

Part 1

CONSOLIDATED PLAN for 2009 – 2013



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency

Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Introduction: City of Waco

The City of Waco sits at the center of McLennan County, the borders of which define the Waco Metropolitan Statistical Area. The City spans 84.2 square miles of land, across which a population of 122,222 was spread at a density of 1,350 persons per square mile in 2000. In recent decades, Waco has enjoyed the trends of sustained population growth that have resulted across most Texas jurisdictions from strong in-migration. However, the City has consistently grown at a slower rate than McLennan County and the overall Texas average. The City's population expanded almost 10% during the 1990s, compared to the county's rate of nearly 13% and the state's rate of more than 22%. According to recent estimates, the City's growth tapered to 4.6% between 2000 and 2008, a slowdown also apparent at the county and state levels.

The City is also a regional employment center, offering a range of economic and employment opportunities. However, as an older city, Waco contains some neighborhoods that face deteriorating infrastructure and facilities, aging housing stock, and economic establishments that may have become obsolete or marginally viable. As the regional economy continues to grow and housing costs continue to rise relative to incomes, a segment of the population faces increasingly challenging issues such as inadequate and unaffordable housing, poverty, deteriorating neighborhood conditions and quality of living, and limited access to services and facilities.

The City of Waco receives funds each year from the federal government for housing and community development activities. These funds are intended to meet priority needs locally identified by the City. To receive these federal funds, the City must submit a strategic plan—the Consolidated Plan—every five years to the U.S. Department of Housing and Urban Development (HUD) that identifies local needs and how these needs will be addressed. The Consolidated Plan must also demonstrate how the City will meet national goals set by Congress to develop viable communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income.

Purpose of the Plan

The purpose of the Consolidated Plan (CP) is to guide funding decisions in the next five years of specific federal funds. The CP is guided by three overarching goals that are applied according to a community's needs. The goals are:

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

The two primary federal funding resources in the 2009-2013 Consolidated Plan are the following:

- Community Development Block Grant (CDBG): The primary objective of this program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low and moderate income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- HOME Investment Partnership Program (HOME): The HOME program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low and moderate income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low and moderate income households, including reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

Focus of the Plan

As required by the federal government, the identification of needs and the adoption of strategies to address those needs must focus primarily on low and moderate income individuals and households. The CP must also address the needs of persons with "special needs" such as the elderly, persons with disabilities, large families, single parents, homeless individuals and families, and public housing residents

Citizen Participation and Planning Process

The City made the decision to encourage a high level of agency consultation in an effort to demonstrate its commitment to (a) identifying priority needs and (b) engaging the participation of public agencies and nonprofit organizations in a positive and collaborative manner. A list of stakeholders was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to low and moderate income households and persons. These stakeholders

were invited to participate in a series of eight focus group sessions held exclusively for the purposes of the CP.

Additionally, public and private agencies which were identified as stakeholders in the process were asked to complete written questionnaires to provide data on special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities and the homeless. Based on the focus group sessions, comments received from the Public Needs Hearing, and the housing market analysis, a set of priorities was established by the City for the next five years.

During the agency consultation process, several underlying themes were repetitively voiced by the participants in the interviews and focus group sessions. These themes included the following:

- The recession has substantially impacted contributions to local nonprofit organizations. Resources are at an all-time low. The ability of these organizations to provide supportive services to their clientele is substantially impaired. However, consumers are dependent upon these public services as a safety net now more than ever.
- There is a diverse and highly motivated nonprofit community in the City of Waco that collectively possesses the organizational capacity to provide housing, services, and facilities to lower income households and persons. However, adequate funding to fully finance their programs and initiatives is lacking.
- There is a need for affordable housing for extremely low income and very low income households and persons, the working poor, and families with children. This need has increased recently due to employment layoffs, cutbacks in hours, and rising fuel and food prices.
- The City of Waco has a very low homeownership rate. Down payment and closing cost assistance programs are needed to encourage homeownership across the City. In addition, adequate financial literacy and homebuyer education classes are needed to educate new homeowners on the ins and outs of owning a home.
- The relatively limited public transit service throughout Waco and across McLennan County impedes the movement of people to employment centers.
- The needs of working poor families in the City of Waco are not being adequately served.
- There is a need for additional transitional and permanent supportive housing facilities for City of Waco homeless and non-homeless special needs populations.

Priority Needs and Strategies

The overall priority for the investment of federal funds is to increase self-sufficiency and economic opportunity for lower income residents and individuals with special needs so that they can achieve a reasonable standard of living.

The City of Waco is committed to allocating funds that serve the needs of the lowest income and most disadvantaged residents. Households with incomes less than 50% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are particular priorities. The City has also identified special needs individuals as among those who face the greatest challenges and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low income

families, the homeless and persons threatened with homelessness, the elderly, and persons with disabilities. The followings needs address this priority:

- Affordable housing
- Investment in community development activities in lower income and deteriorating neighborhoods and in facilities that serve lower income populations, and
- Supportive services to maintain independence.

The City, by focusing on these needs, seeks to address community concerns such as:

- A need for additional affordable housing to address the growing gap between housing costs and local incomes, which leads to rising rates of overcrowding, overpayment, and substandard housing conditions for the City's lowest income residents
- Programs that improve community facilities and services, particularly in low income areas
- A network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent housing and independence, and eliminate chronic homelessness
- Programs that promote economic development, create jobs, and increase the job skills level of potential employees, and
- Supportive services that increase the ability of seniors, persons with disabilities, and others with special needs to live independently and avoid institutions.

The CP requires the City to specifically address needs and proposed strategies in the following three areas: housing, homelessness, and community development.

Housing Needs and Strategies

High housing costs reduce economic opportunities, access to jobs and services, and the ability of lower income households, including the elderly and persons with disabilities, to live in the communities and neighborhoods of their choice. The affordability gap results in a concentration of lower income households in older neighborhoods that have higher levels of substandard housing and overcrowding.

