or ethnically concentrated area of poverty (R/ECAP). HUD defines R/ECAPs as census tracts with a non-White population of at least 50% and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. In Temple, the definition of R/ECAPs uses the 40% poverty threshold. The below map identifies these areas in Temple.

Supplemental Map: Racially and Ethnically Concentrated Areas of Poverty, 2017



Introduction

Publicly 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.

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 PIC (PIH Information Center)

Source:

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 |
| 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 PIC (PIH Information Center)

Source:

Race of Residents

| Race | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | 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 |
| 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 PIC (PIH Information Center)

Source:

Ethnicity of Residents

| Ethnicity | Program Type | | | | | | | | |
|---|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | 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 PIC (PIH Information Center)
Source:

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

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible. All CTHC properties have units that are accessible and meet or exceed HUD requirements.

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

One of the most immediate needs identified by CTHC are one-bedroom units, followed by 3- and 4- bedroom units. CTHC has been continuing to redevelop in the City of Temple to meet the demand for affordable housing. They continue to work with over 80 agencies to provide supportive services to their residents. They are also a direct service provider and supply eyeglasses, medications, computer classes and nutrition classes for residents.

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 – reliable transportation, affordable childcare, 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.

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.

In January 2020, 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. Unsheltered counts are only conducted every other year and are at the full CoC level. Data provided below is for the City of Temple provided by the Texas Homeless Network.

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 215 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.

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---|--|-------------|--|--|---|--|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 25 | 0 | n/a | n/a | n/a | n/a |
| Persons in Households with Only Children | 0 | 0 | n/a | n/a | n/a | n/a |

| | | | | | | |
|---|----|----|-----|-----|-----|-----|
| Persons in Households with Only Adults | 43 | 53 | n/a | n/a | n/a | n/a |
| Chronically Homeless Individuals | 4 | 11 | n/a | n/a | n/a | n/a |
| Chronically Homeless Families | 0 | 0 | n/a | n/a | n/a | n/a |
| Veterans | 13 | 7 | n/a | n/a | n/a | n/a |
| Unaccompanied Child | 2 | 2 | n/a | n/a | n/a | n/a |
| Persons with HIV | 1 | 2 | n/a | n/a | n/a | n/a |
| Severely Mentally Ill | 13 | 7 | n/a | n/a | n/a | n/a |
| Chronic Substance Abuse | 4 | 6 | n/a | n/a | n/a | n/a |
| Victims of Domestic Violence | 8 | 4 | n/a | n/a | n/a | n/a |

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):

As indicated on the chart above, the number of persons experiencing homelessness in the City of Temple are largely single adults, which is also true for the other communities served by the Texas Homeless Network. Of the total persons experiencing homelessness in Temple, 86.7% were adults. Nearly 57.8% are males and 37.2% females. Just over 12% were chronically homeless on the night of the count. 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. During stakeholder meetings, it was noted that Temple does not have a street outreach team. One staff member from a local faith-based organization has been filling this gap and the Temple Police Department has recently hired an officer who will be working with those who are street homeless. There is likely a higher count of people experiencing homelessness in

Temple. Code Enforcement officers note often seeing people living in abandoned buildings and other structures that are not meant for human habitation.

The Texas Homeless Network saw a 19% decrease in the number of people experiencing homelessness from 2019 Point in Time Count to the 2020 Point in Time Count. This decrease was largely households with at least one child.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|--|-------------------|-------------------------------|
| White | 29 | 22 |
| Black | 25 | 24 |
| Asian | 1 | 0 |
| American Indian/Alaska Native | 1 | 0 |
| Native Hawaiian/other Pacific Islander | 0 | 0 |
| Multiple | 6 | 1 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 18 | 2 |
| Non-Hispanic | 24 | 45 |

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

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. Of the limited number of programs, there are high barriers to accessing services. Stakeholders note the need for a county wide homeless strategy to begin to address the needs of those experiencing homelessness.

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

Black/African American households are overrepresented in the number of people experiencing homelessness. Of the persons whose race was reported on the 2020 PIT count 40.4% were Black/African American. In Temple, Black/African American households make up 17.6% of the total population.

This data is consistent with national data on homelessness and racial groups. "Among the nation's racial and ethnic groups, Black Americans have the highest rate of homelessness. Fifty-four out of every 10,000 Black people in the United States were homeless during the 2018 point-in-time count" (Moses).

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

People who are unsheltered are a smaller group. They tend to be single adults with few communities 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. Stakeholders note an increase in the number of females who are chronically homeless.

Introduction:

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with such special needs also have very low incomes.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to ACS 2013-2017 estimates, 26% of households consist of at least one person aged 65 or over. In addition, the Census reported that 46% of persons 65 years and over had at least one disability in 2017; 22.4% of whom experienced an independent living difficulty and 14.4% experienced a self-care disability.

Persons with Disabilities

In 2017, 18.2% of the population had a disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Data from the 2017 ACS indicates that 11% indicated an ambulatory difficulty; 8% reported a cognitive difficulty.

In the City, 16.9% of all adults aged 18-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status. For those with a disability, 32.7% live below the poverty line as compared to 13.9% of those without a disability.

According to stakeholders, transportation is a barrier for people with disabilities and the elderly. The bus system has reduced service, making it difficult for people to get to doctor's appointments. In addition to bus service reduction, there are issues with streets and sidewalks that make it difficult for people with a physical disability to move around the community. Central Counties Services, MHMR provides mental health services to Temple residents. The organization is interested in working with the City to meet the housing and supportive services needs of persons with mental illness, using a supportive housing model.

Substance Abuse and Addiction

Stakeholders note an increase in substance use in the community. Central Counties Services, MHMR is a local provider of mental health services in Temple. The behavioral health clinic is expanding services to treat people with substance use disorders.

Individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have

limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

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

Stakeholders note that most Low-Income Tax Credit Housing (LITCH) created in Temple have been to serve seniors. The largest employer in Temple is Baylor, Scott and White, a large medical hospital that provides care to individuals. Providers noted a need for low income medical clinics in the eastern part of Temple. Due to the poor public transportation, it is difficult for elderly and disabled citizens to make appointments at the hospital. The Central Texas Housing Consortium has four properties for seniors and/or persons with disabilities. Additional services for persons with mental illness and/or substance use disorders was identified during stakeholder feedback. There is a lack of permanent supportive housing and other affordable housing options in the City.

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

According to the Texas HIV Surveillance Report for 2018, there were 956 cumulative HIV diagnoses in Bell County.

The Bell County Public Health office located in Temple provides HIV testing, confidential HIV testing, STD testing, Hepatitis C testing, Hepatitis B testing, TB testing, STD clinical treatment, TB clinical treatment, Hepatitis vaccination (A or B) , nurse on-site, immunizations, family planning, gynecological care.

Describe the jurisdiction's need for Public Facilities:

Through CDBG funds, the City of Temple can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for people with disabilities).

During stakeholder meetings, the need for medical clinics for low income residents was identified. Stakeholders note the importance in having these facilities located in the neighborhood in which people live and highlighted the need for a facility in the eastern part of Temple. Stakeholders also identified the need for facilities that can serve the youth in the low to moderate income areas.

How were these needs determined?

The City of Temple facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

Describe the jurisdiction's need for Public Improvements:

Through CDBG funds, the City of Temple can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

According to stakeholders, there is a great need for public improvements particularly street and sidewalks. These are needed across the community but are particularly needed in the eastern part of Temple. Developers noted having infrastructure in place on developable lots helps in the development of affordable housing.

How were these needs determined?

The City of Temple facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, the City of Temple can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services for low- moderate-income households.

Stakeholders noted the overall need for vocational training programs, homeless services, and health services for low- moderate-income households. There is a need to provide soft skills and on the job training to youth who are about to enter the workforce. Providers noted groups that could benefit from such programing are youth and adults on probation. There is also a desire to increase small business and entrepreneurial programs in Temple.

Stakeholders also noted the need for additional enforcement services such as public safety and code enforcement.

How were these needs determined?

The City of Temple facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

MA-05 OVERVIEW

Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, the City of Temple will have a mix of housing types to accommodate households of all types and income levels. The City's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

General conclusions about the market, as described in the following pages, include:

- The limited number of affordable units for low- and moderate-income households continues to be a large gap in the housing market. Median rents have increased by 8.21% and median home values increased by 5.88% (adjusted for inflation), putting pressure on low income households
- To avoid being cost burdened, a household needs to earn \$2,600 per month, or roughly \$16.25 per hour.
- There is a gap in the number of available units for households earning 0-30% of Area Median Income. Households earning above 100% AMI are likely living in units that are affordable to lower income households, putting additional pressure on the market.

MA-10 NUMBER OF HOUSING UNITS – 91.210(A)&(B)(2)

Introduction

The housing stock in the City of Temple is principally single-family (64%) and owner-occupied (47%). Data from the 2017 ACS indicates that 16.9 % of all adults aged 18-64 live below the poverty line. Among the entire population, 19.2% live below the poverty line. Among children under the age of 18 and seniors over the age of 65, approximately 28.9% and 9.6%, respectively, live below the poverty line. The high incidence of poverty among households with children and persons with disabilities points to the need for affordable housing, particularly within the renter-occupied market.

Of the nearly 13,000 owner-occupied units in the City, 88% consist of three or more bedrooms. Among renter-occupied units, there are approximately one third each, one-, two- and three-or more bedrooms. These data are consistent; single family units – which tend to be larger than multi-family units – comprise over 64% of the housing stock. There is a need for more multi-family housing units which tend to be more affordable, particularly for small families with children and single person households, demographic groups particularly prone to cost burden and severe cost burden.

The vacancy rate decreased from 16.5% in 2010 to 11.9% in 2017, according to ACS data.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 19,075 | 64% |
| 1-unit, attached structure | 510 | 2% |
| 2-4 units | 2,415 | 8% |
| 5-19 units | 4,410 | 15% |
| 20 or more units | 2,330 | 8% |
| Mobile Home, boat, RV, van, etc | 945 | 3% |
| Total | 29,685 | 100% |

Table 26 – Residential Properties by Unit Number

Data 2011-2015 ACS

Source:

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 55 | 0% | 420 | 4% |
| 1 bedroom | 195 | 1% | 2,965 | 26% |
| 2 bedrooms | 1,440 | 10% | 4,065 | 36% |
| 3 or more bedrooms | 12,275 | 88% | 3,785 | 34% |
| Total | 13,965 | 99% | 11,235 | 100% |

Table 23 – Unit Size by Tenure

Data 2011-2015 ACS

Source:

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 Section 8 Housing Choice Voucher program manages 60 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 593 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. The tax credit properties have no 4-bedroom units and only 68 3-bedroom units. There are 126 1-bedroom units and 230 2-bedroom units with 138 units not designated by size. There are three multifamily projects in Temple for low income residents. Canyon Creek provides 183 low income units, Wayman Manor Apartments provides 160 units and 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.

There are no units that are expected to be lost from the affordable housing inventory.

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

The limited number of affordable units for low- and moderate-income households continues to be a large gap in the housing market. Median rents have increased by 8.21% and median home values increased by 5.88% (adjusted for inflation), putting pressure on low income households. 15.8% of City households are cost burdened, paying more than 30% of their income toward housing.

The Central Texas Housing Consortium reports having a very low waiting list for public housing. During stakeholder interviews, there were 15 people on the waiting list.

Describe the need for specific types of housing:

Overall, there is a need for affordable housing for low- and moderate-income households in Temple. Stakeholders note there is a need for additional housing resources such as Rapid Rehousing and Permanent Supportive Housing for persons experiencing homelessness. Mental health service providers identify a need for supportive housing units in Temple.

There is also a need for home rehabilitation programs for homeowners and landlords. A large percentage of the housing inventory that is affordable has substantial repair needs such as roof repairs and foundation issues. In order for low income families to maintain housing there is a need for more flexible funding to address these issues.

MA-15 HOUSING MARKET ANALYSIS: COST OF HOUSING - 91.210(A)

Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 605 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 5.8% of the rental housing inventory in the City. Given that CHAS data indicates there are 3,055 households with incomes below 30% of HAMFI, there are more than four (4) households that need affordable housing at this income level for every affordable unit available, representing a clear and demanding need for additional affordable housing units.

The Fair Market Rent (FMR) for a two-bedroom unit in the City of Temple is \$780 per month. To avoid being cost burdened, a household needs to earn \$2,600 per month, or roughly \$16.25 per hour. A minimum wage worker in Bell County earning \$7.25 per hour needs to work in excess of 89 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is \$771. Households for which this is the sole source of income can spend \$231 monthly on housing, which is less than half of the cost of renting a one-bedroom unit.

Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2015 | % Change |
|----------------------|--|------------------------|-------------------------------------|
| Median Home Value | 104,100 \$115,224.75 adjusted for inflation | 122,000 | 17% 5.88% adjusted for inflation |
| Median Contract Rent | 536 \$593.28 adjusted for inflation | 642 | 20% 8.21% adjusted for inflation |

Table 28 – Cost of Housing

Data 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Source:

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 3,525 | 31.4% |
| \$500-999 | 6,169 | 54.9% |
| \$1,000-1,499 | 1,205 | 10.7% |
| \$1,500-1,999 | 105 | 0.9% |
| \$2,000 or more | 240 | 2.1% |
| Total | 11,244 | 100.0% |

Table 29- Rent Paid

Data 2011-2015 ACS

Source:

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------------|--------------|
| 30% HAMFI | 605 | No Data |
| 50% HAMFI | 2,405 | 1,075 |
| 80% HAMFI | 7,404 | 3,190 |
| 100% HAMFI | No Data | 4,653 |
| Total | 10,414 | 8,918 |

Table 30 – Housing Affordability

Data 2011-2015 CHAS

Source:

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 589 | 593 | 780 | 1124 | 1370 |
| High HOME Rent | 589 | 593 | 780 | 1073 | 1178 |
| Low HOME Rent | 560 | 593 | 720 | 831 | 927 |

Table 24 – Monthly Rent

Data HUD FMR and HOME Rents

Source:

Is there sufficient housing for households at all income levels?

