

CITY OF WACO, TEXAS HOUSING AND COMMUNITY DEVELOPMENT SERVICES

FIVE-YEAR CONSOLIDATED PLAN FOR 2014 – 2018 & 2014 ANNUAL ACTION PLAN



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CITY OF WACO
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Executive Summary

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

1. Introduction – Detailed Introduction

This 5-Year Consolidated Plan covers Program Year (PY) 2014 through Program Year 2018. The City of Waco's Program Years begin on October 1 and end the following September 30. The City expects to focus its CDBG and HOME entitlement funds towards improving the quality of life in City neighborhoods for extremely low, low, and moderate income households – those households with incomes at or below 80% of the area median income -- and to preserve and increase the stock of affordable owner housing units. HOME and CDBG activities below have been separated into broad categories addressing priority needs identified in the body of this Consolidated Plan. The priority needs were determined based on the results of resident surveys; stakeholder interviews; discussions with subrecipients; and secondary data from HUD, the Census Bureau and other HUD-approved sites.

- **Decent Housing:** The City will undertake several activities with the purpose of meeting individual, family, or community housing needs.
 - **Development of Affordable Housing:** Utilize local Community Housing Development Organizations (CHDOs) and nonprofit organizations to provide financial and technical assistance in developing housing for extremely low, very low, and low income homebuyers.

Assist with the development (new construction or renovation) of new housing units, including homes to be built or rehabilitated in partnership with Waco Community Development Corporation, NeighborWorks of Waco, and Waco Habitat for Humanity.
 - **Rehabilitation/Reconstructions of Existing Housing Stock:** Promote the rehabilitation/reconstruction and preservation of Waco's existing housing stock through the owner-occupied rehabilitation/reconstruction loan program and code enforcement activities.

Assist with the rehabilitation/reconstruction of owner-occupied homes in the City of Waco through the CDBG Rehabilitation/Reconstruction Loan Program and the HOME Rehabilitation/Reconstruction Loan Program.
 - **Homeownership Opportunities:** Expand homeownership opportunities to very low and low income individuals and households.

Assist with down payment and closing cost assistance to households through the Down Payment and Closing Cost Assistance Program, the Individual Development Accounts (IDA) Program, and the Down Payment Delivery Program.

- Tenant Based Rental Assistance: Provide tenant based rental assistance to low-income households with household members who are domestic violence victims, mentally ill or have intellectual disabilities to prevent homelessness and assist them in reaching recovery.
- **Suitable Living Environment**: The City will partially or fully fund several activities that benefit the community by improving the living environment:
 - Code Enforcement activities that include the inspection of properties within CDBG Target Areas
 - Therapeutic childcare and other services that will serve children
 - Summer enrichment and educational programs for youth
 - Emergency and transitional shelter programs for homeless persons
 - Improvements to City parks in CDBG Target Areas
 - Improvements to infrastructure in CDBG Target Areas
 - Improvements to homeless facilities and other facilities for special needs populations
 - Other social services resulting from successful applications by public service agencies
- **Economic Opportunity**: The City will undertake one activity that expands economic opportunity for low and moderate-income persons by funding job training programs for low- to moderate-income persons, including homeless persons.
- **Homeless Activities**: Work with local nonprofit organizations and social service agencies to explore the feasibility of establishing additional transitional housing, rapid re-housing and/or permanent supportive housing facilities in the City and providing funding for existing programs:
 - Operating costs for emergency and transitional shelters and permanent housing programs for homeless persons or families
 - Permanent supportive housing for homeless persons
 - Tenant-based rental assistance for homeless, formerly homeless and at-risk persons
 - Homeless Management Information System (HMIS) serving all of Waco's homeless persons and others accessing HMIS member agencies

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

Housing: The housing needs in Waco are significant and center on the lack of affordable units. Waco has 6,725 renters and 1,790 owners with a severe cost burden (50% or greater of their income). Of these, 6,195 renters and 475 owners are extremely low- or low-income.

Though few units are lacking plumbing or kitchen facilities, there is a great need of minor to moderate housing rehabilitation to prevent further deterioration as well as a need to demolish and reconstruct unsound/unsafe housing.

Homeless: The 2013 Point-In-Time enumeration of homeless persons indicates that there are 230 sheltered homeless and 63 unsheltered homeless. The majority of the sheltered homeless are persons in families with children while most of the unsheltered are single adults. No unaccompanied youth were counted.

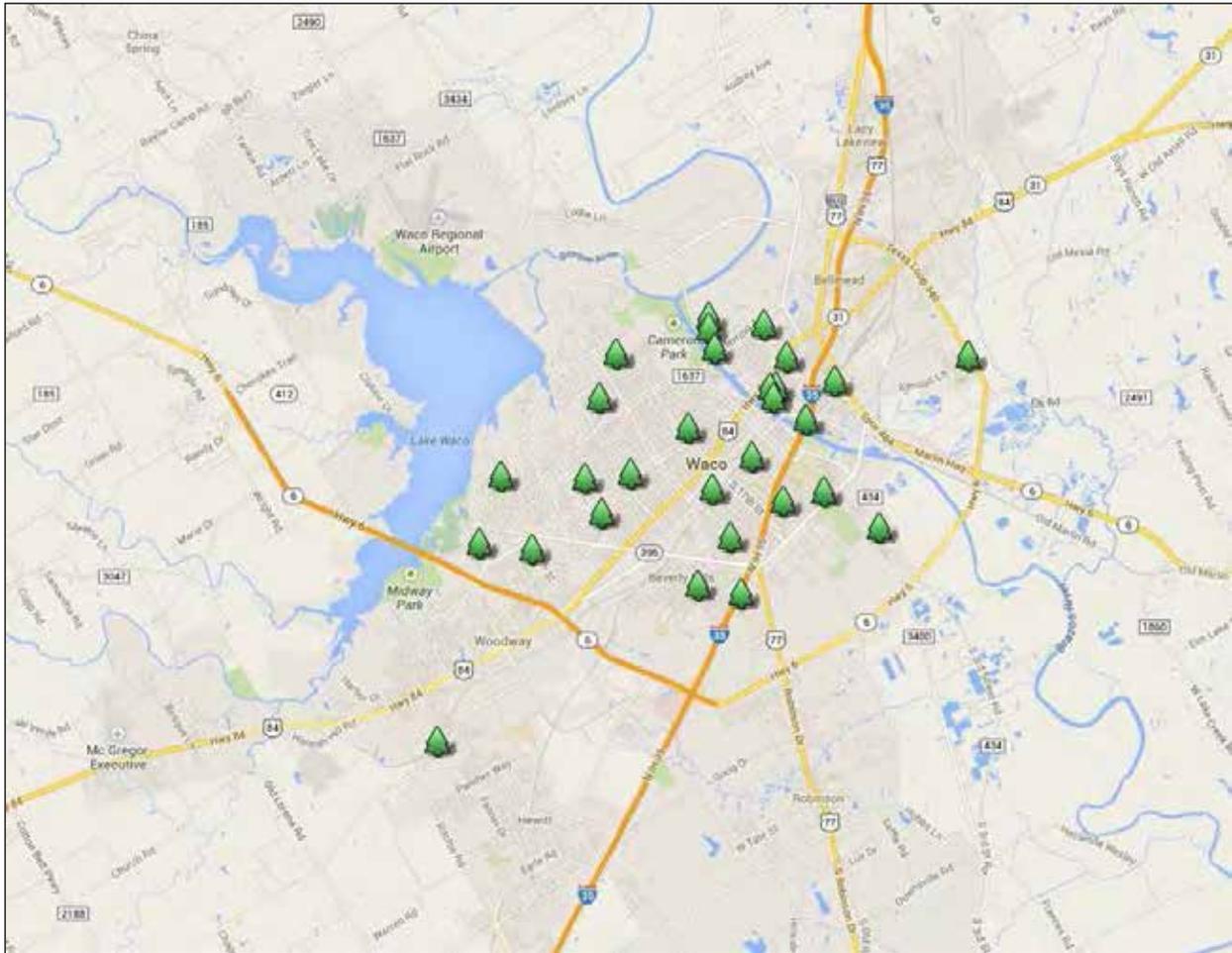
Approximately 50% of the special populations enumerated were sheltered, with all of the severely mentally ill who were counted being sheltered, but only 2 out of 17 chronic substance abusers being sheltered.

Currently, there are 131 emergency shelter and safe haven beds, 113 transitional housing beds and 92 permanent supportive housing beds in Waco. All of the permanent supportive housing beds are for adults only, including VASH vouchers, MHMR supportive housing and Family Abuse Center permanent housing. Of the non-permanent housing, 56% of the shelter beds are for adults only, while 74% of the transitional housing beds are for families.

Non-homeless Special Needs: Approximately 8,200 special needs persons in Waco will need some level of housing assistance, be it permanent supportive housing, group home or other congregate living, or assisted living. Those with physical disabilities, particularly those with ambulatory limitations (4,650 working age and 4,485 elderly) will require Section 504/ADA accessible housing. Those with serious mental illness, substance abuse disorders or HIV/AIDS may face housing discrimination and may need housing advocacy and legal assistance. Victims of domestic violence will need a safe shelter or transitional housing until they can become self-sufficient. At that time, they may also need specialized safe housing, such as a gated community. They also may need legal assistance.

While the City is constantly upgrading and maintaining infrastructure and public facilities, for CDBG funding it will focus primarily on parks improvements within CDBG Target Areas. Improving parks in the CDBG Target Areas provides the areas with accessible venues for recreational activities that promote health, wellbeing, community involvement and deter gang and drug activities. Additionally, sidewalk improvements, street improvements, and street lighting have been designated as high priorities to allow for safer and more accessible mobility, particularly pedestrian mobility.

Location of City Parks



Non-housing Community Development: The primary public improvements needed in CDBG Target Areas include park, sidewalk, street, and street lighting improvements. There are a number of parks in the Target Areas, and the City places a high priority on maintaining and enhancing both the facilities and the programs housed at the parks. Safe pedestrian mobility is also a priority and with that comes the need for improved sidewalks, including improved ADA-compliant curb cuts, and improved street lighting. Along with improved sidewalks for pedestrian mobility, and improved street surfacing/on-street parking, improved traffic signalization may be needed.

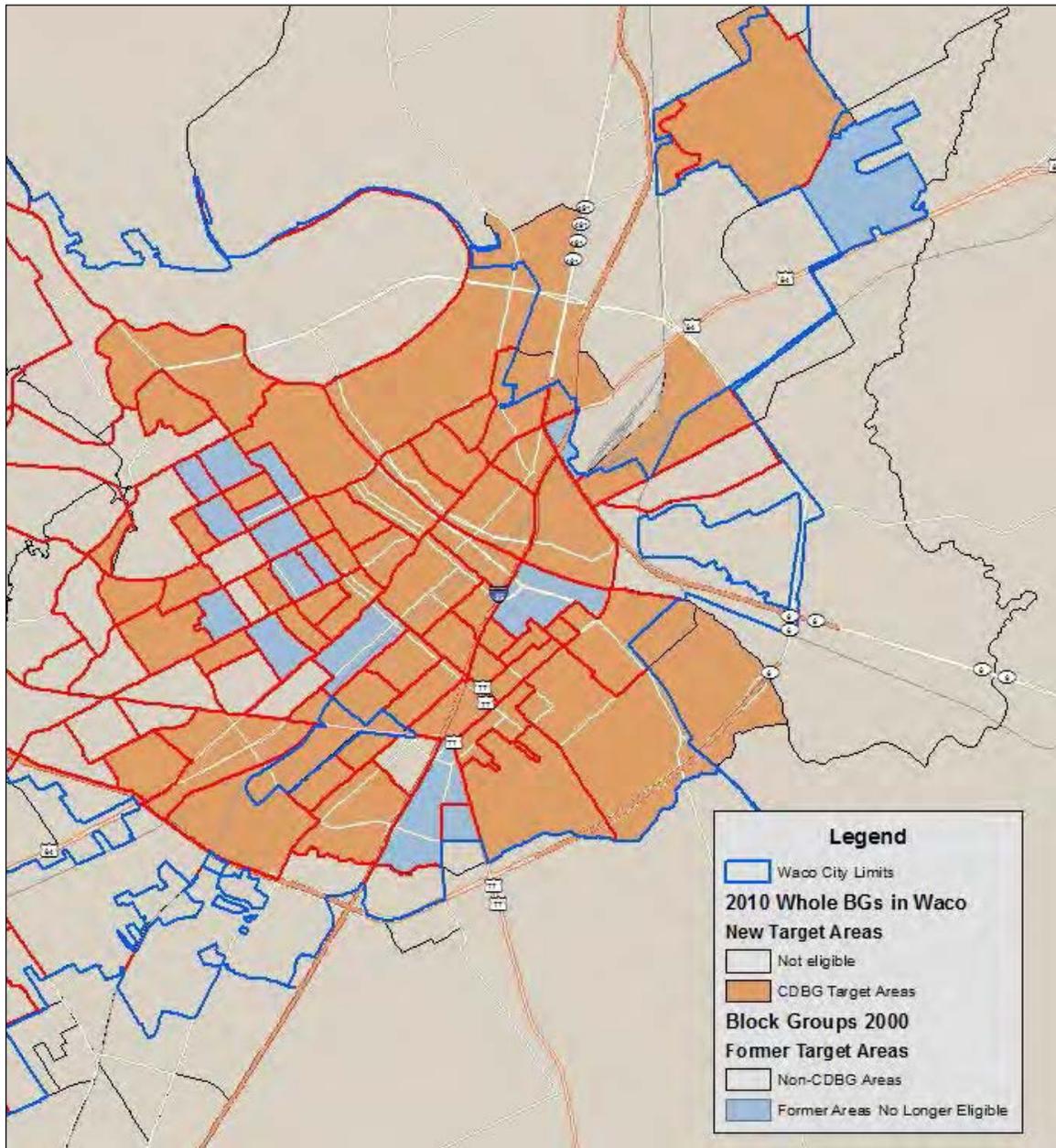
The need for public services is vast in Waco. The agencies providing services are constricted by limited resources. All of the eligible public services received high priority need ratings from the public and stakeholders. The primary goals of Waco are to improve employability/income; ready children and youth to succeed in higher education and jobs; improve transportation; provide adequate services and supportive housing options for the homeless and special needs populations.

Though not a public service or a public infrastructure/facility, code enforcement is a critical need for Waco to ensure that the properties, especially within the Target Areas, are safe and well-maintained.

Objectives to Meet the Needs: The Strategic Plan is aimed at addressing the high priority needs as determined through resident and stakeholder input, funding realities, service gaps, and available partners.

The plan addresses the infrastructure and facility needs, particularly parks improvements, sidewalks, street improvements, and street lighting, as well as code enforcement in CDBG Target Areas – areas with 51% or more low- to moderate-income residents. The map attached shows the location of the Target Areas throughout Waco.

Current (post 7/1/2014) Target Areas



Other high priority needs that are not area-based, but individual or household based will be addressed during the next 5 years. These include:

- shelter, housing and supportive services for homeless persons and formerly homeless;
- new affordable single-family housing units for purchase;
- owner-occupied housing rehabilitation/reconstruction, including the removal of lead-based paint hazards, the installation of energy efficiency measures and the retrofitting of the homes for handicap accessibility;
- public services to address the needs of children, youth, elderly, disabled, and other low- to moderate-income individuals and families;
- reducing poverty through education, job training and Section 3 compliance; and
- affirmatively furthering fair housing and reducing barriers to affordable housing.

To meet the priority needs of the community, the City must work in partnership with other entities and will continue to identify and incorporate more partners as well as to assist all of its partners in enhancing their service delivery systems. This will be accomplished through program monitoring, technical assistance, workshops and information sharing, particularly through the various coalitions and committees on which the City serves.

The City is committed to providing affordable housing of choice to low-income and protected classes through educating the public on fair housing issues and rights, ensuring that all housing-related projects funded through CDBG and HOME are equitable, affirmatively further fair housing, increase affordable housing, and deconcentrate poverty and minority populations.

By providing assistance to first-time homebuyers to purchase affordable homes of choice and assistance to CHDOs to develop housing that is scattered throughout Waco, the City is encouraging deconcentration and fair housing choice.

Additionally, the City strives to improve the CDBG Target Areas, specifically those with high concentrations of minorities and other protected classes, by improving the parks, other facilities and infrastructure. These public improvements bring the areas up to standards equal to other areas of the city and make the neighborhoods safer and more desirable.

Encouraging new businesses to locate in Waco, training low-income residents for available jobs, complying with Section 3 requirements and requiring that all contractors and subcontractors comply with Section 3 stimulates the local economy and increases the incomes of those under-resourced individuals.

3. Evaluation of past performance

The City of Waco has met its programmatic goals over the past five years. In the recent past (PY 2012):

- 5 owner-occupied homes were reconstructed;
- 9 new single-family homes were constructed;
- 30 new homeowners received down payment assistance;
- 39 unemployed persons received job training;
- 76 children and youth received childcare or summer enrichment classes;
- 545 general population homeless persons received emergency shelter;
- 498 victims of domestic violence and family abuse received emergency shelter;
- 163 persons received transitional housing;
- 4 families received Tenant-Based Rental Assistance;
- 3 projects in 2 parks were completed with 2 more projects in 2 more parks underway; and
- 25,607 code enforcement inspections were conducted.

The City also initiates fair housing activities through its administrative funds. During PY 2012, the following activities were conducted:

- Staff continued to market housing programs to all persons in the community;
- Staff shared information with local realtors, bankers, housing providers and residents on fair housing choice and issues, including the continued distribution of 6 different tenant education brochures that it developed in PY 2011 as well as a PY 2011 educational video;
- City supported public events including the LIFT (Low Income Families in Transition) semi-annual workshops, usually attended by 150-300 individuals;
- City continued to maintain and oversee www.WacoHousingSearch.org which utilizes user-friendly housing search capabilities and contains useful information on tenant rights, rental affordability calculators, and links to other sites;
- City strictly adhered to the City's Fair Housing Ordinance;
- Staff continued to sponsor fair housing educational forums;
- Staff attended fair housing training provided by HUD;
- Staff worked closely with advocacy organizations focusing on fair housing; and
- Staff works with local Universities to do housing needs studies.

4. Summary of citizen participation process and consultation process

During Program Year 2013, in preparation for this new Consolidated Plan, Annual Action Plan and Fair Housing Plan/Analysis of Impediments, the City involved residents and stakeholders to the greatest extent possible. Two public hearings were conducted to explain the process and solicit input from residents and other interested parties.

During January and early February, in coordination with the first public hearing, the City accepted applications from the private non-profits for CDBG and HOME project funding.

During February through March 15, 2014 the City solicited input through a resident survey that was available in English and Spanish on-line and in hard-copy.

The surveys were advertised on the City's website, at public libraries, and through emails sent to housing and service providers asking for them to share the forms with program participants. The 88 on-line and 14 paper surveys were analyzed and ratings for each type of eligible project were averaged. Additionally, open-ended questions were asked to solicit additional input into the process.

On February 11, 2014, the City hosted 2 meetings of area stakeholders to discuss priorities, successes, and barriers to serving the under-resourced. Forty stakeholders were invited to the meetings – 20 to each meeting. Between February 15 and March 15, the Housing and Community Development Services interns conducted one-on-one interviews with stakeholders in the community, including PHA staff, bankers, mortgage lenders, educators, housing developers, and public service agency representatives.

All of the ratings from the Likert scales in the surveys, the open ended questions in the surveys, the comments from the public hearings and stakeholder meetings and the responses to the stakeholder interviews were considered in developing the priority needs and goals for the next 5 years.

5. Summary of public comments

The residents and stakeholders indicated the following issues (many were indicated numerous times):

- There is a shortage of affordable rental and owner-occupied housing units in Waco;
- The urban and historic neighborhoods need redevelopment/renovation;
- Better and safer neighborhoods are needed;
- Older homes should be demolished and reconstructed and homes with lead-based paint should be abated;
- Too many renters in Waco and poor schools are driving homeowners to the suburbs;
- Landlords should be forced to clean up and restore their rental property;
- Waco is building more apartments and condos for Baylor students and not enough for low-income families;
- Homelessness is an issue and more shelters for homeless youth are needed;
- Waco needs a "housing first" outlook in order to get people into housing or a shelter with some consistency;
- Low-wage jobs prevent families from leaving poverty;
- Housing for ex-offenders is needed;
- Lack of transportation affects families' ability to get to work and school;
- Access to grocery stores and quality schools is lacking in certain neighborhoods;
- Public Works and infrastructure should be maintained;
- Safe neighborhoods and housing is needed for low-income;
- Lack of economic opportunities and higher education is resulting in high poverty;
- Racial profiling by law-enforcement is an issue'
- There are a lot of untreated mental health and physical health issues;
- Need more jobs that pay a living wage;
- Talking a proposed project to death and never making it happen is an issue;
- Seeking community support for too many things is an issue;
- Waco needs a face lift – too many great properties and neighborhoods that are run down;
- Litter and noise are two big issues;
- Too many children aren't being supervised or fed property;

- We need more neighborhoods where neighbors are friends or neighborly;
- Reintegration of former offenders, education and hunger are the biggest issues;
- Bring in businesses/recreational facilities that cater to teenagers to reduce vandalism, drug use and pregnancies;
- Better more efficient bus system is needed;
- Parking in downtown is bad, need a grocery store downtown, and need downtown and riverfront developments;
- More code enforcement is needed;
- There is still a great amount of racial segregation in the schools and neighborhoods;
- Spanish should be taught starting in Kindergarten;
- East Waco library should be renovated;
- Development of social capital is needed;
- Immigration reform is needed;
- School system needs improving as well as public's view of the school system;
- Better lighting for streets and usable sidewalks are needed;
- There is no sense of pride or identity in Waco; and
- Responsible family planning and affordable birth control are needed as well as social workers available at the birth of babies to at-risk families to educate and nurture.

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

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

7. Summary

The City reached out to the residents and the various stakeholders to solicit the most comprehensive responses possible. The surveys were available in English and Spanish. Residents were notified of the surveys through the City's website, postings in the libraries and through public service and housing agencies. Non-profit agencies and stakeholders, including HOAs, were sent emails about the surveys, with downloadable copies as well as links to the on-line versions.

Residents and stakeholders alike indicated a great concern for the high level of poverty in Waco, lack of jobs at livable wages, lack of affordable housing and lack of adequate transportation. Homelessness rated as a high priority on most of the surveys. Residents indicated that racism and racial segregation were still issues in Waco as well as barriers to the integration/reintegration of ex-offenders, homeless and mentally ill into the community. Economic development and education were major concerns for the stakeholders. Neighborhood revitalization and safety were concerns for both groups.

The objectives outlined in the Plan Needs Assessment and the Goals sections dovetail with the input from resident surveys and stakeholder input. The past projects were also in line with the highest priority needs stated by residents and stakeholders, making the past performance in keeping with the primary desires of those interested individuals who participated in the priority-setting.

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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	WACO	Housing and Community Development Services
HOME Administrator	WACO	Housing and Community Development Services

Table 1 – Responsible Agencies

Narrative

The Housing and Community Development Services administers the CDBG and HOME programs with assistance from the Finance Department. Public Works and Parks & Recreation Departments are also involved for implementing in-house infrastructure and facility projects. When necessary, the Legal Department is consulted for legal opinions and for contract issues with subrecipients.

Consolidated Plan Public Contact Information

The public contact information for the Consolidated Plan is:

Jeff Wall, Director
 Housing and Community Development Services
 City of Waco
 300 Austin Ave.
 Waco TX 76702
 254-750-5656

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

1. Introduction

The Housing and Community Development Services Department consults with a number of agencies throughout the year. Housing Coalition members, Homeless Coalition members, community representatives, subrecipients, and public service agencies provide input into the department's plans for HUD funding in on-going consultations and collaborations. For the Consolidated Plan, the City not only hosted 2 public hearings, but hosted 2 roundtable meetings for stakeholders and met one-on-one with a number of them to consult about priority needs, goals, objectives and funding issues.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The City of Waco involved public and private housing, health, mental health and service agencies in a number of ways. On February 11, 2014, 40 agencies were invited to 2 roundtable meetings (20 to each meeting) to discuss the needs in the community, how the needs were being met and how the groups could enhance coordination and collaboration. Housing and Community Development Services interns then conducted one-on-one interviews with 15 of the stakeholders who were unable to attend the roundtable discussions.

During the year, the City works closely with its subrecipients and other service providers to develop better coordination and collaboration.

The City manages the HMIS system and is closely involved in the Coalition for the Homeless, which includes not only homeless service providers but health, mental health, substance abuse treatment, and housing providers as well as local businesses.

The Housing and Community Development Services Department has a close working relationship with the Waco Public Housing Authority and other housing entities through the Waco Housing Coalition. The coalition's monthly meetings are a forum for communication and cooperation among nonprofit and public organizations working for affordable housing in Waco.

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 Housing and Community Development Services works with the Heart of Texas Homeless Coalition. The Housing and Community Development Services Department manages the HMIS system and in collaboration with the HOT Homeless Coalition has established a planning committee to oversee the creation of a coordinated assessment process to increase inter-agency collaborations and ensure that homeless persons are linked to services best suited for their needs.

The Continuum of Care works to reduce the number of homeless families/individuals through workshops, emergency assistance, identifying families through the homeless liaisons in schools, as well as mortgage assistance/long-term self-sufficiency assistance programs.

Funding such as CDBG/HOME are allocated toward transitional housing, tenant based rental assistance and other preventative efforts. These are overseen by local community partners as well as CoC/funding recipients. ESG funded programs have played a significant role in reducing the number of individuals/families who become homeless by funding preventative programs in the CoC. All ESG funded providers are members of the HOT Homeless Coalition. Principle impediments include economic limitations, and family composition. The City of Waco commits funding for affordable tax credits, as well as continuing to address policy limitations and provide job training through the work of the City of Waco Poverty task Force. Evaluation of current housing options and pursuit of needed alternate housing are current steps to address the barriers.

The City partners with LIHTC programs to include a small number of units specifically set aside for the homeless where residents will be connected with local support services. Waco's HUD-VASH/SSVF program serves to move Veterans and their families out of homelessness and into permanent housing. Additionally, the VA and Heart of Texas MHMR and Family Abuse Center provide permanent supportive housing for chronically homeless, including the mentally ill, domestic violence victims, disabled and chronic substance abusers.

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

The City does not receive Federal ESG funds. However, the planning committee of the HOT Homeless Coalition, of which the City is a prime member, serves to develop performance standards, evaluate outcomes, and develop policies and procedures. The Housing and Community Development Department administers the HMIS program and develops/administers CDBG funding for homeless shelters and service providers. Through one-on-one collaborations and consultations as well as during agency monitorings, the City works closely with the agencies serving homeless persons, including those receiving CoC funding.

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

1	Agency/Group/Organization	WACO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The WHA was sent an email with the resident surveys as well as an invitation to the roundtable discussions. They were then contacted for a one-on-one interview with City interns. Their on-line PHA data was also used in the development of the plan. The anticipated outcome was for more involvement in the plan development. While the WHA coordinates with the City through the Housing Coalition and other interactions, future coordination during the actual planning process will be more extensive.
2	Agency/Group/Organization	WACO HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Waco Habitat was invited to the roundtable meeting and contacted for a one-on-one interview. Additionally, as a current subrecipient, the City coordinates and collaborates with them on a regular basis. The anticipated outcomes, which were realized, were to determine the level of need identified by Habitat for Humanity and the plans Habitat has to meet the needs.
3	Agency/Group/Organization	NEIGHBORWORKS OF WACO, INC
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	NeighborWorks was invited to the roundtable meeting and contacted for a one-on-one interview. Additionally, as a current subrecipient, the City coordinates and collaborates with them on a regular basis. The anticipated outcomes, which were realized, were to determine the level of need identified by NeighborWorks and the plans the agency has to meet the needs.