HUD and regulatory requirements are restricted to assist households at 80% of the area median income or lower. Given the current market conditions, homeownership costs remain high. As a result, the City is continuing to focus its CDBG and HOME funds to support activities across the housing spectrum seeking to increase and improve the existing housing stock, provide first time homebuyer financing, and provide code enforcement and affirmatively further fair housing.

Priority Housing Needs

- Development of Affordable Housing: Utilize local CHDOs and nonprofit organizations to provide financial and technical assistance in developing housing for extremely low, very low, and low income renters and homebuyers.
- Rehabilitation of Existing Housing Stock: Promote the rehabilitation and preservation of Waco's existing housing stock through the rehabilitation/ reconstruction loan program and code enforcement activities.
- Homeownership Opportunities: Expand homeownership opportunities for very low and low income individuals and households.
- Homeless Activities: Work with local nonprofit organizations and social service agencies to explore the feasibility of establishing additional transitional housing

and/or permanent supportive housing facilities in the City. If the feasibility is positive, provide financial assistance.

Strategies

The City of Waco implements the following programs to address priority housing needs:

- Owner-Occupied Rehabilitation/Reconstruction Program
- Special New Construction Loan Program
- New/Acquisition Housing Loan Program
- Infill Development Program (release of liens and waiver of fees)
- Demolition Grant Program
- Interim Construction Loan Program
- Individual Development Account (IDA) Homeownership Assistance Program

The City will continue efforts to implement new strategies and strengthen participation of its partners to expand support for affordable housing programs in Waco. These programs will include housing and related support services for people transitioning out of homelessness, including implementation of the Ten-Year Plan to End Chronic Homelessness.

Homeless Needs and Strategies

The priorities for ending homelessness are based on the recognition that homelessness results from more than just a lack of affordable housing, although providing housing is the ultimate objective. As the largest city in the region and the center of many of the region's social services, the City of Waco has the largest homeless population in McLennan County.

According to the 2007 Point-in-Time homeless survey, there were a total of 431 homeless persons (including family members) in Waco. Of these, 172 were unsheltered and living in places generally unfit for human habitation. Notably, a total of 70 individuals were identified as chronically homeless.

The City of Waco participates in the Heart of Texas Homeless Coalition to implement its Ten-Year Plan to End Chronic Homelessness. This plan reflects the best practice models from other cities that have successfully implemented housing first strategies for reducing chronic homelessness. The plan envisions a system in which public and private agencies work together as a consortium to procure and manage housing, provide central intake services, and deliver support services to clients through a coordinated case management system.

Priority Homeless Needs

- New permanent housing beds for chronically homeless persons
- Decreasing the number of homeless households with children, and
- Transitioning families and individuals into permanent housing.

The Heart of Texas Homeless Coalition identifies the following strategies for addressing homeless needs in Waco and McLennan County:

- Create new permanent housing beds for chronically homeless persons
- Decrease the number of homeless households with children
- Increase the percentage of homeless persons becoming employed

- Increase the percentage of homeless persons moving from transitional housing to permanent housing
- Increase the percentage of homeless persons staying in permanent housing

Community Development Needs and Strategies

Based upon outreach efforts, the following community development needs were determined to have a high priority, and will be an emphasis of CDBG funding:

- Public Facilities and Improvements
 - Homeless facilities
 - Parks and recreation facilities
 - Street improvements
 - Sidewalk improvements
- Public and Community Services
 - Homeless services
 - Youth services
 - Child care services
 - Employment training

Funding to Implement the Plan

Several potential funding sources have been identified to implement the strategies contained in the 2009–2013 Consolidated Plan. These sources include, but are not limited to:

- Federal funds covered under the Consolidated Plan: CDBG and HOME
- Funds provided under other HUD programs, the Department of Commerce, the Federal Emergency Management Agency, and other federal agencies
- State funds provided under various programs of the Texas Department of Housing and Community Development and the Texas Housing Finance Agency
- State and federal tax credits, and
- City General Fund.

One of the main obstacles to meeting community needs is inadequate resources for programs that could address these needs. State and federal funding sources for housing and community development programs will remain limited for the immediate future.

Evaluation of Past Performance

The City of Waco's past performance in the administration and implementation of the CDBG, HOME, and ESG Programs has fulfilled the spirit and intent of the federal legislation creating these programs. The City has provided affordability for decent housing, availability and accessibility to a suitable living environment, sustainability of a suitable living environment, and accessibility to economic opportunities. The following is a summary of the City's past performance as reported to HUD in the FY 2007 Consolidated Annual Performance and Evaluation Report (CAPER), the most recent report filed.

- Management of Funds
 - In August 2008, the City had 1.39 years of grant funds in its line of credit with HUD. This placed the City in compliance with federal regulations that require a level less than 1.50 years prior to the end of its program year.