There is a lack of affordable housing for households earning 0-30% of AMI. The 605 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 5.8% of the rental housing inventory in the City. Given that CHAS data indicates there are 3,055 households with incomes below 30% of HAMFI, there are more than four (4) households that need affordable housing at this income level for every affordable unit available, representing a clear and demanding need for additional affordable housing units.

There is also a lack of units for people earning 100% HAMFI. According to CHAS data, there are 4,653 owner units identified as affordable to households making 100% HAMFI, yet there are 12,800 total households in this income level. Since there is a lack of units in this income level, these higher income households likely live in units that are more affordable to lower income residents, utilizing needed affordable housing.

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

Reviewing CHAS data of the number of households within an income level, compared to the number of available units at that income level helps identify a gap in housing for the City of Temple. This analysis shows that there are 3,055 total households making 0-30% AMI and only 605 available affordable units. The gap in housing for those earning 0-30% AMI is 2,450 units. The analysis also reveals that for households earning 80-100% AMI there is a surplus of 7,989 units. These units may be occupied by households from other income categories, for example, which correlates with the high rates of cost burden for renter households. However, it should be kept in

mind that this table shows affordable units available to owners and renter making the higher end of the income bracket, it doesn't show whether surplus units may be currently occupied by householders making more than the respective income bracket.

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

FMR and HOME rents are equal in smaller bedroom units, however for units with 3-bedrooms or greater, FMR rents are higher. This is likely due to the decreases in median income in Temple, as HOME rents are calculated using 65% of AMI.

MA-20 HOUSING MARKET ANALYSIS: CONDITION OF HOUSING – 91.210(A)

Introduction

Below describes the conditions of housing in the City of Temple.

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 2,530 | 18% | 4,699 | 42% |
| With two selected Conditions | 40 | 0% | 375 | 3% |
| With three selected Conditions | 0 | 0% | 35 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 11,395 | 82% | 6,130 | 55% |
| Total | 13,965 | 100% | 11,239 | 100% |

Table 32 - Condition of Units

Data 2011-2015 ACS

Source:

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 4,150 | 30% | 2,355 | 21% |
| 1980-1999 | 3,225 | 23% | 3,195 | 28% |
| 1950-1979 | 5,405 | 39% | 4,600 | 41% |
| Before 1950 | 1,195 | 9% | 1,090 | 10% |
| Total | 13,975 | 101% | 11,240 | 100% |

Table 33- Year Unit Built

Data 2011-2015 CHAS

Source:

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 | 6,600 | 47% | 5,690 | 51% |
| Housing Units build before 1980 with children present | 2,495 | 18% | 1,545 | 14% |

Table 25 – Risk of Lead-Based Paint

Data 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Source:

The below unit prepopulated blank. There is no local data available on this information.

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | |
| Abandoned Vacant Units | | | |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Table 26 - Vacant Units

Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is approximately 50 years or more. Nine (9%) of the housing units in the County were built prior to 1950. Another 40% of all units were built between 1950 and 1979.

Owner- and renter-occupied housing units have different percentages of units built in the four time periods presented in the table above. Although both owner and rental units likely require rehabilitation from normal wear and tear, the need is slightly greater for rental units – 10% were built prior to 1950, compared to 9% for owner-occupied units. However, the market has slight more owner units in than rental units.

Renter-occupied units have a much higher prevalence (42%) of having at least one selected condition than owner-occupied units (18%). This may indicate that more renter-occupied units than owner-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit. It is uncommon for both owner- and renter-occupied units to have more than one selected condition.

Stakeholders note there is a dire need for home rehabilitation programs. Several homes in Temple have major repair needs such as replacement roofs, foundation work, and other potential code violations. There are some landlords who engage in predatory practices. Stakeholders note absentee landlords are a large issue in Temple. Maintenance is deferred or ignored, and renters have no resources or recourse to address these issues. Some stakeholders suggested a voluntary rental property registry, which would allow for enforcement to be

completed and possibly provide resources to landlords who do not have the means to address needed repairs.

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

Lead-based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10%-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior. Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table above provides data on owner-occupied and renter-occupied units built before 1980 with children present. As the table indicates, children in the City's owner-occupied units are much more likely to be impacted by lead-based paint hazards than children in renter-occupied units.

MA-25 PUBLIC AND ASSISTED HOUSING – 91.210(B)

Introduction

Publicly 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.

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)

Source:

Describe the supply of public housing developments:

Publicly 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. According to PIC data, there are 58 Moderate Rehabilitation units and 326 public housing units in the City of Temple. This does not include the number of Housing Choice Voucher recipients living in Temple.

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 public housing units in Temple are in good condition. As of March 2019, HUD's Real Estate Assessment Center reported the below physical property inspection scores for the public housing units in Temple.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|-----------------------------------|---------------------------------|
| JMH/CV/WB FAM | 94 |
| FRANCES GRAHAM HALL | 98 |
| AL/RAT/ WB ELD | 91 |

Table 27 - Public Housing Condition**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The Central Texas Housing Consortium (CTHC) identified several capital improvement projects for 2019 to be completed on units in Temple. Forty-eight (48) projects were identified and ranged from painting to ADA conversions. There are currently no plans for demolishing any of the properties, constructing new units, or conducting major restoration/revitalization at this time. CTHC continues to monitor the condition of all of the public housing units, providing regular maintenance, and replacing major systems as required.

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

CTHC provides various services to residents in their programs. These include:

- Graduation celebrations and college scholarships available
- Computer classes
- Youth program
- Community garden
- Health Fairs
- Senior adult activities
- Nutrition classes
- Referrals to community partners

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. Data below is from the 2020 Housing Inventory Count (HIC) for the City of Temple as provided by the Texas Homeless Network. The City of Temple also had 103 Rapid Rehousing beds on the night of the Point In Time Count.

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) | 38 | 0 | | 0 | unknown |
| Households with Only Adults | 46 | 30 ¹ | | 0 | unknown |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | unknown |
| Veterans | 11 | 0 | 0 | 0 | unknown |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | unknown |

Table 38 - Facilities and Housing Targeted to Homeless Households

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 projects in the TX BoS CoC must adhere to the following Essential Elements:

- Adhere to the TX BoS CoC Policies and Procedures, as well as all requirements under the Request for Proposals (RFP) for each year a project receives CoC Program Funding
- Participate in HMIS and comply with the TX BoS CoC HMIS Policies and Procedures.
- Projects serving survivors of domestic violence that cannot use HMIS must enter data into a comparable database that complies with HUD's standards.
- Participate in the local implementation of Coordinated Entry (CE) and comply with the TX BoS CoC Coordinated Entry Written Standards. Exception: Homelessness
- Prevention projects are not yet integrated into the TX BoS CoC Coordinated Entry model.
- Utilize a Housing First approach. Housing First is an approach to homeless assistance that prioritizes rapid placement and stabilization in permanent housing and does not have service participation requirements or preconditions such as sobriety or a minimum income threshold. Projects using a Housing First approach often have supportive services; however, participation in these services is based on the needs and desires of project participants.
- Operate within a philosophy of facilitating participant choice and autonomy
- Abide by and adopt federal, HUD, and CoC Policies including, but not limited to: the Americans with Disabilities Act (ADA), the Fair Housing Act, HUD's Equal Access to Housing Final Rule, the TX BoS CoC's Non-Separation of Families policy, and the McKinney-Vento regulations pertaining to the Education of Homeless Children and Youth.
- Follow HUD's preferred Order of Documentation when evaluating and documenting participant eligibility

Case managers/navigators approach all participants using progressive engagement to provide the "lightest touch" intervention possible. Progressive engagement is a model of service delivery that intentionally provides the smallest amount of helpful services (called a "light touch") to help someone maintain or return to permanent housing. For those who do not obtain permanent housing after the "light touch" services, additional services are then added until the household is able to stabilize. Case managers must show due diligence efforts to meet with participant households at least once per month and a participant household together create a housing stabilization plan. Staff provides (or provides referrals to) needed housing stabilization services and mainstream resources, as appropriate. In emergency shelters case managers provide linkages to mainstream resources and services including TANF, SNAP, SSI/SSDI, Medicaid/Medicare, etc.

In Transitional Housing (TH) providers must ensure that services are available to participant households for the duration of their enrollment in the project. Recommended services/referrals include:

- Housing search assistance
- Employment assessment and connection to employment services and/or education programs, such as GED classes, vocational school, community college, etc.
- Financial counseling to help resolve rental arrears and/or debt, to enhance

- budgeting skills, to establish a savings plan and/or other money management skills
- Connections to mainstream benefits and services, including TANF, SNAP, SSI/SSDI, Medicaid/Medicare, etc.
- Assistance building or re-building family and community support networks

Other program specific services are outlined in the Texas Balance of State CoC's Written Standards for Service Delivery.

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.

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 Veterans 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.

The Salvation Army operates a Rapid Rehousing program for homeless households. On the night of the PIT count, there were 103 beds utilized by homeless households.

Introduction

Special needs populations include, but are not limited to, persons who are mentally ill, mentally disabled, physically disabled, are substance abusers/addicts, have AIDS, are homeless, and are elderly and in need of supportive 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

Elderly and Frail Elderly

For seniors, housing maintenance was identified as a key issue. The housing stock in Temple is deteriorating. Many of the City's elderly residents are on fixed income and are unable to afford repairs to keep their home in good condition.

Persons with Mental, Physical, and/or Other Developmental Disabilities

A lack of supportive housing options can often be one of the reasons that individuals with mental health or developmental health disabilities experience high rates of accessing various social service systems. There is no permanent supportive housing options in Temple at this time.

Mental health issues were identified as a large concern, particularly for the homeless population. Severe mental illness includes the diagnoses of psychoses and major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability. Wraparound services are necessary to ensure stability in housing is achieved. Mental health diagnoses often present barriers to affordable housing for many, given the associated stigmas.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

No specific data on the housing needs of non-homeless victims of domestic violence, sexual assault and stalking is available for the City of Temple. During PY2017, the City of Temple provided funding to Families in Crisis for outreach and crisis prevention for 277 victims of domestic violence, including unsheltered persons, and those fleeing domestic violence situations.

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 publicly 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.

Texas Correctional Office on Offenders with Medical or Mental Impairments (TCOOMMI) provides pre-release screening and referral to aftercare treatment services for special needs offenders releasing from correctional settings, local jails, or other referral sources. TCOOMMI contracts with Local Mental Health Authorities across the state to provide continuity of care services for persons on probation or parole by linking them with community-based interventions and support services. TDCJ staff updated TICH on continued efforts to monitor progress made in meeting the treatment, rehabilitative, and educational needs of special needs offenders in adult and juvenile criminal justice system.

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. The City of Temple plans to apply for state HOME and Emergency Solutions Grant (ESG funds) to assist with the housing and supportive service needs of people at risk of or experiencing homelessness. The City of Temple would like to work on a county wide approach to preventing and ending homelessness as well.

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))

During FY2020, the City of Temple will focus on creating and expanding affordable housing options to low-to-moderate income households. Through programs such as the Housing Reinvestment Program, which will provide grant funds for home repairs and the Affordable Rental Housing Incentive Program, which provides matching grants to rental property owners who will agree to bring homes up to HUD Standards for Section 8 Vouchers, the City will increase access and supply of affordable units.

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to the Analysis of Impediments to Fair Housing Choice under review in 2020, providing more housing choices in more areas across the City could increase the accessibility and affordability of housing in Temple. While households of Temple are almost evenly split between renters (46%) and homeowners (54%), most of the housing stock consists of single-family homes at 64.8% of all housing stock. Multifamily housing is typically more affordable than single-family housing, but multifamily housing options are limited. Stakeholders noted a need to improve the City's infrastructure, particularly in some of the LMI areas of the City. While the City has shown to be investing funds, such as CDBG and HOME, in LMI areas, the lack of public transit access, needed infrastructure improvements and landlords will to accept Housing Choice Vouchers are barriers in locating affordable housing options in higher opportunity areas.

Temple is a city of relatively low housing costs. However, approximately 3,210 owners in the City of Temple – or 23% of owner households - are spending more than 30% of their income on housing costs. For renters, 61.5% of households are spending more than 30% of their income on housing costs. There is a discrepancy between owners and renters in the City cost burden computations.

The City will continue to invest and explore the barriers of public policies on affordable housing over the next 5 years.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS – 91.215 (F)

Introduction

The largest number of workers who live in the City, according to the Business Activity table below, are employed in the Education and Health Care Services sector. This sector alone represents almost one third of the jobs for City residents.

According to the data by occupation, the Sales and Office sector is the largest, with 32.4% of City residents working in this sector, followed by Management, business and financial (27.4%). This is consistent with the types of employment opportunities available for City residents.

The Temple Economic Development Corporation (TEDC), is a community-focused, nonprofit organization dedicated to enhancing the economic development and quality of life for the businesses and citizens of Temple, Texas. TEDC actively recruits capital investment, job creation and new talent to the community. Locally, TEDC fosters relationships with existing industries to support and grow businesses and to strengthen the local workforce.