4	Agency/Group/Organization	MISSION WACO CDC
	Agency/Group/Organization Type	Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Mission Waco was invited to the roundtable meeting and interviewed by City interns. The agency also coordinates and collaborates with the City on a regular basis as a subrecipient. The anticipated outcomes, which were realized, were a determination of need and Mission Waco's plans to meet the need in the areas of housing and employment preparation.
5	Agency/Group/Organization	Greater Waco Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Greater Waco Chamber of Commerce attended the roundtable meeting to discuss priority needs, goals, and funding strategies pertaining to CDBG, HOME and fair housing. The anticipated outcome was participation in the roundtable and that was accomplished.
6	Agency/Group/Organization	Waco Hispanic Chamber of Commerce
	Agency/Group/Organization Type	Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy fair housing & minority advocacy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the Waco Hispanic Chamber of Commerce was interviewed with the anticipated outcomes of providing advocacy and information regarding the specific needs of the Hispanic community, issues of discrimination and segregation and the impact of the Hispanic businesses on Waco's economy. The outcomes were realized and the needs, issues and impacts were articulated.

7	Agency/Group/Organization	Cen-Tex African American Chamber of Commerce
	Agency/Group/Organization Type	Service-Fair Housing Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy fair housing & minority advocacy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the agency was interviewed with the anticipated outcomes of determining the needs of the African American community, any issues regarding discrimination or segregation, and the impact of the African American businesses on the economy of Waco. The outcomes were realized and the needs, issues and impacts were articulated.
8	Agency/Group/Organization	Family Abuse Center
	Agency/Group/Organization Type	Housing Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The director of the Family Abuse Center attended the roundtable meeting and provided information regarding the needs of homeless persons, particularly victims of domestic violence, and the plans and resources of the Family Abuse Center and other homeless agencies in meeting the needs. The anticipated outcome was to determine the needs of homeless persons and the resources available to address the needs. The outcome was realized through the input in the meeting as well as on-going collaborations and coordination with the agency as a subrecipient.
9	Agency/Group/Organization	Disability Rights Texas
	Agency/Group/Organization Type	Services-Persons with Disabilities Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment fair housing & disability rights
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	An attorney for the agency was interviewed by Waco's HUD consultant to determine the needs of disabled persons in Waco regarding housing and services and any fair housing issues that have arisen. The anticipated outcomes were to determine how Waco could best meet the needs of disabled persons through CDBG and HOME as well as through the Fair Housing Plan. The outcome was realized and the information incorporated in the planning process of both the Consolidated Plan and Fair Housing Plan.

10	Agency/Group/Organization	McLennan Community College Foundation
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the foundation attended the roundtable meeting and provided information regarding the educational and anti-poverty needs of those individuals who are seeking certification training and/or Associates Degrees through trade schools and community colleges. Improving the employment opportunities for these graduates was discussed. The anticipated outcome was to determine the educational and employment needs of those who are not seeking a 4-year or graduate degree. The representative provided the information that has been incorporated in the Consolidated Plan.
11	Agency/Group/Organization	Cooper Foundation
	Agency/Group/Organization Type	Foundation Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A representative from the foundation attended the roundtable meeting and provided information on additional studies and plans that are underway to assess the economic development and social service needs of the community. Additionally, information regarding the foundations funding priorities was provided. The anticipated outcome was to determine ways in which the foundation can augment CDBG and HOME funding. This outcome was realized as well as an unanticipated outcome of learning of concurrent community assessments underway.
12	Agency/Group/Organization	Waco Housing Search
	Agency/Group/Organization Type	Services Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was contacted and interviewed by the City's consultant. The agency will continue to work with the City in providing assistance to renters in finding housing that is affordable, non-discriminatory and accessible.

Table 2 – Agencies, groups, organizations who participated

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

All agency types were invited to the roundtable discussions and/or contacted for a one-on-one interview. Several non-profit and religious organizations participated in the interviews but did not want to be identified or linked to their specific organization. Their input was incorporated in the Consolidated Plan but not in the consultation list above to honor their request for anonymity.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Waco/McLennan County CoC (Heart of Texas Homeless Coalition)	The goals outlined in the latest CoC application directly flows into the Consolidated Plan goals for addressing homelessness in Waco. Annually, the City reviews the CoC application to ascertain any changes in goals and incorporates those into its funding decisions and planning process.
10-Year Plan to end Chronic Homelessness in Waco	Heart of Texas Homeless Coalition	The goals overlap extensively as the Strategic Plan addresses priorities for providing permanent housing, rapid re-housing for those experiencing homelessness, affordable rental and owner-occupied housing, job training, adult education, and supportive services to the general homeless population as well as to special needs subpopulations
Upjohn Institute Study	Upjohn Institute with City of Waco Planning Services	The study and draft plan address the employment challenges and opportunities in Waco and the Consolidated Plan addresses the deficiencies indicated in the study by giving high priority ratings and funding educational opportunities to enhance employability and movement from poverty.

Table 3 – Other local / regional / federal planning efforts

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

The Housing and Community Development Services Department consults on a regular basis with the Waco Housing Authority in addressing the needs of low-income renters and ways to move WHA residents to self-sufficiency and homeownership.

With the current Conciliation Agreement between HUD and the State of Texas regarding fair housing, the City has consulted with Texas Department of Housing & Community Affairs and its fair housing documents in the development of the Consolidated Plan and the Fair Housing Plan.

Narrative (optional):

The City of Waco involved public and private housing, health, mental health and service agencies in a number of ways. The City hosted 2 roundtable meetings inviting 40 stakeholders. Additionally, the Housing and Community Development Services interns then conducted one-on-one interviews with 15 of the stakeholders who were unable to attend the roundtable discussions.

During the year, the City works closely with its subrecipients and other service providers to develop better coordination and collaboration.

The City manages the HMIS system and is closely involved in the Coalition for the Homeless, which includes not only homeless service providers but health, mental health, substance abuse treatment and housing providers.

The Housing and Community Development Services Department has a close working relationship with the Waco Public Housing Authority and other housing entities through the Waco Housing Coalition. The coalition's monthly meetings are a forum for communication and cooperation among nonprofit and public organizations working for affordable housing in Waco.

PR-15 Citizen Participation

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

The City involved as many agencies, governmental entities, and residents as possible in the development of the Consolidated Plan. By providing surveys in English and Spanish, hosting 2 public hearings and 2 roundtable meetings for stakeholders, as well as one-on-one interviews and telephone conversations with public and private agencies serving the under-resourced, the City ensured that the Consolidated Plan priorities reflect those of the individuals who participating in providing information.

Results of the surveys and stakeholder roundtables can be found in Question 5 of ES-05 Executive Summary above.

During this planning process, the surveys in English and Spanish that were provided on-line and in hard-copy were the major process used for broadening citizen participation. The results of the Likert scale ratings of each HUD-eligible activity/priority need were used to develop the priorities which were used to develop the goals. The priority-setting involved the average ratings from the surveys, with two priorities elevated from medium to high by the City staff. The goals were based on the high priorities for which there is sufficient funding and capacity to carry out the activities within the HUD regulations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	The City conducted 2 public hearings. No one attended.	No comments were given.	The City accepts all comments and incorporates those relevant to the HUD programs into the Consolidated Plan.	
2	Public Survey	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City received 88 on-line surveys and 14 hard-copy surveys regarding housing, infrastructure, facility, and social service needs and priorities as well as fair housing issues/violations.	A summary of the ratings and comments can be found in Question 5 of the ES-05 Executive Summary section	All comments were accepted, the ratings were used to determine priorities in the Consolidated Plan and all comments related to HUD programs were incorporated into the plan.	

Table 4 – Citizen Participation Outreach

Executive Summary

The Process

Needs Assessment

Market Analysis

Strategic Plan

Annual Action Plan

Appendices

CITY OF WACO
2014 - 2018
CONSOLIDATED PLAN

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing needs in Waco are significant and center on the lack of affordable units. Waco has 6,725 renters and 1,790 owners with a severe cost burden (50% or greater of their income). Of these, 6,195 renters and 475 owners are extremely low- or low-income.

Though few units are lacking plumbing or kitchen facilities, there is a great need of minor to moderate housing rehabilitation to prevent further deterioration as well as a need to demolish and reconstruct unsound/unsafe housing.

The most common housing problem is housing cost burden with 35.14% of total households, regardless of income having a housing cost burden. The lower the income, the greater the percent with a housing cost burden. Of total households 70.3% of extremely low-income; 73.8% of low-income; and 48.1% of moderate-income households have a cost burden. This translates to 14,680 low- to moderate-income households in Waco with a cost burden.

The 2013 Point In Time enumeration of homeless persons indicates that there are 230 sheltered homeless and 63 unsheltered homeless. The majority of the sheltered homeless are persons in families with children while most of the unsheltered are single adults. No unaccompanied youth were counted. Approximately 50% of the special populations enumerated were sheltered, with all of the severely mentally ill who were counted being sheltered, but only 2 out of 17 chronic substance abusers being sheltered.

Currently, there are 131 emergency shelter and safe haven beds, 113 transitional housing beds and 92 permanent supportive housing beds in Waco. All of the permanent supportive housing beds are for adults only, including VASH vouchers, MHMR supportive housing and Family Abuse Center permanent housing. Of the non-permanent housing, 56% of the shelter beds are for adults only, while 74% of the transitional housing beds are for families.

In summary, approximately 8,200 special needs persons will need some level of housing assistance, be it permanent supportive housing, group home or other congregate living, or assisted living. Those with physical disabilities, particularly those with ambulatory limitations (4,650 working age and 4,485 elderly) will require Section 504/ADA accessible housing. Those with serious mental illness, substance abuse disorders or HIV/AIDS may face housing discrimination and may need housing advocacy and legal assistance. Victims of domestic violence will need a safe shelter or transitional housing until they can become self-sufficient. At that time, they may also need specialized safe housing, such as a gated community. They also may need legal assistance.

While the City is constantly upgrading and maintaining infrastructure and public facilities, for CDBG funding it will focus primarily on parks improvements within CDBG Target Areas. Improving parks in the CDBG Target Areas provides the areas with accessible venues for recreational activities that promote health, wellbeing, community involvement and deter gang and drug activities. Additionally, sidewalk improvements, street improvements, and street lighting have been designated as high priorities to allow for safer and more accessible mobility, particularly pedestrian mobility.

The primary public improvements needed in CDBG Target Areas include park, sidewalk, street, and street lighting improvements. There are a number of parks in the Target Areas, as can be seen from the map above, and the City places a high priority on maintaining and enhancing both the facilities and the programs housed at the parks. Safe pedestrian mobility is also a priority and with that comes the need for improved sidewalks, including improved ADA-compliant curb cuts, and improved street lighting. Along with improved sidewalks for pedestrian mobility, and improved street surfacing/on-street parking, improved traffic signalization may be needed.

The need for public services is vast in Waco. The agencies providing services are constricted by limited resources. All of the eligible public services received high priority need ratings from the public and stakeholders. The primary goals of Waco are to improve employability/income; ready children and youth to succeed in higher education and jobs; improve transportation; provide adequate services and supportive housing options for the homeless and special needs populations.

Though not a public service or a public infrastructure/facility, code enforcement is a critical need for Waco to ensure that the properties, especially within the Target Areas, are safe and well-maintained.

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

Summary of Housing Needs

The housing needs in Waco are significant and center on the lack of affordable units. Waco has 6,725 renters and 1,790 owners with a severe cost burden (50% or greater of their income). Of these, 6,195 renters and 475 owners are extremely low- or low-income.

Though few units are lacking plumbing or kitchen facilities, there is a great need of minor to moderate housing rehabilitation to prevent further deterioration as well as a need to demolish and reconstruct unsound/unsafe housing.

The most common housing problem is housing cost burden with 35.14% of total households, regardless of income having a housing cost burden. The lower the income, the greater the percent with a housing cost burden. Of total households 70.3% of extremely low-income; 73.8% of low-income; and 48.1% of moderate-income households have a cost burden. This translates to 14,680 low- to moderate-income households in Waco with a cost burden.

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	114,167	122,212	7%
Households	42,465	44,349	4%
Median Income	\$26,264.00	\$31,288.00	19%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	8,615	6,570	7,840	3,900	17,420
Small Family Households *	2,485	2,560	3,090	1,525	7,550
Large Family Households *	650	600	919	575	1,785
Household contains at least one person 62-74 years of age	685	945	1,085	580	3,100
Household contains at least one person age 75 or older	785	805	1,020	485	1,830
Households with one or more children 6 years old or younger *	1,855	1,635	1,593	815	1,570

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	195	60	155	25	435	30	0	20	0	50
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	195	40	20	10	265	0	4	45	80	129
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	185	245	65	25	520	45	110	99	70	324
Housing cost burden greater than 50% of income (and none of the above problems)	4,395	1,800	520	10	6,725	670	645	385	90	1,790
Housing cost burden greater than 30% of income (and none of the above problems)	665	1,640	1,875	375	4,555	330	765	990	430	2,515
Zero/negative Income (and none of the above problems)	1,000	0	0	0	1,000	125	0	0	0	125

Table 7 – Housing Problems Table

Data 2006-2010 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	4,970	2,145	760	70	7,945	745	765	549	235	2,294
Having none of four housing problems	1,280	2,225	3,500	1,855	8,860	495	1,440	3,025	1,735	6,695
Household has negative income, but none of the other housing problems	1,000	0	0	0	1,000	125	0	0	0	125

Table 8 – Housing Problems 2

Data 2006-2010 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	1,775	1,535	1,215	4,525	215	540	555	1,310
Large Related	395	245	180	820	115	175	224	514
Elderly	480	475	275	1,230	540	585	470	1,595
Other	2,830	1,440	910	5,180	160	170	155	485
Total need by income	5,480	3,695	2,580	11,755	1,030	1,470	1,404	3,904

Table 9 – Cost Burden > 30%

Data 2006-2010 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	1,520	815	155	2,490	215	255	175	645
Large Related	310	50	15	375	115	70	24	209
Elderly	285	200	150	635	275	220	95	590
Other	2,650	800	260	3,710	95	110	100	305

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	4,765	1,865	580	7,210	700	655	394	1,749

Table 10 – Cost Burden > 50%

Data 2006-2010 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	320	265	80	35	700	10	95	124	90	319
Multiple, unrelated family households	45	14	0	0	59	35	19	19	55	128
Other, non-family households	25	0	20	0	45	0	0	0	0	0
Total need by income	390	279	100	35	804	45	114	143	145	447

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS

Source:

	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	940	790	692	2,422	315	318	1,482	2,115

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

Based on the ACS 2006-2010 there were 14,103 single person households and that an estimated 12,540 are low- to moderate-income. Using the estimated number of total households in need of housing assistance applied to the single person households, discounting overcrowding, it can be estimated that single low- to moderate-income renters and 478 single low- to moderate-income owners have a housing cost burden of greater than 30% or lacking plumbing or kitchen facilities.

Single-person low- to moderate-income households with a housing cost burden and/or lacking facilities by income:

Income <=30% AMI:	single renters = 2,713	single owners = 160
Income 30.1-50% AMI:	single renters = 1,364	single owners = 164
Income 50.1-80% AMI:	single renters = 899	single owners = 154

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.

Disabled households in need of assistance, based on the latest CHAS data, total 2,230 renters and 2,160 owners, including:

Income <= 30% AMI:	renters = 1,020	owners = 810
Income 30.1-50% AMI:	renters = 755	owners = 690
Income 50.1-80% AMI:	renters = 405	owners = 410
Income > 80% AMI:	renters = 50	owners = 250

There is no definitive information on the number of households in need of housing assistance who are victims of domestic violence, dating violence, sexual assault or stalking. Based on national statistics from the National Coalition Against Domestic Violence one in six individuals will experience domestic violence or sexual assault in any given year, and applying the area-wide income distribution and cost burden data to that ratio, a very rough estimate can be derived. Using the national statistic of one in six, an estimated 1,400 in Waco could be victims of domestic violence, sexual assault or stalking and it can be estimated that at least 60% are in need of some type of housing assistance, be it safe shelter or other housing assistance due to escaping to separate living quarters or having been cost burdened prior to the violence or assault. The vast majority are in or will move into shelters and transitional housing or become renters as their purchase options are more limited due to having been or becoming low- to moderate-income with escape from their dangerous situation.

What are the most common housing problems?

The most common housing problem is housing cost burden with 35.14% of total households, regardless of income having a housing cost burden. The lower the income, the greater the percent with a housing cost burden. Of total households 70.3% of extremely low-income; 73.8% of low-income; and 48.1% of moderate-income households have a cost burden. This translates to 14,680 low- to moderate-income households in Waco with a cost burden.

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

As would be expected, the extremely low-income and low-income are the most severely affected by housing cost burdens. Regardless of income, 67.4% of disabled renters have housing problems and 32.7% of disabled owners have housing problems, with cost burden being the most prevalent for both housing tenures.

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

If we assume that the percent of households with children having a housing cost burden is similar to the population as a whole, then it can be estimated that 882 extremely low-income households with children and 818 low-income households with children have a housing cost burden. Those with a cost burden of 50% or greater are the most likely to be at imminent risk of becoming homeless. This translates into 1,054 households in imminent risk of becoming homeless.

The HPRP program ended over 2 years ago and no one in Waco is receiving rapid re-housing assistance at this time.

Currently there is a lack of homeless prevention dollars. The City’s Emergency Solutions Grant ESG was drastically cut in 2013. The ESG dollars are primarily used for rapid-re-housing for our families who are experiencing homelessness. The City does not have adequate resources for Low to moderate income families who are either on the verge or who are facing homelessness currently.

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:

At risk populations are those with a housing cost burden of 50% or more and/or severe overcrowding.

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

Housing cost burden and overcrowding have been the most closely linked with instability and an increased risk of homelessness. Those with a cost burden of 50% or greater are the most likely to be at imminent risk of becoming homeless. This translates into 1,054 households in imminent risk of becoming homeless. Additionally, of the 1,421 households living in overcrowded conditions, 520 renters and 324 owners have a 30% or greater cost burden and will may either move to housing that results in a larger cost burden, or become homeless. The 1,590 extremely low- and low-income households with at least one person 75 years or older are also in danger of becoming homeless or having to double-up with families or friends as options for affordable independent living decrease and assisted living is not affordable.

Discussion

The lack of affordable housing, especially for large families, in Waco results in a very high rate of households, particularly extremely low-income and low-income with a severe housing cost burden. Based on the 2006-2010 ACS, Waco has 6,725 renters and 1,790 owners with a severe cost burden (50% or greater of their income). Of these, 6,195 renters and 475 owners are extremely low- or low-income. Without additional affordable units and subsidies for these households, they will be at risk of becoming homeless.

Waco Housing Search provides assistance to the public in finding rental properties that are affordable, non-discriminatory and, for the disabled, are accessible. This is the first program of its kind and provides a central place to find rental housing through both the on-line website and a toll-free bilingual call center.

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

The disproportionately greater need based on racial or ethnic group can be measured by the differences of percent low- to moderate-income among the groups as well as the differences of housing units with problems by income among the groups. The table below shows these comparisons and the discussion at the end explains the disparities.

	White	African American	Hispanic	Asian
% of Total HHs	52.53%	22.26%	22.50%	1.64%
% Extremely Low-Income	19.63%	29.89%	18.86%	18.92%
% Low-Income	13.55%	17.58%	18.23%	4.59%
% Moderate-Income	15.01%	10.86%	21.58%	85.11%
% of Extremely Low-Income w/ Problems	78.40%	70.80%	80.40%	82.10%
% of Low-Income w/ Problems	84.00%	76.20%	74.90%	100.00%
% of Moderate-Income w/ Problems	49.65%	47.61%	44.75%	58.33%

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	7,470	1,020	1,270
White	3,645	330	675
Black / African American	2,125	515	360
Asian	115	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,540	175	199

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*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	5,485	1,415	0
White	2,695	515	0
Black / African American	1,345	420	0
Asian	34	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,385	465	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*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	3,825	4,150	0
White	1,765	1,790	0
Black / African American	995	1,095	0
Asian	35	25	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	980	1,210	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*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	925	2,890	0
White	350	1,510	0
Black / African American	135	715	0
Asian	50	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	385	620	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*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

	White	African American	Hispanic	Asian
% of Total HHs	52.53%	22.26%	22.50%	1.64%
% Extremely Low-Income	19.63%	29.89%	18.86%	18.92%
% Low-Income	13.55%	17.58%	18.23%	4.59%
% Moderate-Income	15.01%	10.86%	21.58%	85.11%
% of Extremely Low-Income w/ Problems	78.40%	70.80%	80.40%	82.10%
% of Low-Income w/ Problems	84.00%	76.20%	74.90%	100.00%
% of Moderate-Income w/ Problems	49.65%	47.61%	44.75%	58.33%

Reviewing the table above, summarized from the individual tables, it shows that while the percent of Hispanic and Asian households that are extremely low-income basically mirror white households, African Americans have more than a 10% higher percent of extremely low-income households than whites. African Americans and Hispanics have a higher, though not disproportionate, percent of low-income households than whites.

There are no significant differences among the racial/ethnic groups for the percent of extremely low-income households that have housing problems. African Americans are nearly 8% lower than whites, while Hispanics and Asians are slightly higher than whites. African American and Hispanic low-income households with problems are less prevalent than white households, while all Asian low-income households have at least 1 housing problem.

However, the number of Asian households is far lower than any of the other major racial/ethnic groups. Moderate-income households have problems at about the same rate regardless of race or ethnicity, though the Asian households do have a disproportionately higher rate than African Americans and Hispanics.

In summary, Asians, though comprising less than 2% of the total households do have a disproportionately higher rate of housing problems among the extremely low-, low- and moderate-income. African Americans have a disproportionately higher rate of households that are extremely low-income but within income ranges track the whites and Hispanics in the percent with housing problems.

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

For the most part, whites have a greater need based on severe housing problems than African American or Hispanics, while Asians, though a much smaller number, have a disproportionately higher need. The table below summarizes the differences and the discussion at the end further explains the results:

	White	African American	Hispanic	Asian
% of Total HHs	52.53%	22.26%	22.50%	1.64%
% Extremely Low-Income	19.63%	29.89%	18.86%	18.92%
% Low-Income	13.55%	17.58%	18.23%	4.59%
% Moderate-Income	15.01%	10.86%	21.58%	85.11%
% of Extremely Low-Income w/ Problems	78.40%	70.80%	80.40%	82.10%
% of Low-Income w/ Problems	84.00%	76.20%	74.90%	100.00%
% of Moderate-Income w/ Problems	49.65%	47.61%	44.75%	58.33%

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	6,545	1,945	1,270
White	3,310	665	675
Black / African American	1,725	915	360
Asian	115	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,345	370	199

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*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	2,825	4,075	0
White	1,520	1,690	0
Black / African American	595	1,170	0
Asian	30	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	675	1,175	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*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	1,100	6,870	0
White	535	3,025	0
Black / African American	240	1,850	0
Asian	0	60	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	330	1,865	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*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	430	3,390	0
White	95	1,760	0
Black / African American	65	775	0
Asian	50	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	215	795	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

Discussion

	White	African American	Hispanic	Asian
% of Total HHs	52.53%	22.26%	22.50%	1.64%
% Extremely Low-Income	19.63%	29.89%	18.86%	18.92%
% Low-Income	13.55%	17.58%	18.23%	4.59%
% Moderate-Income	15.01%	10.86%	21.58%	85.11%
% of Extremely Low-Income w/ Problems	78.40%	70.80%	80.40%	82.10%
% of Low-Income w/ Problems	84.00%	76.20%	74.90%	100.00%
% of Moderate-Income w/ Problems	49.65%	47.61%	44.75%	58.33%

The race/ethnic distribution by income group is consistent with that for all households. As can be seen, extremely low-income and low-income whites, Hispanics and Asians have a disproportionately higher percent of severe housing problems than African Americans. Low-income whites and Asians have a disproportionately higher rate of severe housing problems than African Americans and Hispanics. Moderate income households track along similar lines regardless of race/ethnicity.

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:

Housing cost burdens in general are not disproportionately skewed to any one race/ethnicity. The table below shows that the households with a cost burden (30-50%, > 50%) so very little differences by race/ethnicity.

	<=30%	30-50%	> 50%	No Income/Not Computed
Jurisdiction	57.27%	17.93%	21.90%	2.90%
White	60.40%	14.73%	22.05%	2.82%
African American	50.98%	20.79%	24.54%	3.69%
Hispanic	54.98%	23.87%	18.95%	2.20%
Asian	62.81%	9.09%	23.97%	4.13%

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	25,450	7,965	9,730	1,290
White	14,655	3,575	5,350	685
Black / African American	5,110	2,084	2,460	370
Asian	380	55	145	25
American Indian, Alaska Native	80	25	0	0
Pacific Islander	10	0	0	0
Hispanic	4,975	2,160	1,715	199

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

There is no one race/ethnic group that has a proportionately higher rate of housing cost burden between 30 and 50% or greater than 50%. However, when combining the two categories to become 30% or greater, African Americans have a 9.42% higher rate than whites, making it nearly disproportionate by HUD definition. The Hispanics and Asians are not disproportionate.

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

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

The low-income Asian households have a disproportionately greater need percentage-wise than whites, African Americans or Hispanics, though the total number of low-income Asian households is only 34, with all 34 having at least one housing problem. Generally the whites have a higher percent of housing problems in all low- to moderate-income categories than the minority groups. The only exception to this is in housing cost burden in general, though not broken down by income category.

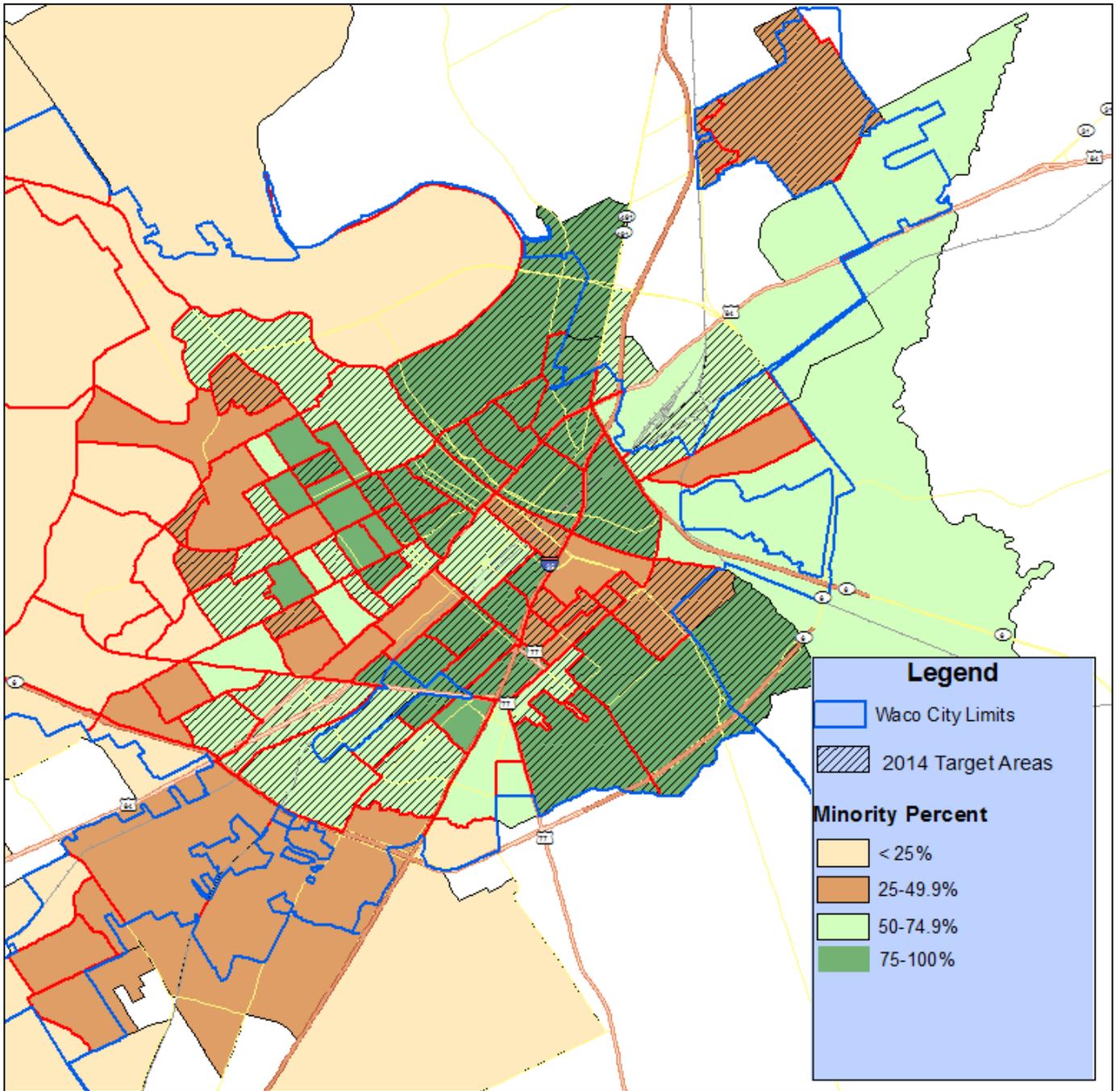
If they have needs not identified above, what are those needs?