- The City expended 98.58% of its CDBG funds for activities principally benefitting low and moderate income persons. This exceeds the regulatory minimum requirement of 70%. Furthermore, the City obligated 10.21% of funds for public service activities and 19.53% of funds towards administrative costs. Both of these amounts were below the respective 15% and 20% caps for these activities.
 - With the HOME Program, the City continued to be in compliance with the statutory 24-month commitment requirement and the five-year expenditure requirement.
- Provision of Decent Housing
 - The City provided eight loans for rehabilitation/reconstruction activities and 32 down payment and closing cost assistance loans to low and moderate income households.
 - Through the HOME Program, the City created affordable housing units for 11 low and moderate income households through its three CHDOs and constructed 11 affordable rental units for elderly residents.
 - While the City's accomplishments in 2007 showed a slight shortfall from the projected level of activity, significant improvements were made during the year. The Waco CDC down payment assistance program and homeownership program exceeded the City's expected accomplishments and outcome objectives.
- Provision of a Suitable Living Environment
 - The City improved access to a parking facility that was reconstructed to provide low income persons improved access to the Family Health Center. By carrying out this activity, the City helped to sustain the neighborhood which serves 26,289 persons.
 - The City made Pre-Kindergarten accessible to 11 low and moderate income children to prepare them for public school.
 - Thirty low and moderate income persons accessed The Mission Waco MPowerment Program, exceeding the annual goal of 20. This activity helped the City to achieve 100% of the five-year targeted goal for this program.
 - The City partnered with Baylor University to provide mentoring for 66 at-risk youth.
- Continuum of Care for the Homeless
 - The City used its CDBG funds to provide access to essential services to 166 homeless persons. Services included family counseling, job training, child care programs, and social skills development.
 - CDBG funds maintained the operation of Compassion Ministries transitional housing facility and the Continuum's Homeless Management Information System (HMIS).
 - The City helped to sustain an emergency shelter which served 532 homeless individuals.
 - The City has exceeded its expected goals for each objective and outcome in the homeless category. Furthermore, the City exceeded the five-year goal established in the previous five-year Consolidated Plan by serving in excess of 210 persons during the 2007 program year.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

It is the mission of the City of Waco to invest its limited federal funds in ways that will garner long-term, sustainable results for low and moderate income households.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

1. Description of the Geographic Area

Priority CDBG funding areas in Waco include areas where there is a majority of low and moderate income (LMI) persons. The following narrative describes the characteristics of these areas.

According to population estimates for 2008 and projections for 2013, Waco and McLennan County are in the midst of a demographic shift that is uncharacteristic of overall trends in Texas and the United States. The proportion of minorities in both jurisdictions has decreased since 2000, due to a numeric gain in white population as well as a smaller numeric loss in minority population.

Between 1990 and 2000, the racial minority share of Waco's population rose from 31.5% to 39%, an increase of 11,062, or 33%. Most of the increase was in the number of persons classifying their race as "other." Between 2000 and 2008, the number of minorities in Waco fell from 44,499 to 35,884, representing 30.2% of the total population. This was a drop of 8,515, or 19%. Between 2008 and 2013, DemographicsNow projects that Waco will lose another 2,677 minority persons, a further drop of 7.5%. Details appear in the table below.

Persons of Hispanic origin may give their race as white, black or other minority. Between 1990 and 2000, Hispanics increased by 58.8% from 17,233, representing 16.3% of the total population, to 27,363, representing 24% of the total population. By 2008, Hispanics increased to 34,258, 28.8% of the total population. Projections indicate that 37,780 Hispanics will represent 30.8% of the total population in 2013.

Population by Race and Hispanic Origin, 1990-2008

	Total Population	White		Minority						Hispanic Origin		
		Total	% of Population	Total Minority	% of Total Population	Black	Am. Ind. Eskimo	Asian, Pacific Islander	Other	Two or More Races	Total	% of Total
1990												
Waco	106,032	72,593	68.5%	33,437	31.5%	23,666	304	978	8,489	*	17,233	16.3%
McLennan County	189,123	146,100	77.3%	43,021	22.7%	29,520	563	1,382	11,556	*	23,643	12.5%
Texas	16,986,524	12,774,791	75.2%	4,211,624	24.8%	2,021,643	65,867	319,347	1,804,767	*	4,339,921	25.5%
2000												
Waco	114,150	69,651	61.0%	44,499	39.0%	25,398	588	1,641	14,293	2,579	27,363	24.0%
McLennan County	213,517	154,087	72.2%	59,430	27.8%	32,428	1,056	2,384	19,657	3,905	38,233	17.9%
Texas	20,851,820	14,799,505	71.0%	6,122,315	29.0%	2,404,566	188,362	576,753	2,438,001	514,633	6,669,666	32.0%
2008												
Waco	118,985	83,102	69.8%	35,884	30.2%	25,068	248	3,010	6,399	1,159	34,258	28.8%
McLennan County	229,934	181,575	79.0%	48,359	21.0%	32,694	449	4,419	8,986	1,811	50,511	22.0%
Texas	24,381,558	16,908,983	69.4%	7,454,575	30.6%	2,817,534	109,071	891,768	2,957,606	678,596	8,958,963	36.8%
2013												
Waco	122,598	89,390	72.9%	33,207	27.1%	24,641	139	3,793	3,970	664	37,780	30.8%
McLennan County	239,855	195,159	81.4%	44,696	18.6%	32,307	251	5,582	5,533	1,023	58,265	24.3%
Texas	28,494,505	18,180,822	68.6%	8,313,683	31.4%	3,068,598	103,336	1,088,963	3,305,678	749,108	10,386,524	39.2%

*Not reported in 1990

Source: DemographicsNow

Concentrations of Minority and Hispanic Persons

The following table presents population by race and Hispanic origin. The data is presented by census tract for 113,726 residents in Waco in 2000. HUD defines areas of racial or ethnic concentration as geographical areas where the percentage of minorities or ethnic persons is 10 percentage points higher than in the City overall.

In Waco, minority persons comprised 39% of the population. Therefore, an area of racial concentration includes the census tracts where the percentage of minority residents is 49% or higher. There were eight census tracts that met the criteria for areas of racial concentration. These areas include:

- Census tract 5.98 in the University neighborhood – 55.4%
- Census tract 7 along a section of Austin Avenue and extending into the Sanger Heights neighborhood – 51.2%
- Census tract 10 at the intersection of the North Waco, Brook Oaks and Sanger Heights neighborhoods – 57.2%
- Census tract 11 in the lower section of the North Waco neighborhood – 52.3%
- Census tract 12 including most of the Brook Oaks neighborhood – 87.7%
- Census tract 14 in the Carver neighborhood – 87.0%
- Census tract 15 in the East Riverside neighborhood – 89.0%
- Census tract 19 including the Oakwood neighborhood – 57.1%.