Economic Development Market Analysis

The following HUD-generated tables contain data pertinent to economic development in the City of Temple. Discussion and analysis of the data follows the Educational Attainment table. According to TEDC's 2019 Annual Report, In Temple jobs grew by 8,095 over the last 10 years totaling 53,233 and are projected to grow by 6,015 over the next 10 years — job opportunities abound. Temple's diverse industry base means a diverse range of jobs — from healthcare and technology to manufacturing and marketing — with great benefits, excellent corporate culture and competitive salaries in a city where the dollar goes further.

Temple is a regional employment hub with over 9,000 net commuters daily. Temple is also a healthcare and bioscience hub with double the national average of healthcare jobs per population size.

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 | 285 | 73 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 2,673 | 3,371 | 11 | 8 | -3 |
| Construction | 1,380 | 1,427 | 6 | 3 | -2 |
| Education and Health Care Services | 6,427 | 14,905 | 26 | 36 | 10 |
| Finance, Insurance, and Real Estate | 1,205 | 1,445 | 5 | 3 | -1 |
| Information | 398 | 692 | 2 | 2 | 0 |
| Manufacturing | 2,890 | 4,896 | 12 | 12 | 0 |
| Other Services | 699 | 821 | 3 | 2 | -1 |
| Professional, Scientific, Management Services | 1,408 | 2,180 | 6 | 5 | -1 |
| Public Administration | 6 | 0 | 0 | 0 | 0 |
| Retail Trade | 3,013 | 4,223 | 12 | 10 | -2 |
| Transportation and Warehousing | 863 | 1,543 | 4 | 4 | 0 |

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---------------------------|--------------------------|-----------------------|---------------------------|------------------------|----------------------------|
| Wholesale Trade | 1,588 | 3,796 | 7 | 9 | 3 |
| Total | 22,835 | 39,372 | -- | -- | -- |

Table 39- Business Activity

Data 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
Source:

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 33,433 |
| Civilian Employed Population 16 years and over | 31,255 |
| Unemployment Rate | 6.57 |
| Unemployment Rate for Ages 16-24 | 22.32 |
| Unemployment Rate for Ages 25-65 | 3.81 |

Table 40 - Labor Force

Data 2011-2015 ACS
Source:

| Occupations by Sector | Number of People |
|--|-------------------------|
| Management, business and financial | 6,115 |
| Farming, fisheries and forestry occupations | 1,765 |
| Service | 3,760 |
| Sales and office | 7,245 |
| Construction, extraction, maintenance and repair | 1,935 |
| Production, transportation and material moving | 1,515 |

Table 28 – Occupations by Sector

Data 2011-2015 ACS
Source:

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------------|
| < 30 Minutes | 25,360 | 84% |
| 30-59 Minutes | 3,850 | 13% |
| 60 or More Minutes | 870 | 3% |
| Total | 30,080 | 100% |

Table 29 - Travel Time

Data 2011-2015 ACS
Source:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 1,980 | 145 | 1,610 |
| High school graduate (includes equivalency) | 7,455 | 505 | 3,090 |
| Some college or Associate's degree | 8,515 | 415 | 2,495 |
| Bachelor's degree or higher | 7,420 | 295 | 1,575 |

Table 30 - Educational Attainment by Employment Status**Data** 2011-2015 ACS**Source:**

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 114 | 195 | 285 | 1,080 | 1,025 |
| 9th to 12th grade, no diploma | 665 | 725 | 505 | 940 | 775 |
| High school graduate, GED, or alternative | 2,445 | 3,313 | 2,610 | 5,185 | 3,250 |
| Some college, no degree | 2,023 | 2,700 | 1,845 | 3,720 | 2,185 |
| Associate's degree | 175 | 965 | 700 | 1,650 | 368 |
| Bachelor's degree | 455 | 1,950 | 1,475 | 2,360 | 1,505 |
| Graduate or professional degree | 65 | 1,155 | 805 | 1,645 | 910 |

Table 44 - Educational Attainment by Age**Data** 2011-2015 ACS**Source:**

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 22,028 |
| High school graduate (includes equivalency) | 67,419 |
| Some college or Associate's degree | 72,791 |
| Bachelor's degree | 89,485 |
| Graduate or professional degree | 184,346 |

Table 31 – Median Earnings in the Past 12 Months**Data** 2011-2015 ACS**Source:**

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

The major employment sectors within the City and their shares of the jurisdiction's jobs (Table 45, Number of Jobs column) are Education and Health Care Services (14,905), Manufacturing (4,896) and Retail Trade (4,223).

The Temple Economic Development Corporation's 2019 Community Profile notes that over 40% of Temple's workforce is employed in the healthcare sector. In 2011 McLane Children's Hospital opened in Temple and is the only children's hospital between Dallas-Fort Worth and Austin with a pediatric trauma center.

According to the 2019 Annual Report by the Temple Economic Development Corporation there has been an 18% increase in jobs from 2009-2019. The average earnings per job is \$60,000 annually. TEDC looks to recruit new business to Temple, while also proactively engaging with industry leaders of existing companies. TEDC hops to understand their company, their workforce, their opportunities and challenges. Temple is home to the corporate headquarters and major operations of McLane Company, Baylor Scott & White Health, PDI, Wilsonart International, Reynolds Consumer Products, McLane Group and Artco-Bell Corporation, among many others.

Describe the workforce and infrastructure needs of the business community:

The earning potential in the City of Temple varies greatly between educational attainment. Workers with a high school degree or equivalent make up 29% of the civilian workforce but earn a third to half of the income workers with higher educational attainment. As the number of biomedical and medical jobs increase in the City of Temple, the need for highly educated and professional workforce will continue to grow.

Stakeholders noted the need for vocational training programs for a number of special populations, including youth and persons reentering from incarceration. Stakeholders would like to see more emphases placed on small business and entrepreneurial opportunities in Temple. TEDC has been partnering with partner organizations to provide career days at the local middle and high schools with over 500 students. They partnered with Workforce Solutions of Central Texas and Temple Chamber of Commerce to inform local companies of the resources available to recruit and train talent.

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.

In 2019, Niagara Bottling announced plans to open a new bottling facility in Temple. The 450,000 square foot facility is expected complete the first phase in 2020 and the second phase in 2022. This new investment will bring 70 new jobs to Temple. East Penn Manufacturing Co is expanding in Temple and will be creating 266 new jobs.

TEDC is working to continue to grow the manufacturing sector and knowledge/technology sectors in Temple. Temple's economic development efforts are focused on generating positive responses from private investors as a means for diversifying its tax base and increasing job opportunities, while at the same time enhancing the community's quality of place, talent

attraction and development, and Temple's overall long-term economic sustainability. To this end, TEDC has begun marketing campaigns which encourage "Live, Work, Play" in Temple.

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 healthcare and manufacturing jobs are filled by employees living outside the city limits of Temple. As new biomedical jobs are created in the community, the skills of the current workforce will need to increase.

As the TEDC continues its recruitment of industries such as manufacturing companies and technology-based jobs workforce skills training becomes increasingly important. Manufacturing jobs nationwide see a need for maintenance and mechanics skills, basic skills for operator jobs and soft skills.

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 Temple Independent School District operates the Wildcat Workforce, a career and technical education (CTE) which emphasizes real-world experiences. Wildcat Workforce introduces workplace competencies and makes academic content more relevant to students by relating it to practical learning in a hands-on context. Students are provided opportunities to learn academic and technical skills, knowledge and training necessary to succeed in future careers. The efforts of the Workforce Solutions, Temple College, Small Business Development Center, and Wildcat Workforce 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)?

Yes, the counties of Bell, Coryell, Hamilton, Lampasas, Milam, Mills, and San Saba comprise the Development District of Central Texas (DDCT). The DDCT serves the Central Texas Council of

Governments (CTCOG) seven-county planning area providing economic development assistance to approximately 476,360 persons within a 6,559-square mile area. The Board of Directors acts as the Comprehensive Economic Development Strategy (CEDS) Committee for the District. The Economic Development Administration requires that each Economic Development District produce a CEDS every five years.

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 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.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

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

When adjusted for inflation, the median income of Temple increased by 10.4%. With a median income of \$49,470, individuals should spend less than \$1,236 each month to avoid cost burden. Cost burden occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs. Cost burden is not pervasive within Temple; however, the ACS estimates that Selected Monthly Owner Costs (SMOC) for owner-occupied housing units with a mortgage is \$1,231, indicating that the median mortgage rate is just affordable to a median income household.

Approximately 3,210 owners in the City of Temple – or 23% of owner households - are spending more than 30% of their income on housing costs. For renters, 61.5% of households are spending more than 30% of their income on housing costs. There is a discrepancy between owners and renters in the City of Temple cost burden computations. The city may need to provide more affordable options for renters – particularly, those falling below the median income.

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

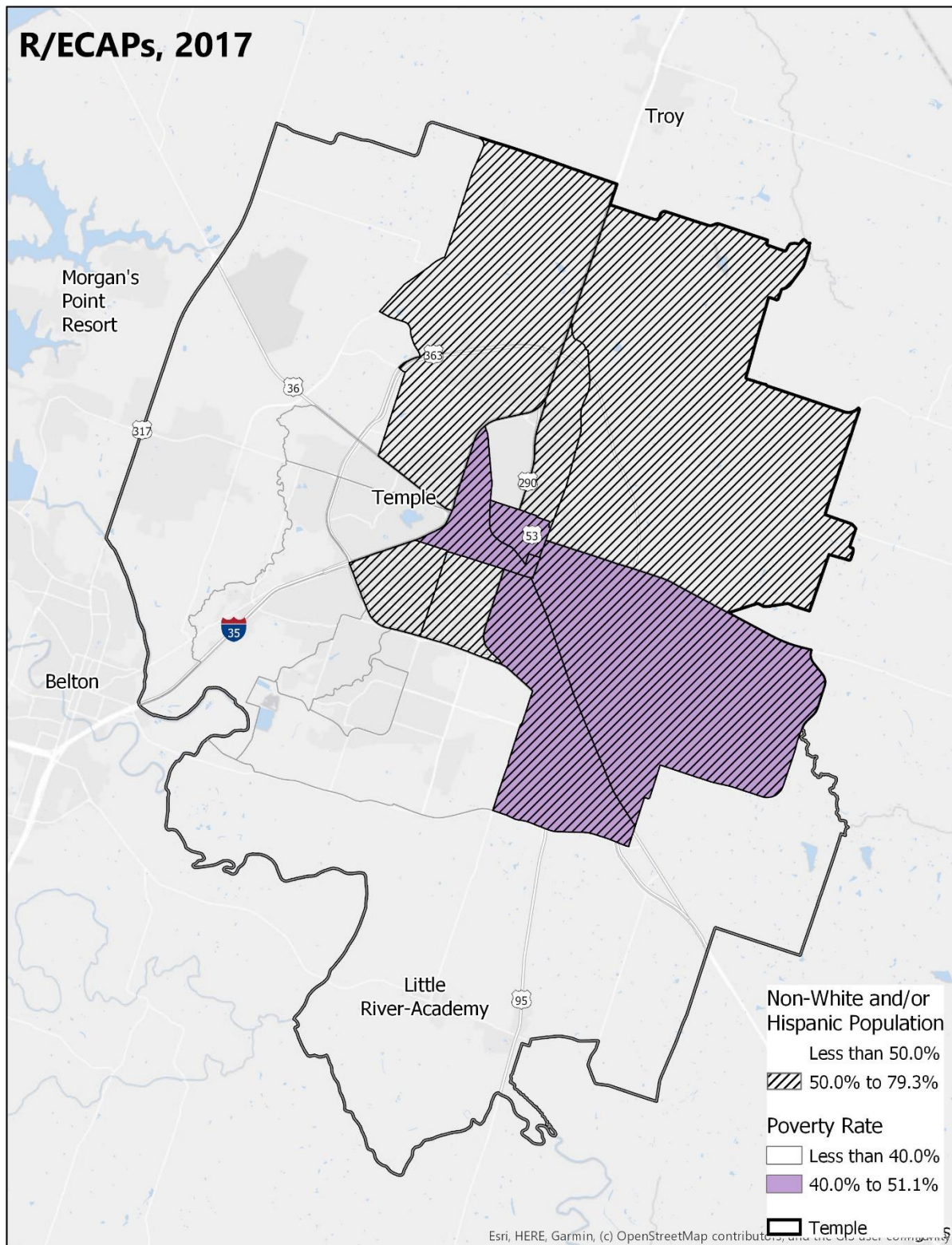
Of Temple's 18 census tracts, four meet the criteria of a racially or ethnically concentrated area of poverty (R/ECAP). HUD defines R/ECAPs as census tracts with a non-white population of at least 50% and a poverty rate that either exceeds 40% or is three times the average tract poverty rate for the metropolitan/micropolitan area, whichever is lower. By combining these data, it is possible to determine geographic patterns where there are concentrated areas of poverty among racial/ethnic minorities. In Temple, the definition of R/ECAPs uses the 40% poverty threshold.