While there is not disproportionately greater need for any racial or ethnic group by income, there is a disproportionately higher percent of African Americans that have an extremely low income among those with a housing problem. Likewise, among the households with severe housing problems, whites have a disproportionately higher percent of extremely low-, low- and moderate-income than other racial or ethnic groups. Therefore, disregarding housing needs, higher incomes becomes the greatest need.

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

The majority of the minority population is located within the CDBG Target Areas. The attached map shows the concentration of minority populations within the City, overlaid by the CDBG Target Areas.

CDBG Target Areas over Minority Population



NA-35 Public Housing – 91.205(b)

Introduction

Waco Housing Authority currently has 881 public housing units and 2,518 Section 8 vouchers. The majority of the WHA program participants are African American, and approximately 1/4 of all participant households have at least one disabled adult.

There are currently 1,228 households on the HCV waiting list with 485 are waiting for a 0- or 1-bedroom, 401 for a 2-bedroom, 255 for a 3-bedroom, 39 for a 4-bedroom and 1 for a 5-bedroom. Those waiting for the 3-, 4-, and 5-bedroom units have the most difficulty in finding available units in the market.

There are currently 457 households on the public housing waiting list with 365 waiting for a 0- or 1-bedroom, 71 for a 2-bedroom, 49 for a 3-bedroom and 16 for a 4-bedroom.

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	0	881	2,518	1	2,493	10	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
			Veterans Affairs Supportive Housing				Family Unification Program	
Average Annual Income	0	0	9,017	10,976	22,752	10,934	8,385	0
Average length of stay	0	0	5	4	0	4	1	0
Average Household size	0	0	2	2	4	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	127	360	0	360	0	0
# of Disabled Families	0	0	209	564	0	558	3	0
# of Families requesting accessibility features	0	0	881	2,518	1	2,493	10	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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	0	329	748	0	741	4	0	0
Black/African American	0	0	547	1,759	1	1,741	6	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	5	7	0	7	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	0	229	318	0	315	0	0	0
Not Hispanic	0	0	652	2,200	1	2,178	10	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Currently, there are 46 Section 504 units of public housing out of a total of 902. The accessible units are occupied at this time. The public housing application for the waiting list does not ask for level of disability. The need for an accessible unit is discussed in the one-on-one meeting with the caseworker when the person/family is being called off of the waiting list.

Currently, 104 households on the Section 8 HCV waiting list have disabilities.

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

The most immediate needs of HCV residents are finding suitable dwelling units, particularly 3 and 4-bedroom units.

WHA has a community services department that works with community partners to better enhance the quality of living for the tenants. Programs sponsored within the department include: transportation to pay bills, grocery shop, seek medical treatment, attend youth activities and attend “Go To College” trips. Elderly services include bingo, chair aerobics, help with nutrition and medication, assistance for those unable to read or write, translation for non-English speakers, senior educational programs, Family Self-Sufficiency works with participants in both Section 8 and public housing by setting 5-year goals for education and job training to be able to permanently exit government subsidized housing. Currently, there is 1 tenant closing soon on a house, 1 searching for a home to purchase and 1 starting the search process.

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

Obviously, the issue of housing cost burden is removed from the needs of the public housing and HCV residents, however the social services, job training, and moving to homeownership mirrors that of the general population.

Discussion

There are currently 1,228 households on the HCV waiting list with 485 are waiting for a 0- or 1-bedroom, 401 for a 2-bedroom, 255 for a 3-bedroom, 39 for a 4-bedroom and 1 for a 5-bedroom. Those waiting for the 3-, 4-, and 5-bedroom units have the most difficulty in finding available units in the market.

There are currently 457 households on the public housing waiting list with 365 waiting for a 0- or 1-bedroom, 71 for a 2-bedroom, 49 for a 3-bedroom and 16 for a 4-bedroom.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The 2013 Point In Time enumeration indicates that there are 230 sheltered homeless and 63 unsheltered homeless. The majority of the sheltered homeless are persons in families with children while most of the unsheltered are single adults. No unaccompanied youth were counted, however we have reached an agreement with Waco Independent School district to utilize homeless management information systems data and in the future we will have more adequate data on unaccompanied youth. Approximately 50% of the special populations enumerated were sheltered, with all of the severely mentally ill who were counted being sheltered.

Homeless Needs Assessment

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)	161	16				
Persons in Households with Only Children	0	0				
Persons in Households with Only Adults	69	47				
Chronically Homeless Individuals	11	15				
Chronically Homeless Families	0	0				
Veterans	17	16				
Unaccompanied Child	0	0				
Persons with HIV	1	0				

Table 26 - Homeless Needs Assessment

Indicate if the homeless population is:

Has No Rural Homeless

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):

Limited data are available for total persons experiencing homelessness, though no data are available for these population groups. Based on the 2013 Point In Time enumeration, there are 19 chronically homeless, 16 veterans, and 15 chronic substance abusers who are unsheltered and may remain unsheltered for most of the year, but may enter emergency shelters for short periods of time during the heat of the summer or cold of the winter. The chronically homeless and veterans are unsheltered at a rate equal to or exceeding the sheltered, with those with chronic substance abuse issues 7 times more likely to be unsheltered than sheltered. Households with children tend to remain in shelter or transitional housing for a longer time than individual adults and tend to have fewer recurrences of homelessness. Of the 177 homeless family members only 16 were unsheltered during the point in time survey.

According to HMIS, the median number of days families with children are homeless is 45. Adult individuals are homeless on average 60 days. However, the data varies greatly and the number of days unsheltered cannot be determined.

Nature and Extent of Homelessness: (Optional)

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

Data Source

Comments: No data available

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

Those in need of housing assistance include those extremely low-income households with at least one severe housing problem who may become homeless, those who are sheltered but will leave shelter without a stable income to support independent living and those who are unsheltered. There are 6,545 extremely low-income households with a severe housing problem, 51 unsheltered households and approximately 50 of the 135 sheltered households that will require housing assistance.

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

Extrapolating from the extremely low-income households with a severe housing problem, it can be estimated that 20% of the homeless are African American, 40% are Hispanic, 2% are Asian and 38% are non-Hispanic white.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The vast majority of families with children who are homeless are sheltered (152 sheltered, 5 unsheltered), however adult only households remain unsheltered at a much higher rate (106 sheltered to 56 unsheltered). Approximately 70% of homeless veterans are sheltered and 96% of victims of domestic violence are sheltered. However, a higher percent of those who are chronically homeless, chronic substance abusers and/or are seriously mentally ill tend to remain unsheltered than sheltered. Approximately 93% of chronically homeless persons, 75% of chronic substance abusers, and 64% of seriously mentally ill homeless persons are unsheltered.

Discussion:

Currently, there are 131 emergency shelter and safe haven beds, 113 transitional housing beds and 92 permanent supportive housing beds in Waco. All of the permanent supportive housing beds are for adults only, including VASH vouchers, MHMR supportive housing and Family Abuse Center permanent housing. Of the non-permanent housing, 56% of the shelter beds are for adults only, while 74% of the transitional housing beds are for families.

The tables below summarize the estimated number of homeless persons and the number of available beds. (These 2 tables are not in eCon as eCon does not provide space nor allow for the attachment of tables in this section).

	Unsheltered	Sheltered	Available Beds	Permanent Housing Beds
Persons in Households with Adults & Children	5	152	202	0
Persons in Households with Adults Only	56	106	233	92

	Estimated PIT Population	Population Specific Shelter/Housing			Gap
		Emergency Shelter Beds	Transitional Beds	Permanent Supportive Housing Beds	
Persons in Families	157	54	69		34
Adults only	162	69	26		67
Chronically Homeless	29				29
Chronic Substance Abusers	43				43
Mentally Ill	39	8		28	3
Veterans	58	0		60	-2
Victims of Domestic Violence	96	55	18	4	19

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

Introduction:

The special needs populations total approximately 40,886 in Waco. These include:

Elderly	12,899
Non-elderly disabled	9,817
Seriously mentally ill	3,968
Substance use disorders	12,484
People with HIV/AIDS	26
Victims of domestic violence	1,692

Describe the characteristics of special needs populations in your community:

There is no information on the severity of the various conditions of the special needs populations. However, of the elderly, 6,116 are disabled and of those 2,930 are in need of living assistance according to the ACS. The non-elderly disabled include 1,439 children and 8,378 non-elderly adults. Of the non-elderly adults, 2,826 are in need of living assistance. Those with serious mental illness require specialized services and often have criminal backgrounds and face housing discrimination. There is no information on the level of substance use for those who are estimated to have substance use disorders according to the Texas Department State Health Services. Those living with HIV/AIDS are currently independently housed or not identifiable through the homeless Point In Time enumeration. There is no information about the number who may be in assisted living or other housing not part of the CoC system.

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

All of the special needs populations require some level of supportive service. Medical care is one of the primary needs for these populations. Employment at a livable wage is another need for the working-age adults. Prior to employment, job training is needed as well as employment advocacy and civil rights advocacy.

Supportive housing, either through assisted living, group homes or permanent supportive housing is a need for 5,756 disabled adults, including elderly, and approximately 2,000 seriously mentally ill are in need of supportive housing according to the extrapolated statistics from the Texas Department of Health and Human Services.

Over a lifetime, it can be estimated that 2 of those with HIV/AIDS will require housing assistance. The number of victims of domestic violence is based on the reports by the Waco Police Department but does not reflect the numbers who flee their abuser and are in need of housing and services.

It can be estimated that approximately 75% will need at least temporary shelter and at least 25% will need longer-term supportive housing.

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

According to the Texas Department of State Health Services, there are 26 people with HIV/AIDS in Waco. The Eligible Metropolitan Statistical Area includes Austin and greatly distorts the number of those in the Waco area who are living with HIV/AIDS. Statewide, 29.4% are white, 29.4% are Hispanic and 37.5% are African American with “other and unknown” making up 3.7%. Based on Waco’s overall population, it can be assumed that these statistics hold true for the 26 persons living with HIV/AIDS, resulting in 8 whites, 8 Hispanics, and 10 African Americans. As the population ages and the medications are prolonging lives considerably, the majority of the cases are 35 years or older.

Discussion:

In summary, approximately 8,200 special needs persons will need some level of housing assistance, be it permanent supportive housing, group home or other congregate living, or assisted living. Those with physical disabilities, particularly those with ambulatory limitations (4,650 working age and 4,485 elderly) will require Section 504/ADA accessible housing. Those with serious mental illness, substance abuse disorders or HIV/AIDS may face housing discrimination and may need housing advocacy and legal assistance. Victims of domestic violence will need a safe shelter or transitional housing until they can become self-sufficient. At that time, they may also need specialized safe housing, such as a gated community. They also may need legal assistance.

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

Describe the jurisdiction’s need for Public Facilities:

While the City is constantly upgrading and maintaining infrastructure and public facilities, for CDBG funding it will focus primarily on parks improvements within CDBG Target Areas. Improving parks in the CDBG Target Areas provides the areas with accessible venues for recreational activities that promote health, wellbeing, community involvement and deter gang and drug activities. Additionally, sidewalk improvements, street improvements, and street lighting have been designated as high priorities to allow for safer and more accessible mobility, particularly pedestrian mobility.

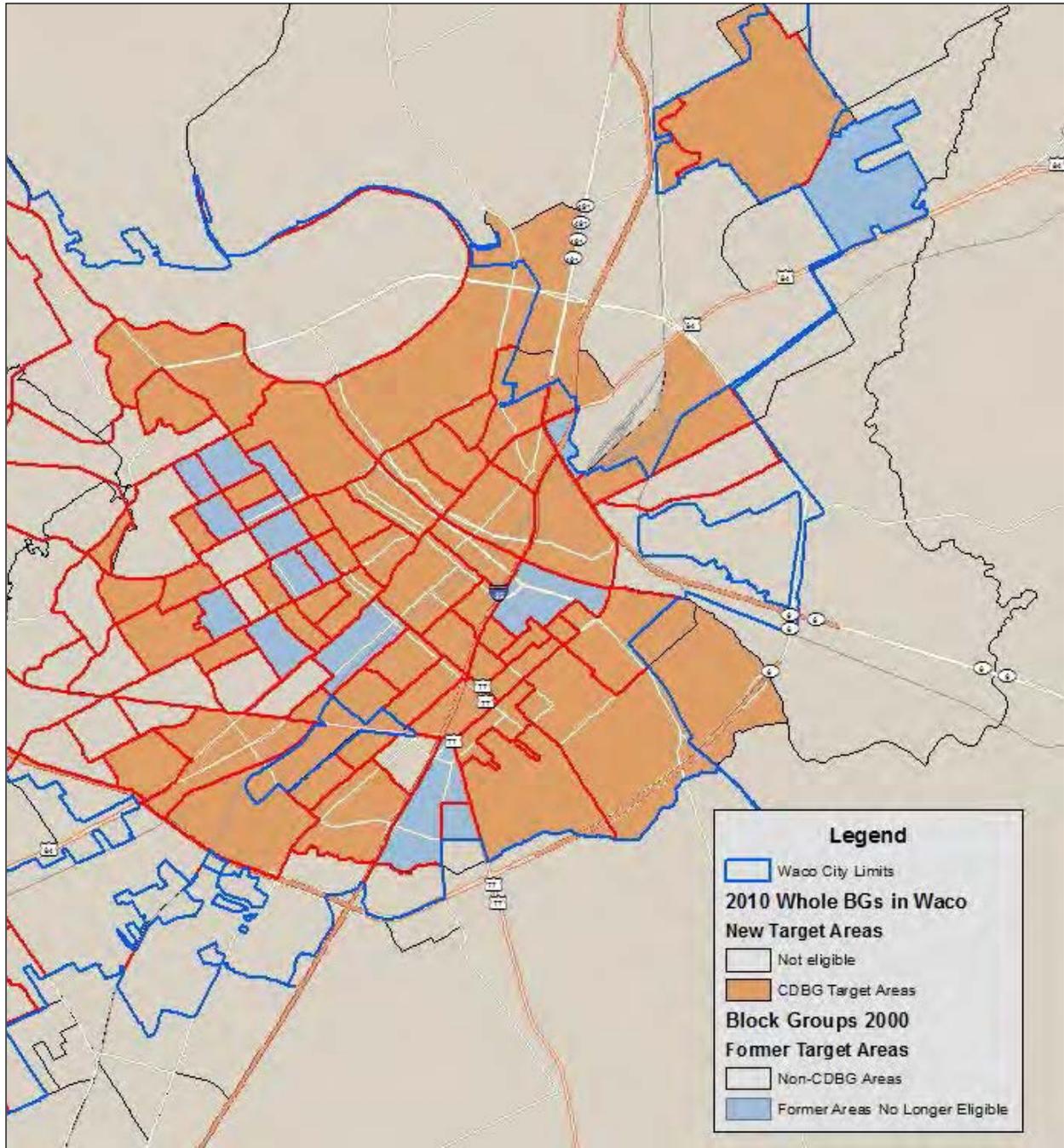
Additionally, the City is committed to assisting subrecipient agencies in improving their facilities, particularly those facilities that house victims of domestic violence and other homeless persons. Improvements, enhancements and expansions are constantly needed in shelters and transitional housing facilities to address the growing needs of homeless families and individuals. The City partners with these agencies in providing sound, safe and accessible facilities to the under-resourced and homeless.

How were these needs determined?

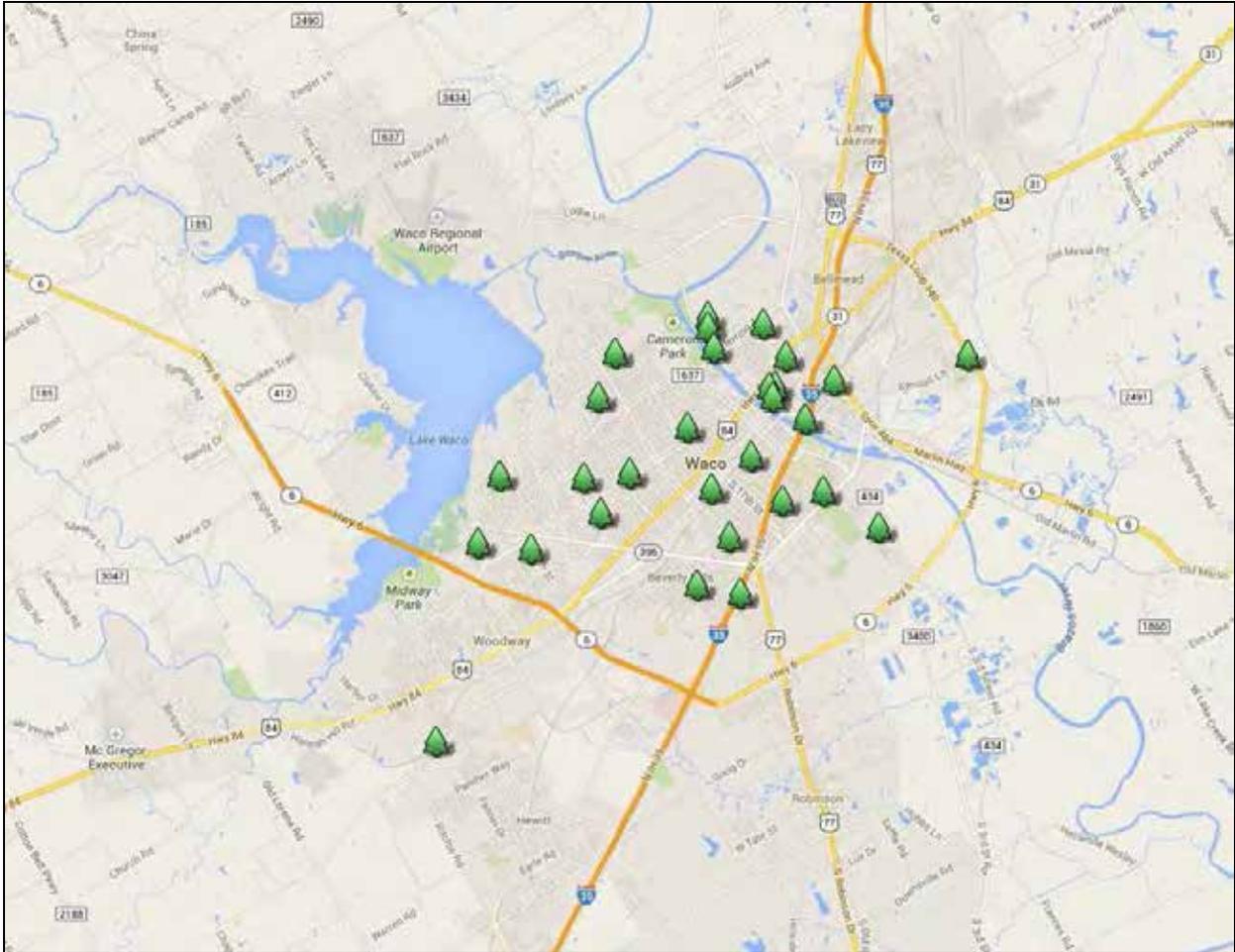
The public facility needs, as with all of the needs outlined in the Consolidated Plan, were determined through a combination of input from;

- City departments such as Parks & Recreation, Engineering, Neighborhood Services, and Planning;
- Subrecipient agencies and other non-profit service providers;
- Community stakeholders; and
- Residents, through completion of surveys, attendance at public hearings, and input through other public meetings for the development of neighborhood plans.

Current (post 7/1/2014 CDBG Target Areas)



City Park Locations



Describe the jurisdiction's need for Public Improvements:

The primary public improvements needed in CDBG Target Areas include park, sidewalk, street, and street lighting improvements. There are a number of parks in the Target Areas, as can be seen from the map above, and the City places a high priority on maintaining and enhancing both the facilities and the programs housed at the parks. Safe pedestrian mobility is also a priority and with that comes the need for improved sidewalks, including improved ADA-compliant curb cuts, and improved street lighting. Along with improved sidewalks for pedestrian mobility, and improved street surfacing/on-street parking, improved traffic signalization may be needed.

How were these needs determined?

The needs were determined through a merging of the results of resident survey, stakeholder interviews, and data from the latest Comprehensive Plan, the Capital Improvements Plan, and input from City staff members responsible for public improvements.

Describe the jurisdiction's need for Public Services:

The need for public services is vast in Waco. The agencies providing services are constricted by limited resources. All of the eligible public services received high priority need ratings from the public and stakeholders. The primary goals of Waco are to improve employability/income; ready children and youth to succeed in higher education and jobs; improve transportation; provide adequate services and supportive housing options for the homeless and special needs populations.

Though not a public service or a public infrastructure/facility, code enforcement is a critical need for Waco to ensure that the properties, especially within the Target Areas, are safe and well-maintained.

The use of CDBG funds will be focused on code enforcement, employment readiness, and supportive services for the homeless, youth development and child development. Other services may be funded as potential subrecipients apply for funding and have the capacity to carry out the activities.

How were these needs determined?

The needs were determined through a combination of resident surveys, stakeholder interviews, **Upjohn Institute study, Near Northside Master Plan, Downtown Master Plan** and secondary data. Those needs that could be addressed were determined based on the high priority needs for which service providers are available in Waco.

Executive Summary

The Process

Needs Assessment

Market Analysis

Strategic Plan

Annual Action Plan

Appendices

CITY OF WACO
2014 – 2018
CONSOLIDATED PLAN

Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The housing needs in Waco are significant and center on the lack of affordable units. Waco has 6,725 renters and 1,790 owners with a severe cost burden (50% or greater of their income). Of these, 6,195 renters and 475 owners are extremely low- or low-income.

Currently, there are approximately 800 housing units for sale in Waco, including condos and townhouses. Of these, 405, or ½, are listed for \$150,000 or less. Only 253 are listed below \$100,000 and most are 1 or 2 bedroom units and those needing significant rehabilitation. Without assistance, most moderate-income and virtually all low-income buyers are placed out of the market.

According to the 2013 data from the Low Income Housing Coalition, rents in Waco are also prohibitive for many households. The 2013 Out of Reach study shows that low- to moderate-income residents are hard-pressed to afford fair market rents. Fair Market Rents in Waco are \$477 for a 0-bedroom, up to \$1,110 for a 4-bedroom, with incomes needed to support the rents without a housing cost burden of \$19,080 to \$44,400. In order for an individual to afford a 0-bedroom unit without a housing cost burden, he/she would have to earn 127% of minimum wage, or \$9.17 per hour in full-time employment. Families needing a 4-bedroom unit would have to earn \$21.35 per hour in full-time employment. Either one worker would have to work 75 hours at minimum wage or 2 workers full time to afford a 4-bedroom unit.

The average SSI payment in Waco is \$710/month. Someone on SSI would need to pay no more than \$213 in rent to not have a housing cost burden. With the FMR for 0-bedroom efficiency at more than twice the affordable rent, those on SSI are not able to afford any rental housing in Waco.

As a result, the most common housing problem is housing cost burden with 35.14% of total households, regardless of income having a housing cost burden. The lower the income, the greater the percent with a housing cost burden. Of total households 70.3% of extremely low-income; 73.8% of low-income; and 48.1% of moderate-income households have a cost burden. This translates to 14,680 low- to moderate-income households in Waco with a cost burden.

Currently, there are 131 emergency shelter and safe haven beds, 113 transitional housing beds and 92 permanent supportive housing beds in Waco. All of the permanent supportive housing beds are for adults only, including VASH vouchers, MHMR supportive housing and Family Abuse Center permanent housing. Of the non-permanent housing, 56% of the shelter beds are for adults only, while 74% of the transitional housing beds are for families. The table below summarizes the estimated number of homeless persons and the number of available beds.

Number of Homeless Persons and Available Beds

Population	Estimate the # of persons experiencing homelessness on a given night		Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds
	Sheltered	Unsheltered	Year-Round	Seasonal or Overflow		
Persons in Households with Adult(s) and Child(ren)	161	16	62	0	84	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	69	47	75	50	29	4
Chronically Homeless Individuals	11	15	0	0	8	28
Chronically Homeless Families	0	0	0	0	0	0
Veterans	17	16	0	0	0	60
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	1	0	0	0	0	0

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

Introduction

While there are nearly 5,000 subsidized housing units in Waco, there is still a shortage of at least 3,000 rental units affordable to the extremely low- and low-income, along with at least 430 affordable units for sale to moderate-income homebuyers. Unlike many jurisdictions, Waco's rental market has a significant proportion with 3 or more bedrooms. However, many of these units are rented by college students and are not available or accessible to the general low- to moderate-income population. With 1,195 large-family renters having a housing cost burden, there is a need for more 3-5 bedroom units that are affordable and not targeted to college students.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	29,654	58%
1-unit, attached structure	1,319	3%
2-4 units	5,910	12%
5-19 units	9,496	19%
20 or more units	4,219	8%
Mobile Home, boat, RV, van, etc	554	1%
Total	51,152	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	52	0%	286	1%
1 bedroom	246	1%	6,402	27%
2 bedrooms	4,764	23%	9,761	41%
3 or more bedrooms	15,607	76%	7,231	31%
Total	20,669	100%	23,680	100%

Table 28 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

Currently, based on the latest HUD and Texas Department of Housing and Community Affairs data there are 4,982 state or federally assisted units in Waco. Of these, 881 are public housing units; 2,493 are PHA Section 8 HCV units; 881 are independent Section 8 units; 130 are Section 202/811 units; 30 are Section 236 units; 250 are Section 221 units, and 1,545 are LIHTC units. Some units are covered by multiple funding sources causing a double count.

Of these units, 10 Section 8 HCVs are Special Purpose VASH vouchers for veterans; 333 are specifically for the elderly or disabled and at least 221 of the private units are ADA accessible.

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

None are expected to be lost.

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

The availability of subsidized housing does not meet the needs of the population. Currently, there are 6,630 extremely low- and low-income renters with a cost burden of 50% or greater who are in need of some level of housing subsidy. Of these, 1,775 are disabled households, 485 are elderly and 360 are large families in need of at least 3 bedrooms.