In addition, persons of Hispanic origin represented 24% of the population in Waco. Therefore, an area of ethnic concentration includes the census tracts where the percentage of Hispanics is 34% or higher. Seven of the City's census tracts met this definition. These areas include:

- Census tract 5.98 in the University neighborhood – 78.3%
- Census tract 7 along a section of Austin Avenue and extending into the Sanger Heights neighborhood – 39.7%
- Census tract 8 in the Brookview neighborhood – 36.4%
- Census tract 10 at the intersection of the North Waco, Brook Oaks and Sanger Heights neighborhoods – 39.2%
- Census tract 11 in the lower section of the North Waco neighborhood – 39.1%

- Census tract 22 including the southern central portion of the Kendrick neighborhood – 34.8%
- Census tract 23.01 including the Kendrick neighborhood – 46.2%.

Population by Race and Hispanic Origin, 2000

Census Tract	Total	White	Minority					Percent Minority	Hispanic Origin	
			Black	Am. Ind. Eskimo	Asian	Other	Two or More		Total	% of Total
All Tracts	113,726	69,119	25,754	576	1,567	2,143	2,565	39.2%	26,885	23.6%
1	2,467	1,481	563	11	28	39	28	40.0%	560	22.7%
2*	2,155	1,673	157	14	164	178	31	22.4%	267	12.4%
3	3,510	2,799	234	9	244	253	67	20.3%	274	7.8%
4	6,543	4,266	836	33	251	284	153	34.8%	1,677	25.6%
5.98*	5,452	2,430	438	64	14	78	210	55.4%	4,270	78.3%
7	3,500	1,708	869	20	26	46	135	51.2%	1,388	39.7%
8	2,939	1,516	680	7	19	26	92	48.4%	1,070	36.4%
9	5,067	3,134	1,048	32	26	58	105	38.1%	1,462	28.9%
10	3,098	1,325	1,079	23	10	33	103	57.2%	1,214	39.2%
11	6,027	2,874	1,944	20	25	45	186	52.3%	2,357	39.1%
12	3,657	451	2,337	14	0	14	74	87.7%	1,169	32.0%
13	2,370	1,297	655	21	13	34	28	45.3%	748	31.6%
14*	5,614	729	4,573	8	18	26	68	87.0%	327	5.8%
15	3,033	333	2,435	13	12	25	49	89.0%	326	10.7%
16*	152	90	59	0	0	0	1	40.8%	2	1.3%
17*	126	69	55	0	0	0	2	45.2%	6	4.8%
18*	1,289	1,008	151	8	2	10	9	21.8%	178	13.8%
19*	2,879	1,235	982	14	104	118	82	57.1%	796	27.6%
21*	4,285	2,290	1,137	28	41	69	168	46.6%	1,190	27.8%
22*	1,219	826	130	1	2	3	52	32.2%	424	34.8%
23.01*	3,891	2,205	497	32	10	42	88	43.3%	1,799	46.2%
23.02	5,022	3,183	1,055	20	118	138	133	36.6%	929	18.5%
24.98	4,741	3,524	546	27	33	60	97	25.7%	916	19.3%
25.01	4,512	3,615	469	16	44	60	103	19.9%	530	11.7%
25.03*	1,018	887	82	2	10	12	4	12.9%	47	4.6%
25.04*	10	10	0	0	0	0	0	0.0%	0	0.0%
26	5,383	5,036	139	14	25	39	41	6.4%	243	4.5%
27	3,660	2,444	652	31	34	65	92	33.2%	908	24.8%
28	3,887	3,492	234	12	36	48	44	10.2%	236	6.1%
29*	132	123	0	0	0	0	0	6.8%	13	9.8%
30	3,931	2,884	739	18	22	40	80	26.6%	399	10.2%
33*	3,444	2,566	504	34	38	72	101	25.5%	443	12.9%
37.07*	4,325	3,582	319	19	149	168	90	17.2%	458	10.6%
37.08*	872	733	59	2	29	31	16	15.9%	84	9.6%
39*	1,354	1,283	24	1	16	17	12	5.2%	52	3.8%
41.01*	2,162	2,018	73	8	4	12	21	6.7%	123	5.7%

* Data is included for only the portion of the tract located within Waco. Seven tract portions containing no population were omitted.

Note: Shading indicates a tract that meets the definition of a racial or ethnic concentration.

Source: U.S. Census Bureau, Census 2000, Summary File 1 (P3, P4)

Low Moderate Income Areas

The following table presents information regarding low and moderate income (LMI) persons in Waco. LMI persons, as determined by HUD, have incomes at or below 80% of the median family income (MFI). In its 2007 estimates, HUD determined that there were 59,374 LMI persons in Waco, equivalent to 53.5% of the population. HUD reported that the FY2007 MFI in Waco was \$50,400.

HUD defines an LMI census tract as one in which 51% or more of the population have incomes of 80% or less of MFI. According to these criteria, 23 of the City's 36 whole or partial census tracts with residents qualify as LMI areas. Details on the LMI status of each tract appear in the following table.

Low Moderate Income Persons by Census Tract, 2007

Census Tract	Low & Moderate Income Persons	
	Persons	Percent
All Tracts	59,374	53.5%
1	982	76.0%
2*	1,496	73.8%
3	279	71.0%
4	5,301	85.5%
5.98*	3,869	70.9%
7	2,181	63.8%
8	1,777	60.5%
9	2,270	49.9%
10	1,921	63.4%
11	4,182	69.5%
12	2,663	73.0%
13	1,248	54.6%
14*	3,741	72.8%
15	2,026	69.5%
16*	80	73.4%
17*	46	26.7%
18*	360	30.1%
19*	2,389	81.7%
21*	2,634	61.4%
22*	587	62.8%
23.01*	2,133	55.4%
23.02	2,668	56.2%
24.98	1,808	38.2%
25.01	1,554	34.4%
25.03*	241	40.2%
25.04*	0	0.0%
26	826	15.8%
27	1,977	54.0%
28	1,006	26.1%
29*	1,155	22.4%
30	1,959	54.2%
33*	2,106	80.5%
37.07*	1,156	24.1%
37.08*	155	14.0%
39*	115	8.4%
41.01*	483	23.0%

**Data is included for only the portion of the tract located within Waco. Seven tract portions containing no population were omitted.*

Note: Shading indicates low and moderate income census tracts.