SUPPLEMENTAL CHART: Census Tracts Designated as R/ECAPs, 2017

| | Percent Non-White and/or Hispanic | Poverty Rate |
|--------------------|-----------------------------------|--------------|
| Census Tract 208 | 59.8% | 47.9% |
| Census Tract 207.1 | 67.4% | 48.3% |
| Census Tract 207.2 | 79.3% | 51.1% |
| Census Tract 209 | 65.6% | 46.5% |

Source: American Community Survey, 2013-2017

MAP: Racial and Ethnic Concentrated Areas of Poverty, 2017



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

Stakeholders note the central and eastern parts of Temple are where the lowest rent and home prices are located. Housing in this area tends to be older and needing maintenance and repairs. Stakeholders also note there is a need for sidewalk and light improvements in eastern Temple.

While there are challenges in this part of the community, many stakeholders felt there is a better sense of community in the eastern section of the City. There is a desire to have more small businesses and improved walkability throughout.

The downtown area of Temple has seen increasing investment and has been attracting local business owners and restaurateurs. The community offers a number of activities and events in the downtown area year-round.

Are there any community assets in these areas/neighborhoods?

Two of the census tracts are located in and around the downtown area of Temple. Over the past several years, there has been an increase in the revitalization and redevelopment of Temple's downtown. The other two census tracts are located on the eastern part of Temple. Stakeholders noted there are multiple opportunities to make improvements in this section of Temple. There are well utilized parks, Wilson Park and Ferguson Park that are community assets.

The major hospital, Baylor, Scott & White is also located within one of the areas.

Are there other strategic opportunities in any of these areas?

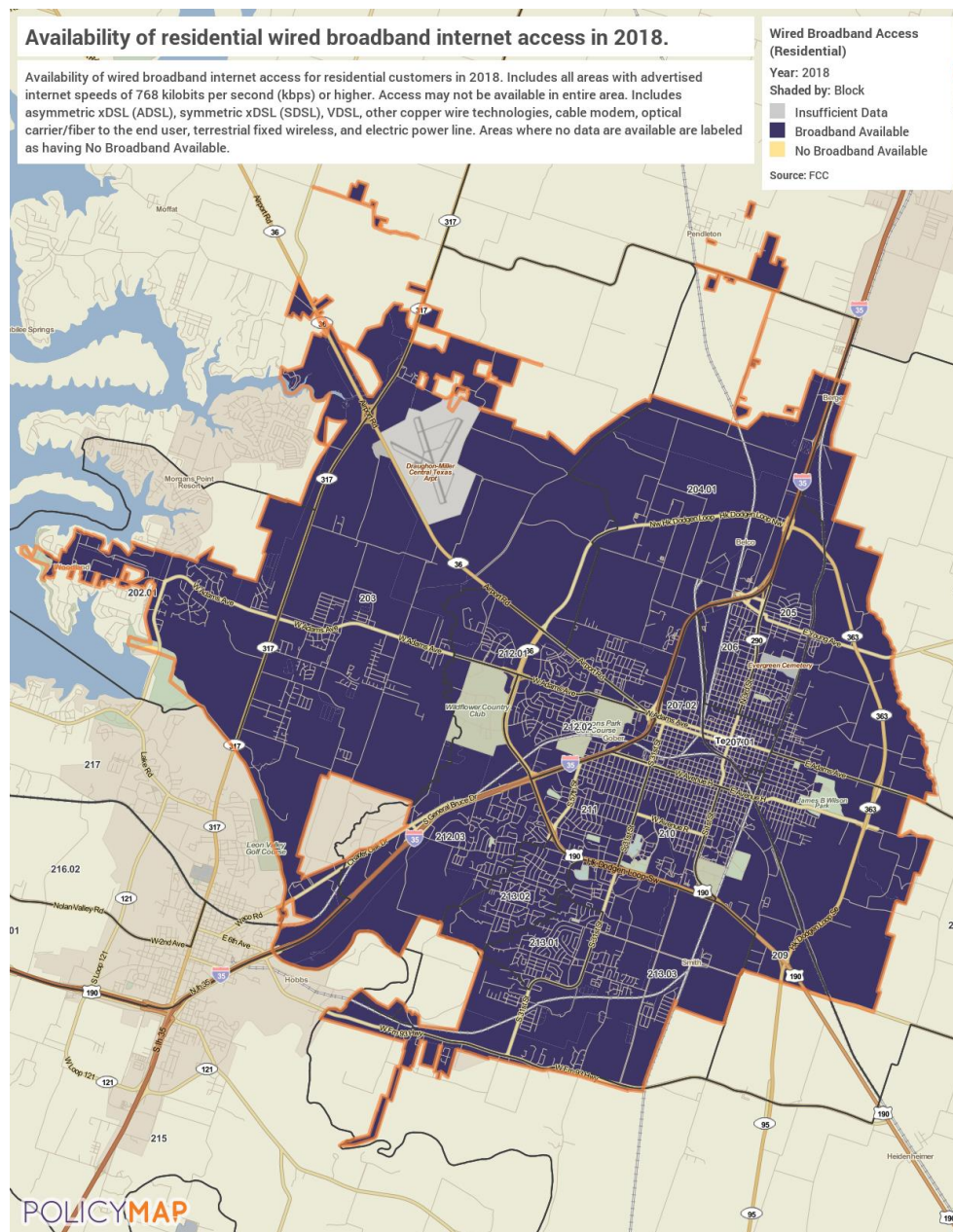
The City of Temple has been working with residents in each neighborhood to identify concern, values, vision and goals. Through this process, the City has developed 18 Neighborhood Planning Districts that will be concentrated on over the next four years. Currently, the City has completed or is in the process of completing three of the 18 plans. Of which, two are in the R/ECAP census tracts, Ferguson Park and Crestview District.

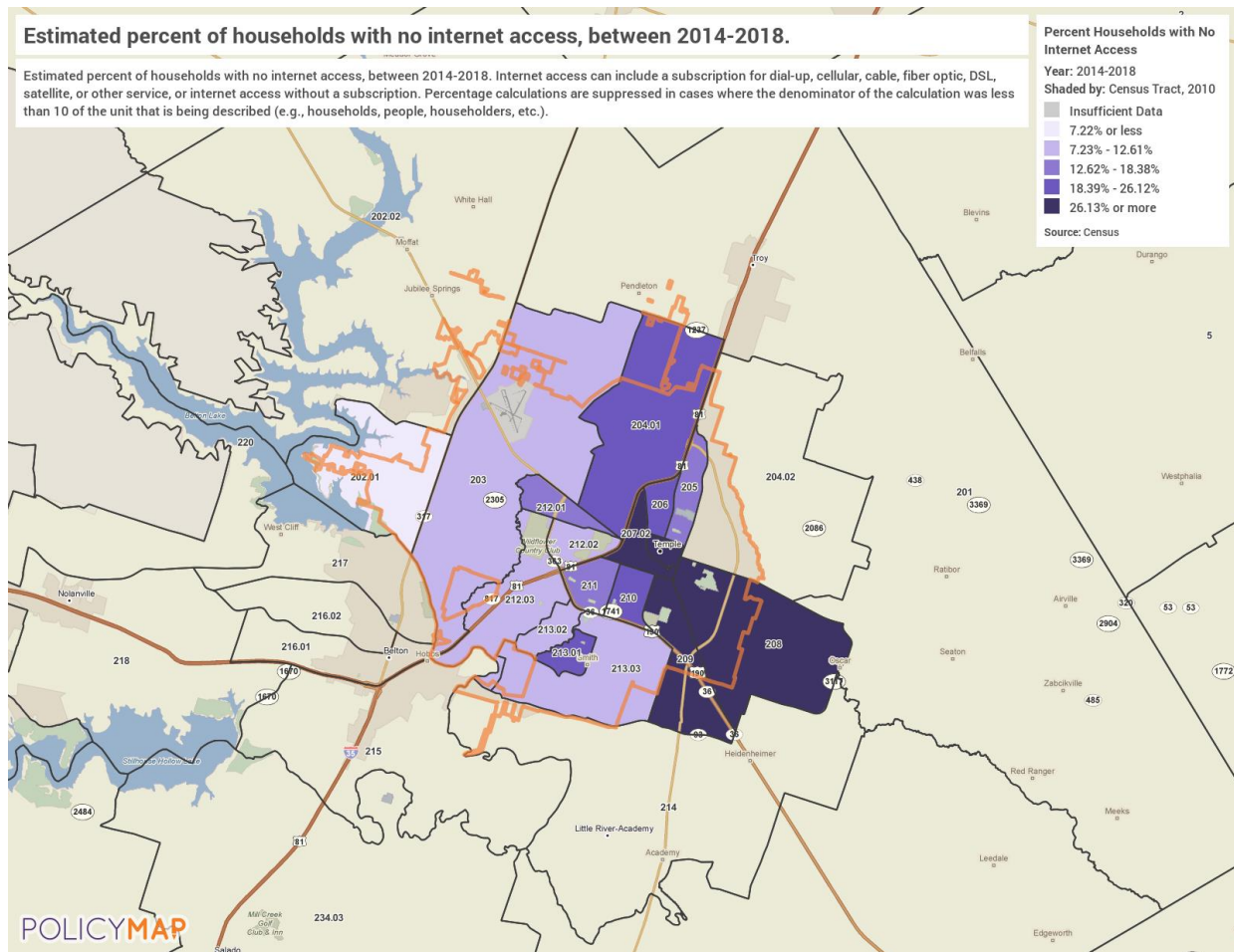
Ferguson Park is a centrally located neighborhood east of downtown Temple. Plans include new infrastructure opportunities that include expanded Right of Ways with pedestrian connections, new bike lanes, new water lines, and neighborhood lighting. The plan looks to improve connectivity in the community including bike and pedestrian traffic. Safety improvements through lighting and dead-end road removal will take place. The plan also calls for improving housing stock, increasing property values and creating simple design guidelines. The plan also takes advantage of its proximity to parks and looks to integrate neighborhood parks.

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS - 91.210(A)(4), 91.310(A)(2)

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

As shown on the following map generated by PolicyMap, the vast majority of the City of Temple has access to broadband service, however as indicated in the second map census tracts 207.02, 209 and 208 a greater number of households do not have internet access. These census tracts have the lowest income levels in the City.





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

As indicated in the map below, the majority of the City has multiple providers for broadband internet service.

Number of residential wired internet providers in 2018.

Number of wired internet providers for residential customers in 2018. Counts the number of distinctly named providers, regardless of technology. Includes all areas with advertised internet speeds of 768 kilobits per second (kbps) or higher. Access may not be available in entire area. Includes asymmetric xDSL (ADSL), symmetric xDSL (SDSL), VDSL, other copper wire technologies, cable modem, optical carrier/fiber to the end user, terrestrial fixed wireless, and electric power line. Areas where no data are available are labeled as having zero providers.

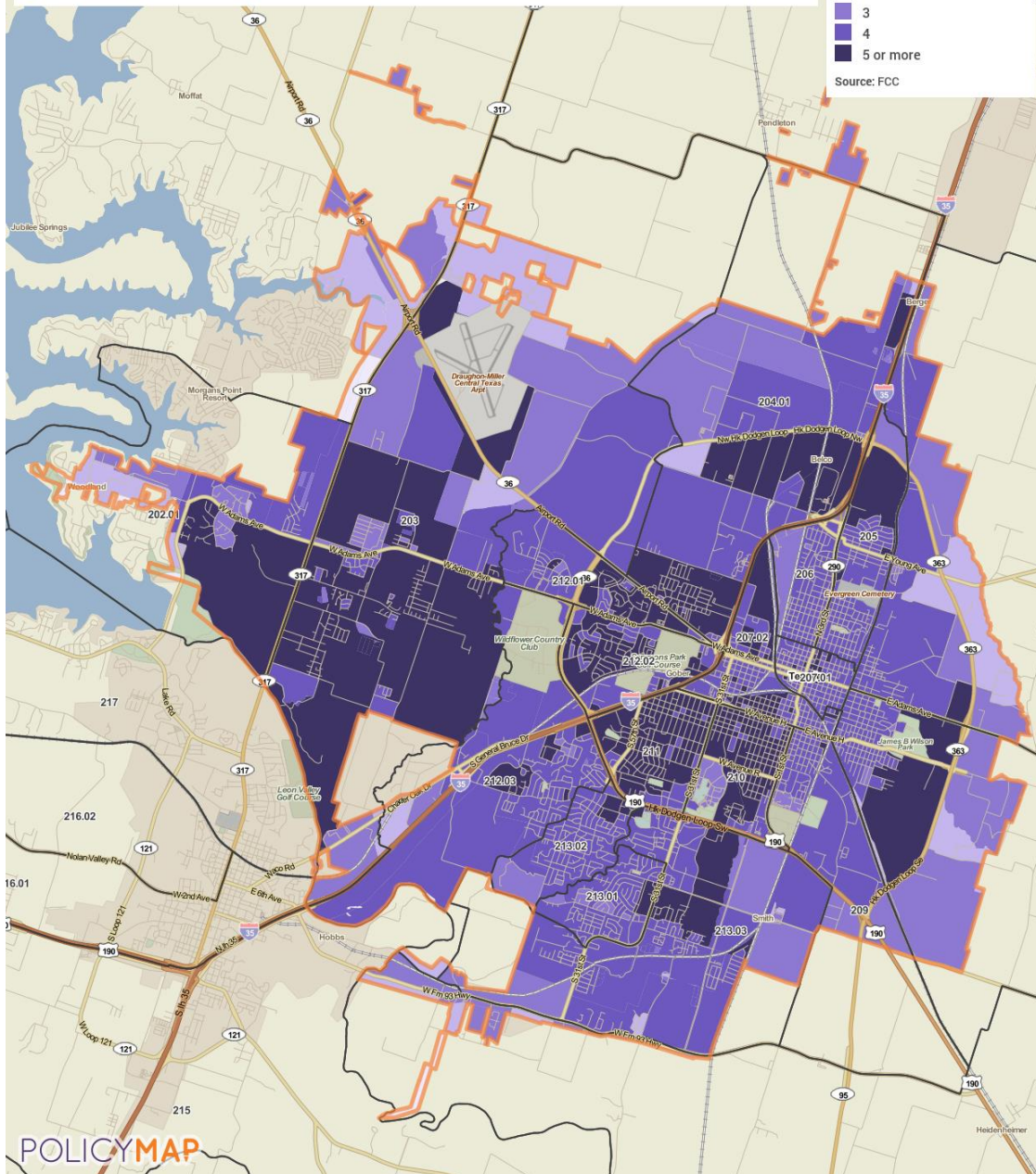
Wired Internet Providers (Residential)