Describe the need for specific types of housing:

The specific types of housing needed in Waco include:

- approximately 430 affordable owner-occupied units for current moderate-income renters;
- approximately 635 affordable rental units for the elderly;
- approximately 2,000 affordable rental units for the disabled; and
- approximately 360 affordable rental units for large families (4+ bedrooms).

Discussion

There is a significant shortage of affordable housing units for the low- to moderate-income residents of Waco. The greatest needs are for rental units for the elderly, disabled and large families as well as more affordable units for purchase by moderate-income households, particularly large families. Waco encourages the development of affordable units through its CHDOs and CDCs for single-family owner units and through LIHTC properties as well as Section 202/811 properties for renters.

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

Introduction

Housing costs should not exceed 30% of a household's income to be affordable. In Waco, there are 11,755 renters and 3,904 owners who are low- to moderate-income (incomes of 80% or less of the Area Median Income) and have a housing cost burden, paying more than 30% of their income for housing. The table below summarizes the need by income for low- to moderate-income households:

	<= 30% AMI	30.1-50% AMI	50.1-80% AMI	Total LMI
Total HHs	8,615	6,570	7,840	23,025
Affordable Units	1,635	7,730	21,110	30,475
Gaps in Affordable Units*	6,980	5,820	-7,450	5,350

* Gap in Affordable Units for extremely low-income = total households minus affordable units. For the low-income, the gap = total low-income households + the gap for extremely low-income minus the affordable units. For moderate-income, the gap = total moderate-income households + the gap for low-income minus the number of affordable units.

In addition to the raw gap based solely on income and affordability, there is a mismatch in that higher-income households often rent or purchase units that would be affordable to lower-incomes, thus absorbing available affordable units.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	53,200	86,600	63%
Median Contract Rent	394	551	40%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	10,307	43.5%
\$500-999	12,036	50.8%
\$1,000-1,499	824	3.5%
\$1,500-1,999	318	1.3%
\$2,000 or more	195	0.8%
Total	23,680	100.0%

Table 30 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,635	No Data
50% HAMFI	4,910	2,820
80% HAMFI	14,480	6,630
100% HAMFI	No Data	8,960
Total	21,025	18,410

Table 31 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	477	560	758	993	1,110
High HOME Rent	477	560	758	890	974
Low HOME Rent	477	513	616	711	793

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There is not sufficient housing in Waco for low- to moderate-income households. According to the ACS 2006-2010 data provided by HUD in through the eCon Planning Suite, there are 8,615 total households with incomes less than or equal to 30% of the Area Median Income (AMI) and only 1,635 renter units affordable to this group and no owner-occupied units with a mortgage that are affordable. There are 4,765 renters with incomes 30% or less of the AMI with a 50% or greater housing cost burden. Likewise, there are 700 homeowners earning 30% or less of the AMI with a 50% or greater housing cost burden.

Low-income households earning between 30% and 50% of the AMI, have more housing options. There are 6,570 low-income households and 4,910 renter units and 2,820 owner units affordable to them.

However, there are 1,865 renters and 655 owners with a housing cost burden of 50% or greater. This is due to the occupancy of the affordable units by households with higher incomes.

Moderate-income households earning between 50% and 80% of the AMI have considerably more housing options. With 7,840 households in this income range and 14,480 renter units/6,630 owner units, it appears on the surface that there is an abundance of affordable housing for this income range.

However, there are 580 renters and 394 owners with housing cost burdens of 50% or greater. As with the low-income households, many moderate-income households are displaced by those earning more than 80% AMI as well as low-income households without access to units affordable to them.

As with all three low- to moderate-income groups, other issues are at play. For the extremely low-income, many of the units are not safe or sound. For all three groups, there is a shortage of units for large families, such as units with 4 or more bedrooms. Therefore, even with the availability of affordable units, many households are placed in overcrowded conditions in order to access housing that is affordable.

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

The median home values for owner-occupied units rose 63% between 2000 and 2010 and median contract rents rose 40% during that same time period. The change between 2000 and 2010 is somewhat depressed due to the significant downturn in the housing markets in 2008. As the housing market recovers, the rate of increase annually will rise and there will be fewer affordable units available. While housing values rose nearly 4% between 2010 and 2012 and rents rose 6.4% during that time, median incomes rose only 1%.

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

The Area Median Rents track in line with the Fair Market Rents and High HOME Rents. However, according to the 2013 data from the Low Income Housing Coalition, rents in Waco are prohibitive for many households. The 2013 Out of Reach study shows that low- to moderate-income residents are hard-pressed to afford fair market rents. Fair Market Rents in Waco are \$477 for a 0-bedroom, up to \$1,110 for a 4-bedroom, with incomes needed to support the rents without a housing cost burden of \$19,080 to \$44,400. In order for an individual to afford a 0-bedroom unit without a housing cost burden, he/she would have to earn 127% of minimum wage, or \$9.17 per hour in full-time employment. Families needing a 4-bedroom unit would have to earn \$21.35 per hour in full-time employment. Either one worker would have to work 75 hours at minimum wage or 2 workers full time to afford a 4-bedroom unit.

The average SSI payment in Waco is \$710/month. Someone on SSI would need to pay no more than \$213 in rent to not have a housing cost burden. With the FMR for 0-bedroom efficiency at more than twice the affordable rent, those on SSI are not able to afford any rental housing in Waco.

Discussion

There is a significant shortage of affordable housing for the extremely low- and low-income households in Waco. Not only are there too few total units, but higher income households are renting the units that would be considered affordable to lower-income households. Additionally, the lower cost/affordable units are often too small to prevent overcrowding with large households.

There are not sufficient affordable units with 4 or more bedrooms in Waco. The larger units are most often rented to groups of college students and become private off-campus housing, thus pricing lower-income families out of the market.

As a result, more subsidized units are needed for the extremely low-income. These may be in the form of more public housing units, more Section 8 HCVs, more TBRA units, or more privately owned subsidized units through LIHTCs, Section 202/811 funding or other similar funding.

Waco Housing Search provides assistance to the public in finding rental properties that are affordable, non-discriminatory and, for the disabled, are accessible. This is the first program of its kind and provides a central place to find rental housing through both the on-line website and a toll-free bilingual call center.

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

Introduction

Most of the housing stock in Waco was built before 1980, with a significant percent built before 1950. Only 11.5% have been built since 2000. Despite the age of the housing, HUD estimates in the table below that 71% of the owner occupied housing units have no selected conditions requiring attention. However, only 45% of the rental housing has no selected conditions.

Definitions

Substandard conditions include those conditions affecting health and safety, including major plumbing and electrical issues, no safe ventilation, no heating source, severe roof damage, with a rehabilitation cost of more than 25% the value of the structure but not exceeding 50% of the value of the rehabbed structure. Those not suitable for rehabilitation include houses with severely damaged walls, support studs/beams, and subflooring and with a rehabilitation cost of more than 50% of the value of the structure after rehabilitation.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,901	29%	11,920	50%
With two selected Conditions	118	1%	1,003	4%
With three selected Conditions	7	0%	16	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	14,643	71%	10,741	45%
Total	20,669	101%	23,680	99%

Table 33 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,536	12%	2,645	11%
1980-1999	3,077	15%	6,190	26%
1950-1979	10,920	53%	11,877	50%
Before 1950	4,136	20%	2,968	13%
Total	20,669	100%	23,680	100%

Table 34 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,056	73%	14,845	63%
Housing Units build before 1980 with children present	1,499	7%	11,400	48%

Table 35 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	6,334	482	6,816
Abandoned Vacant Units	0	550	550
REO Properties	134	0	134
Abandoned REO Properties	0	10	10

Table 36 - Vacant Units

Need for Owner and Rental Rehabilitation

As the housing stock ages there is a need for housing rehabilitation for both owner and renter occupied units. However, the owner occupied units have the greatest need for rehabilitation, along with single-family renter occupied units. Currently there are 79 single-family units on the code enforcement list that have been green-tagged as needing moderate- to major rehabilitation and 56 single-family units that have been red-tagged and are not suitable for rehabilitation and require demolition. Apartments in Waco do not need the level of rehabilitation that the single-family units do, however, there are apartments that are vacant and require either major rehabilitation or demolition.

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

Based on the number of units built prior to 1980 that are occupied by low- to moderate-income households, it can be estimated that 10,530 owner occupied units and 12,425 renter occupied units may have LBP hazards.

Discussion

Thirty percent of owners and 54% of renters are living with at least one housing problem, with more than 95% of these having either a housing cost burden or over-crowding or both. These 17,821 households are in need of some housing relief. The low- to moderate-income make up the majority of those with at least 1 housing problem and they have very little recourse. As a result, the housing market in Waco does not support the low- to moderate-income households and there is a substantial need for more affordable rental and owner units.

The City's housing rehabilitation/reconstruction program, down payment assistance program and new unit construction program is assisting owners as well as renters wishing to buy a home. The City has provided financial assistance and incentives to multi-family developers and requires LIHTC applicants to set aside units for the homeless. However, the funds available through CDBG, HOME and CoC as well as the LIHTC program and Section 202/811 do not begin to meet the need for affordable housing in Waco.

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

Introduction

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			896	2,496			730	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37– Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

There are 4 developments in Waco, with 902 total units. Of these units, 46 are Section 504 accessible.

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:

There are 902 public housing units with 896 occupied. The vacant units undergo repairs and renovation at the time a resident vacates before the unit is available again. Of the 902 units, 46 are Section 504 accessible units. All of the units meet the standards for the Uniform Code for Physical Standards before a new tenant moves in.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38- Public Housing Condition

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

At this time, WHA does not need to conduct major restoration or revitalization on the existing public housing units. Minor needs are include replacing kitchen cabinets when needed, improving kitchen lighting, replacing/repairing bathroom vanities, repairing showers and tubs, replacing mini blinds and installing new dryer connections.

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

WHA has a community services department that works with community partners to better enhance the quality of living for the tenants. Programs sponsored within the department include: transportation to pay bills, grocery shop, seek medical treatment, attend youth activities and attend “Go To College” trips. Elderly services include bingo, chair aerobics, help with nutrition and medication, assistance for those unable to read or write, translation for non-English speakers, senior educational programs, Family Self-Sufficiency works with participants in both Section 8 and public housing by setting 5-year goals for education and job training to be able to permanently exit government subsidized housing. Currently, there is 1 tenant closing soon on a house, 1 searching for a home to purchase and 1 starting the search process.

WHA partners with the VA to provide HUD-VASH housing for homeless veterans. Currently, there are 60 units of housing through the VASH vouchers.

Discussion:

The Waco Housing Authority has a significant waiting list for both public housing and Section 8 HCVs, and at this time the waiting lists are closed. The needs for public housing restoration and revitalization have been met through the existing 5-year plan, with minor repairs and change-outs of kitchen and bathroom cabinets and fixtures needed during the next 5 years. At this time, there is no Section 504 compliance agreement and there are 46 Section 504 accessible units available.

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

Introduction

There is a shortage of beds for the homeless population based on the numbers in the Point In Time enumeration and the number of beds by primary shelter, transitional housing and permanent housing programs. The table below shows the number of homeless persons counted in the enumeration and the number of known beds available:

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)	62	0	84	0	0
Households with Only Adults	75	50	29	4	0
Chronically Homeless Households	0	0	8	28	0
Veterans	0	0	0	60	0
Unaccompanied Youth	0	0	0	0	0

Table 39- Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2013 Continuum of Care Housing Inventory

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

Most of the service providers are mainstream providers that also serve the homeless. These include:

- Council on Alcohol and Drug Abuse Waco;
- Heart of Texas Region MHMR;
- Freeman Center for Drug and Alcohol Abuse;
- Family Counseling and Children’s Services;
- Family Abuse Center;
- Heart of Texas Workforce Center;
- Mission Waco M-MPowerment Program;
- Lone Star Legal Aid; and
- Department of Veterans Affairs.

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.

The primary facilities addressing the needs of homeless persons include:

- PATH (Projects for Assistance in Transition from Homelessness providing transitional housing for those with mental health and substance abuse issues;
- The House Where Jesus Shines providing transitional housing for those with substance abuse issues;
- Manna House (Mission Waco) providing transitional housing and emergency shelter for those with substance abuse issues;

- Salvation Army, providing day services and shelter for veterans, men and women;
- Mission Waco providing day services, emergency shelter and transitional housing for men;
- Family Abuse Center providing emergency shelter, transitional housing, and permanent supportive housing for individual and family victims of domestic violence;
- Heart of Texas MHMR providing Safe Haven beds for adults and permanent supportive housing for adults;
- Compassion Ministries providing transitional housing for families and adults; and
- Veterans Affairs providing VASH vouchers for permanent housing for veterans.

All of these facilities provide supportive services in conjunction with their shelter and/or housing.

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

Introduction

There is a shortage of affordable services and housing options in Waco for all special needs populations. Due to the age of the rental housing, there is a shortage of ADA-compliant housing for the disabled. The cost of assisted housing, be it in-home care or assisted living, is out of reach for most special needs persons. The City will ensure that LIHTC applicants address the needs of the non-homeless disabled and elderly through set-asides or need-specific developments. The City will continue to support the agencies that provide supportive services to those special populations, including the elderly, disabled, mentally ill, persons living with HIV/AIDS and those with substance use disorders. All applications for CDBG funding from mainstream organizations serving the special needs populations will be considered and ranked when determining public service allocations.

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

There is a shortage of affordable service and supportive housing options in Waco. The cost of assisted living facilities and in-home care are out of the reach of the vast majority of frail elderly and persons with disabilities. There is also a shortage of group homes in which adults with disabilities, mental illness, HIV/AIDS or drug addictions can live. Most of the addiction-related halfway houses are privately owned and operated.

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

Member agencies of the HOT Homeless Coalition’s Regional Continuum of Care have developed and implemented a coordinated discharge policy for children aging out of foster care, people with disabilities and health conditions leaving nursing homes and hospitals, and people with mental health issues leaving Austin State Hospital.

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 will ensure that LIHTC applicants address the needs of the non-homeless disabled and elderly through set-asides or need-specific developments.

The City will also provide technical assistance to prospective applicants of Section 202/811 funding and will encourage appropriate entities to apply for such funds. The Waco Housing Authority will continue to provide housing to elderly and disabled and will strive to expand the number of Section 504 units.

The WHA will also continue to advocate for its Section 8 HCV participants in securing appropriate accessible housing. During the next 5 years, the City will work with Texas Disability Rights to schedule educational workshops and encourage more involvement to advocate for and provide legal assistance to disabled persons, including mentally ill and those with chronic substance use disorders.

The City will continue to support the agencies that provide supportive services to those special populations, including the elderly, disabled, mentally ill, persons living with HIV/AIDS and those with substance use disorders. All applications for CDBG funding from mainstream organizations serving the special needs populations will be considered and ranked when determining public service allocations.

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 the next year, the City will provide assistance to:

- Mission Waco for the Marginalized Worker Program, to recruit, train and advocate for 13 low-income adults, including those with special needs; and
- Avance Waco for family literacy support that includes speech, occupational and physical therapy for 60 children needing such services.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The primary barrier to affordable housing is the value placed on land in Waco coupled with the cost of constructing and maintaining rental and owned housing. Secondly, Waco is a college town and much of the rental housing, particularly large units, is marketed as off-campus housing. The limited number of public housing units and Section 8 HCVs as dictated by HUD poses a barrier to addressing the affordable housing needs of the extremely low-income in particular.

Coupled with the shortage of housing that is affordable to the lowest income residents is the lack of adequate and affordable re-education opportunities and jobs paying a livable wage. The limited employment and educational opportunities, coupled with the limited affordable housing results in a high rate of poverty and low rate of housing affordable to those in poverty.

The City is addressing many of the barriers through its CDBG and HOME programs. Activities include: development of new affordable single-family homes, homeownership assistance, homebuyer counseling, LIFT (Low Income Families in Transition) workshops, management of www.WacoHousingSerach.org, Tenant Based Rental Assistance, housing rehabilitation/reconstruction, and assistance for the development of multi-family housing.

In addition to the lack of employment and educational opportunities, there is a lack of affordable child care for working parents as well as insufficient public transportation from lower-income neighborhoods to jobs. When adding child care and transportation costs to housing costs, there is a significant shortage in the number of jobs to support the cost of living.

Despite income, often credit histories prevent renters and buyers to access housing at affordable costs.

The City continues to make a concerted effort to maintain and expand access to affordable housing through its CDBG and HOME programs. Such initiatives include the development of new affordable single-family units, assistance in the development/renovation/re-purposing of properties for new affordable multi-family units, development/distribution of educational brochures and videos, homebuyer assistance, homebuyer counseling, and housing rehabilitation/reconstruction.

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

Introduction

The primary non-housing community development assets and needs revolve around employment. For most of the jobs requiring a college education there are 1.5 to 2 jobs for every qualified worker. Without more affordable and accessible educational opportunities, individuals will continue to be unqualified for the majority of the professional jobs in Waco. Only 28.6% of the adults 25-64 years of age have an associate's degree or higher, with 23.3% having no high school diploma and another 25.15 having a diploma or GED but no college.

Transportation also becomes a primary need of the workforce to secure and maintain employment in Waco.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	358	160	1	0	-1
Arts, Entertainment, Accommodations	5,398	7,279	14	13	-1
Construction	2,294	2,283	6	4	-2
Education and Health Care Services	8,133	13,744	21	24	3
Finance, Insurance, and Real Estate	2,611	4,833	7	8	2
Information	601	1,208	2	2	1
Manufacturing	5,336	9,624	14	17	3
Other Services	1,365	2,199	4	4	0
Professional, Scientific, Management Services	1,793	2,340	5	4	-1
Public Administration	141	12	0	0	0
Retail Trade	5,076	6,251	13	11	-2
Transportation and Warehousing	1,157	1,656	3	3	0
Wholesale Trade	1,575	2,578	4	4	0
Total	35,838	54,167	--	--	--

Table 40- Business Activity

Labor Force

Total Population in the Civilian Labor Force	57,277
Civilian Employed Population 16 years and over	51,956
Unemployment Rate	9.29
Unemployment Rate for Ages 16-24	22.86
Unemployment Rate for Ages 25-65	5.23

Table 41- Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	8,646
Farming, fisheries and forestry occupations	2,547
Service	7,082
Sales and office	8,656
Construction, extraction, maintenance and repair	4,718
Production, transportation and material moving	3,784

Table 42- Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	44,237	89%
30-59 Minutes	3,932	8%
60 or More Minutes	1,424	3%
Total	49,593	100%

Table 43- Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	7,373	647	4,425
High school graduate (includes equivalency)	9,069	914	3,387
Some college or Associate's degree	12,547	992	3,029
Bachelor's degree or higher	8,958	234	1,671

Table 44- Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	308	1,258	1,520	2,692	1,860
9th to 12th grade, no diploma	2,409	2,311	1,869	2,795	2,123
High school graduate, GED, or alternative	5,593	3,768	3,094	6,521	3,928
Some college, no degree	13,635	4,323	3,050	4,862	2,525
Associate's degree	513	1,433	1,058	1,894	505
Bachelor's degree	1,650	2,592	1,546	3,175	1,701
Graduate or professional degree	97	787	866	1,897	1,047

Table 45- Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	16,941
High school graduate (includes equivalency)	19,921
Some college or Associate's degree	25,536
Bachelor's degree	37,500
Graduate or professional degree	51,439

Table 46– Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The major employment sector is education, with Baylor University, other post-secondary schools and the public school system. Second to education is retail and arts/entertainment/ accommodations – industries that are supported heavily by the presence of the post-secondary schools. Manufacturing is another major employment sector in Waco. The targeted occupations for Workforce Solutions in Waco, to address the major employment sectors, include aircraft/bus/truck mechanics, machinists, HVAC mechanics/installers, plumbers, truck drivers, electricians, medical assistants/nurses, and teachers.

Describe the workforce and infrastructure needs of the business community:

The major workforce needs in Waco are for skilled labor and professionals, such as aircraft/bus/truck mechanics, machinists, HVAC mechanics/installers, plumbers, truck drivers, electricians, medical assistants/nurses, and teachers. There are limited avenues for unskilled labor in Waco, outside of the retail sector.

Transportation and education become the primary needs of the workforce to secure and maintain employment in Waco.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Downtown Waco Public Improvement District and Brazos River Corridor will continue to see new development including residential units, public/cultural facilities, entertainment, hotels, retail shops and commercial office space. The Waco Chamber of Commerce is in the process of a Community Visioning, headed by the Mayor, to help set the direction and goals for Waco. This project will result in defining any major changes that will have an economic impact on the community as a whole as well as the low- to moderate-income neighborhoods.

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

The current workforce does not have the level of education and skills required for the employment opportunities that will afford livable wages. The workforce is able to secure retail and accommodations employment and unskilled labor jobs, but there is a shortage of workers and those seeking employment to serve the education and skilled labor/professional sectors. Less than 1/3 of the workforce has an Associate's Degree or higher, with 21% of the workforce having no GED or high school diploma.

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.

Various public service organizations, including Mission Waco and its marginalized worker program, Avance and its literacy and workforce development programs, among others provide job training for the low- to moderate-income. The City of Waco supports the programs of both Mission Waco and Avance with CDBG funds and is open to supporting others who may apply for funding and are qualified to be subrecipients.

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

The Heart of Texas Council of Governments, of which Waco is a part, does participate in a CEDS.

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

Currently, the Heart of Texas Council of Governments provides technical support, financial and administrative reporting, record keeping and membership information for the CEDS. The agency is pursuing sustainable community's grants to increase entrepreneurship, improve infrastructure management tools, and enhance community involvement and engagement in the economic development process.

Discussion

Education of the residents in Waco is a primary need. The lack of an educated workforce hinders economic development and keeps a large portion of the population in poverty. There is a shortage of affordable post-secondary education opportunities in Waco.

MA-50 Needs and Market Analysis Discussion

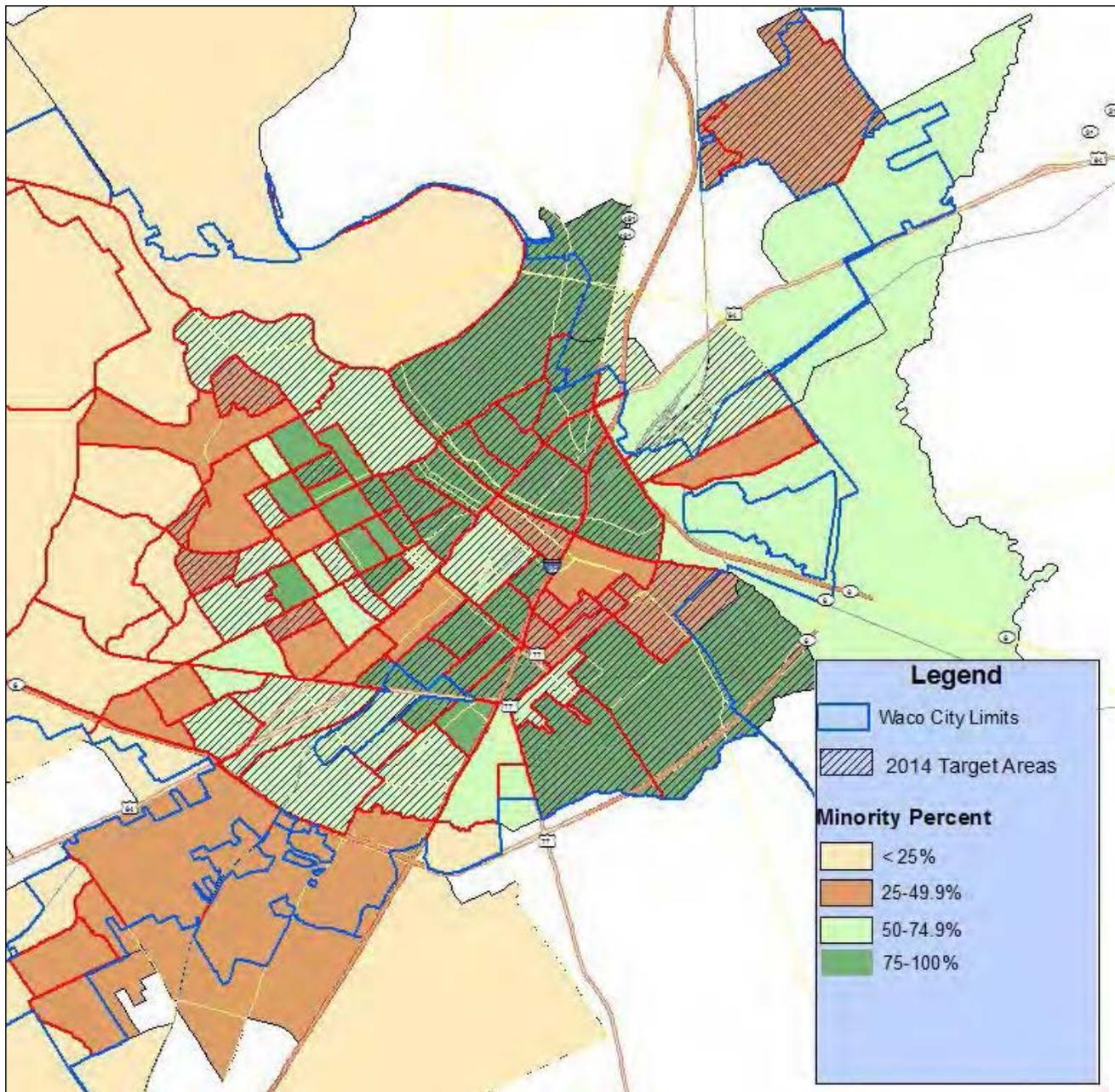
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Using the 2006-2010 CHAS data by census tract, there are no significant areas of concentration (75% or more) for housing units with multiple problems.

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

The areas of racial and ethnic minority concentrations are in predominately low- to moderate-income areas as can be seen by the attached map. Areas of racial and ethnic concentrations are those with 75% or more majority or minority populations. Predominately low- to moderate-income (low- to moderate-income concentrations) are those with 51% or more low- to moderate-income households. All of the areas with 75% or more minority population are within the CDBG Target Areas of 51% or more low- to moderate-income. However, some of the central and southerly areas of Waco have less than 50% minority population and are low- to moderate-income.