Source: U.S. Housing and Urban Development

Concentrations of LMI Persons, Minority Persons and Hispanics

Of the 23 tracts identified as LMI areas, 11 were noted also to be areas of racial and/or ethnic concentrations. These areas are noted in the following table.

LMI Areas of Racial/Ethnic Concentration

Census Tract	Neighborhood	% LMI	% Racial Minority	% Ethnic Minority
5.98	University	70.9%	55.4%	78.3%
7	Sanger Heights	63.8%	51.2%	39.7%
8	Brookview	60.5%	48.4%	36.4%
10	North Waco, Brook Oaks	63.4%	57.2%	39.2%
11	North Waco	69.5%	52.3%	39.1%
12	Brook Oaks	73.0%	87.7%	32.0%
14	Carver	72.8%	87.0%	5.8%
15	East Riverside	69.5%	89.0%	10.7%
19	Oakwood	81.7%	57.1%	27.6%
22	Kendrick	62.8%	32.2%	34.8%
23.01	Kendrick	55.4%	43.3%	46.2%

Source: U.S. Census Bureau, HUD

2. Basis for Allocating Investments

The federal CDBG and HOME funds are intended to provide low and moderate income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG and HOME Programs
- Meeting the needs of low and moderate income residents
- Focusing on low and moderate income areas or neighborhoods
- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact, and
- The ability to demonstrate measurable progress and success.

Consequently, much of the City's funds are invested in one of the 23 low and moderate income census areas in Waco.

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities. The City of Waco will partner with other public agencies and nonprofit organizations, when feasible, to leverage resources and maximize outcomes in housing and community development.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

**Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.*

5 Year Strategic Plan Managing the Process response:

1. Lead Agency

The lead agency for the Consolidated Plan (CP) is the City of Waco Housing and Community Development Services Department. This office initiated the contracting, administration, organization and preparation of the CP. Public agencies which may be responsible for administering programs covered by the CP over the next five years include Heart of Texas Council of Governments and Waco Housing Authority, among others. Private agencies which may receive CDBG or HOME funds and be responsible for administering programs over the next five years include Mission Waco, Baylor University, Waco CDC, Waco Habitat for Humanity, Compassion Ministries, and Talitha Koum Cross Ties, among others.

2. Significant Aspects of the Process

The development of the CP was initiated with a Public Needs Hearing held on February 3, 2009 at 6 p.m. in the Decordova / Bosque Theatre of the Waco Convention Center. The hearing was scheduled in accordance with the City's approved Citizen Participation Plan.

In March 2009, the City engaged the services of Mullin & Lonergan Associates, Inc. to serve as consultant to the project. A project schedule was developed with the goal of submitting the adopted CP to HUD on or before August 15, 2009.

The City made the decision to encourage a high level of agency consultation in an effort to demonstrate its commitment to (a) identifying priority needs and (b) engaging the participation of public agencies and nonprofit organizations in a positive and collaborative manner. A list of stakeholders was developed and included public agencies and private nonprofit organizations whose missions included the provision of affordable housing and human services to low and moderate income households and persons. These stakeholders were invited to participate in a series of eight focus group sessions held exclusively for the purposes of the CP.

The CP was developed using reliable data from sources such as the U.S. Census Bureau, HUD's State of the Cities Data System (CHAS data tables), the National Low Income Housing Coalition, the Real Estate Center at Texas A&M University and several planning

documents produced by the City of Waco. These included the City's 2001 Comprehensive Plan, the Mayor's Ten-Year Plan to End Homelessness, a City Housing Study and Neighborhood Revitalization Plan, and the City's Analysis of Impediments to Fair Housing Choice. Projection data was obtained from DemographicsNow.

Additionally, public and private agencies which were identified as stakeholders in the process were asked to complete written questionnaires to provide data on special needs populations such as the elderly, youth, persons with HIV/AIDS, public housing residents, persons with disabilities and the homeless. Copies of the written questionnaires sent to the various entities are included in Additional Information—Appendix B. A detailed written questionnaire was also sent to Waco Housing Authority, a copy of which also is included in Additional Information—Appendix B.

Based on the focus group sessions, comments received from the Public Needs Hearing, and the housing market analysis, a set of priorities was established by the City for the next five years.

A draft of the Consolidated Plan for 2009-2013 and the Annual Plan for 2009 was placed on public display for 30 days beginning May 1 and ending June 2, 2009. No comments were received as a result of the display period.

A second public hearing was scheduled for June 16 in accordance with the City's approved Citizen Participation Plan. No comments were received at this hearing.

3. Jurisdiction's Consultations

The City of Waco engaged in an extensive consultation process with local public agencies and nonprofit organizations in an effort to develop a community-driven CP. On March 11 and 12, the community development staff and the consulting team began a series of eight focus group sessions and one individual interview to identify current issues and trends impacting the agencies and organizations as well as their organizational priorities in today's recession. A summary of these focus group sessions and the interview are included in Additional Information—Appendix B.