Year: 2018

Shaded by: Block

- Insufficient Data
- 1 or less
- 2
- 3
- 4
- 5 or more

Source: FCC



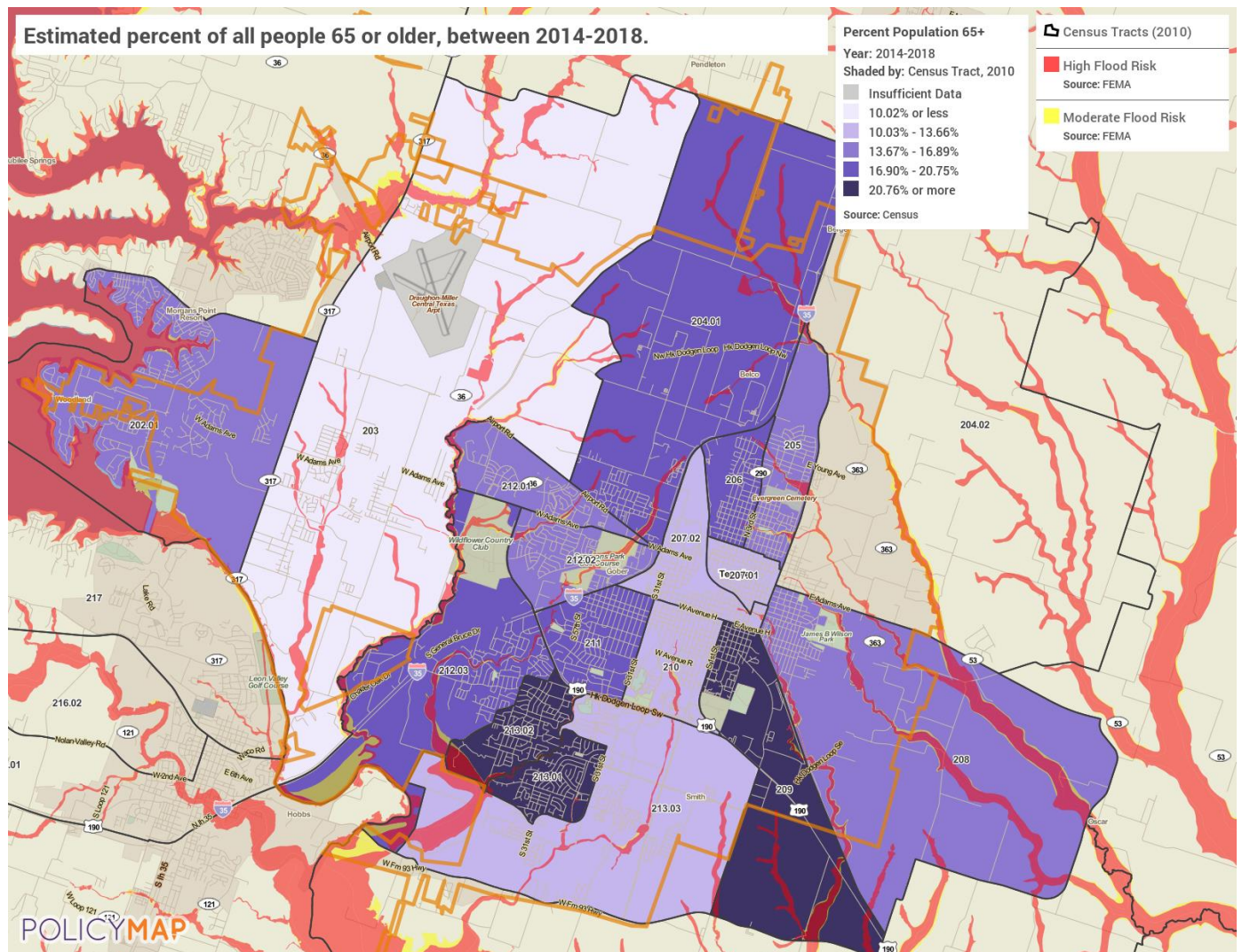
Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Central Texas Council of Governments created the Threat and Hazard Identification and Risk Assessment (THIRA) plan in 2016. This plan helps communities determine what they need to prepare for, what resources they require, and what their current gaps are. Communities can use this information to help them efficiently build and sustain preparedness capabilities. Included in the plan, several Natural hazards have been identified such as flooding, tornados and wildfires. These types of hazards can be exacerbated by climate change.

According to the 2016 paper published by the United States Environmental Protection Agency, the state of Texas has seen warming between one-half and one degree in the past century. Scientist predict this will continue to increase, causing extremely hot days in Texas. Communities with greater populations of elderly individuals, have an increased social vulnerability because older people are more likely to be the most impacted by extreme events such as heat waves. Research also shows communities with higher rates of unemployment are likely to face increased challenges in appropriating resources for climate change response policies. Residents in these communities will require additional support to help them adapt to changing climatic conditions.

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

According to multiple studies, there are several pre-existing socio-economic conditions that have disproportionate impacts of natural disasters. This aspect of vulnerability to climate change is based on measures of relative poverty, deprivation, education, health, access to resources, and other individual and household level characteristics that undermine an individual's ability to withstand changes in economic and environmental conditions. The social indicators most likely to have a high impact on social vulnerability in low- to moderate income areas of the City are high percentage of the population over 65 years old and high percentage of the civilian labor force that is unemployed. As shown in the maps below, these indicators are located in the low to moderate income areas.



Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of Community Development Block Grant (CDBG) funds in the City of Temple over the next five years. The plan is guided by three overarching goals that are applied according to Temple's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and assisting homeless persons and families into permanent housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate-income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate-income persons to achieve self-sufficiency.

The priority needs identified for the next five years are as follows:

Increase Supply of Affordable Housing

- Improve existing housing
- Create new affordable homeownership units
- Create new affordable rental units

Decrease Homelessness

- Provide housing and services to the homeless and at risk of homelessness

Provide Healthy and Attractive Neighborhoods

- Blight Removal/Code Enforcement
- Improve public infrastructure.
- Improve public facilities.

Provide Public Services

- Provide public services to low and moderate-income households as well as person with special needs.

Provide Economic Opportunity

- Provide economic opportunities in the City of Temple.

Planning and Administration and Fair Housing

- Provide quality oversight and administration of federal programs.
- Affirmatively Further Fair Housing

In light of the increasing severity of the COVID-19 pandemic, the City of Temple is interested in making available CDBG funding to program eligible projects and activities. To assist in providing public facilities (new, expanded, retrofitted, etc.), special economic development assistance to businesses, public services and/or planning (in some limited cases) that could enhance our community's response to the impact of the pandemic, our community will place a high priority on providing facilities and services in support of a coordinated pandemic response. As of June 1, 2020, Bell County has 329 confirmed cases of COVID-19 in, as well as at least one death of a Temple resident.

SP-10 GEOGRAPHIC PRIORITIES – 91.215 (A)(1)

Geographic Area

| | |
|---------------------------------------|--|
| Target Area Name: | Community Wide (City of Temple) |
| Target Area Type: | Local Target area |
| Other Target Area Description: | |
| Revital Type: | Comprehensive |
| Other Revital Description: | |
| Target Area Name: | CDBG Eligible Areas |
| Target Area Type: | Local Target area |
| Other Target Area Description: | |
| Revital Type: | Comprehensive |
| Other Revital Description: | |

Table 46- Geographic Priority Areas

General Allocation Priorities

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

Federal CDBG funds are intended to provide low and moderate income (LMI) households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the geographic priority for the selection of these projects in the City of Temple is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher. These include Census Tracts 48027020800, 48027020900, 48027021000, 48027020702, and 48027020701.

Priority Needs

The following is a framework for priorities, needs and goals to address the City's identified needs during the next five years. The final determination on funded activities will occur during the review process for the prioritization of projects.

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups
- Analyzing current social, housing, and economic conditions
- Analyzing the relative needs of low- and moderate-income families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from stakeholder sessions, interviews, service provider surveys, City department staff and public hearings.

Priorities were established using the following definitions:

- **High** priorities are those activities that will be considered first for funding with CDBG resources.
- **Low** priorities are those activities that will be considered after high-priority projects if CDBG resources are available.

Low priority activities are still important and are not meant to be understood as being unnecessary in the City. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If additional funding becomes available, low priority activities will be considered.

For projects that address a high priority need, the City will base funding decisions on the capacity, the type of project, the potential to leverage federal funds with other resources, the anticipated impact of the project and the reasonableness of the proposed budget and timeline for completion. Once projects that address high priorities are acted upon, the City will then review projects and activities to meet low priorities.

| | | |
|---|---------------------------|---|
| 1 | Priority Need Name | Create new housing units |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Disabilities |

| | | |
|---|------------------------------------|---|
| | Associated Goals | Increase affordable rental housing Increase homeownership |
| | Description | Safe, decent and affordable housing for low- and moderate-income households through providing funding for the new construction of housing for resale to homebuyers by the City or other providers |
| | Basis for Relative Priority | Providing quality affordable housing remains a high priority for the City and is a demonstrated need based on feedback received during stakeholder outreach, as well as the needs assessment and market analysis sections of this document. |
| 2 | Priority Need Name | Acquisition and Rehabilitation of Units |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly |
| | Associated Goals | Increase affordable rental housing Increase homeownership Improve existing housing |
| | Description | The City of Temple will rehabilitate substandard housing units to improve the housing stock through providing funding for the acquisition and rehabilitation of existing housing. |
| | Basis for Relative Priority | Housing rehabilitation continues to be a high priority for the City. |
| 3 | Priority Need Name | Affordable Housing for Special Needs Populations |
| | Priority Level | High |
| | Population | Extremely Low Low Large Families Families with Children Elderly |
| | Associated Goals | Increase affordable rental housing Increase homeownership Improve existing housing |
| | Description | Support initiatives to increase permanent affordable rental and housing ownership opportunities. This could include rental housing for people with disabilities and low incomes. |

| | | |
|----------|------------------------------------|---|
| | Basis for Relative | Increasing the number of affordable units continues to be a high priority for the City. |
| 4 | Priority Need Name | Financial Assistance to Eligible Home Buyers |
| | Priority Level | High |
| | Population | Low Moderate Large Families |
| | Associated Goals | Increase homeownership |
| | Description | Direct financial assistance to individuals and families to subsidize the purchase of housing units for homeownership by providing assistance with down payments and costs. |
| | Basis for Relative Priority | Based on community participation responses and research data that shows that there is inadequate affordable housing in the City and the housing prices are increasing. |
| 5 | Priority Need Name | Homeless Prevention Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence Unaccompanied Youth |
| | Associated Goals | Provide housing and services to the homeless and those at risk of homelessness in the City. |
| | Description | Need for services and financial assistance for persons at risk of becoming homeless and may have higher housing cost burden putting them at greater risk of missing a housing payment |
| | Basis for Relative Priority | Addressing the issue of homelessness continues to be a high priority for the City. |
| 6 | Priority Need Name | Minor Repairs to Existing Units |
| | Priority Level | High |
| | Population | Low Moderate Families with Children Elderly |

| | | |
|---|------------------------------------|---|
| | Associated Goals | Increase homeownership Improve existing housing |
| | Description | Need to address safe, decent, and affordable housing for low- and moderate-income households through minor repairs to owner-occupied houses. |
| | Basis for Relative Priority | Based on community participation responses and data on cost burden in the City of Temple. |
| 7 | Priority Need Name | Code Enforcement |
| | Priority Level | High |
| | Population | Low Moderate Non-housing Community Development |
| | Associated Goals | Blight Removal/Code Enforcement |
| | Description | 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. |
| | Basis for Relative Priority | Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in tackling slum and blight in areas with higher low- and moderate-income households. |
| 8 | Priority Need Name | Demolition and Clearance |
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Associated Goals | Blight Removal/Code Enforcement |
| | Description | 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 |
| | Basis for Relative Priority | The priority is rated as high based on the results of the resident surveys and stakeholder interviews, as well as input from code enforcement officers and HOAs. |
| 9 | Priority Need Name | Improvements to Public Infrastructure |

| | | |
|----|------------------------------------|--|
| | Priority Level | High |
| | Population | Non-housing Community Development |
| | Associated Goals | Improve public infrastructure. |
| | Description | 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). |
| | Basis for Relative Priority | Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in addressing these needs in areas with over 51% low- and moderate-income households. |
| 10 | Priority Need Name | Improve public facilities |
| | Priority Level | Low |
| | Population | Non-housing Community Development |
| | Associated Goals | Improve public facilities |
| | Description | Need for improvements to parks and recreational facilities including providing equipment and accessibility features in LMI areas. |
| | Basis for Relative Priority | Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in addressing these needs in areas with over 51% low- and moderate-income households. |
| 11 | Priority Need Name | Public Services |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children |
| | Associated Goals | Provide public services to low and moderate-income households as well as person with special needs. |