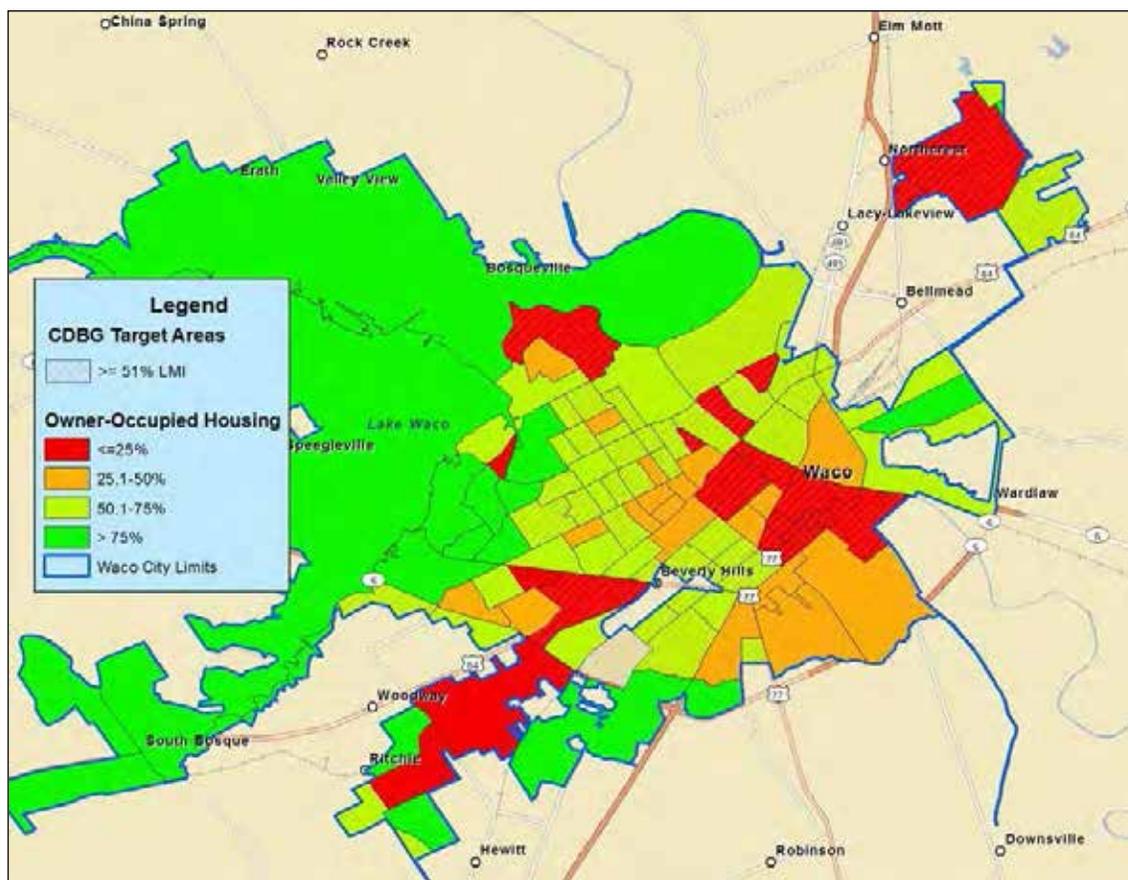
CDBG Target Areas Over Minority Population Concentrations



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

The market in these areas includes new high-end rental housing/lofts, university-related housing, older single-family housing, and some units of subsidized affordable housing. Additionally, the shelters and transitional housing units are located in these areas. A majority of owner-occupied units are outside the Target Areas. The following map shows the distribution of owner-occupied units.

Distribution of Owner Occupied Housing



Are there any community assets in these areas/neighborhoods?

There are community assets in these areas to a varying degree. Baylor University is in the main area of low- to moderate-income and all of the support services for a university are located there. There is a shortage of medical facilities in the areas, with most located to the southwest, south of Hwy 6 and west of IH 35. Likewise, there is a shortage of national and Texas grocery stores and national pharmacies in the areas. The City is concentrating new community assets in these areas by encouraging economic development, focusing new affordable housing units, funding social service agencies, providing housing rehabilitation and focusing public facility and infrastructure improvements in the areas.

Are there other strategic opportunities in any of these areas?

The City is expanding the strategic opportunities in these areas by focusing CDBG, HOME and general fund improvements and enhancements in the areas as well as encouraging economic development, in-fill affordable housing development and redevelopment. The downtown area has seen substantial redevelopment with the addition of new housing and amenities that are convenient to residents of the low- to moderate-income areas.

Executive Summary

The Process

Needs Assessment

Market Analysis

Strategic Plan

Annual Action Plan

Appendices

CITY OF WACO
2014 - 2018
CONSOLIDATED PLAN

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is aimed at addressing the high priority needs as determined through resident and stakeholder input, funding realities, service gaps, and available partners.

The plan addresses the infrastructure and facility needs, particularly parks improvements, sidewalks, street improvements, and street lighting, as well as code enforcement in CDBG Target Areas – areas with 51% or more low- to moderate-income residents. The map attached shows the location of the Target Areas throughout Waco.

Other high priority needs that are not area-based, but individual or household based will be addressed during the next 5 years. These include:

- shelter, housing and supportive services for homeless persons and formerly homeless;
- new affordable single-family housing units for purchase;
- owner-occupied housing rehabilitation/reconstruction, including the removal of lead-based paint hazards, the installation of energy efficiency measures and the retrofitting of the homes for handicap accessibility;
- public services to address the needs of children, youth, elderly, disabled, and other low- to moderate-income individuals and families;
- reducing poverty through education, job training and Section 3 compliance; and
- affirmatively furthering fair housing and reducing barriers to affordable housing.

To meet the priority needs of the community, the City must work in partnership with other entities and will continue to identify and incorporate more partners as well as to assist all of its partners in enhancing their service delivery systems. This will be accomplished through program monitoring, technical assistance, workshops and information sharing, particularly through the various coalitions and committees on which the City serves.

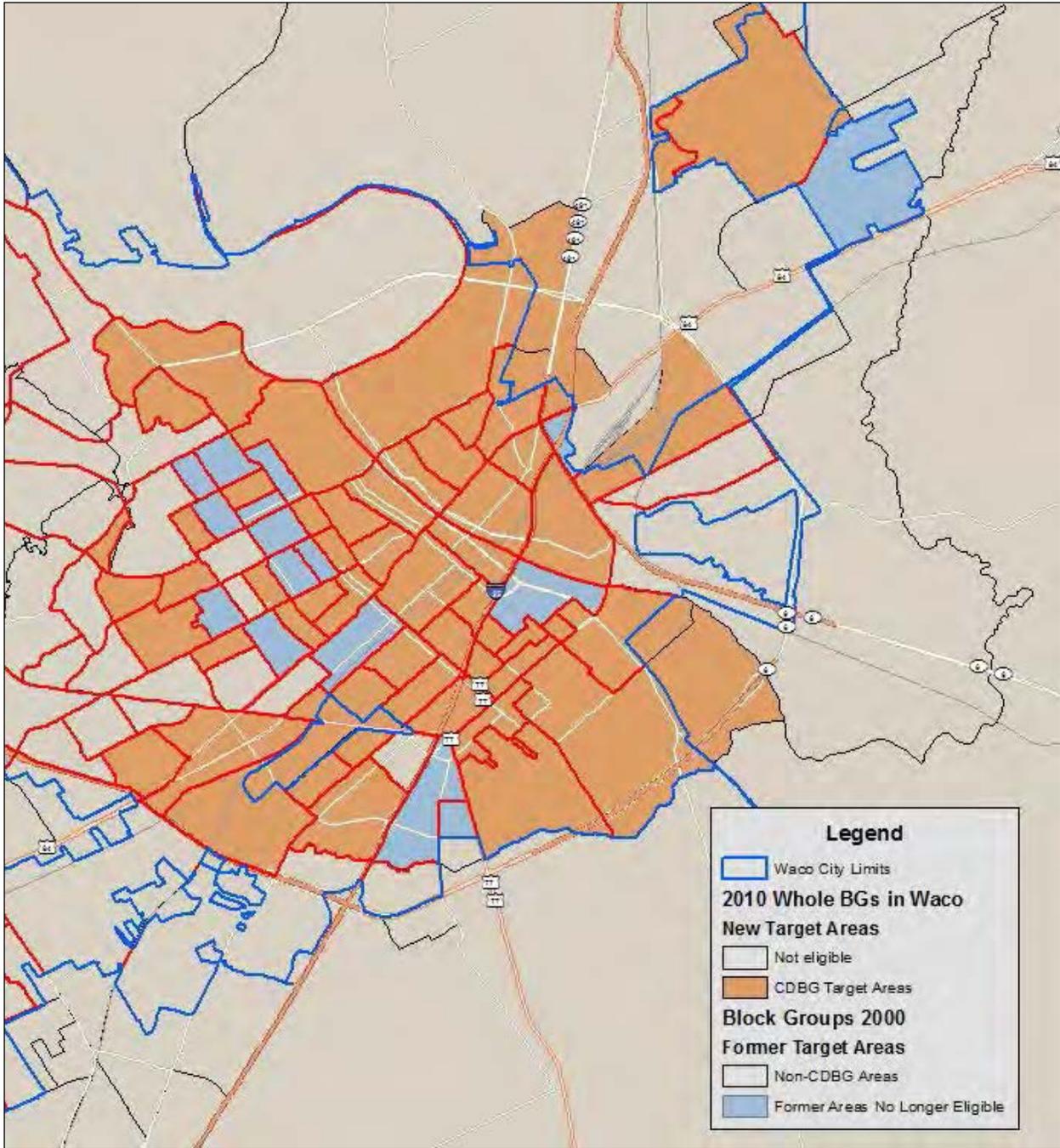
The City is committed to providing affordable housing of choice to low-income and protected classes through educating the public on fair housing issues and rights, ensuring that all housing-related projects funded through CDBG and HOME are equitable, affirmatively further fair housing, increase affordable housing, and deconcentrate poverty and minority populations. By providing assistance to first-time homebuyers to purchase affordable homes of choice and assistance to CHDOs to develop housing that is scattered throughout Waco, the City is encouraging deconcentration and fair housing choice.

Additionally, the City strives to improve the CDBG Target Areas, specifically those with high concentrations of minorities and other protected classes, by improving the parks, other facilities and infrastructure. These public improvements bring the areas up to standards equal to other areas of the city and make the neighborhoods safer and more desirable.

Encouraging new businesses to locate in Waco, training low-income residents for available jobs, complying with Section 3 requirements and requiring that all contractors and subcontractors comply with Section 3 stimulates the local economy and increases the incomes of those under-resourced individuals.

To accomplish all the goals of the CDBG and HOME programs, in PY 2014 the City will receive \$1,347,394 in funds and \$564,171 in HOME funds, which will be augmented with approximately \$266,000 in program income and \$875,000 in prior year resources. For the following 4 years, through PY 2018, the City anticipates having available \$4,908,500 in CDBG funds and \$2,965,033 in HOME funds, including program income for both programs.

New CDBG Target Areas (as of 7/1/2014)



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

Geographic Area

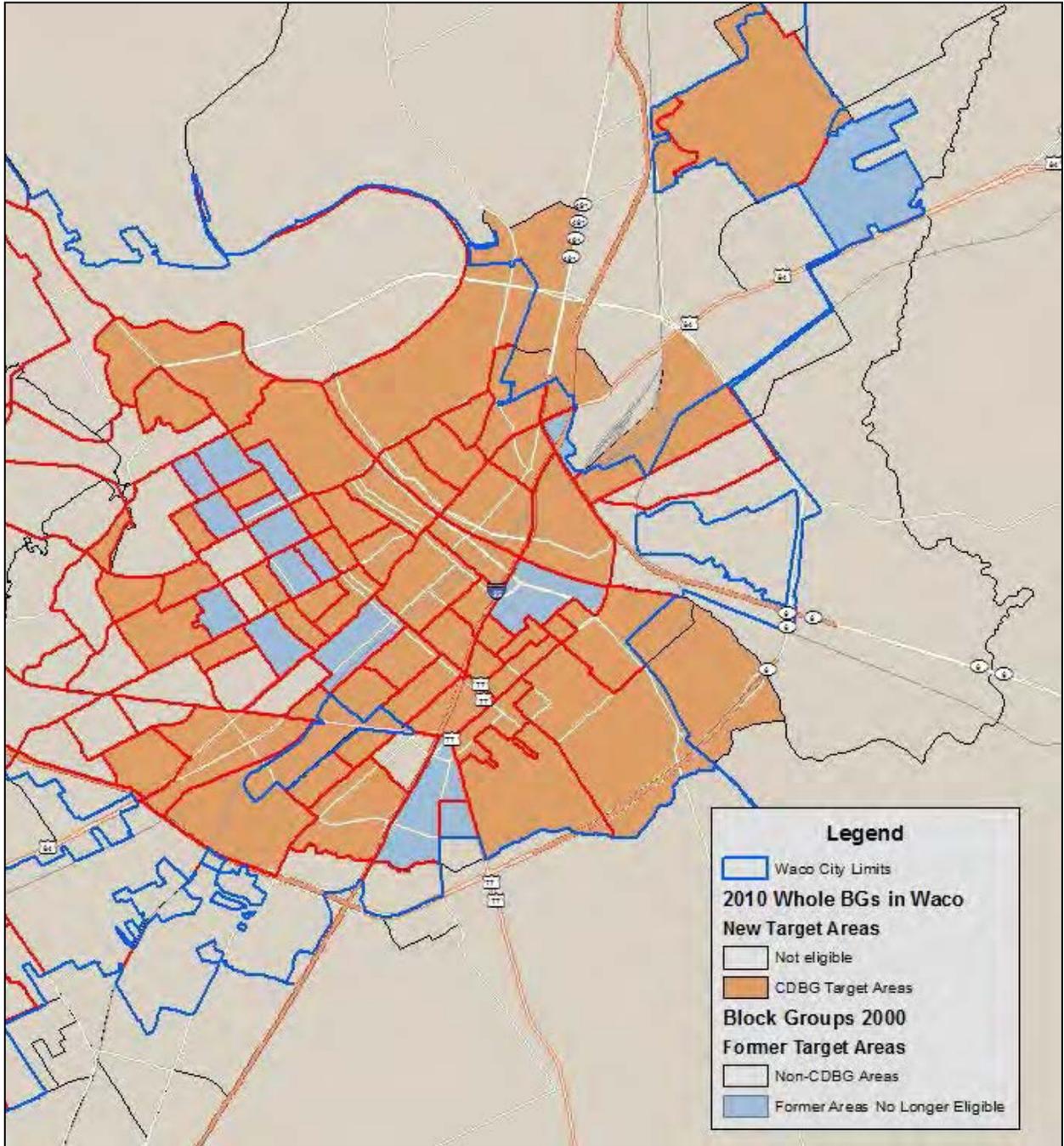
Table 47 - Geographic Priority Areas

General Allocation Priorities

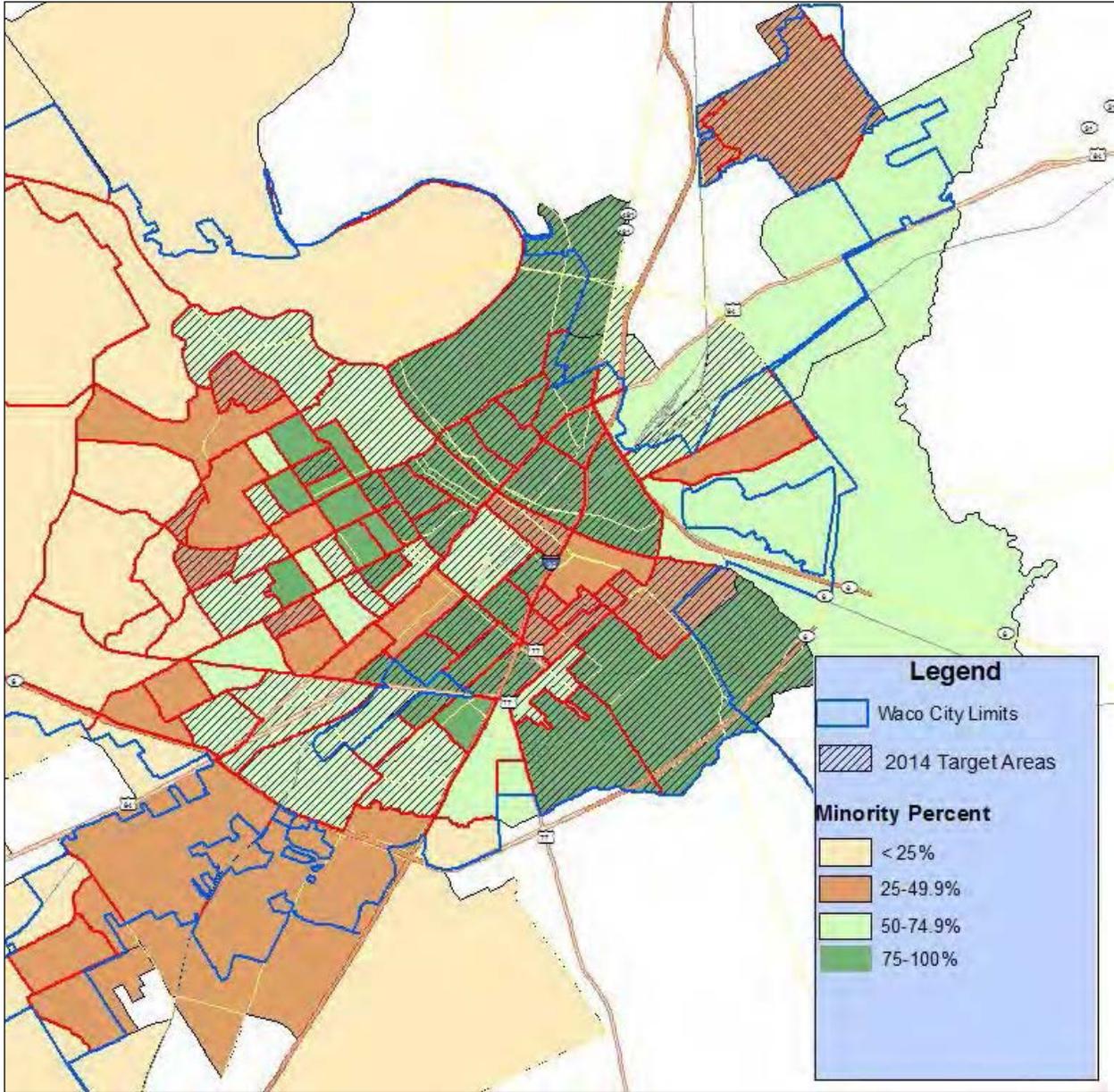
Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City allocates infrastructure and facility improvements (not related to special needs populations) within the CDBG Target Areas -- those census block groups with 51% or more low- to moderate-income residents. On July 1, 2014, HUD released new low- to moderate-income data at the census block group level for use in determining CDBG Target Areas. The map below shows the new Target Areas as well as the prior areas that are no longer eligible.

CDBG Target Areas As of 7/1/2014



CDBG Target Areas Over Areas of Minority Concentration



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

Table 48 – Priority Needs Summary

1	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation/Reconstruction
	Description	Provision of housing rehabilitation for low- to moderate-income homeowners in Waco, with an emphasis on elderly and disabled.
	Basis for Relative Priority	The priority is based on the results of resident surveys, stakeholder interviews, code enforcement results, input from area CDCs and City staff knowledge of the housing conditions in Waco.
	2	Priority Need Name
Priority Level		High
Population		Low Moderate Large Families Families with Children Public Housing Residents
Geographic Areas Affected		
Associated Goals		CHDO Activities
Description		There is a high priority need for new single family housing that is affordable for purchase by low- to moderate-income renters, including public housing residents.
Basis for Relative Priority		The priority is based on the results of resident surveys, stakeholder interviews, CDC input, and City staff knowledge of the lack of adequate affordable single family housing.

3	Priority Need Name	Energy efficiency improvements in housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Housing Rehabilitation/Reconstruction
	Description	Older owner occupied housing units are often inefficient and high users of energy costing the owners more than average for utilities and wasting resources. Low- to moderate-income homeowners need energy efficient housing to reduce their housing costs and to provide an adequate year-round temperature without drafts or cooling escaping.
	Basis for Relative Priority	The priority is based on the results of resident surveys, stakeholder interviews, code enforcement results, findings of the housing rehabilitation contractors, and the knowledge of City staff members regarding the age and condition of housing in Waco.
4	Priority Need Name	Down payment assistance
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Down payment/closing cost assistance
	Description	In order to assist renters to become first time homebuyers without a housing cost burden, down payment and closing cost assistance is often needed for the low- to moderate-income. Associated with the down payment and closing cost assistance is credit counseling and housing counseling as a pre-requisite for assistance.
	Basis for Relative Priority	The priority is based on the results of resident surveys, information from the Public Housing Authority, stakeholder interviews including interviews with mortgage lenders, Census data regarding rental housing by income and cost burden, and the knowledge of City staff members concerning the rental population.

5	Priority Need Name	Tenant-based rental assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Tenant-based Rental Assistance
	Description	There is a need to provide rental assistance to homeless or those at risk of homelessness due to eviction. With the waiting list for Section 8 HCVs and the urgency of needing to house or keep housed those who are homeless or at risk of homelessness, this activity is a high priority.
	Basis for Relative Priority	This activity is given a high priority based on the results of the resident surveys and stakeholder interviews and the results of information from the homeless coalition and agencies providing TBRA assistance.
6	Priority Need Name	New construction of affordable rental units
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	
	Description	There is a shortage of sound rental units for all family types that will not pose a housing cost burden on the renters. New construction by private for-profit and non-profit developers through the use of Low Income Housing Tax Credits, Housing Trust Fund grants, and other local, state and federal grants will make more units available to the low- to moderate-income, especially the extremely low- and low-income, including the elderly and disabled.

	Basis for Relative Priority	This priority is based on the results of resident surveys and stakeholder interviews, Census data regarding renters with housing cost burdens, and input from developers.
7	Priority Need Name	Section 8 Housing Choice Vouchers
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	
	Description	There is a shortage of Section 8 Housing Choice Vouchers for those on the waiting list and to move public housing residents up to HCV status.
	Basis for Relative Priority	The priority is based on the size of the waiting list for public housing and Section 8 HCVs, results of the resident surveys, results of stakeholder interviews and Census data that details the number of low-income renters with a housing cost burden.
8	Priority Need Name	Public housing units
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	
	Description	Though CDBG and HOME funds will likely not be used for public housing or Section 8 HCVs, there is a long waiting list for both programs, giving it a high priority in Waco. The City will support any efforts by the Waco Housing Authority to secure additional funds for more public housing units and Section 8 HCVs.
	Basis for Relative Priority	The high priority has been given based on the desire to deconcentrate extremely low- and low-income residents to the extent possible through the addition of scattered-site public housing and additional Section 8 HCVs. The priority is based on the needs reported by Waco Housing Authority and stakeholder interviews.

9	Priority Need Name	Public parks
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Park Improvements
	Description	The enhancement, expansion and addition of public parks, especially neighborhood parks, to serve low- to moderate-income residents is a major focus for the City of Waco. The parks provide important neighborhood amenities for the under-resourced.
	Basis for Relative Priority	The high priority is based on the City's current Comprehensive Plan, neighborhood master plans, the results of resident surveys and stakeholder interviews, and input from the Parks & Recreation Department.
10	Priority Need Name	Sidewalk improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Mental Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Pedestrian mobility and safety, particularly for children, the disabled and those without vehicles is of high importance to the City. By expanding and improving the sidewalks in the CDBG Target Areas, the City can provide better accessibility through the neighborhoods, to amenities, to schools and to public transportation.

	Basis for Relative Priority	The high priority is based on the results of the neighborhood master plans, City staff members' knowledge of deteriorating sidewalks and those not ADA compliant, and results of resident surveys and stakeholder interviews.
11	Priority Need Name	Street improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Maintenance of streets in CDBG Target Areas is critical to maintaining neighborhood desirability and integrity as well as improving vehicular safety.
	Basis for Relative Priority	The high priority is based on the results of the resident surveys and stakeholder interviews as well as the City staff members' knowledge of street conditions throughout the low- to moderate-income areas.
12	Priority Need Name	Street/sidewalk lighting
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	In addition to improving sidewalks and streets in low- to moderate-income neighborhoods, it is vital to ensure safety through improved lighting along the streets and adjacent sidewalks. The lighting improves the safety of pedestrians as well as helps to reduce crime.

	Basis for Relative Priority	The high priority is associated with improving mobility throughout the neighborhoods and was determined based on the results of the resident surveys and stakeholder interviews as well as the City's neighborhood plans.
13	Priority Need Name	Code enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	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	The priority is rated as high based on the results of the resident surveys and stakeholder interviews, and input from code enforcement officers and HOAs.
14	Priority Need Name	Senior centers
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly veterans Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	The ability for senior citizens to have a safe and relevant place to congregate, receive a mid-day meal, have recreational and educational activities is important to their health and well-being.

	Basis for Relative Priority	The high priority is based on the growing elderly population and the results of the resident surveys and stakeholder interviews as well as input from the Parks and Recreation Department.
15	Priority Need Name	Homeless facilities
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Domestic Violence Shelter Homeless Shelter & Transitional Housing
	Description	Homeless shelters, transitional housing and permanent supportive housing are keys to ending homelessness in Waco. According to the Waco/McLennan County CoC, there are approximately 60 individuals, including children accompanied by parents, who are homeless and in need of shelter, with another 500 currently in shelter or transitional housing. Approximately 270 of these individuals represent one or more of the special populations with veterans and victims of domestic violence being the highest number.
	Basis for Relative Priority	Homeless shelters, transitional living centers and permanent supportive housing have been given a high priority based on the needs identified by the Heart of Texas Homeless Coalition, the data in the Point in Time count and the Housing Inventory, and the results of the resident surveys and stakeholder interviews.
16	Priority Need Name	Services to victims of domestic violence
	Priority Level	High
	Population	Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Domestic Violence Shelter
	Description	In addition to providing shelter to victims of domestic violence, there is a priority need to provide crisis intervention, counseling, medical care, education, job training, child care, food, clothing, transportation, legal assistance and other services to those who are sheltered and unsheltered.

	Basis for Relative Priority	The high priority is given to services to victims of domestic violence and their children who are either currently experiencing the violence or have escaped and are in need of shelter with supportive services in order to become self-sufficient. The resident surveys and stakeholder interviews indicated that the Waco residents see a great need and have placed a high priority on these services.
17	Priority Need Name	Services to the homeless
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans
	Geographic Areas Affected	
	Associated Goals	Homeless Shelter & Transitional Housing HMIS
	Description	In addition to providing shelter, transitional housing and permanent housing to homeless individuals and families, there is a need to provide the related services that will allow them to reach whatever level of self-sufficiency that is possible in light of their conditions and situations. As a result, not only do the shelter and housing activities need to have accompanying supportive services, but the unsheltered need an array of services. Such services include food, clothing, counseling, medical care, substance abuse treatment, education, job training, life skills, and other essential services.
	Basis for Relative Priority	A combination of the Point in Time count and Housing Inventory has shown a high number of homeless and a high need for supportive services, especially for the special populations such as chronically homeless, chronic substance abusers, mentally ill, and veterans. The resident surveys and stakeholder interviews indicate that the general population agrees that a high priority should be given to services to homeless persons.
18	Priority Need Name	Services for abused/neglected children
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	

	Description	Intervention and assistance to children who are being or have been abused or neglected is critical to the welfare of the community. Services such as intervention, forensic interviewing, counseling for the victim and non-offending family members, court advocacy and case management are needed to ensure an end to the abuse and/or neglect.
	Basis for Relative Priority	Services to abused/neglected children have been given a high priority due to the vulnerable nature of the victims and the need for involvement of governmental and government-supported agencies. The resident surveys indicate that there is a high level of awareness of the issue and a high priority to assist these children and their non-offending family members.
19	Priority Need Name	Youth services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development Other
	Geographic Areas Affected	
	Associated Goals	Youth Services Children services
	Description	Youth services, including education, drop-out prevention, job readiness, college preparation, recreation, and gang/drug prevention, are essential services to ensure that youth are safe and prepared for adulthood and to keep the community safe from gang, drug and other criminal activity.
	Basis for Relative Priority	The residents completing the survey indicated that youth services is a high priority in the community. Input from stakeholders, youth agencies, and Parks & Recreation Department indicates that there is a high number of at-risk youth in Waco who need services to prevent low grades, dropping out of school, criminal activity and inability to become self-sufficient.
20	Priority Need Name	Senior services
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	

	Description	The elderly in Waco have need for a number of services, including home-delivered meals and medical care for the home-bound and for those who are mobile, congregate activities such as recreational activities, physical fitness classes, safety classes, educational classes, congregate lunches, among other services both specific to the elderly and needed by the general population.
	Basis for Relative Priority	Services for the elderly through senior centers or in their homes has been given a high priority based on the results of the resident surveys, stakeholder interviews, and data from Heart of Texas Area Agency on Aging.
21	Priority Need Name	Services to non-elderly special populations
	Priority Level	High
	Population	Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	
	Associated Goals	
	Description	Individuals who are disabled, mentally ill, chronic substance abusers, or are living with HIV/AIDs are generally low- to moderate-income due to their inability to secure employment at a livable wage. Additionally, they often need mobility assistance and/or transportation services. Medical care and counseling, as well as other supportive services are often out of reach for these population groups.
	Basis for Relative Priority	Based on Census data and state and local statistics, the number of individuals who are classified as non-homeless/non-elderly special needs and the gap in services are high. In addition, the residents completing the survey and the stakeholders interviewed indicated the need for services to be high.
22	Priority Need Name	Emergency subsistence
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	

	Description	Emergency rent and/or utility assistance as well as prescription assistance can prevent homelessness or unsafe living conditions for the low- to moderate-income. One-time assistance, as opposed to longer-term tenant-based rental assistance, is often all that is needed to get a household over an unforeseen crisis and back to self-sufficiency.
	Basis for Relative Priority	The resident surveys, stakeholder interviews and data from the Census Bureau indicate that there is a high number of households with insufficient savings to weather an unforeseen crisis and that emergency subsistence payments are a high priority to ensure that they do not become homeless or live in unsafe conditions.
23	Priority Need Name	Employment training/placement
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Adult Education & Job Training
	Description	Employment at a livable wage is required for individuals to be self-sufficient. In order to prepare for adequate employment, many adults require literacy education, GED preparation, job readiness assistance, and job training. Agencies to provide such services are a high priority for Waco.
	Basis for Relative Priority	Based on Census data, the number of adults with limited English proficiency and the number without a high school diploma indicate a high need for services to prepare them for employment. Additionally, specific job readiness and training is a high priority to move many from being working poor into self-sufficiency. Resident surveys indicated that the general population rates adult education as a high priority.
24	Priority Need Name	Assistance to businesses
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	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	Waco's Economic Development Department, resident surveys and stakeholder interviews indicate that the community places a high priority on assisting businesses in the area to thrive and grow.