On March 11, a total of four focus group sessions and one interview were hosted by the Housing and Community Development Services Department for the purpose of engaging public agencies and private nonprofit organizations in the development of the CP. During the first session, health and substance abuse treatment providers were encouraged to discuss how the current economic crisis was impacting their ability to deliver services to their clients, what type of needs (relative to housing and community development) were they being asked to provide, and how could the Waco Housing and Community Development Services Department assist them in their respective missions. Similar sessions were hosted for other human and social service providers, affordable housing providers, and the City Housing Program staff. On March 12, four additional focus group sessions were held for neighborhood organizations and other interested entities, homeless assistance providers, representatives from the City's downtown development initiatives, and City staff from the planning, engineering and parks departments.

During the agency consultation process, several underlying themes were repetitively voiced by the participants in the interviews and focus group sessions. These themes included the following:

- The recession has substantially impacted contributions to local nonprofit

organizations. Resources are at an all-time low. The ability of these organizations to provide supportive services to their clientele is substantially impaired. However, consumers are dependent upon these public services as a safety net now more than ever.

- There is a diverse and highly motivated nonprofit community in the City of Waco that collectively possesses the organizational capacity to provide housing, services, and facilities to lower income households and persons. However, adequate funding to fully finance their programs and initiatives is lacking.
- There is a need for affordable housing for extremely low income and very low income households and persons, the working poor, and families with children. This need has increased recently due to employment layoffs, cutbacks in hours, and rising fuel and food prices.
- The City of Waco has a very low homeownership rate. Development incentives, along with down payment and closing cost assistance programs, are needed to encourage homeownership across the City. In addition, adequate financial literacy and homebuyer education classes are needed to educate new homeowners on the ins and outs of owning a home.
- The relatively limited public transit service throughout Waco and across McLennan County impedes the movement of people to employment centers.
- The needs of working poor families in the City of Waco are not being adequately served.
- There is a need for additional transitional and permanent supportive housing facilities for City of Waco homeless and non-homeless special needs populations.

The following chart includes a listing of the stakeholders identified and invited to the focus group sessions.

Public Housing Authority	Melet Hopping	Waco Housing Authority
	Carle Campbell	Brook Oaks Senior Residences
	Brad Dusek	EDC Homes
	Jon Spelman	Jon W. Spelman Co.
	Chris Nervig	Mercy Housing
	Roy Nash	Neighborworks Waco
	Barbara Pernell	Salvation Army HUD 202 Booth Gardens
	Mike Stone	Waco Community Development Corporation
	John Alexander	Waco Habitat for Humanity
	Teri Holtkamp	City of Waco
	Jill McCall	Compassion Ministries
	Tammy Allen	EOAC Transitional Shelter
	Rebecca Carlson	Family Abuse Center
		Health Care for Homeless Vets & VASH, Central TX
	Paula Wood	Vet Healthcare Center
	Nilsa Latimer	House Where Jesus Shines
	Dr. Patricia Igelhart	Just as I am Ministries
	Barbara Tate	MHMR
	Jimmy Dorrell	Mission Waco
	Olga Rogers	Recovery Hope House
	Captain Russell Czajkowski	Salvation Army
	Mike Husted	Waco VA Medical Center
	David Davis	Advocacy Center
	Sandra Gage	American Red Cross
	Vincent Carpenter	Antioch Community Church
	Tom Pearson	Arc of McLennan County
	Sylvia Cash	Avance Waco
	Deborah McGregor	Care Net Pregnancy Center of Central Texas
	Buddy Edwards	Caritas of Waco
	Melody McDermitt	Central Texas Senior Ministry
	Anita Farish	Central Texas Veterans Affairs
	Nan Holmes	Crossties Ministries, Inc., Talitha Koum
	Kent Hoffman	Disabled American Veterans
	Tammy Allen	EOAC
	Dr. Roland Goertz, MD	Family Health Center
	Kirk Allen	First Lutheran Church
	Dan Worley	Freeman Center Headquarters
	Peggy Cosner	Heart of Central Texas Independent Living
	Wayne Warren	HOT Council on Alcoholism and Drug Abuse
	Anthony Billings	HOT Workforce Center
	Natalie Williams	HOTCOG
	Gary Luft	HOTCOG & HOT Area Agency on the Aging
	Doug McDurham	McLennan County Youth Collaboration (MCYC)
	Carlton Willis	Meyer Center (Mission Waco)
	Barbara Tate	MHMR
	Jimmy Dorrell	Mission Waco
	Jane Harmon	National Alliance on Mental Illness - Waco Chapter
	Ed Hyde	Operation Care - Waco Baptist Association
	Troody Woodson	Planned Parenthood
	Kent Keahey	Providence Healthcare Network
	Olga Rogers	Recovery Hope House
	Philip Mayberry	Solide Washington House Recovery Center
	Ken Martin	Texas Homeless Network
	Cristina Shafer Niswanger	True Light Jesus Ministry
	Marilyn Moon	Waco Center for Youth
	Jack Henderson	Waco ISD
	Scott Connell	Waco/McLennan County Health Care Alliance
	Roger Barker	Waco/McLennan County Health District
	Elizabeth Smith	Cooper Foundation
	David Booker	ACTS Christian Fellowship
	Dr. David E. Garland	Baylor University
	Dr. Gaynor Yancey	Baylor University - School of Social Work
	Laveda Brown	Cen-Tex African American Chamber of Commerce
	Chris McGowan	Greater Waco Chamber of Commerce
	Jenny Clines	Heart of Texas Homeless Coalition
	Joe Rodriguez	Hispanic Chamber of Commerce
	Shannon Kendrick	HOT Goodwill
	Susan Deucy	Individual
	Tom Chase	Insurors of Texas (CEO)
	Tom Stanton	Rapaport Foundation
	Dr. Kenneth Moerbe	Retired Individual
	Mike Harder	TSTC Corporate College (President)
	Homer Trevino	United Way
	Ashley Allison	Waco Foundation
	Fran Good	Realtor
	Michael Ray	Downtown Developer
	Rick Allen	Dean Highlands Neighborhood Association
	Lu Treadwell	Austin Avenue Neighborhood Association
	Cheryl Williams	Sanger Heights Neighborhood Association
	Gladys Strakos	HOT Neighborhood Association

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

1. Summary of Citizen Participation Process

The required Public Needs Hearing was held on February 3, 2009 at 6 p.m. in the Decordova / Bosque Theatre of the Waco Convention Center. The hearing was scheduled in accordance with the City's approved Citizen Participation Plan. A public notice for the hearing was published in the *Waco Tribune Herald*. In addition, display ads and press releases were placed in *Tiempo* to garner interest and input among members of Waco's Hispanic community. Copies of notices are included in Additional Information – Appendix A. Public service announcements of the hearing were distributed to WCCC-10, the local government access channel. Finally, notices were posted on the City's website.