| | | |
|-----------|------------------------------------|---|
| | Description | 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. This includes crime prevention programs, vocational training programs, literacy education, GED preparation, job readiness assistance, and job training. |
| | Basis for Relative Priority | Based on community participation responses and the needs assessment and market analysis helped determine the need priority. |
| 12 | Priority Need Name | Planning/Administration |
| | Priority Level | High |
| | Population | Other |
| | Associated Goals | Planning/Administration |
| | Description | Administrative and planning costs to operate the CDBG Program. |
| | Basis for Relative | Continued need to properly administer and operate the CDBG Program. |
| 13 | Priority Need Name | Fair Housing Services |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development |
| | Associated Goals | Affirmatively Further Fair Housing |
| | Description | Need for awareness and education on fair housing issues and housing discrimination, as well as enforcement of fair housing laws in the City. |
| | Basis for Relative Priority | Priority was based on the community participation responses and the City's Analysis of Impediments to Fair Housing Choice which identified the need for fair housing education and awareness. |
| 14 | Priority Need Name | Economic Development/Assistance to Businesses |
| | Priority Level | High |
| | Population | Non-housing Community Development |

| | | |
|-----------|------------------------------------|---|
| | Associated Goals | Provide economic opportunity in the City of Temple |
| | Description | 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. |
| | Basis for Relative Priority | Temple's Economic Development Corporation, Temple Chamber of Commerce, resident surveys and stakeholder interviews indicate that the community places a high priority on assisting businesses in the area to thrive and grow. |
| 15 | Priority Need Name | Provide facilities and services in support of the pandemic response |
| | Priority Level | High |
| | Population | Low Moderate Large Families Families with Children Elderly Homeless Non-housing Community Development |
| | Associated Goals | Provide facilities and services in support of the pandemic response |
| | Description | Need to create public services, homeless assistance, economic development available to persons impacted by the pandemic. |
| | Basis for Relative | Priority based severity of pandemic and need for emergency response. |

Table 32 – Priority Needs Summary

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 Rehousing. |
| 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 anticipate developing affordable single-family housing for homeownership. |
| Rehabilitation | A large number of 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 fewer 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 and Community Enhancement Grant funds for owner-occupied rehabilitation, including energy improvements and accessibility installations/improvements |
| Acquisition, including preservation | There are a large number of low-to-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 Community Enhancement Grant funds for first-time homebuyer's assistance. |

Table 33 – Influence of Market Conditions

Introduction**Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Public-federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$626,742 | | | \$626,742 | \$2,506,968 | Funds for housing and non-housing community development needs and pandemic response |

Table 49 - 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 Infill Incentive program 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 publicly 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. 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. 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 Neighborhood Services Division, 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 Neighborhood Services Division 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 | City Wide |
| United Way of Central Texas | Non-profit Organization | Economic Development Non-homeless special needs Ownership Planning neighborhood improvements public services | Region |
| NeighborWorks of Waco, Inc | Non-profit Organization | Economic Development Ownership Planning | Region |
| Families in Crisis, Inc | Non-profit Organization | Homelessness | Region |
| Family Promise of East Bell County | Non-profit Organization | Homelessness | Region |
| Central Texas Housing Consortium-THA | Non-profit Organization | Ownership Public Housing Rental public services | Region |
| Hill Country Community Action Association, Inc | Non-profit Organization | Homelessness Non-homeless special needs Ownership public services | Region |
| Heart of Central Texas Independent Living | Non-profit Organization | Non-homeless special needs | Region |
| Texas Homeless Network | Continuum of Care | Homeless | Region |
| Hill County Transit District (The HOP) | Non-profit Organization | Public Services | Region |

| | | | |
|--|-------------------------|---|-----------|
| Texas Health Institute | Non-profit Organization | Non-homeless special needs Planning public services | Region |
| Helping Hands Ministry | Non-profit Organization | Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public services | Region |
| Heart of Texas Goodwill Industries, Inc. | Non-profit Organization | Homelessness Non-homeless special needs Ownership Planning Rental public services | Region |
| Workforces Solutions of Central Texas | Government | Economic Development public services | State |
| Salvation Army | Non-profit Organization | Homeless, Non-homeless special needs, Public Services | Region |
| St. Vincent de Paul | Non-profit Organization | Homeless, Non-homeless special needs, Public Services | City Wide |
| Feed My Sheep | Non-profit Organization | Homeless, Non-homeless special needs, Public Services | City Wide |

Table 34 - 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 Neighborhood Services 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 Housing Choice Voucher 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.

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

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | |
| Legal Assistance | X | X | |
| Mortgage Assistance | X | X | |
| Rental Assistance | X | X | |
| Utilities Assistance | X | X | |
| Street Outreach Services | | | |
| Law Enforcement | | | |
| Mobile Clinics | | X | |
| Other Street Outreach Services | | X | |
| Supportive Services | | | |
| 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 | | |
| Other | | | |
| Other | | | |

Table 51 - 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 City of Temple would like to collaborate with homeless providers in Bell County to develop a regional strategic plan to address homelessness. 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 Rehousing programs and permanent supportive housing programs in the City of Temple. Affordable housing subsidies are limited to the Housing Choice Voucher (HCV) program and public housing units. 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 | Improve Existing Housing | 2020 | 2024 | Affordable Housing | Citywide | Minor Repairs to Existing Housing | CDBG: \$191,660 | Rental Units rehabilitated: 20 housing units Homeowner Housing Rehabilitate: 18 housing units |
| 2 | Create New Affordable Homeownership Units | 2020 | 2024 | Affordable Housing | Citywide | Create new housing units | | |
| 3 | Create New Affordable Rental Units | 2020 | 2024 | Affordable Housing | Citywide | Create new housing units | | |
| 4 | Provide housing and services to the homeless and at risk of homelessness | 2020 | 2024 | Homeless | Citywide | Homeless Prevention Services | | |
| 5 | Blight Removal/Code Enforcement | 2020 | 2024 | Non-Housing Community Development | CDBG Eligible Areas | Demolition and Clearance Code Enforcement | CDBG: \$189,121 | Buildings Demolished: 18 buildings |

| | | | | | | | | |
|----|--|------|------|-----------------------------------|---------------------|---------------------------------------|----------------|---|
| 6 | Improve Public Infrastructure | 2020 | 2024 | Non-Housing Community Development | CDBG Eligible Areas | Improvements to Public Infrastructure | CDBG: \$50000 | Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 10 households |
| 7 | Improve Public Facilities | 2020 | 2024 | Non-Housing Community Development | CDBG Eligible Areas | Improve Public Facilities | | |
| 8 | Provide public services to low and moderate-income households; special needs | 2020 | 2024 | Non-Homeless Special Needs | Citywide | Public Services | CDBG: \$75089 | Public Service activities other than Low/Moderate Income Housing Benefit: 500 persons |
| 9 | Provide quality oversight and administration of federal programs | 2020 | 2024 | Other | Citywide | Planning and Administration | CDBG: \$120872 | Other: N/A |
| 10 | Further Fair Housing | 2020 | 2024 | Non-Housing Community Development | Citywide | Fair Housing Services | | |

| | | | | | | | | |
|----|---|------|------|-----------------------------------|----------|--|--|--|
| 11 | Expand Economic Opportunity | 2020 | 2024 | Non-Housing Community Development | Citywide | Economic Development/Assistance to businesses | | |
| 12 | Provide facilities and services in support of the pandemic response | 2020 | 2024 | Non-Homeless Special Needs | Citywide | Public Services Economic Development/Assistance to businesses | | |

Table 52 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Improve Existing Housing |
| | Goal Description | Extend the useful life of existing affordable housing through accessibility, weatherization, repair, and rehabilitation programs . Rehabilitate substandard housing units. Expand housing through the acquisition and rehabilitation of existing units which is administered by the City. Assist low- to moderate-income existing owner-occupants of single-family housing through the minor repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation which is administered by the City. |
| 2 | Goal Name | Create New Affordable Homeownership Units |
| | Goal Description | Increase the supply of decent, affordable housing and/or accessible for-sale housing opportunities available for the City's lowest -income households; support households who own their own home. Fund activities through the construction of new infill housing on vacant lots . Providing safe, decent, and affordable housing for low- and moderate-income households by expanding the supply of owner-occupied housing through the financial assistance to eligible homebuyers which is administered by the City. Expand the supply of safe, affordable housing by expanding the supply of owner-occupied housing through the acquisition and rehabilitation of existing units which is administered by the City. |
| 3 | Goal Name | Create New Affordable Rental Units |

| | | |
|---|-------------------------|--|
| | Goal Description | Fund activities that expand the supply and improve the condition of rental housing affordable to lower income households. Fund activities that leverage other public and private resources such as Low-Income Housing Tax Credit Projects. Support incentives to increase permanent affordable multifamily rental housing . Fund projects that increase the supply of permanent supportive housing and housing for extremely low-income populations. Fund activities that expand the supply of rental housing through the new construction and/or acquisition and rehabilitation of existing units through assisting for-profit and non-profit developers. |
| 4 | Goal Name | Provide housing and services to the homeless and at risk of homelessness |
| | Goal Description | Provide funds to support shelter operations, transitional housing for special populations, rapid rehousing, coordinated entry, homeless diversion and homeless prevention programs. |
| 5 | Goal Name | Blight Removal/Code Enforcement |
| | Goal Description | The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through blight removal by funding neighborhood code enforcement and demolition activities in primarily low- and moderate-income (LMI) areas. |
| 6 | Goal Name | Improve public infrastructure |
| | Goal Description | Fund non-housing community development proposals to expand affordable housing development to include water/sewer projects, drainage projects and sidewalks . The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks , and general neighborhood recreational facilities and improvements including ADA improvements. |
| 7 | Goal Name | Improve public facilities |
| | Goal Description | The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities , neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general neighborhood recreational facilities and improvements including ADA improvements. |
| 8 | Goal Name | Provide public services to low and moderate-income households as well as person with special needs. |
| | Goal Description | Promote public service activities for seniors, persons with disabilities, at risk youth, victims of domestic violence, ex-offenders, substance use and mental health services and non-homeless special needs. |
| 9 | Goal Name | Provide quality oversight and administration of federal programs. |
| | Goal Description | Planning and administrative activities to efficiently and successfully manage the CDBG program. |

| | | |
|----|-------------------------|---|
| 10 | Goal Name | Further Fair Housing |
| | Goal Description | Education and outreach to the public , real estate professionals, landlords, and property managers regarding fair housing laws and activities related to the Analysis of Impediments to Fair Housing Choice and other plans and documents. |
| 11 | Goal Name | Expand Economic Opportunity |
| | Goal Description | Promote programs which create, maintain, or expand economic opportunities through the creation or retention of jobs for low- to moderate-income persons and provide job skills training and through assistance to existing small businesses and microenterprises that create job opportunities for low- and moderate-income persons. |
| 12 | Goal Name | Provide facilities and services in support of the pandemic response |
| | Goal Description | Promote services to address the public service needs, medical needs, homeless service needs and other emergency needs of households, people and businesses impacted by the pandemic. |

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 the City, or its partners with other funding, will provide assistance to over 500 people and rehabilitate 38 housing units for low to moderate income residents.

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

All Central Texas Housing Consortium properties have units that are accessible and meet or exceed HUD 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 THA operates two community centers at the properties with on-site service coordinators to facilitate access to social services and to encourage participation in the management of programs;
- Residents are encouraged to participate in the development/planning process for the Public Housing Authority (PHA) Annual Plan, 5-Year Plans and Capital Fund Plan via newspaper notices, individual resident notices, public hearings and Resident Advisory Board meetings;
- Social activities such as potluck 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; and
- THA offers scholarships for higher education, provides childcare, completes resident needs assessments, provides educational youth activities and many other social service programs to enhance quality of life and self-sufficiency for residents.

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

No.

Plan to remove the 'troubled' designation

N/A

Barriers to Affordable Housing

According to the Analysis of Impediments to Fair Housing Choice under review in 2020, providing more housing choices in more areas across the City could increase the accessibility and affordability of housing in Temple. While households of Temple are almost evenly split between renters (46%) and homeowners (54%), most of the housing stock consists of single-family homes at 64.8% of all housing stock. Multifamily housing is typically more affordable than single-family housing, but multifamily housing options are limited. Stakeholders noted a need to improve the City's infrastructure, particularly in some of the LMI areas of the City. While the City has shown to be investing funds, such as CDBG and HOME, in LMI areas, the lack of public transit access, needed infrastructure improvements and landlords will to accept Housing Choice Vouchers are barriers in locating affordable housing options in higher opportunity areas.

Temple is a city of relatively low housing costs. However, approximately 3,210 owners in the City of Temple – or 23% of owner households - are spending more than 30% of their income on housing costs. For renters, 61.5% of households are spending more than 30% of their income on housing costs. There is a discrepancy between owners and renters in the City cost burden computations.