Narrative (Optional)

The list above includes those activities that can either be funded through CDBG and HOME or supported by the Housing and Community Development Services Department. Not all priorities will receive CDBG or HOME funding, due primarily to the limited resources provided through HUD. However, all of the above activities have received high priority ratings through resident surveys, stakeholder interviews, demographic and community assessment data, and staff members' knowledge of conditions in Waco.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Lack of adequate affordable rental units, particularly for large families, TBRA will assist cost-burdened low-mod income households to remain in their units or seek more suitable units
TBRA for Non-Homeless Special Needs	Lack of adequate safe, affordable rental units, particularly for victims of domestic violence who are starting over in life. TBRA will assist those special needs populations – victims of domestic violence, disabled, elderly, HIV/AIDS, seriously mentally ill – to be able to access and remain in housing without a cost burden while seeking employment or other means of self-sufficiency
New Unit Production	Lack of adequate affordable single-family housing units for purchase. Development of affordable single-family housing will allow the low-mod income who otherwise can't afford homeownership to be able to purchase a new home without incurring a cost burden.
Rehabilitation	Aging housing stock and owners with a housing cost burden makes home maintenance and rehabilitation unaffordable. By rehabilitating owner occupied housing, the City will assist those who are living in dangerous or deteriorating situations to bring their homes up to code, improve the energy efficiency and/or improve access for the disabled persons.
Acquisition, including preservation	Abandoned properties that can be rehabilitated, converted or preserved will increase the availability of affordable rental units either through the rehabilitated or converted properties or through these new properties attracting those higher-income renters who have been absorbing units that would be affordable to low- to moderate-income renters. Development of mixed income multi-family housing through acquisition/redevelopment of properties to be able to not only provide additional affordable units, but to deconcentrate poverty.

Table 49 – Influence of Market Conditions

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

Introduction

The City partners with a number of housing developers, public service agencies and homeless shelter/housing providers to maximize both CDBG/HOME resources and the other public and private resources of the partners. The costs to address the needs of the under-resourced 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 and Waco has a 100% match reduction for HOME, the City requires that the subrecipients and other City departments use alternative funding to supplement CDBG/HOME dollars to ensure that the HUD funds are the funding of last resort and that the resources are maximized to the greatest extent possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,347,394	24,000	600,000	1,988,394	4,840,500	Expected amount available includes allocation at an 8% per year reduction + an average of \$24,000/year in program income + \$350,000 one-time prior yr funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	564,171	225,000	275,000	1,064,171	2,965,033	Expected amount available included allocation at an 8% per year reduction + an average of \$225,000/yr in program income + \$225,000 one-time prior yr funds

Table 50 - Anticipated Resources

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

The federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and HOME funds are used in conjunction with funds from other sources but are not necessarily used as leverage or match, rather as supplemental and augmentation. Most of the housing programs within Waco are offered through partnerships. NeighborWorks Waco uses HOME funds to leverage Neighborhood Reinvestment dollars, Community Development Funds Institution (CDFI) dollars and private donations/foundation dollars. Waco Housing Authority brings other federal grants to the table. EOAC uses local federal funds to leverage Texas Department of Housing and Community Affairs funds for the Weatherization Program and Community Services Block Grant. Waco Habitat for Humanity receives significant funding from the Federal Home Loan Back and the TDHCA Boot Strap Program in addition to private donations/foundation dollars.

Local bankers and other lending institutions will continue to provide more than \$1.5 million in permanent financing to homebuyers receiving assistance under the City's homebuyer assistance program.

The City's Lot Sale program provides in-fill lots at a cost of no more than \$100 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 the code enforcement activities.

Housing and service providers assisting homeless persons receive Continuum of Care funds. Waco agencies receive approximately \$120,700 per for permanent supportive housing and \$550,000 per year for transitional housing through CoC funding. The City receives \$62,000 per year to manage the HMIS system. Family Abuse Center receives Victims of Crimes Act and Violence Against Women Act funding.

Other public service programs receive funds from Texas Workforce Commission, other public agencies specific to the type of service, foundation grants, and private donations.

There is no match requirement for CDBG and the City of Waco has a 100% match reduction for the HOME program due to the area's fiscal distress.

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 receives in-fill lots through tax foreclosure throughout the year and makes these lots available for no more than \$100 through the Lot Sale Program to contractors and developers to develop new housing units affordable to the low- to moderate-income as a means to address the needs of the target population. In 2015 and 2016, Barron's Branch, LLC will open a mixed-income multi-family developments on property acquired by the City from HUD and provided to Barron's Branch, LLC. The City will continue to seek out similar opportunities to use acquire properties or use properties in tax foreclosure to provide low-cost land for developers.

Discussion

The City will use CDBG and HOME funds, along with leveraged and matching funds to address the needs outlined in the Needs Assessment chapter. To accomplish all the goals of the CDBG and HOME programs, in PY 2014 the City will receive \$1,347,394 in funds and \$564,171 in HOME funds, which will be augmented with approximately \$266,000 in program income and 875,000 in prior year resources. For the following 4 years, through PY 2018, the City anticipates having available \$4,908,500 in CDBG funds and 2,965,033 in HOME funds, including program income for both programs.

However, 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 Heart of Texas COG, Waco-McLennan County Economic Development Corporation, school district, McLennan 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 Housing and Community Development Services Department, the Heart of Texas Homeless Coalition, and other relevant coalitions and committees in Waco.

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
WACO	Government	Economic Development Homelessness Ownership Planning neighborhood improvements public facilities	Jurisdiction
NEIGHBORWORKS OF WACO, INC	CHDO	Ownership	Jurisdiction
Waco CDC	CHDO	Ownership	Jurisdiction
WACO HABITAT FOR HUMANITY	Developer	Ownership	Jurisdiction
WACO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
FAMILY ABUSE CENTER, INC.	Continuum of care	Homelessness Rental	Jurisdiction
MISSION WACO CDC	Non-profit organizations	public services	Jurisdiction
BAYLOR UNIVERSITY	Public institution	Planning public services	Jurisdiction
Tarleton State University	Public institution	Planning	Jurisdiction
COMPASSION MINISTRIES OF WACO, INC.			Jurisdiction
CROSS TIES MINISTRIES DBA TALITHA KOUM INSTITUTE	Community/Faith-based organization	public services	Jurisdiction
Avance Waco	Non-profit organizations	public services	Jurisdiction

Table 51- Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City has nurtured its subrecipient partners, providing training and technical assistance to enhance their capacity to serve low- to moderate-income residents. The City continues to partner with housing developers, homeless providers and non-profits to maximize services.

The City also continues to use CDBG funds to support the area's HUD-mandated Homeless Management Information System (HMIS) to link those in need to those who care and to connect area social service agencies that serve the homeless. The City continues to identify suitable organizations, landlords and developers that can provide scattered site housing with support services for the homeless. The City administers a Shelter Plus Care grant that the MH/MR Center uses to house up to 25 formerly homeless households in scattered site supportive housing. The City also works closely with the HUD-VASH program.

The City partners with LIHTC programs to provide rental units affordable to the low- to moderate-income and to ensure that a few units are set aside for homeless persons with support services connected through local agencies.

The City not only funds Habitat for Humanity, but each year it provides volunteer labor for the construction of new homes. Since 1999, the city staff has built 16 Habitat homes.

The HOPE NOW program provides one-on-one foreclosure prevention counseling to those homeowners facing foreclosure. The program has teamed with the Loan Modification Scam Alert campaign, a public education initiative to protect vulnerable homeowners from scammers luring them into costly product that promise loan modification help.

The City continues to affirmatively further fair housing as part of its institutional service delivery system. Principal actions to lessen impediments to fair housing are:

- Enforcement of the City's Fair Housing Ordinance;
- Staff attendance at HUD-sponsored fair housing training;
- Collection/analysis of data regarding fair housing issues;
- Development and continued sponsorship of basic educational vehicles, such as videos and brochures in English and Spanish and speaking at civic gatherings, for residents, landlords, realtors, lenders, insurance companies and HOAs;
- Posting of fair housing information on the City's website; and
- Maintenance, monitoring and enhancement of the City's process for receiving fair housing complaints, and following up on complaints when a discrimination case is filed.

Through a partnership with Baylor University and Tarleton State University, several social work interns work within the City as part of their coursework. The partnership provides students with the opportunity to earn college credits while working on significant programs and projects that the City would not be able to accomplish due to a shortage of monetary and manpower resources.

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

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

Table 52- Homeless Prevention Services Summary

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

As detailed in the section above, the City uses CDBG funds to support the area’s HUD-mandated Homeless Management Information System (HMIS) to link those in need to those who care and to connect area social service agencies that serve the homeless. HMIS allows the City and participating agencies to better evaluate gaps in service and the capacity needs of the organizations. The Heart of Texas Homeless Coalition, in collaboration with the City’s HMIS staff, has established a planning committee to oversee the creation of a coordinated assessment process to increase collaboration among service providers and ensure that homeless persons are linked to services that are best suited to their needs. Upon the recommendation of the Mayor’s Homelessness Committee, the City continues to identify suitable organizations, landlords and developers that can provide scattered site housing with support services for the homeless.

The City administers a Shelter Plus Care grant that the Heart of Texas Mental Health/Mental Retardation Center used to house up to 25 formerly homeless households in scattered site supportive housing. The City also works closely with the VA and Waco Housing Authority in order to meet the needs of homeless veterans, through the HUD-VASH program.

The Project Homeless Connect event, tied to the Point In Time count, connected homeless individuals and families to needed services and resources.

The Heart of Texas Homeless Coalition has joined the national 100,000 Homes campaign which aims to provide permanent housing to the chronically homeless.

The City partners with LIHTC programs to provide rental units affordable to the low- to moderate-income and to ensure that a few units are set aside for homeless persons with support services connected through local agencies.

One of the primary subrecipients for TBRA and supportive services is Family Abuse Center which provides shelter and tenant-based rental assistance to homeless victims of domestic violence.

The HOPE NOW program helps to prevent homelessness among homeowners facing foreclosure.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

One of the major strengths of the service delivery system for special needs populations and homeless persons is the City's collaboration efforts through various coalitions and committees comprised of housing and service providers who meet regularly to identify and address the needs in the community. The Heart of Texas Homeless Coalition, the Mayor's Homelessness Committee, Housing Coalition, and McLennan County Hunger Coalition provide a collective approach to meeting the needs of low- to moderate-income residents, including special needs and homeless persons.

The Shelter Plus Care program provides rental assistance to severely mentally ill homeless persons. The Waco Housing Authority, the Economic Opportunities Advancement Corporation (EOAC), the local MHMR, Heart of Texas Goodwill Industries, and Easter Seals are a few of the organizations that provide housing and/or services to the special needs populations in Waco. Texas Disability Rights provides legal counseling to special needs populations in a variety of areas including fair housing, civil rights, educational rights, medical rights, emancipation services for youth, and protective orders.

The major gap in serving special needs populations is housing. There is insufficient affordable housing for all low- to moderate-income residents, but special needs populations have an increased burden to securing adequate housing. The need for ADA accessible housing, criminal backgrounds of many homeless persons and the mentally ill, inability to live independently, and housing discrimination plague many of the special needs population groups in Waco.

The need for a homeless shelter for unaccompanied youth has been determined. While there are no current definitive plans for such a shelter, the Waco Independent School District has developed a pilot plan where the high school will remain open after hours to allow students a place to go for a meal, laundry services, tutoring and counseling services.

Navigation through existing services is a service delivery gap. Despite the existence of housing and supportive services for special needs populations, these individuals and families find that navigating through the system becomes difficult, if not impossible, due to lack of transportation, information, and financial resources.

Job opportunities for special needs population is another gap in the delivery system.

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

Collaboration and education among the City, housing agencies and supportive service agencies is a primary strategy for overcoming gaps in the institutional structure and service delivery system. Coupled with collaboration is education and awareness of the public regarding the needs of and available resources to the low- to moderate-income, including homeless persons and those with special needs.

The Heart of Texas Homeless Coalition, the Mayor's Homelessness Committee, Housing Coalition, and McLennan County Hunger Coalition provide a collective approach to meeting the needs of low- to moderate-income residents, including special needs and homeless persons.

The partnership with Baylor University and Tarleton State University provides social work interns who are able to research the needs of the community and assist providers in developing strategies to meet those needs.

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	CHDO Activities	2014	2018	Affordable Housing		New construction of affordable owner occupied house		Homeowner Housing Added: 32 Household Housing Unit
2	Housing Rehabilitation/Reconstruction	2014	2018	Affordable Housing		Owner Occupied Housing Rehabilitation Energy efficiency improvements in housing		Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Down payment/closing cost assistance	2014	2018	Affordable Housing		Down payment assistance		Direct Financial Assistance to Homebuyers: 60 Households Assisted
4	Tenant-based Rental Assistance	2014	2018	Affordable Housing		Tenant-based rental assistance		Tenant-based rental assistance / Rapid Rehousing: 45 Households Assisted
5	Code Enforcement	2014	2018	Non-Housing Community Development		Code enforcement		Housing Code Enforcement/Foreclosed Property Care: 80,000 Household Housing Unit
6	Domestic Violence Shelter	2014	2018	Non-Housing Community Development		Homeless facilities Services to victims of domestic violence		Homeless Person Overnight Shelter: 2800 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Park Improvements	2014	2018	Non-Housing Community Development		Public parks		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
8	Youth Services	2014	2018	Non-Housing Community Development		Youth services		Public service activities other than Low/Moderate Income Housing Benefit: 240 Persons Assisted
9	Children services	2014	2018	Non-Housing Community Development		Youth services		Public service activities other than Low/Moderate Income Housing Benefit: 736 Persons Assisted
10	Homeless Shelter & Transitional Housing	2014	2018	Homeless		Homeless facilities Services to the homeless		Homeless Person Overnight Shelter: 2,832 Persons Assisted
11	Adult Education & Job Training	2014	2018	Non-Housing Community Development		Employment training/placement		Public service activities other than Low/Moderate Income Housing Benefit: 65 Persons Assisted
12	HMIS	2014	2018	Homeless		Services to the homeless		Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	CHDO Activities
	Goal Description	The program is to fund Waco CHDOs for the developing of new owner-occupied housing for low- to moderate-income households.
2	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	The City will fund the rehabilitation or demolition/reconstruction of owner-occupied housing to assist low- to moderate-income residents improve and maintain their homes. As part of the rehabilitation, the City will retrofit homes for the disabled as needed and will provide energy efficiency improvements when necessary. Additionally, lead based paint will be identified and abated as needed.
3	Goal Name	Down payment/closing cost assistance
	Goal Description	The City will provide funding to subrecipients for down payment and closing cost assistance to first time homebuyers.
4	Goal Name	Tenant-based Rental Assistance
	Goal Description	To provide HOME funding to subrecipients for tenant-based rental assistance to prevent homelessness.
5	Goal Name	Code Enforcement
	Goal Description	To provide funding to the City's Code Enforcement office for salaries for inspections and resulting citations and court appearances.
6	Goal Name	Domestic Violence Shelter
	Goal Description	The City will provide funding to support safe/secure emergency shelter and supportive services to victims of domestic violence.
7	Goal Name	Park Improvements
	Goal Description	The City will use CDBG funds to support park improvements and activities/services to low- to moderate-income residents.
8	Goal Name	Youth Services
	Goal Description	The City will use CDBG funds to support youth enrichment and drop-out prevention activities for at-risk youth to prepare them for post-secondary education.
9	Goal Name	Children services
	Goal Description	The City will provide CDBG funding to support services to children 0-12 years of age.

10	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	The City will support emergency shelter and transitional housing to homeless individuals.
11	Goal Name	Adult Education & Job Training
	Goal Description	The City will fund agencies to provide adult literacy education, GED preparation, job readiness training, and/or job training.
12	Goal Name	HMIS
	Goal Description	The City manages the HMIS system and will use CDBG funds to continue to maintain and manage the program.

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

The City will provide affordable housing to approximately 157 households, including 35 extremely low-income; 65 low-income; and 57 moderate-income households.

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

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

Not applicable

Activities to Increase Resident Involvements

Residents are involved in the decision-making process through resident council meetings for each site, which are held monthly. The Resident Advisory Meeting meets once a year to go over changes in the Administrative Policies for Section 8 and the Admissions and Continued Occupancy Policy for Public Housing. In addition, the modernization staff attends resident council meetings to get tenant feedback on modernization plans. Tenants may also phone anonymously to a 24-hour hotline to leave concerns, complaints and comments.

Through working with various partner agencies, the WHA strives to increase resident involvement in the overall Waco community, their own action plans, movement from public housing to scattered site subsidized housing, such as Section 8, to self-sufficiency, and, if possible, to homeownership.

Is the public housing agency designated as troubled under 24 CFR part 902? No

Plan to remove the ‘troubled’ designation? N/A

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

Barriers to Affordable Housing

The primary barrier to affordable housing is the value placed on land in Waco coupled with the cost of constructing and maintaining rental and owned housing. Secondly, Waco is a college town and much of the rental housing, particularly large units, is marketed as off-campus housing. The limited number of public housing units and Section 8 HCVs as dictated by HUD poses a barrier to addressing the affordable housing needs of the extremely low-income in particular.

Coupled with the shortage of housing that is affordable to the lowest income residents is the lack of adequate and affordable re-education opportunities and jobs paying a livable wage. The limited employment and educational opportunities, coupled with the limited affordable housing results in a high rate of poverty and low rate of housing affordable to those in poverty.

The City is addressing many of the barriers through its CDBG and HOME programs. Activities include: development of new affordable single-family homes, homeownership assistance, homebuyer counseling, LIFT (Low Income Families in Transition) workshops, management of Waco Housing Search website, Tenant Based Rental Assistance, housing rehabilitation/reconstruction, and assistance for the development of multi-family housing.

In addition to the lack of employment and educational opportunities, there is a lack of affordable child care for working parents as well as insufficient public transportation from lower-income neighborhoods to jobs. When adding child care and transportation costs to housing costs, there is a significant shortage in the number of jobs to support the cost of living.

Despite income, often credit histories prevent renters and buyers to access housing at affordable costs.

The City continues to make a concerted effort to maintain and expand access to affordable housing through its CDBG and HOME programs **and participates in LIHTC and Senior housing developments.** Such initiatives include the development of new affordable single-family units, assistance in the development/renovation/re-purposing of properties for new affordable multi-family units, development/distribution of educational brochures and videos, homebuyer assistance, homebuyer counseling, and housing rehabilitation/reconstruction.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Using CDBG and HOME funds, along with supporting the use of other funding sources, the City has a comprehensive strategy to remove or ameliorate the barriers to affordable housing in Waco:

- CHDOs NeighborWorks Waco, Waco Community Development Corporation and Waco Habitat for Humanity continue to build new single-family homes for low- to moderate-income homebuyers and provide homebuyer education to prospective program participants.
- Homebuyer assistance program provides down payment and closing cost assistance and/or reduced interest-rate loans;

- Individual Development Accounts (IDAs) for potential homeowners allows them to save money toward their home purchase, along with matching funds through the program, while working with HUD-certified credit counselors one-on-one and completing financial literacy classes;
- Acquisition/demolition/redevelopment by the City of Parkside Village Apartments for a mixed-income complex in partnership with D-Squared Development (using LIHTCs) that will open in 2015;
- Housing rehabilitation assistance to low- to moderate-income homeowners who are unable to repair, rehabilitate, or demolish/reconstruct existing housing to ensure safe, sound, energy efficient homes, free of lead-based paint, and when required, handicap accessible;
- Assistance and support of Waco Housing Authority in its efforts to maintain, enhance through supportive services, and increase public housing, Section 8 HCVs, self-sufficiency homeownership; and
- Support a variety of job training and re-education activities to provide increased incomes as a means to make housing more affordable.
- Continue to collaborate with the Waco Housing Search program that provides assistance to renters in locating rental housing that is affordable, non-discriminatory and, for the disabled, is accessible.

SP-60 Homelessness Strategy – 91.215(d)

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

During the Point In Time enumeration, the Project Homeless Connect event occurred to connect homeless individuals and families to needed services and resources. On-going outreach/needs assessment efforts include the City's management of HMIS; community work by the City's university interns; and the marketing of services, shelter and housing by the various members of the Heart of Texas Coalition for the Homeless.

Addressing the emergency and transitional housing needs of homeless persons

Without Emergency Solutions Grant funds, the City relies on CDBG funds and the resources of the non-profit agencies to address the emergency shelter needs in Waco. The City's general fund provides partial funding for a full-time Homelessness Administrator charged with the implementation of the City's 10-year plan to end chronic homelessness. Working closely with the emergency shelters and transitional housing programs is a key element of the Homelessness Administrator's activities. In addition to the Baylor University interns at the City, Baylor also provides student interns to numerous social service agencies that provide services to the homeless. Currently there are 137 year-round emergency shelter beds, 8 Safe Haven beds, and 113 transitional housing beds in Waco. Providers of emergency shelter and transitional housing include Family Abuse Center, Mission Waco, Salvation Army, Heart of Texas MHMR, EOAC, and Compassion Ministries.

The City will continue to support the emergency shelter and transitional housing programs, as well as mainstream programs that also serve the homeless.

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 focus of housing for the homeless has moved from transitional housing to permanent housing. Currently, there are 92 permanent supportive housing beds in Waco, including 4 for victims of domestic violence, 28 for severely mentally ill and 60 for veterans. The City currently oversees a Shelter Plus Care grant to MHMR that provides permanent housing to persons with serious mental illness. The Waco Housing Authority and VA provide 60 beds of VASH housing for chronically homeless veterans. The City supports developers of LIHTC properties that set aside a percentage of the units for the homeless. The City will continue to support the objectives of the 10-year Plan to End Chronic Homelessness.

The main goals and objectives outlined in the plan include:

- creation of effective case management systems;
- new construction of permanent supportive housing;
- provision of adequate health care services;
- effective discharge planning; and
- investment in long-term prevention activities to allow at-risk households to remain housed.

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

There are many mainstream social service agencies that provide services and programs to prevent homelessness, particularly education, job training, credit counseling, food pantry, emergency utility/rent assistance, life skills training, victim advocacy, among others. One agency in Waco receives state ESG funds to provide rental and utility assistance for homeless prevention.

The City has developed a community-wide Poverty Reduction Plan through the Poverty Solutions Steering Committee. The plan is being implemented by the Waco Independent School District with one element of the plan to provide anti-poverty and homeless prevention services to high school youth and parents.

Heart of Texas Homeless Coalition has developed and implemented a coordinated discharge policy for children aging out of foster care, people with disabilities and health conditions leaving health facilities, and people with mental health issues leaving Austin State Hospital. Currently, there is no formal protocol for individuals discharged from correctional institutions. However, a Prisoner Re-Entry Committee has been established and is expected to release a discharge policy during PY 2014.

Waco Housing Search helps those who are homeless, low-income or otherwise needing new rental housing by providing a central database of affordable rental units in Waco. The database can be accessed through the on-line web or through the toll-free bilingual call center where a representative will assist the caller.

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

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

City staff continues to attend HUD lead based paint training when offered if adequate resources and time are available. The City's Housing Inspector has completed the new Environmental Protection Agency's Lead Paint Renovator training and attained the Certified Renovator certification. Several City staff members have completed HUD's Lead Based Paint Visual Assessment course and are therefore certified to conduct HUD Lead Based Paint Visual Assessments as required by applicable program regulations. The City of Waco will continue to work with the Texas Department of Health to identify households at risk from lead-based paint hazards and to notify the residents of the risk.

In addition, prior to providing down payment and closing cost assistance to any household with members under six years of age, the City will complete paint inspections on all units that were constructed prior to 1978. If decaying paint is identified, the paint will need to be stabilized and will have to pass clearance prior to the City providing assistance.

The City of Waco Housing and Community Development Services Department will continue its Rehabilitation/Reconstruction Loan Program. Under this program, houses owned by low- to moderate-income households (80% or less of median income) will be repaired or reconstructed using lead safe work practices to contain or eliminate lead hazards that have been identified. These properties are required to pass clearance. The Rehab/Reconstruct Loan Program provides a maximum loan of up to \$24,999 for homes that will be repaired. The loan program also provides for up to \$80 per square foot for the reconstruction of a home if the home is not feasible to repair.

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

It is estimated that approximately 2/3 of the housing stock in Waco was built before 1980 and may contain lead-based paint. Of these, 15,900 have children present. The City mandates that all housing rehabilitation, redevelopment, and demolition/reconstruction conduct the work under approved lead-safe practices and that all rehabilitation projects assess lead-paint hazards and mitigate them as prescribed by HUD regulations.

All housing to be purchased with CDBG or HOME assistance must be inspected and, if applicable, assessed for lead hazards and the hazards abated prior to the closing of the sale.

Currently, the City focuses on the owner-occupied rehabilitation program and first-time homebuyer's program to identify and abate lead poisoning and hazards. However, there are other sources of lead poisoning and the City does provide information about all possible sources of lead in the home and how residents can reduce the lead hazards.

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

The actions listed above are outlined in the City's housing policies and procedures and are carried out according to the written and approved policies. The City inspects HUD-funded purchases and rehabilitations to ensure that the policies for assessing and ameliorating lead hazards are followed.