The draft CP was made available at the following locations from May 1 through June 2, 2009:

- Main City Library, 1717 Austin Street
- South Waco Branch Library, 2737 South 18th Street
- East Branch Library, 901 Elm Street
- Hoover Branch Library, 1428 Wooded Acres Drive
- Housing & Community Development Services Department,
- The Waco City Secretary's Office.

A second Public Hearing was held on June 16 following the 30-day public display and comment period. This hearing also was advertised in accordance with the City's approved Citizen Participation Plan. Copies of notices are included in Additional Information – Appendix A.

2. Summary of Citizen Comments

The City received no comments on the draft Five-Year Consolidated Plan or the draft 2009-2010 Action Plan at the February 3 Public Needs Hearing or at the June 16 Public Hearing.

3. Summary of Efforts

Within the City of Waco is an extensive network of long-established neighborhood based organizations. Historically, these organizations have played an important role in identifying

and prioritizing housing and community development needs. Representatives from the Neighborhood Services Department regularly attend the meetings of the organizations, which continue to provide a conduit for citizen access to the processes of local government. The following list includes the neighborhood associations that are located predominantly within CDBG eligibility areas.

Alta Vista Neighborhood Association	Kendrick Neighborhood Association
Baylor Neighborhood Association	North Waco Neighborhood Association
Brazos Neighborhood Association	Oakwood Neighborhood Association
Brookview Neighborhood Association	Richland Hills Neighborhood Association
Brook Oaks Neighborhood Association	Sanger Heights Neighborhood Association
Carver Neighborhood Association	Technology Village Neighborhood Association
Cedar Ridge Neighborhood Association	University Neighborhood Association
East Riverside Neighborhood Association	

In addition, display ads and press releases announcing the hearing were placed in *Tiempo* to garner interest and input among members of Waco's Hispanic community. Public service announcements of the hearing were distributed to WCCC-10, the local government access channel. And, notices were posted on the City's website.

4. Explanation of Comments Not Accepted

No comments were received as a result of the two public hearings held on this matter.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan Institutional Structure response:

1. Institutional Structure

The Housing and Community Development Services Department is responsible for overseeing the City's housing rehabilitation, reconstruction, interim construction, and down payment assistance programs. This department also oversees the overall administration of the CDBG and HOME Programs. The following charts identify the vast network of public agencies and local nonprofit organizations through which the City of Waco will implement its CP.

City of Waco

ORGANIZATION	TYPE	PURPOSE	ROLE
City of Waco Planning Department	Public	Planning	City of Waco Comprehensive Plan
City of Waco Parks and Recreation Department	Public	Community Facilities and Services	Parks and Recreation facilities and services Youth programs
City of Waco Engineering Services	Public	Infrastructure development	Infrastructure Improvements
City of Waco Inspection Services	Public	Building Inspection and Code Enforcement	Code Compliance Neighborhood Revitalization Ensuring compliance with building standards
City of Waco Neighborhood Services Department	Public	Neighborhood Association Liaison	Neighborhood preservation and enhancement Forum for Neighborhood Concerns Communication with City leaders Referrals to Rehab/Reconstruction Program
Heart of Texas Housing Finance Corporation	Public Agency	Funding	Issues bonds for single family acquisitions and potential issuer of bonds for multifamily housing development
HOUSING ORGANIZATIONS			
Waco Habitat for Humanity	Non Profit	Housing Development	Housing Development Acquisition Assistance Homebuyer Education Homeowner Accessibility Improvements
Neighborhood Housing Services of Waco, Inc.	Non Profit	Housing Development	Housing Development Acquisition Assistance Homebuyer Education Post-Purchase Counseling Foreclosure Prevention
Waco Community Development Corporation	Non Profit	Housing Development	Housing Development Homebuyer Programs Homebuyer Education and IDA Program
Private Housing Developers	For Profit	Housing Development	Housing Development Neighborhood Revitalization Homebuyer Outreach Homebuyer Education
Waco Housing Authority	Housing Authority	Public Housing Agency	Housing Provider (Public Housing, Section 8 vouchers) Housing developer Self-sufficiency program
EDUCATIONAL INSTITUTIONS			
Waco Independent School District	School District	Education	Youth education Partner in youth programs
Baylor University	Private	Education	Education Partner in youth programs Partner in homeless and poverty programs
McLennan Community College	Community College	Education	Education Continuing Education Job Training
Texas State Technical College	Technical School	Education	Education Job Training