The City will continue to invest and explore the barriers of public policies on affordable housing over the next 5 years.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

| 1 | Impediment: There is a lack of transportation and infrastructure that creates disparities in accessing areas of opportunity. | | | |
|---|--|---|--|-----------|
| | Action | Discussion | Metric for Success | Timeframe |
| | Expand public transportation to include additional bus stops and/or additional service hours. | There is a lack of reliable and frequent public transportation in the City of Temple. Map 24 shows HOP Bus stop locations across the community. Most are located downtown area and toward the south of the downtown area. There are very few stops in the eastern part of the community. Stakeholders note transportation as a major concern in Temple. Bus services have been reduced, with a majority of the stops closed in the low-income neighborhoods. Public transportation is shared passenger transport service available for use by the general | Maps and summary data analysis showing targeted investment to improve transportation in low-income and minority neighborhoods. | Ongoing |

| | | | | |
|---|--|---|---|-----------|
| | | public, including buses, light rail, and rapid transit. Public transportation includes paratransit services for persons with disabilities. The availability, type, frequency, and reliability of public transportation affect which households are connected to community assets and economic opportunities. | | |
| | Invest in improving the City's infrastructure including sidewalk repair, pedestrian crossings, and curb cuts. | During stakeholder meetings it was noted many public buildings, sidewalks, pedestrian crossings, or other infrastructure components are inaccessible to individuals with disabilities including persons with mobility impairments, individuals who are deaf or hard of hearing, and persons who are blind or have low vision. These accessibility issues can limit realistic housing choice for individuals with disabilities. Inaccessibility is often manifest by the lack of curb cuts, lack of ramps, and the lack of audible pedestrian signals. | Maps and summary data analysis showing targeted investment to improve infrastructure in low-income and minority neighborhoods. Committing CDBG funds to finance these items | Ongoing |
| 2 | Impediment: Sections of the City's Zoning Code create barriers to creating affordable housing and providing housing choice to protected groups. | | | |
| | Action | Discussion | Metric for Success | Timeframe |
| | Amend the City's Zoning Code to clearly define a group home as a residence for up to six unrelated persons with disabilities as defined by the federal Fair Housing Act. | As per the Joint Statement of the Department of Housing and Urban Development and the Department of Justice's State and Local Land Use Laws and Practices and the Application of the Fair Housing Act: <i>The Fair Housing Act prohibits discrimination on the basis of disability, and persons with disabilities have the same Fair Housing Act protections whether or not their housing is considered a group home. A household where two or more persons with disabilities choose to live together,</i> | Amended and adopted City Zoning Code that is consistent with the federal Fair Housing Act regarding group homes | 2024 |

| | | | | |
|---|---|---|---|-----------|
| | | <p><i>as a matter of association, may not be subjected to requirements or conditions that are not imposed on households consisting of persons without disabilities.</i></p> <p><i>In this Statement, the term "group home" refers to a dwelling that is or will be occupied by unrelated persons with disabilities.</i></p> | | |
| | Amend the City's Zoning Code to expand zoning areas that support smaller, more affordable housing such as multi-family zones. | Zoning Regulations restricting small lot sizes and/or multi-family development across the community create barriers to protected classes' ability to move to opportunities of choice due to the shortage of areas where smaller, more affordable housing can be developed or most multi-family zones are located in areas where a majority of minorities and lower-income residents live, causing barriers to movement into other areas in the community. | Amended and adopted City Zoning Code that incorporates higher densities in zoning districts where multi-family housing could be developed | 2024 |
| 3 | Impediment: Persons with lower incomes, who are disproportionately members of the protected classes, are less able to afford safe, decent affordable housing. | | | |
| | Action | Discussion | Metric for Success | Timeframe |
| | Preserve and increase the number and quality of affordable housing throughout the City | The City should continue to invest federal, state and local funds in a manner that is consistent with the Neighborhood Studies. The dual strategies of improving the quality of live and living environments in areas of high poverty while increasing access to affordable housing in areas of higher opportunity are consistent with the Fair Housing Act and affirmatively further fair housing choice. The recommendation is based on the analysis of CDBG funds in the Public Policy Analysis section which indicated that the City is | Maps and summary data analysis showing investment locations and beneficiaries. Commitment of CDBG and HOME funds on an annual basis to assist low to moderate income households | Ongoing |

| | | | | |
|---|---|--|---|-----------|
| | | affirmatively furthering fair housing choice in its CDBG investments. To ensure that the City continues to invest funds in ways that affirmatively further fair housing choice, the City should continue to carefully monitor expenditures for mapping and data analysis purposes on an annual basis. <i>To the extent possible</i> , the City should also monitor the benefit to members of the protected classes (i.e. collect race/ethnicity, disability status, etc. to the extent possible). | | |
| | Amend the current City Council LIHTC project selection criteria to remove the need for support from neighborhood organizations. | The opposition of community members to proposed or existing developments—including housing developments, affordable housing, publicly supported housing (including use of housing choice vouchers), multifamily housing, or housing for persons with disabilities—is often referred to as “Not in my Backyard,” or NIMBY-ism. Community opposition, when successful at blocking housing options, may limit or deny housing choice for members of the protected classes based on reasons related to their protected class status. | Modified LIHTC project selection criteria. | 2024 |
| 4 | Impediment: There is a need for additional education and outreach as related to fair housing. | | | |
| | Action | Discussion | Metric for Success | Timeframe |
| | Strengthen fair housing investigation, enforcement, and outreach through workshops, seminars, paired testing, etc. in | Based on the Fair Housing Profile and HMDA analysis, there is evidence of perceived and actual housing discrimination in the rental and owner markets. While the City does not have jurisdiction over the private market, it is incumbent upon the City, as a HUD grantee, to affirmatively | Education and outreach including paired testing results | Ongoing |

| | | | | |
|---|--|--|---|-----------|
| | partnership with community partners. | further fair housing choice, which includes education and outreach related to housing discrimination in both the rental and owner markets. This includes providing education to potential homebuyers, real estate agents, lenders and mortgage brokers, landlords, property managers and owners, tenants, agents who assist in finding rental properties, and lawyers and judges working with persons being evicted. Paired testing was not conducted in the years since the last AI was completed. It is recommended that the City partner with a local agency to conduct paired testing. | | |
| | Conduct the four-factor analysis | Although the City has a relatively small population of persons with limited English proficiency (LEP), as a CDBG grantee is it required to conduct this analysis to determine the extent to which it must provide language assistance services to ensure persons with LEP are able to access programs and services. | Adopted Language Access Plan | 2020 |
| 5 | Impediment: There are a greater number of deteriorated and abandoned buildings in low-to-moderate income neighborhoods | | | |
| | Action | Discussion | Metric for Success | Timeframe |
| | The City should target reinvestment activities such as rehabilitation and, as necessary, demolition of vacant housing and the construction of replacement housing. | Deteriorated and abandoned properties may be signs of a community's distress and disinvestment and are often associated with crime, increased risk to health and welfare, plunging decreasing property values, and municipal costs. Demolition without strategic revitalization and investment can result in further deterioration of already damaged neighborhoods. | Maps and summary data analysis showing investment locations and beneficiaries. Report on the number of demolished structures annually | Ongoing |

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

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 215 Texas counties in the Texas Balance of State Continuum of Care. 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 and is an active member of the THN.

During stakeholder meetings, it was noted that Temple does not have a street outreach team. A local faith-based organization has been filling this gap and the Temple Police Department has recently hired an officer who will be working with those who are street homeless.

The THN saw a 19% decrease in the number of people experiencing homelessness from 2019 Point in Time Count to the 2020 Point in Time Count. This decrease was largely households with at least one child.

Over the next five years, the City of Temple will engage local homeless services providers and regional providers to develop a strategic approach to addressing the needs of persons experiencing homelessness in the community.

Addressing the emergency and transitional housing needs of homeless persons

There are limited emergency shelters, transitional housing, or permanent supportive housing programs within the city limits of Temple and therefore, it is difficult to predict the number of people entering and exiting homelessness each year by population type. Families in Crisis and AWARE Central Texas will continue to provide emergency shelter to those whom they have provided outreach and crisis intervention and are in desperate need of shelter. The City will work with other area agencies providing emergency shelter and other housing options in Bell County.

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

The Salvation Army has recently completed construction of an emergency shelter in Temple and is receiving state Emergency Solutions Grant (ESG) and Continuum of Care (CoC) funding for the operation of this program and the operation of Coordinated Entry. The Salvation Army program does not meet all the needs of persons experiencing homelessness in Temple, as it specifically provides emergency shelter for women only. A separate shelter for men is desperately needed.

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

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, homeless prevention 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 will continue to provide funding for programs, services, and options for housing homeless individuals, as funds are available, using public service agencies who are prepared and trained to specifically address the needs of the homeless. Preventing individuals and families that have previously experienced homelessness from returning to homelessness requires a full and comprehensive assessment and program which may include tasks and processes that many individuals perform daily. Stakeholders noted an increase in the number of chronically homeless individuals in the community. Chronically homeless individuals have long episodes of homelessness and a disability that often prevents housing stability without additional supportive services. Therefore, continued support services with extended or longer-term case management would likely be required to achieve successful integration and self-sufficiency.

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

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 publicly 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. Currently THN is developing a strategic plan, which will be made available to communities once completed.

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.

The City will fund a first-time homebuyer's assistance program 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?

The City's housing programs will address the LBP hazard issues for homeowners and buyers. The City does not provide assistance to renters and must rely on the Housing Choice Voucher (HCV) Program 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 HCV program and the policies and procedures for the management of the program includes sections on HQS inspections and LBP assessments.

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 families living in poverty. The City of Temple utilizes both federal, state and local funds to address poverty.

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 2019, the City used its CEGs to fund The HOP (public transit), Hill Country Community Action Association, Temple Housing Authority, Bell County Human Services (Temple HELP Center), NeighborWorks, and Habitat for Humanity, all of which address the housing, employment, education, or social service needs of the most underserved residents in the community.

CDBG and CEG funds will be used to provide educational and job training opportunities that will help to lift individuals out of poverty. CEG funds will support a number of educational and job training/readiness programs; provide nutritious meals to low income seniors and disabled residents and to provide homeownership and financial literacy programs that build sustainable pathways out of poverty for families and individuals in Temple.

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

The City of Temple will continue to support the use of local, state and federal funds as they are available to support the needs of low-to-moderate income households and build sustainable pathways out of poverty.

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 manager in the Department of Neighborhood Services to oversee and manage the CDBG program. The CDBG Program Manager monitors 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 Neighborhood 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 reviews 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 annually supplements community development and provision of services to the under-resourced with over \$500,000 in general funds via the Community Enhancement and Strategic Partner Grants. The City also employs a staff of grant writers to identify and secure external funding to bring much needed financial resources into the community from other philanthropic, local, state and federal sources, thus ensuring we can leverage our investments and maximize the impact of CDBG activities.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|---------------------------|-----------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources : \$ | Total: \$ | | |
| CDBG | Public-federal | Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services | \$626,742 | | | \$626,742 | \$2,506,968 | Funds for housing and non-housing community development needs and pandemic response |

Table 35 - Expected Resources – Priority Table

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

The federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and additional funds from other sources are used in conjunction with CDBG, but are not necessarily used as a match, rather as leverage to supplement and augment projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may

be used to address the needs identified in the plan

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

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

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

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 | Improve Existing Housing | 2020 | 2024 | Affordable Housing | Citywide | Minor Repairs to Existing Housing | CDBG: \$191,600 | Rental Units rehabilitated: 20 housing units Homeowner Housing Rehabilitated: 18 housing units |
| 2 | Blight Removal/Code Enforcement | 2020 | 2024 | Non-Housing Community Development | CDBG Eligible Areas | Demolition and Clearance Code Enforcement | CDBG: \$189,121 | Buildings Demolished: 18 buildings Housing Code Enforcement/Foreclosed Property Care: 12 units. |
| 3 | Improve Public Infrastructure | 2020 | 2024 | Non-Housing Community Development | CDBG Eligible Areas | Improvements to Public Infrastructure | CDBG: \$50,000 | Public Facility or Infrastructure other than Low/Moderate Income Housing Benefit: 10 housing units |
| 4 | Provide public services to low and moderate-income households; special needs | 2020 | 2024 | Non-Homeless Special Needs | Citywide | Public Services | CDBG: \$75,089 | Public Service activities other than Low/Moderate Income Housing Benefit: 500 persons |

| | | | | | | | | |
|---|--|------|------|-------|----------|-----------------------------|-----------------|------------|
| 5 | Provide quality oversight and administration of federal programs | 2020 | 2024 | Other | Citywide | Planning and Administration | CDBG: \$120,872 | Other: N/A |
|---|--|------|------|-------|----------|-----------------------------|-----------------|------------|