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

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

The City of Waco's goals, programs and policies for reducing the number of poverty-level families include:

- Maintain and comply with the City's Section 3 policy for hiring low-income persons and Section 3 contractors for HUD-funded activities;
- Encourage contractors to become Section 3 certified as low-income firms or firms hiring low-income workers;
- Exercise physical oversight of housing and neighborhood conditions through regulatory activity, policing, and other activities to maintain and improve the environment;
- Carry out physical improvements to all areas of the City, with high priority given to improvements that will take place in neighborhoods with high levels of poverty;
- Cooperate with, stimulate, and promote the expansion and improvement of educational facilities and activities, especially in the areas of the City where the rate of poverty is high;
- Provide opportunities and incentives for the location of governmentally and privately sponsored health, dental, and social services accessible to low-income areas;
- Continue seeking the input and participation of citizens from all neighborhoods and income levels in the community to aid in the decision-making and prioritization processes;
- Ensure the elimination of barriers to private development and construction of affordable housing that meets acceptable physical and environmental standards;
- Take an active role in the preservation and improvement of existing housing, while working to maintain its affordability and to improve its accessibility to low-income residents;
- Provide credit counseling and financial literacy education to prospective low- to moderate-income homebuyers;
- Provide access and incentives for the location of employers near to or accessible from low-income areas of the City;
- Improve transportation alternatives (including extended service hours, new routes, etc.) while attempting to control overall costs;
- Maintain and expand cultural, social, and recreational opportunities throughout the community, targeting access to low-income residents;
- Provide supportive services and educational opportunities to residents of Waco Housing Authority through its self-sufficiency and homeownership programs to move poverty-level residents into independent housing and self-sufficiency; and
- Provide parent education training workshops to assist parents of public school children to secure the training necessary for higher-paying jobs.

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

Elements of the affordable housing plan that tie to reducing poverty include:

- Providing supportive services and educational opportunities to Waco Housing Authority residents;
- Ensuring the elimination of barriers to private development and construction of affordable housing that meets acceptable physical and environmental standards;
- Continuing an active role in the preservation and improvement of existing housing, while working to maintain its affordability and to improve its accessibility to low-income residents;
- Providing credit counseling and financial literacy education to potential homebuyers; and
- Providing training to housing developers and rehabilitation contractors on Section 3 and assisting in their hiring of Section 3 subcontractors and laborers for the construction and/or rehabilitation of HUD-funded housing.

SP-80 Monitoring – 91.230

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

The City of Waco completes an annual comparison of the objectives stated in the 5-year Consolidated Plan with actual accomplishments. Programs and projects carried out by the City are monitored regularly by multiple staff positions. Staff maintains detailed client and activity files with checklists to ensure that all required procedures have been completed. Staff maintains records on all Rehabilitation / Reconstruction projects, on the Homebuyer Assistance Program, on all public service and public facility projects as well as on all CHDO projects. The City also maintains an ongoing report that details all funding sources, beneficiary information and accomplishments for all Rehabilitation / Reconstruction and Homebuyer Assistance Programs. In addition, all grant funded reimbursements are reviewed by 3 staff members who include the Director or Financial Supervisor, a Housing or Home Planner and the CDBG Planner.

The City will continue its annual sub-recipient monitoring policy for all CDBG and HOME-funded activities. Monitoring will occur in accordance with executed agreements between the City and each sub-recipient. The City exercises a high degree of control over the activities of designated sub-recipients of the CDBG and HOME Programs. Therefore, minimum monitoring procedures consist of regular contact by telephone, e-mail or in person; maintaining copies of all project documents in City files; obtaining written documentation of expenditures for reimbursement of costs by the City; and, submission of written progress reports. For both programs, the City schedules on-site monitoring visits. The City's monitoring standards and procedures ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete.

Executive Summary

The Process

Needs Assessment

Market Analysis

Strategic Plan

Annual Action Plan

Appendices

CITY OF WACO
2014 - 2018
CONSOLIDATED PLAN

Action Plan - Expected Resources

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

Introduction

The City partners with a number of housing developers, public service agencies and homeless shelter/housing providers to maximize both CDBG/HOME resources and the other public and private resources of the partners. The costs to address the needs of the under-resourced 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 and Waco has a 100% match reduction for HOME, the City requires that the subrecipients and other City departments use alternative funding to supplement CDBG/HOME dollars to ensure that the HUD funds are the funding of last resort and that the resources are maximized to the greatest extent possible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,347,394	24,000	600,000	1,988,394	4,840,500	Expected amount available includes allocation at an 8% per year reduction + an average of \$24,000/year in program income + \$350,000 one-time prior yr funds

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	564,171	225,000	275,000	1,064,171	2,965,033	Expected amount available included allocation at an 8% per year reduction + an average of \$225,000/yr in program income + \$225,000 one-time prior yr funds

Table 54 - Expected Resources – Priority Table

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

The federal funds and additional resources work together to provide the highest level of product/service possible. The CDBG and HOME funds are used in conjunction with funds from other sources but are not necessarily used as leverage or match, rather as supplemental and augmentation. Most of the housing programs within Waco are offered through partnerships. NeighborWorks Waco uses HOME funds to leverage Neighborhood Reinvestment dollars, Community Development Funds Institution (CDFI) dollars and private donations/foundation dollars. Waco Housing Authority brings other federal grants to the table. EOAC uses local federal funds to leverage Texas Department of Housing and Community Affairs funds for the Weatherization Program and Community Services Block Grant. Waco Habitat for Humanity receives significant funding from the Federal Home Loan Back and the TDHCA Boot Strap Program in addition to private donations/foundation dollars.

Local bankers and other lending institutions will continue to provide more than \$1.5 million in permanent financing to homebuyers receiving assistance under the City's homebuyer assistance program.

The City's Lot Sale program provides in-fill lots at a cost of no more than \$100 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 the code enforcement activities.

Housing and service providers assisting homeless persons receive Continuum of Care funds. Waco agencies receive approximately \$120,700 per for permanent supportive housing and \$550,000 per year for transitional housing through CoC funding. The City receives \$62,000 per year to manage the HMIS system. Family Abuse Center receives Victims of Crimes Act and Violence Against Women Act funding.

Other public service programs receive funds from Texas Workforce Commission, other public agencies specific to the type of service, foundation grants, and private donations.

There is no match requirement for CDBG and the City of Waco has a 100% match reduction for the HOME program due to the area's fiscal distress.

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 receives in-fill lots through tax foreclosure throughout the year and makes these lots available for no more than \$100 through the Lot Sale Program to contractors and developers to develop new housing units affordable to the low- to moderate-income as a means to address the needs of the target population. In 2015, D Squared Development will open a mixed-income multi-family development on property acquired by the City from HUD and provided to D Squared. The City will continue to seek out similar opportunities to use acquire properties or use properties in tax foreclosure to provide low-cost land for developers.

Discussion

The City will use CDBG and HOME funds, along with leveraged and matching funds to address the needs outlined in the Needs Assessment chapter. To accomplish all the goals of the CDBG and HOME programs, in PY 2014 the City will receive \$1,347,394 in funds and \$564,171 in HOME funds, which will be augmented with approximately \$266,000 in program income and 875,000 in prior year resources.

For the following 4 years, through PY 2018, the City anticipates having available \$4,840,500 in CDBG funds and 2,965,033 in HOME funds, including program income for both programs. However, 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 Heart of Texas COG, Waco-McLennan County Economic Development Corporation, school district, McLennan 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 Housing and Community Development Services Department, the Heart of Texas Homeless Coalition, and other relevant coalitions and committees in Waco.

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	CHDO Activities	2014	2018	Affordable Housing		New construction of affordable owner occupied house	HOME: \$330,658	Homeowner Housing Added: 2 Household Housing Unit
2	Housing Rehabilitation/Reconstruction	2014	2018	Affordable Housing		Owner Occupied Housing Rehabilitation	CDBG: \$249,500 HOME: \$215,306	Homeowner Housing Rehabilitated: 4 Household Housing Unit
3	Down payment/closing cost assistance	2014	2018	Affordable Housing		Down payment assistance	CDBG: \$60,000	Direct Financial Assistance to Homebuyers: 28 Households Assisted
4	Tenant-based Rental Assistance	2014	2018	Affordable Housing		Tenant-based rental assistance	HOME: \$30,190	Tenant-based rental assistance / Rapid Rehousing: 11 Households Assisted
5	Code Enforcement	2014	2018	Non-Housing Community Development		Code enforcement	CDBG: \$339,036	Housing Code Enforcement/Foreclosed Property Care: 20,000 Household Housing Unit
6	Domestic Violence Shelter	2014	2018	Non-Housing Community Development		Homeless facilities	CDBG: \$35,000	Homeless Person Overnight Shelter: 700 Persons Assisted
7	Park Improvements	2014	2018	Non-Housing Community Development		Public parks	CDBG: \$227,191	6,945 persons to utilize park improvements

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Youth Services	2014	2018	Non-Housing Community Development		Youth services	CDBG: \$36,934	Public service activities other than Low/Moderate Income Housing Benefit: 59 Persons Assisted
9	Children services	2014	2018	Non-Housing Community Development		Youth services	CDBG: \$62,883	Public service activities other than Low/Moderate Income Housing Benefit: 66 Persons Assisted
10	Homeless Shelter & Transitional Housing	2014	2018	Homeless		Services to the homeless	CDBG: \$49,344	Homeless Person Overnight Shelter: 68 Persons Assisted
11	Adult Education & Job Training	2014	2018	Non-Housing Community Development		Employment training/placement	CDBG: \$18,634	Jobs created/retained: 13 jobs
12	HMIS			Homeless		Services to homeless	CDBG: \$34,305	Other: 1,800 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	CHDO Activities
	Goal Description	The City will fund NeighborWorks Waco and Waco Habitat for Humanity to build 8 affordable single-family homes in underserved area(s) within Waco.
2	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	The City will fund the reconstruction of 2 home using HOME funds and 2 homes using CDBG funds.
3	Goal Name	Down payment/closing cost assistance
	Goal Description	The City will fund Waco CDC to provide matching funds and counseling/education for families saving to purchase a home.
4	Goal Name	Tenant-based Rental Assistance
	Goal Description	The City will provide funds to Salvation Army to provide TBRA to 11 households

5	Goal Name	Code Enforcement
	Goal Description	The City will conduct approximately 20,000 inspections within CDBG Target Areas through its code enforcement program.
6	Goal Name	Domestic Violence Shelter
	Goal Description	The City will provide funds to support shower improvements at the Family Abuse Center.
7	Goal Name	Park Improvements
	Goal Description	During PY 2014, the City will improve and enhance Seley Park, located in a CDBG Target Area and benefiting low- to moderate-income residents.
8	Goal Name	Youth Services
	Goal Description	The City will fund Baylor University to provide scholarships for 59 at-risk youth to participate in summer and follow-up activities to help prepare them for higher education.
9	Goal Name	Children services
	Goal Description	The City will fund Avance Waco to provide family services, including brain development activities for children from birth through 3 years of age. Additionally the City will fund Cross Ties Ministries for a portion of the salaries of 2 teachers to serve in the new infant classroom.
10	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	The City will provide assistance to Mission Waco for emergency shelter and Compassion Ministries for transitional housing.
11	Goal Name	Adult Education & Job Training
	Goal Description	The City will fund Mission Waco's Marginalized Worker Program to provide job training and placement as well as advocacy for marginalized workers.
12	Goal Name	HMIS
	Goal Description	Provide data collection, management and reporting for homeless individuals and families accessing shelter, housing and services.

Projects

AP-35 Projects – 91.220(d)

Introduction

During PY 2014, the City will use its \$1,347,394 in CDBG funds, coupled with \$24,000 in projected program income and \$600,000 in prior year resources, to improve the Family Abuse Center, provide code enforcement activities throughout the CDBG target areas, improve Seley Park, assist with down payments and closing costs, and reconstruct 2 homes. Additionally the funds will be used to provide scholarships to at-risk youth for drop-out prevention and preparation for higher education, train and advocate for low-income adults to become fully employed, provide comprehensive services to families including children's services, provide shelter for homeless individuals, and manage the HMIS program.

The \$564,171 in HOME funds along with the \$225,000 projected program income and \$275,000 in prior year resources will be used to support the development of 8 new affordable housing units, provide rental assistance to 11 households, and reconstruct 1 home.

Both programs will use their full allowable amount for administration.

Projects

Sort*	Project Title	Action
1	Seley Park	View Edit Remove
2	Family Abuse Center Shower Improvements	View Edit Remove
3	Code Enforcement	View Edit Remove
4	CDBG Home Reconstruction	View Edit Remove
5	NeighborWorks Waco	View Edit Remove
6	Waco Habitat for Humanity	View Edit Remove
7	HOME Reconstruction	View Edit Remove
8	Salvation Army TBRA	View Edit Remove
9	Project Promise	View Edit Remove
10	Compassion Ministries Transitional Housing	View Edit Remove
11	Cross Ties/Talitha Koum Institute	View Edit Remove
12	Avance Waco Family Literacy	View Edit Remove
13	My Brothers Keeper Shelter	View Edit Remove
14	HMIS	View Edit Remove
15	Marginalized Worker Program	View Edit Remove
16	CDBG Administration	View Edit Remove
17	HOME Administration	View Edit Remove
18	IDA's -- Waco CDC	View Edit Remove

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

The priorities were determined based on the:

- priority needs ratings set in the Consolidated Plan through resident surveys, stakeholder interviews, and secondary data;
- the available funding; and
- applications by subrecipients to provide the housing and services.

The primary obstacle to addressing the underserved needs in Waco is money. Without adequate financial resources, the City and its partners are not able to address all of the needs. Though the CDBG and HOME funds are leveraged at a rate of approximately \$2 for every CDBG/HOME dollar, the funds are insufficient to meet the underserved needs. Additionally, there is a shortage of affordable housing developers that can produce a quality product.

AP-38 Project Summary

Project Summary Information

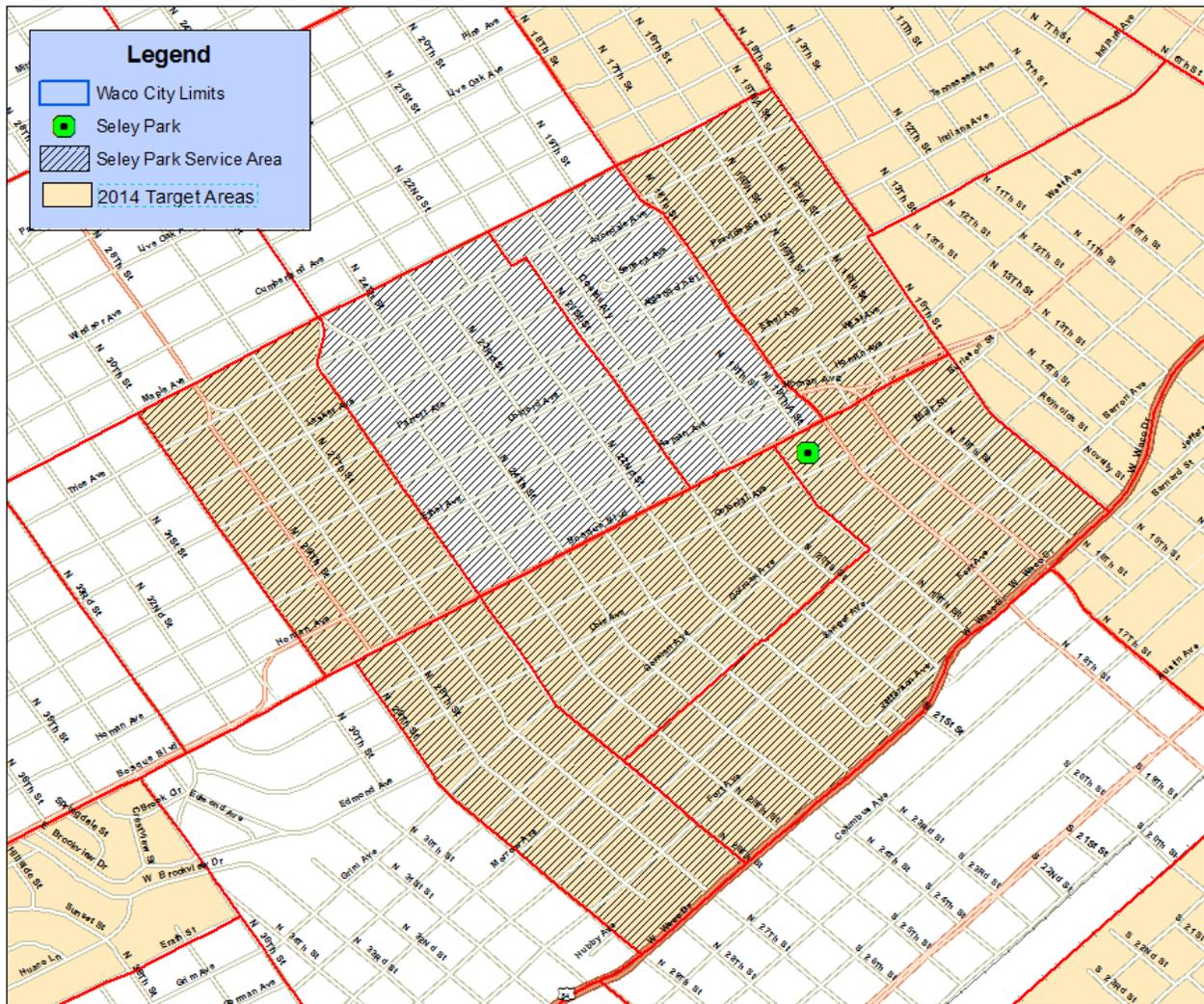
Program Year 2014 Funding		Reallocations	Revisions due to New CDBG Map from HUD	Est. Program Income	
					FINAL AMOUNTS
Entitlement Amounts					PY 2014
	HOME				\$564,171
	CDBG				\$1,347,394
	Total HUD Funding				\$1,911,565
	HOME Prior Years Funds & PI			\$76,000	\$76,000
	CDBG Prior Years Funds & PI	\$ 10,911		\$24,000	\$34,911
	TOTAL				\$2,022,476
Grant Program					
HOME	Rehab Grants/Loans			\$68,400	\$215,306
	Down Payment/Closing Cost				\$0
	CHDO - NeighborWorks				\$170,806
	CHDO - Habitat				\$159,852
	CHDO - Waco CDC				\$0
	Administration			\$7,600	\$64,017
	Salvation TBRA Program				\$30,190
	Subtotal HOME				\$640,171
CDBG	Code Enforcement		(\$55,769)		\$339,036
	Rehab Grants/Loans	\$ 10,911	\$ 55,769	\$24,000	\$249,500
	IDA's-Waco CDC				\$60,000
	Comm. Dev./ Parks				\$227,191
	Project Promise				\$36,934
	City of Waco (HMIS)				\$34,305
	Mission Waco MPowerment				\$18,634
	Compassion Ministries				\$28,429
	Administration				\$269,478
	Family Abuse - Improvements				\$35,000
	Homeownership Delivery				\$0
	Cross Ties Ministries - Talitha Koum				\$34,207
	Avance Waco				\$28,676
	Mission Waco/My Brothers Keeper				\$20,915
	Total CDBG				\$1,382,305
	Total HUD Funding				\$2,022,476

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

The area-based projects to be conducted in PY 2014 are the improvement of Seley Park and Code Enforcement. Seley Park is located in a CDBG Target Area. The park is in Census Tract 7.00/Block Group 2 at 1800 Bosque. The service area includes the following based on the July 2014 HUD data:

Service Area of Seley Park



Service Area of Seley Park

Census Tract	Block Group	Low-Mod Income Population	Low-Mod Universe (Total Population)	Percent Low-Mod	Percent Minority
7.00	2	355	580	61.2%	72.2%
7.00	3	645	1,170	55.1%	83.7%
8.00	1	555	975	56.9%	74.1%
9.00	3	885	1,375	64.4%	72.5%
10.00	1	610	810	75.3%	82.7%
Outside of new Target Area but served by park					
10.00	3	305	660	46.2%	76.3%
10.00	2	255	1,375	18.6%	87.2%
Total Service Area		3,610	6,945	52.0%	77.9%

The Code Enforcement activities will take place throughout all of the CDBG Target Areas.

	Low-Mod Income Population	Total Population (Low-Mod Universe)	% Low-Mod Income	% Minority
2014CDBG Target Areas	45,800	65,775	69.6%	33.6%

Geographic Distribution

Target Area	Percentage of Funds
Seley Park Area	16.86%
Code Enforcement Areas	25.16%
Total	44.94%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

All geographically-based projects are within the CDBG Target Areas. The Parks & Recreation Department has determined that Seley Park is a highly utilized park and is in great need of improvements. The Department has developed a multi-year plan for improving Seley Park. This coupled with the high priority need given by residents through surveys and stakeholder interviews created the rationale for selecting Seley Park to receive additional CDBG funding in PY 2014.

With over 20,000 inspections for code violations each year in CDBG Target Areas, Code Enforcement becomes a critical issue. Additionally, the residents, through surveys and stakeholder interviews, deemed code enforcement as a high priority. The code enforcement activities in the past have resulted in substantial improvements in the housing stock in the target areas.

Discussion

Waco is allocating 45% of its CDBG funds to area-based projects. The projects were determined to be the most crucial for PY 2014. Code Enforcement is a critical need to ensure the safety and health of residences in CDBG Target Areas. CDBG funds will be used for staff salaries for activities conducted within the Target Areas.

Seley Park has been designated as a park with the greatest need of improvements in order to better serve the immediate Target Area community. The project for improving Seley Park began in earlier years and is underway at this time. This year additional funds are being allocated to continue the overall improvement plan.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Waco will provide assistance to 2 CHDOs for the construction of new 8 single-family homes, as well as assist in the reconstruction of 3 homes, and enable 28 households to purchase homes through down payment assistance in the form of funds to match their savings. Additionally, the City will provide funding for 11 households to receive TBRA; 8 households to be provided transitional housing, and 34 to reside in an emergency shelter.

One Year Goals for the Number of Households to be Supported	
Homeless	53
Non-Homeless	39
Special-Needs	0
Total	92

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	11
The Production of New Units	6
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	20

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

Discussion

Through partnerships with CHDOs, CDCs, shelters, and transitional housing agencies, the City will assist 39 households secure either first-time homeownership or new homes through reconstruction. Another 53 households, who are homeless, will receive emergency shelter, transitional housing or TBRA.

The City also supports Waco Housing Search that provides assistance to low- to moderate-income and disabled persons in finding and accessing rental units that are affordable, accessible and non-discriminatory.

AP-60 Public Housing – 91.220(h)

Introduction

While no CDBG or HOME funds will be expended for public housing activities during PY 2014, the WHA will continue to improve its facilities and maintain at least a 96% occupancy of public housing units and Section 8 HCVs. Additionally, the housing authority will continue to provide supportive services to residents of both programs. In conjunction with the VA, WHA will continue to provide housing units for homeless veterans.

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

No CDBG or HOME funds will be expended for public housing activities during PY 2014. The Waco Housing Authority will continue its capital improvements to upgrade existing public housing units and will continue its supportive services to assist residents to move to self-sufficiency. Additionally, WHA and the VA will continue their HUD-VASH program for housing homeless veterans.

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

WHA has a community services department that works with community partners to better enhance the quality of living for the tenants. Programs sponsored within the department include: transportation to pay bills, grocery shop, seek medical treatment, attend youth activities and attend “Go To College” trips. Elderly services include bingo, chair aerobics, help with nutrition and medication, assistance for those unable to read or write, translation for non-English speakers, senior educational programs, Family Self-Sufficiency works with participants in both Section 8 and public housing by setting 5-year goals for education and job training to be able to permanently exit government subsidized housing. Currently, there is 1 tenant closing soon on a house, 1 searching for a home to purchase and 1 starting the search process.

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

Not Applicable

Discussion

There are currently 1,228 households on the HCV waiting list with 485 are waiting for a 0- or 1-bedroom, 401 for a 2-bedroom, 255 for a 3-bedroom, 39 for a 4-bedroom and 1 for a 5-bedroom. Those waiting for the 3-, 4-, and 5-bedroom units have the most difficulty in finding available units in the market. The WHA will continue to assist current residents in becoming self-sufficient and able to afford unsubsidized housing. As residents move out of either public housing units or Section 8 units, WHA will re-qualify those on the waiting list and move them into available units.

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

Introduction

The City of Waco, to the extent possible provides CDBG and HOME funding to agencies that provide shelter, transitional housing, permanent housing and supportive services to homeless persons and those who were recently homeless. In addition, the City oversees the Shelter Plus Care grant received by the Hart of Texas MHMR Center to house up to 25 formerly homeless households through scattered site supportive housing. The City works closely with the VA and Waco Housing Authority in their joint effort to provide housing to homeless veterans. WHA provides Section 8 HCVs to homeless veterans and, in conjunction with the VA receives HUD-VASH funds.

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

CDBG funds in PY 2014 will help support the City in its management of HMIS which assists all participating agencies in assessing individual needs and determining the best outreach methods. Though not funded through CDBG or HOME, the Point in Time Count coupled with Project Homeless Connect reaches out to all sheltered homeless persons and seeks out unsheltered persons to connect them to needed services and resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

Through this PY 2014 funding, an emergency shelter will receive funds to improve the shower facilities, assisting 700 victims of domestic violence. Mission Waco will use CDBG funds in PY 2014 to provide shelter support by funding the for up to 34 shelter residents. Compassion Ministries will receive funding in PY 2014 to provide transitional housing and help reintegrate 26 homeless families and 6 homeless individuals into permanent housing and employment.

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

Compassion Ministries transitional housing program provides extensive services to help reintegrate homeless families and individuals into permanent housing and employment. The Salvation Army will use HOME funds for tenant-based rental assistance to move homeless individuals into permanent housing and/or prevent them from becoming homeless.

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

The City will fund Mission Waco in PY 2014 for its Marginalized Worker Program to train and advocate for 13 low- and extremely low-income adults. The TBRA program does ensure that formerly homeless do not become homeless again. Additionally, though not funded through CDBG or HOME, the MHMR Shelter Plus Care program provides housing to 25 formerly homeless to prevent them from exiting back into homelessness. These are individuals who have been discharged from mental health facilities and have become homeless as a result.

Discussion

Waco has made permanent housing for the homeless a priority and through CDBG, HOME, Shelter Plus Care, state ESG, Section 8 and HUD-VASH funds has used federal dollars to the greatest extent possible to provide housing for homeless families and individuals. The City partners with LIHTC programs that include a percentage of units specifically set aside for the homeless where support services will be connected with local agencies. In PY 2014, the City will use \$79,534 in CDBG and HOME funds directly for housing homeless and formerly homeless individuals and families. An addition \$35,000 will be allocated to improve the shelter facility for homeless victims of domestic violence. \$18,634 will provide training and advocacy to assist at-risk individuals from becoming homeless. Finally, \$34,305 will be allocated to support the management of HMIS.

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

Introduction:

Land and construction costs are the main barriers to the production of affordable housing. The City is committed to assisting developers and contractors, particularly CHDOs in securing lots and construction affordable housing throughout the City.

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 take several actions in PY 2014 to ameliorate the barriers to affordable housing, including public policies:

- provide in-fill lots, captured through tax foreclosure, to affordable housing developers/contractors for no more than \$100/lot;
- waive construction-related fees;
- provide 7 years of tax abatement on new homes or existing homes needing substantial rehabilitation; and
- partner with NeighborWorks Waco in its Foreclosure Emergency Assistance Program to assist households facing foreclosure to continue residing in their homes at affordable rates.
- assist LIHTC and Senior Housing development with technical assistance and facilitation of their approval process

Discussion:

Through lot sales, tax abatements, and fee waivers the City has lifted several public policies which would serve as barriers to affordable housing. These programs have allowed developers to expand the number of new homes and to put homes on the market that have had substantial rehabilitation.

AP-85 Other Actions – 91.220(k)

Introduction:

Though not funded in PY 2014 through CDBG or HOME, the City will continue to support the efforts of Waco Housing Search in assisting low- to moderate-income and disabled renters in finding affordable and accessible housing that is not in violation of the Fair Housing Act.