Table 54 – Goals Summary

Goal Descriptions

| | | |
|---|-------------------------|--|
| 1 | Goal Name | Improve Existing Housing |
| | Goal Description | Extend the useful life of existing affordable housing through accessibility, weatherization, repair, and rehabilitation programs . Rehabilitate substandard housing units. Expand housing through the acquisition and rehabilitation of existing units which is administered by the City. Assist low- to moderate-income existing owner-occupants of single-family housing through the minor repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation which is administered by the City. |
| 2 | Goal Name | Create New Affordable Homeownership Units |
| | Goal Description | Increase the supply of decent, affordable housing and/or accessible for-sale housing opportunities available for the City's lowest -income households; support households who own their own home. Fund activities through the construction of new infill housing on vacant lots . Providing safe, decent, and affordable housing for low- and moderate-income households by expanding the supply of owner-occupied housing through the financial assistance to eligible homebuyers which is administered by the City. Expand the supply of safe, affordable housing by expanding the supply of owner-occupied housing through the acquisition and rehabilitation of existing units which is administered by the City. |
| 3 | Goal Name | Create New Affordable Rental Units |
| | Goal Description | Fund activities that expand the supply and improve the condition of rental housing affordable to lower income households. Fund activities that leverage other public and private resources such as Low-Income Housing Tax Credit Projects. Support incentives to increase permanent affordable multifamily rental housing . Fund projects that increase the supply of permanent supportive housing and housing for extremely low-income populations. Fund activities that expanding the supply of rental housing through the new construction and/or acquisition and rehabilitation of existing units through assisting for-profit and non-profit developers. |

| | | |
|----|-------------------------|---|
| 4 | Goal Name | Provide housing and services to the homeless and at risk of homelessness |
| | Goal Description | Provide funds to support shelter operations, transitional housing for special populations, rapid rehousing, coordinated entry, homeless diversion and homeless prevention programs. |
| 5 | Goal Name | Blight Removal/Code Enforcement |
| | Goal Description | The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through blight removal by funding neighborhood code enforcement and demolition activities in primarily low- and moderate-income (LMI) areas. |
| 6 | Goal Name | Improve public infrastructure |
| | Goal Description | Fund non-housing community development proposals to expand affordable housing development to include water/sewer projects, drainage projects. The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general neighborhood recreational facilities and improvements including ADA improvements. |
| 7 | Goal Name | Improve public facilities |
| | Goal Description | The City intends to create suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general neighborhood recreational facilities and improvements including ADA improvements. |
| 8 | Goal Name | Provide public services to low and moderate-income households as well as person with special needs. |
| | Goal Description | Promote public service activities for seniors, persons with disabilities, at risk youth, victims of domestic violence, ex-offenders, substance use and mental health services and non-homeless special needs. |
| 9 | Goal Name | Provide quality oversight and administration of federal programs. |
| | Goal Description | Planning and administrative activities to efficiently and successfully manage the CDBG program. |
| 10 | Goal Name | Further Fair Housing |
| | Goal Description | Education and outreach to the public, real estate professionals, landlords, and property managers regarding fair housing laws and activities related to the Analysis of Impediments to Fair Housing Choice and other plans and documents. |
| 11 | Goal Name | Expand Economic Opportunity |

| | | |
|----|-------------------------|---|
| | Goal Description | Promote programs which create, maintain, or expand economic opportunities through the creation or retention of jobs for low- to moderate-income persons and provide job skills training and through assistance to existing small businesses and microenterprises that create job opportunities for low- and moderate-income persons. |
| 12 | Goal Name | Provide facilities and services in support of the pandemic response |
| | Goal Description | Promote services to address the public service needs, medical needs, homeless service needs and other emergency needs of households, people and businesses impacted by the pandemic. |

Introduction

Projects

| # | Project Name |
|---|---|
| 1 | Housing Improvement Program |
| 2 | Affordable Rental Housing Incentive Program |
| 3 | Crime Prevention Program |
| 4 | LMI Area Demolition Program |
| 5 | Code Compliance |
| 6 | Administration |
| 7 | COVID-19 Community Relief Program |

Table 55 – 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. Although the CDBG funds are leveraged at a rate exceeding 1:1; the funds are still insufficient to meet the needs of the underserved in the community. Additionally, there is a shortage of high capacity subrecipients and public service agencies. The City encourages CDBG applicants to seek additional resources from other public and private entities in an effort to leverage the limited amount of available CDBG funds.

AP-38 PROJECT SUMMARY

Project Summary Information

| | | |
|---|--|---|
| 1 | Project Name | Housing Improvement Program |
| | Target Area | Community Wide |
| | Goals Supported | Improve Existing Housing |
| | Needs Addressed | Acquisition and Rehabilitation of Units |
| | Funding | CDBG: \$182,519 |
| | Description | The Housing Improvement Program will provide home repairs to low to moderate income citizens in Temple. All repairs will be done as a grant to the homeowner. The program will be administered by a subrecipient with oversight by the City of Temple. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 18 housing units will benefit from the proposed project. |
| | Location Description | City of Temple |
| | Planned Activities | Minor home repairs to low to moderate income households. |
| 2 | Project Name | Affordable Rental Housing Incentive Program |
| | Target Area | Community Wide |
| | Goals Supported | Improve Existing Housing |
| | Needs Addressed | Acquisition and Rehabilitation of Units |
| | Funding | CDBG: \$128,785 |
| | Description | The Affordable Rental Housing Incentive Program will provide matching grants to rental property owners who agree to bring the homes up to HUD Standards for Section 8 Vouchers. The goal of the program will be to increase the number of homes available to accept Section 8 Vouchers. Funding will be provided as a 50/50 matching grant. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 20 units of affordable housing will benefit from this project |
| | Location Description | City of Temple |

| | | |
|----------|--|--|
| | Planned Activities | Provide matching grants to rental property owners to make repairs to properties so that they meet HUD Standards for Section 8 Vouchers. |
| 3 | Project Name | Crime Prevention Program |
| | Target Area | CDBG Eligible Areas |
| | Goals Supported | Provide public services to low and moderate-income households as well as person with special needs. |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$75,089 |
| | Description | The Crime Prevention Program will focus primarily on reducing or eliminating crime in the LMI Areas of Temple. This will be accomplished through the addition of targeted patrols, along with citizen engagement. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 500 people will benefit from the activity. |
| | Location Description | City of Temple |
| | Planned Activities | Salary for FTE officer and Program Materials |
| 4 | Project Name | LMI Area Demolition Program |
| | Target Area | CDBG Eligible Areas |
| | Goals Supported | Blight Removal/Code Enforcement |
| | Needs Addressed | Demolition and Clearance |
| | Funding | CDBG: \$50,000 |
| | Description | The LMI Area Demolition Program will help eliminate slum and blight through the removal of deteriorating structures throughout Temple. \$100,000 of the funding will be used in the LMI Area, while the other \$50,000 will be utilized elsewhere to address spot blight conditions. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 18 buildings will be demolished |
| | Location Description | City of Temple |
| | Planned Activities | Demolition of deteriorating structures throughout the City. |

| | | |
|----------|--|--|
| 5 | Project Name | Code Compliance |
| | Target Area | CDBG Eligible Areas |
| | Goals Supported | Blight Removal/Code Enforcement |
| | Needs Addressed | Code Enforcement |
| | Funding | CDBG: \$69,477 |
| | Description | The Code Compliance Program will focus on proactive measures to engage citizens to reduce code violations including the inspection of multiple types of properties including housing units. Housing Resource Coordinators will be utilized to connect citizens with a variety of resources to address home maintenance, lawn care and clean ups. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | 12 housing units will be assisted. |
| | Location Description | City of Temple |
| | Planned Activities | 1 FTE Code Enforcement Officer |
| 6 | Project Name | Administration |
| | Target Area | City-Wide |
| | Goals Supported | Provide quality oversight and administration of federal programs |
| | Needs Addressed | Planning and Administration |
| | Funding | CDBG: \$120,872 |
| | Description | Funding to be used for personnel, operating and training costs associated with managing the CDBG Program. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | n/a |
| | Location Description | City of Temple |
| | Planned Activities | Program Administration |
| 7 | Project Name | COVID-19 Community Relief Program |
| | Target Area | City-Wide |
| | Goals Supported | Provide facilities and services in support of the pandemic response |
| | Needs Addressed | Provide facilities and services in support of the pandemic response |

| | | |
|--|--|--|
| | Funding | TBD |
| | Description | The COVID-19 Community Relief Program will provide subsistence payments to LMI citizens and grants to small businesses that have been negatively impacted by the pandemic. These Public Service Programs will be funded with CDBG-CV Funds at a level yet to be determined by HUD. |
| | Target Date | 09/30/2021 |
| | Estimate the number and type of families that will benefit from the proposed activities | TBD |
| | Location Description | City of Temple |
| | Planned Activities | Provide subsistence payments to LMI citizens and grants to small businesses that have been negatively impacted by the pandemic |

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

Programs will be directed in the LMI areas of the City and Citywide to provide the greatest impact for low to moderate income households.

Geographic Distribution

| Target Area | Percentage of Funds |
|--------------------|----------------------------|
| Citywide | 64% |
| CDBG Eligible Area | 36% |

Table 56- Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will invest the majority of CDBG Program funds Citywide. Investing in affordable housing projects Citywide will also assist the City in affirmatively furthering fair housing and avoiding the concentration of low-income populations. The City will target its CDBG infrastructure and public improvement activities to census tracts with 51% of its residents at 80% or below the Area Median Income (AMI). Code enforcement efforts will also be targeted to the census tracts where there is a higher concentration of poverty.

Discussion

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

AFFORDABLE HOUSING

AP-55 AFFORDABLE HOUSING – 91.220(G)

Introduction

The City of Temple will utilize CDBG funding in the rehabilitation of exiting units, both for low to moderate income homeowners and rental properties.

| One Year Goals for the Number of Households to be Supported | |
|---|----|
| Homeless | 0 |
| Non-Homeless | 38 |
| Special-Needs | 0 |
| Total | 38 |

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 | 38 |
| Acquisition of Existing Units | 0 |
| Total | 38 |

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

Discussion

The City of Temple will increase the number of rental and homeownership housing during FY 2020. Over 500 households will be served through the various programs outlined in the project listing.

Introduction

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

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

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, the Central Texas Housing Consortium is proactive in both resident participation and residents' move to homeownership:

- The THA operates two community centers at the properties with on-site service coordinators to facilitate access to social services and to encourage participation in the management of programs;
- Residents are encouraged to participate in the development/planning process for the Public Housing Authority (PHA) Annual Plan, 5-Year Plans and Capital Fund Plan via newspaper notices, individual resident notices, public hearings and Resident Advisory Board meetings;
- Social activities such as potluck 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; and
- THA offers scholarships for higher education, provides childcare, completes resident needs assessments, provides educational youth activities and many other social service programs to enhance quality of life and self-sufficiency for residents.

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

N/A

Introduction

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

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

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

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

The City will continue to participate and support the Point in Time Count as performed by the local homeless coalition. The City will identify and work with agencies providing emergency shelter and other housing options in Bell County to determine the number of individuals and families who are in need of receiving assistance.

Additionally, the City will build awareness around information in the CDBG Consolidated Plan, data from HUD, and the American Community Survey to determine numbers and types of households and individuals (veterans, elderly, disabled, youth) who may be at risk of homelessness due to being extremely low income, having housing problems, lack of employment, poor transportation options, and/or lack of benefits. This information will be used in conjunction with the Central Texas Housing Coalition to help identify those agencies who can provide assistance and resources to intervene and help their needs to prevent homelessness.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The Salvation Army operates an emergency shelter center in Temple. It specifically provides emergency shelter for women only. A separate shelter for men is desperately needed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to

permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

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

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

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

Within the City of Temple, multiple non-profit agencies, and public offices (Temple Community Clinic, Workforce, United Way, MHMR, etc.) provide services to help prevent homelessness. City staff will collaborate closely with and regularly with these groups to leverage outcomes for those most at risk of homelessness.

Discussion

The City of Temple is interesting in exploring services and resources to address the needs of persons experiencing homelessness in the community. Over the next five years, concerted efforts will be made to expand services within the City.

Introduction:

The City of Temple completed a new Analysis of Impediments to Fair Housing Choice which will be presented and adopted by City Council in 2020. This plan outlines several impediments to fair housing choice, which the City will address over the next five years. During 2020-20201 the follow impediments will be addressed by the City.

Impediment 1: There is a lack of transportation and infrastructure that creates disparities in accessing areas of opportunity.

Impediment 3: Persons with lower incomes, who are disproportionately members of the protected classes, are less able to afford safe, decent affordable housing.

Impediment 4: There is a need for additional education and outreach as related to fair housing.

Impediment 5: There are a greater number of deteriorated and abandoned buildings in low-to-moderate income neighborhoods

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

The City will do the following actions to address the above impediments. This will be tracked and reported in the CAPER.

Action 1: Invest in improving the City's infrastructure including sidewalk repair, pedestrian crossings, and curb cuts.

Action 2: Preserve and increase the number and quality of affordable housing throughout the City. The City will continue to invest federal, state and local funds in a manner that is consistent with the Neighborhood Studies.

Action 3: Target reinvestment activities such as rehabilitation and, as necessary, demolition of vacant housing and the construction of replacement housing. The City will utilize federal, state and local programs to achieve this goal.

Action 4: Strengthen fair housing investigation, enforcement, and outreach through workshops, seminars, paired testing, etc. in partnership with community partners.

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. Community Enhancement Grants (CEG) will be used to help break down the barriers the under-resourced providers face in order that they may, in turn, address the obstacles their clientele face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Building agency capacity through greater resources, more staff and greater staff support, and training will enhance all of the service and housing providers, as well as the City's staff, in meeting the needs of those they serve.

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

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

Actions planned to address obstacles to meeting underserved needs

The City will continue to build collaborations in order to better identify and address the needs in the community. Informational forums regarding housing and fair housing will continue to be conducted to expand the number of landlords accepting voucher holders and discussing ways to enhance funding for public services. The Community Enhancement Grants, funded through general funds and hotel/motel taxes, will assist a number of non-profits serving the low-income population.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

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

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

Actions planned to reduce the number of poverty-level families

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

Actions planned to develop institutional structure

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

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

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

Development, Goodwill Training Center, Helping Hands, Central Texas Housing Coalition, and the United Way of Central Texas.

PROGRAM SPECIFIC REQUIREMENTS

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

| | |
|---|-----|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income | 70% |
| 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. | |