The City will continue to provide training to and utilize Social Work interns from Baylor University and Tarleton State University in its CDBG and HOME programs. This will allow the student interns the opportunity for college credit and a real-world training while providing additional support to subrecipient agencies and related service organizations. The interns also conduct research for their own benefit and share the results and the City and relevant agencies.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting underserved needs in Waco is the limited resources available to address the identified priorities. Also, the effects of a lagging economy and tighter credit market are negatively impacting low income households, which increase the demand for many social services in our area and makes it difficult to make low income households homeowners. The City staff continues to collaborate with numerous agencies to identify additional funding sources and opportunities for collaborative projects. Housing and Community Development staff members will continue to actively serve on several coalitions and committees that are engaged in the identification of underserved needs and solutions to meet those needs. These groups include, but are not limited to, Waco Housing Coalition, Texas Association of Local Housing Finance Agencies, Greater Waco Community Education Alliance, Heart of Texas Homeless Coalition, United Way Emergency Food and Shelter Program, Salvation Army Community Relations Board, Heart of Texas Housing Finance Corporation, and Texas Homeless Network.

Actions planned to foster and maintain affordable housing

By funding the construction of new affordable housing units, providing down payment assistance to prospective first-time homebuyers, and reconstruct the dilapidated homes of low- to moderate-income the City is fostering new affordable housing and helping to rebuild existing housing that is safe, sound and affordable. Through tenant-based rental assistance the City is able to support affordable rental housing for formerly homeless households and those at risk of homelessness. During the next program year (2015), the new **Barron's Branch, LLC development** will be opened and will provide 92 mixed income rental units on a site purchased by the City from HUD.

Actions planned to reduce lead-based paint hazards

During any rehabilitation activities and when a first-time homebuyer is receiving assistance to purchase a home built before 1978, the City inspects the property to determine the existence of lead-based paint. Any related hazards are eliminated using the methods regulated by HUD.

Actions planned to reduce the number of poverty-level families

For PY 2014, the City will provide \$18,634 to Mission Waco to train and advocate for 13 low-income adults to secure permanent employment that will lift them above the poverty level. Not funded by the City in PY 2014, but supported through in-kind assistance, the area provides LIFT (Low Income Families

in Transition) workshops to help each attendee develop realistic and viable self-sufficiency and financial stability goals that, when implemented, will lift them out of poverty.

Actions planned to develop institutional structure

During PY 2014, the City will focus on developing institutional structure through the following:

- Housing and Community Development Services staff will continue to participate in HUD-sponsored training and webinars in order to further knowledge and incorporate regulatory changes into the program;
- The H&CDS staff will continue to review policies and procedures to make modification where needed in order to ensure that the programs are managed as outlined in the Policies and Procedures Manuals and as efficiently and equitably as possible in keeping with all HUD regulations; and
- The H&CDS staff will continue to provide technical assistance to subrecipients in order to assist in expanding the capacity of program partners, ensure that their policies and procedures are in line with the City's and HUD regulations, and to identify gaps in service that can be readily closed.

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

To further enhance coordination between housing and service agencies:

- City Housing and Community Development staff continues to participate in the monthly meetings of the Housing Coalition, which is a group of housing providers within the City, to identify, prioritize, and develop strategies to address key housing needs within the City.
- City Housing and Community Development staff continues to actively participate in monthly Heart of Texas Homeless Coalition meetings, along with special events throughout the year including homeless counts, Project Homeless Connect, Continuum of Care Committee meetings and peer reviews of Continuum of Care funding recipients. The Homeless Coalition seeks to fully develop the area's Continuum of Care, prevent homelessness, link homeless persons to key services and housing that will end homelessness and promote self-sufficiency for homeless persons and families.
- City Housing and Community Development staff is involved with other groups and committees that include concerned citizens, representatives from Baylor University, United Way Emergency Food and Shelter Program, Salvation Army Community Relations Board, **Texas Association of CDC's, Texas Homeless Network, HOT Housing Finance Corporation, Texas Association of Local Housing Finance Agencies, Texas Affiliation of Affordable Housing Providers** and other agencies.

Discussion:

The City of Waco will take actions to in PY 2014 to enhance services to low- to moderate-income residents by identifying and reducing obstacles and barriers to addressing the needs equitably, efficiently, cost effectively and appropriately within the federal regulations. Education of the City staff, public and the subrecipients is a part of the process. The more information the staff and subrecipients have and can impart to the public, the more coordination there can be and the more efficiently the programs can function.

Program Specific Requirements

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

Introduction:

The following information discusses primarily the City's use of CDBG funds and the guidelines regarding the resale and recapture of funds when homebuyers that receive direct down payment, closing cost and/or principal buydown or reconstruction assistance from the City. Due to the limitations in space imposed by eCon Planning Suite, the information was greatly truncated in IDIS. However, the complete answers are provided below in this paper copy of the Plan.

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	\$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	76.5%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Not Applicable – no other forms of investment are being used

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Provision – The City of Waco homebuyers that receive direct down payment, closing cost, and/or principal buydown from the City will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years). The actual period of affordability will be based on the total amount of the HOME assistance provided, as stated in the chart below. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer’s file. Federal assistance may be provided in the form of 0.00% interest full repayment, deferred, and/or forgivable loans which are secured by a Real Estate Lien Note and Deed of Trust recorded in the land records of McLennan County.

HOME Program Assistance Amount	Minimum Required Affordability Period In Years
\$1,000 - \$14,999.99	5
\$15,000 - \$40,000	10
Over \$40,000	15

The City of Waco’s Recapture Provision goes into effect when the following occurs during the period of affordability: The home is sold, enters a short sale, or enters foreclosure

Under Recapture for any 0.00% repayable loan, whether deferred or not, the borrower must repay the City any net sale proceeds available up to the amount to the principal due as of the date of the last payment made by the borrower.

Under Recapture for fully forgivable loans that are forgiven subsequent to the period of affordability, any net sale proceeds available up to the total amount of assistance must be repaid to the City.

Any net sales proceeds returned to the City under Recapture will be used for other eligible HOME activities. Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City will be returned to the homebuyer. In the event of a foreclosure or deed in lieu of foreclosure of the first mortgage, any provisions therein or any provisions in any other collateral agreement restricting the use of the property to low or moderate income households or otherwise restricting the mortgagor’s ability to sell the property, shall have no effect on subsequent owners or purchasers of the property.

Any person, including successors or assigns (other than the mortgagor or a related entity of the mortgagor), receiving title to the property through a foreclosure or deed in lieu of foreclosure of the first mortgage shall receive title to the property free and clear from such restrictions. Additional information regarding "Recapture" provisions is detailed in written policies and procedures of the City of Waco Housing and Community Development Services Department.

If there are insufficient funds remaining from the sale of the property and the City of Waco recaptures less than or none of the recapture amount due, the City must maintain data in each individual file that provides the amount of the sale and the distribution of the funds. This will document that:

- There were no net sales proceeds; or,
- The amount of the net sales proceeds was insufficient to cover the full amount due; and that
- No proceeds were distributed to the homebuyer

Resale Provision – The resale deed restriction will be utilized for HOME- assisted units which: 1) do not receive direct down payment, closing cost, principal buydown, or reconstruct assistance from the City of Waco, or 2) the City of Waco has elected to use the "Resale Provisions" instead of the "Recapture Provisions".

The "Resale Provision" ensures that a HOME-assisted property remains affordable during the entire affordability period. The affordability period is based on the amount of Home funds invested as a development subsidy that is either left in the deal at closing or repaid to the City of Waco/CHDO/Subrecipient by the first mortgage lender at closing to assure the unit is affordable to a household at or below 80% of AMI for the Greater Waco Metropolitan Area. The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a cap of which has been placed in each homebuyer's file. The homebuyer may sell the property after the expiration of the affordability period without any restrictions.

The "Resale Provision" goes into effect when the property is sold to another low-income homebuyer at an affordable price who will use the property as his or her principal residence.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The affordability period for units for which the recapture applies is 5 years for assistance less than \$15,000; 10 years for assistance between \$15,000 and \$40,000; and 15 years for assistance greater than \$40,000.

Resale guidelines require that the initial homebuyer and any subsequent homebuyers during the period of affordability sell the home to a low- to moderate-income household at or below the City of Waco's determined affordable sales price.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Waco does not plan to use HOME funds to refinance existing debt on multi-family housing.

Discussion:

The City's guidelines ensure that the low- to moderate-income homebuyers and homeowners receiving assistance are able to purchase or have reconstructed for them, affordable housing that is sound and marketable. However, it is critical that the City protect its and HUD's investment by placing periods of affordability on the housing and ensuring that if the homeowner sells the property that it is sold to another low- to moderate-income buyer at a price that the City has deemed is affordable.

Executive Summary

The Process

Needs Assessment

Market Analysis

Strategic Plan

Annual Action Plan

Appendices

CITY OF WACO
2014 - 2018
CONSOLIDATED PLAN

insurance expert with the Open enrollment ends March 31. nonpartisan Kaiser Family Foundation. With Monday's numbers, Premiums would go up a fuller picture has started. next year for the over- to emerge of who is signing haul, along with taxpayer up. Some of the highlights:

MONDAY'S DRAWINGS
Cash: \$ 9,223,333.35
Texas: \$ 2,627,234
Bonus: 28
For more results, see www.taxslatterry.org



CITY OF WACO

PUBLIC NOTICE

Notice of Public Hearing Regarding the Housing and Community Development Needs for the City of Waco

The City of Waco's Housing and Community Development Citizen Participation Plan requires that the City conduct a public hearing to obtain the views of citizens on housing and community development needs, including priority for housing, community development needs, within the City of Waco prior to the 2014-2015 Consolidated Annual Action Plan for the U.S. Department of Housing and Urban Development's Community Development Block Grant (CDBG), and the HOME Investment Partnerships Program (HOME) funds.

Projected funding amounts for the program year 2014 funds that will be available October 1, 2014 through September 30, 2015 and types of activities that can be funded are as follows:

- Community Development Block Grant Program (CDBG): \$1,384,313
- City Administration: Administrative costs and training charges to the operating and execution of community development activities associated in whole or in part with CDBG funds.
- Public Services: Includes but not limited to job training and employment services, health care and substance abuse services, child care, crime prevention, fair housing counseling, energy conservation, welfare services (including financial counseling), and the operation or maintenance of a facility in which a public service is provided.
- Other: Includes acquisition of real property for any public purpose, disposition of real property that is acquired with CDBG funds through the urban renewal program, or the retention of such property for public purpose, public facilities and improvements, cleared lot values, relocation assistance, homeowner's assistance, construction of housing if carried out by a community based development organization, rehabilitation of residential buildings, low income public housing, and publicly or privately owned buildings for use as an eligible public facility or housing, and economic development activities.
- HOME Investment Partnerships Program (HOME): \$539,851
- City Administration: Administrative and planning costs of the HOME program
- Community Housing Development Organization (CHDO): Funds must be set aside for investment in affordable housing for low and moderate income households.
- Other: Homeowner rehabilitation, homeowner assisted acquisition, rehabilitation, and construction; rental housing (acquisition, construction, rehabilitation), and tenant-based rental assistance.

A public hearing will be held on February 4, 2014 at 6:00 p.m. in the Waco Convention Center, Boscawen Theater, 1100 Washington Avenue, Waco, Texas 76707. Questions or Comments may be addressed to:

Housing and Community Development Services
City of Waco
P.O. Box 2579
Waco, Texas 76702-2579

Patricia W. Evin
City Secretary

Jocelyn R. Fichte, City Attorney

NOTE: Persons with disabilities who plan to attend this meeting and who need auxiliary aids or services should contact Patricia Evin, City Secretary, at (254) 760-5750 at least twenty-four (24) hours before the meeting so that appropriate arrangements can be made.

It is the opinion of the City Attorney's office that this meeting is being held and conducted in accordance with Chapter 551 of the Texas Government Code.

This commitment has served our customers well. Through 60-plus years of constant change, Community Bank & Trust has grown in strength and assets to over \$400 million in commercial bank assets today.

STABLE, RESPONSIBLE, RESPONSIVE.

We would like to say
"Thank You"
to friends in Our Community...

We will be hosting
Customer Appreciation Receptions
at all Community Bank & Trust locations
February 3-7, 2014
Monday through Thursday, 9:00a.m. until 3:00p.m.
And Friday, 9:00a.m. until 6:00p.m.
Stop by to enjoy refreshments and
let us personally say **"Thank You"**

 **Community Bank & Trust**
COMMERCIAL BANK • MEMBER FDIC
www.cbtwaco.com • 753-1521

THREE COMMUNITY LOCATIONS
1577 South Broadway • 753-1588 • 1579 Highland Avenue
1579 Highland Avenue • 753-1588 • 1579 Highland Avenue
TRUST SERVICES
399-1177

THE STATE OF TEXAS

COUNTY OF McLENNAN

Before me, a notary public, on this day personally appeared Ana Lozano-Harper

and after being by me duly sworn, states that she is Advertising Sales Manager

of the Waco Tribune-Herald, a newspaper published in Waco, McLennan County, Texas,

and that the Notice, a copy of which is hereto attached, was published in said newspaper

on the following named dates, to-wit:

On January 14th, 2014

Ana Lozano-Harper

Ana Lozano-Harper, Advertising Sales Manager

Sworn to and subscribed before me on the 14 day January 2014.

Grace Evet Allen

Grace Evet Allen, Notary Public, McLennan County, Texas

Commission Expires: March 14, 2015



CITY OF WACO LEGALS

**ATTN: CITY SECRETARY OFFICE WACO TX 76702-3570
HOUSING & COMMUNITY**

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PUBLIC NOTICE

Notice of Public Hearing Regarding the Housing and Community Development Needs for the City of Waco

The City of Waco's Housing and Community Development Citizen Participation Plan requires that the City conduct a public hearing to obtain the views of citizens on housing and community development needs, including priority non-housing community development needs, within the City of Waco prior to enacting the 2014/2015 Consolidated Annual Action Plan for the U. S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG), and the HOME Investment Partnerships Program (HOME) funds.



**CITY OF WACO
PUBLIC NOTICE**

**Notice of Availability for review
2014/2015 Consolidated Annual Action Plan Draft**

The City of Waco's Housing and Community Development Service's Citizen Participation Plan requires that the City make available to the public, for at least 30 days prior to the approval by the Mayor and City Council, a draft of the Consolidated Plan and Consolidated Annual Action Plan including the City's plans for the use of the U. S. Department of Housing and Urban Development (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds. This allows citizens opportunity to examine and submit comments on the proposed plan. These Plans will be available for review beginning May 1, 2014 through June 3, 2014.

Projected funds for the program year 2014 funds that will be available October 1, 2014 through September 30, 2015 and types of activities that can be funded are as follows:

- **Community Development Block Grant Program (CDBG): \$1,347,394**
 - Program Administration: Administrative cost and carrying charges to the planning and execution of community development activities assisted in whole or in part with CDBG funds.
 - Public Services: Includes but not limited to job training and employment services, health care and substance abuse services, child care, crime prevention, fair housing counseling, energy conservation, welfare services (excluding income payments), and the operation or maintenance of a facility in which a public service activity is located.
 - Other: Includes acquisition of real property for any public purpose, disposition of real property that is acquired with CDBG funds or through the urban renewal program, or the retention of such property for public purpose, public facilities and improvements, clearance activities, relocation assistance, homeownership assistance, construction of housing if carried out by a community based development organization, rehabilitation of residential buildings, low income public housing, and publicly or privately owned commercial or industrial buildings, code enforcement, historic preservation, renovation of closed buildings for use as an eligible public facility or housing, and economic development activities.
- **HOME Investment Partnerships Program (HOME): \$564,171**
 - Program Administration: Administrative and planning costs of the HOME program
 - Community Housing Development Organization (CHDO): Funds must be set aside for investment in housing that is to be developed, sponsored, or owned by a CHDO.
 - Other: Homeowner rehabilitation, homebuyer activities (acquisition, rehabilitation, and construction), rental housing (acquisition, construction, rehabilitation), and tenant-based rental assistance.

Draft copies of the 2014/2015 Consolidated Annual Action Plan will be available to the public from May 1, 2014 through June 3, 2014 at the following locations:

City Secretary Office City of Waco City Hall 300 Austin Avenue Waco, Texas 76702	Housing and Community Development Services City of Waco City Hall, Ground Floor 300 Austin Avenue Waco, Texas 76702
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Waco-McLennan County Library locations:

Central Library 1717 Austin Ave. Waco, Texas 76701	East Waco Branch Library 901 Elm Street Waco, Texas 76704
South Waco Branch Library 2737 South 18 th Street Waco, Texas 76706	West Waco Library and Genealogy Center 5301 Bosque Blvd. Suite 275 Waco, Texas 76710

Written comments on the proposed plan should be submitted to the Housing and Community Development Services at the address listed below no later than 5:00 p.m., June 3, 2014.

Housing and Community Development Services
City of Waco
City Hall, Basement
300 Austin Avenue
Waco, Texas 76702

THE STATE OF TEXAS

COUNTY OF McLENNAN

Before me, a notary public, on this day personally appeared Ana Lozano-Harper

and after being by me duly sworn, states that she is Advertising Sales Manager

of the Waco Tribune-Herald, a newspaper published in Waco, McLennan County, Texas,

and that the Notice, a copy of which is hereto attached, was published in said newspaper

on the following named dates, to-wit:

On May 1st, 2014

Ana Lozano-Harper

Ana Lozano-Harper, Advertising Sales Manager

Sworn to and subscribed before me on the 5 day May 2014.

Grace Evet Allen

Grace Evet Allen, Notary Public, McLennan County, Texas

Commission Expires: March 14, 2015



MAN

4.00 x 15.00

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CITY OF WACO LEGALS

ATTN: CITY SECRETARY OFFICE WACO TX 76702-2570

2014/2015 ANNUAL PLA

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CITY OF WACO

PUBLIC NOTICE

Notice of Public Hearing to Receive Comments on the 2014 Five Year Consolidated Plan and 2014/2015 Annual Action Plan

The City of Waco's Housing and Community Development Service's Citizen Participation Plan requires that the City conduct a public hearing to receive comments on the 2014 Five Year Consolidated Plan and 2014/2015 Annual Action Plan prior to submission to the U.S. Department of Housing and Urban Development. The plans include housing, homeless, and community development needs assessments; a five year strategic plan for addressing priority needs and spending HUD Community Development Block Grant (CDBG) funds and HOME Investment Partnership Program (HOME) funds; and the City's specific plans for the use of the 2014/2015 CDBG and HOME funds. The plans were made available for the public's review from May 1, 2014 through June 3, 2014.

Projected funds for the program year 2014 funds that will be available October 1, 2014 through September 30, 2015 and types of activities that can be funded are as follows:

- **Community Development Block Grant Program (CDBG): \$1,347,394**
 - Program Administration: Administrative cost and carrying charges to the planning and execution of community development activities assisted in whole or in part with CDBG funds.
 - Public Services: Includes but not limited to job training and employment services, health care and substance abuse services, child care, crime prevention; fair housing counseling; energy conservation, welfare services (excluding income payments), recreational activities, and the operation or maintenance of a facility in which a public service activity is located.
 - Other: Includes acquisition of real property for any public purpose, disposition of real property that is acquired with CDBG funds or through the urban renewal program, or the retention of such property for public purpose, public facilities and improvements, clearance activities, relocation assistance, homeownership assistance, construction of housing if carried out by a community based development organization, rehabilitation of residential buildings, low income public housing, and publicly or privately owned commercial or industrial buildings, code enforcement, historic preservation, renovation of closed buildings for use as an eligible public facility or housing, and economic development activities.
- **HOME Investment Partnerships Program (HOME): \$564,171**
 - Program Administration: Administrative and planning costs of the HOME program
 - Community Housing Development Organization (CHDO): Funds must be set aside for investment in housing that is to be developed, sponsored, or owned by a CHDO.
 - Other: Homeowner rehabilitation, homebuyer activities (acquisition, rehabilitation, and construction), rental housing (acquisition, construction, and rehabilitation) and tenant-based rental assistance.

A Public Hearing will be held on June 17, 2014 at 6:00 p.m. in the Bosque Theater at the Waco Convention Center, 100 Washington Avenue, Texas, 76701. Questions or Comments may be addressed to:

Housing and Community Development Services
City of Waco
City Hall, Basement
300 Austin Avenue
Waco, Texas 76702

Patricia W. Ervin
City Secretary

NOTE: Persons with disabilities who plan to attend this meeting and who need auxiliary aids or services should contact Patricia Ervin, City Secretary, at (254) 750-5750 at least twenty-four (24) hours before this meeting so that appropriate arrangements can be made.

It is the opinion of the City Attorney's office that this meeting is being held and conducted in accordance with Chapter 551 of the Texas Government Code.

Jennifer Richie, Acting City Attorney

2014-345
7-1-14



SF 424

The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

| | | | |
|---|---|--|---|
| Date Submitted: 8-8-14 | Applicant Identifier :
B-14-MC-48-0029 | Type of Submission | |
| Date Received by state: | State Identifier:
N/A | Application | Pre-application |
| Date Received by HUD: | Federal Identifier :
B-14-MC-48-0029 | <input checked="" type="checkbox"/> Construction | <input type="checkbox"/> Construction |
| | | <input checked="" type="checkbox"/> Non Construction | <input type="checkbox"/> Non Construction |
| Applicant Information | | | |
| City of Waco | | TX485592 WACO | |
| 300 Austin Avenue | | Organizational DUNS: 075090779 | |
| PO Box 2570 | | Organizational Unit | |
| Waco | Texas | Department:
Housing and Community Development Services | |
| 76702 | Country U.S.A. | Division: N/A | |
| Employer Identification Number (EIN):
748002468 | | McLennan County | |
| Applicant Type:
Local Government: City | | Program Year Start Date (10/01)
Specify Other Type if necessary: | |
| Program Funding | | U.S. Department of Housing and Urban Development | |
| Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding | | | |
| Community Development Block Grant | | 14.218 Entitlement Grant | |
| CDBG Project Titles : Housing and Community Development: housing, public works, facilities, residential rehabilitation/reconstruction, public services principally for persons of low to moderate income. | | Description of Areas Affected by CDBG Project(s):
City of Waco, Texas | |
| CDBG Grant Amount: \$1,347,394 | Additional HUD Grant(s) Leveraged | Describe | |
| Additional Federal Funds Leveraged | | Additional State Funds Leveraged | |
| Locally Leveraged Funds | | Grantee Funds Leveraged | |
| Anticipated Program Income: \$24,000 | | Other (Describe) Reallocated Funds: \$10,911 | |
| Total Funds Leveraged for CDBG-based Project(s): \$ 1,382,305 | | | |
| Home Investment Partnerships Program | | 14.239 HOME | |
| HOME Project Titles: Housing and Community Development: expanding the availability and accessibility of affordable owner housing, primarily to low to moderate income households | | Description of Areas Affected by HOME Project(s):
City of Waco, Texas | |

| | | |
|---|--|---|
| HOME Grant Amount: \$564,171 | Additional HUD Grant(s) Leveraged | Describe |
| Additional Federal Funds Leveraged | | Additional State Funds Leveraged |
| Locally Leveraged Funds | | Grantee Funds Leveraged |
| Anticipated Program Income: \$76,000 | | Other (Describe) |
| Total Funds Leveraged for HOME-based Project(s): \$640,171 | | |
| Housing Opportunities for People with AIDS | | 14.241 HOPWA |
| HOPWA Project Titles | | Description of Areas Affected by HOPWA Project(s) |
| SHOPWA Grant Amount | \$Additional HUD Grant(s) Leveraged | Describe |
| \$Additional Federal Funds Leveraged | | \$Additional State Funds Leveraged |
| \$Locally Leveraged Funds | | \$Grantee Funds Leveraged |
| \$Anticipated Program Income | | Other (Describe) |
| Total Funds Leveraged for HOPWA-based Project(s) | | |
| Emergency Shelter Grants Program | | 14.231 ESG |
| ESG Project Titles | | Description of Areas Affected by ESG Project(s) |
| ESG Grant Amount | Additional HUD Grant(s) Leveraged | Describe |
| Additional Federal Funds Leveraged | | Additional State Funds Leveraged |
| Locally Leveraged Funds | | Grantee Funds Leveraged |
| Anticipated Program Income | | Other (Describe) |
| Total Funds Leveraged for ESG-based Project(s) | | |
| Congressional Districts of: | | |
| Applicant Districts
District 17 | Project Districts
District 17 | Is application subject to review by state Executive Order 12372 Process? |
| Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation. | | <input type="checkbox"/> Yes This application was made available to the state EO 12372 process for review on DATE |
| <input type="checkbox"/> Yes | <input checked="" type="checkbox"/> No | <input checked="" type="checkbox"/> No Program is not covered by EO 12372 |
| | | <input type="checkbox"/> N/A Program has not been selected by the state for review |
| Person to be contacted regarding this application | | |
| Jeff Wall <i>JFW</i> | Phone | Fax |
| Director | 254-750-5852 | 254-750-5804 |
| jwall@ci.waco.tx.us | http://www.waco-texas.com/ | |
| Signature of Authorized Representative
<i>Dale Fisseler</i> | | Date Signed
8/4/14 |
| Dale Fisseler, City Manager, City of Waco | | |



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about -
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will -
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.

Dale Fisseler

Signature/Authorized Official

8/4/14

Date

Dale Fisseler
Name
City Manager
Title
300 Austin Avenue, P.O. Box 2570
Address
Waco, Texas 76702
City/State/Zip
254-750-5600
Telephone Number

City of Waco

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.

W Dale Fisseler

Signature/Authorized Official

8/4/14
Date

Dale Fisseler

Name

City Manager

Title

300 Austin Avenue, P.O. Box 2570

Address

Waco, Texas 76702

City/State/Zip

254-750-5600

Telephone Number

City of Waco

This certification does not apply.
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

NA NA

Signature/Authorized Official Date

Name

Title

Address

City/State/Zip

Telephone Number

City of Waco

This certification does not apply.
 This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;



Signature/Authorized Official

8/4/14
Date

Dale Fisseler

Name

City Manager

Title

300 Austin Avenue, P.O. Box 2570

Address

Waco, Texas 76702

City/State/Zip

254-750-5600

Telephone Number

City of Waco

- This certification does not apply.
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

NA

Signature/Authorized Official

NA

Date

Name

Title

Address

City/State/Zip

Telephone Number

| |
|--|
| <input checked="" type="checkbox"/> This certification does not apply.
<input type="checkbox"/> This certification is applicable. |
|--|

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 CFR Part 58.

11. The requirements of 24 CFR 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 USC 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

| | |
|--|------|
| NA | NA |
| Signature/Authorized Official | Date |
| <input style="width: 280px; height: 15px;" type="text"/> | |
| Name | |
| <input style="width: 280px; height: 15px;" type="text"/> | |
| Title | |
| <input style="width: 280px; height: 15px;" type="text"/> | |
| Address | |
| <input style="width: 280px; height: 15px;" type="text"/> | |
| City/State/Zip | |
| <input style="width: 280px; height: 15px;" type="text"/> | |
| Telephone Number | |

This certification does not apply.
 This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

| Place Name | Street | City | County | State | Zip |
|--------------|-------------------|------|----------|-------|-------|
| City of Waco | 300 Austin Avenue | Waco | McLennan | TX | 76702 |
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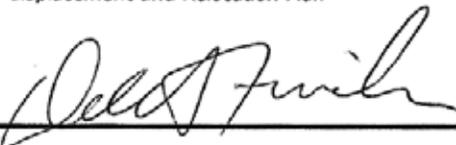
7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- All "direct charge" employees;
- all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- a. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

1. Analysis of Impediments to Fair Housing
2. Citizen Participation Plan
3. Anti-displacement and Relocation Plan



Signature/Authorized Official


Date

Dale Fisseler

Name

City Manager

Title

300 Austin Avenue, P.O. Box 2570

Address

Waco, Texas 76702

City/State/Zip

254-750-5600

Telephone Number