NONPROFIT ORGANIZATIONS SERVING THE HOMELESS AND SPECIAL NEEDS POPULATIONS			
Caritas of Waco	Non Profit	Assistance for the Needy	Emergency Assistance and Food Pantry
Central Texas Senior Ministry	Non Profit	Assistance for the Elderly	Nutrition Services
			Transportation Services
Central Texas Youth Services Bureau	Non Profit	Assistance for Youth	Information and referral
			Crisis Intervention
			Counseling
			Emergency and Transitional Housing
Compassion Ministries of Waco, Inc.	Non Profit	Assistance for Women and Families	Transitional housing for homeless
			Case management and life skills training
			Family counseling
			Day care
Economic Opportunities Advancement Corporation (EOAC)	Non Profit	Carries out the Economic Opportunity Act of 1964	Child Care
			Transitional Housing for Homeless
			Emergency Assistance
			Crisis Intervention
			Case Management
			Education
			Home Weatherization
Family Abuse Center	Non Profit	Emergency Shelter for Domestic Violence Victims	Emergency shelter
			Legal Advocacy Services
			Medical/Clothing/Housing Assistance
			Education
Friends for Life	Non Profit	Services for Elderly and Disabled	Independent Living Program
			Education
			Adult Day Care
Heart of Texas Mental Health Mental Retardation Center	Non Profit	Mental Health and Mental Retardation Services	Crisis Intervention
			Screening and Referral
			Service Coordination
			Medication Services
			Individual and Group Therapy
			Residential Treatment Programs
			Supportive housing for homeless
			Outreach and referral for homeless
Mission Waco	Non Profit	Community Services and Services to Needy	Substance Abuse Program
			Housing
			Education
			Job training
Salvation Army of Waco	Non Profit	Services to Needy	Emergency Assistance
			Food
			Transportation
			Emergency Shelter
			Toy Program

OTHER INTERESTED PARTIES			
Banks and other Lenders	Private	Financial Institutions	Financing
Fannie Mae			Funding Source
			Technical Assistance
First American Title Company	Private	Title Company	Discounted fees
			Closing Agent
American Guaranty Title Company	Private	Title Company	Discounted Fees/Closing Agent
Foundations (Cooper, Waco, Rapoport)	Non Profit	Foundations	Funding Source
			Technical Assistance
			Grant Writing Services
United Way of McLennan County	Non Profit	Social Service Agency	Funding Source
Freeman Center	Non Profit	Substance Abuse Treatment	Substance Abuse Treatment
Heart of Texas Council of Governments	Quasi Government		Regional 911 Emergency Communications
			Community Development
			Criminal Justice Programs
			Solid Waste Programs
			Aging – Information and Assistance
			Case Management
			Workforce Development
			Temporary Assistance to Needy Families
			Child Care
			211 Assistance and Homeless Management Information System
Boys and Girls Club of Waco	Non Profit	Youth Programs	Social/Recreation Programs
			Education
YMCA of Central Texas	Non Profit	Adult/Youth Recreation and Social Activities	Social/Recreation Programs
			Education
			Child Care
McLennan County Youth Collaboration	Non Profit	Youth Programs	Education
			After-school/Summer Programs
Family Health Center	Non Profit	Health Care	Health Care
Providence Health Care System	Non Profit	Health Care	Health Care
			Employer Assisted Housing
			Financial Education
			Affordable Housing Developer

2. Strengths and Gaps in the Delivery System

Strengths

Coordination among agencies in the development and implementation of housing and community development programs and services is critical in efforts to maximizing the use of limited resources. Collaboration has become one of the City of Waco's strongest assets. For example, the Heart of Texas Council of Governments operates Heart of Texas 211, an information and referral service. Using a comprehensive database of social services in the City, the organization "links those in need to those who care" with local social service agencies to help them better serve their clients and prevent duplication of services. They also manage the area's Homeless Management Information System (HMIS).

Many agencies and organizations have discovered that forming groups and coalitions are the most effective way to address housing and other issues for the City's homeless and low and moderate income families and individuals. These coalitions provide a forum for exchanging valuable information and have effectively streamlined services, eliminated duplication of services, and ensured that clients move effectively and efficiently through the systems.

The City's nonprofit affordable housing providers united to create the Waco Housing Coalition. This group meets monthly to discuss housing issues. Members include representatives from the three active community housing development organizations (CHDOs)—Waco Habitat for Humanity, Neighborhood Housing Services of Waco, and Waco

Community Development Corporation; Waco Housing Authority; Heart of Central Texas Independent Living Center; and, the City of Waco. As a result of this level of collaboration, the Housing Coalition has become a respected entity in Waco for its comprehensive approach to affordable housing and neighborhood preservation.

The City has a very active homeless coalition, the Heart of Texas Homeless Coalition. This group consists of 40 agencies and individuals that provide housing and related support services to the homeless and persons with special needs. The group conducts surveys of the homeless to identify their needs, prepares the annual Continuum of Care application for the City of Waco, and sponsors the annual Project Homeless Connect. Agencies represented regularly include the Texas Department of Protective and Regulatory Services, the Texas Department of Human Services, the City of Waco, the Waco-McLennan County Health District, the Area Agency on Aging of the Heart of Texas, the U.S. Department of Veterans Affairs, the Social Security Administration, Caritas, Compassion Ministries, Economic Opportunities Advancement Corporation, Family Abuse Center, Freeman Center, True Light Jesus Ministry, Heart of Texas Goodwill, Greater Waco Chamber of Commerce, Heart of Texas Council of Governments, CrossTies Ministries, Inc., House Where Jesus Shines, Mission Waco, National Alliance of Mentally Ill, Salvation Army, several area churches, local hospitals, interested individuals, and former homeless persons.

Several area service providers meet monthly as part of the Community Resources Coordination Group and the Children's Community Resources Coordination Group. The groups meet to discuss issues related to accessing services and to "case-manage" their difficult cases as a group in an effort to identify resources available in the community to assist lower income children, adults, and families. The group also has "virtual meetings" throughout the year through a local computer listserv established for that purpose.

Another active group in the area is the Nonprofit Network. A local foundation, the Rapoport Foundation, established the network and coordinates the meetings. The network is made up of area nonprofit organizations and those wishing to form a nonprofit. Each month a speaker is featured to discuss important topics such as legal issues, nonprofit accounting issues and challenges, fundraising, etc. The meetings also provide a forum of other discussions regarding funding opportunities, staffing needs, employment opportunities, etc.

Another strength of the delivery system is the City's partnership with NeighborWorks Waco. The City currently contracts with NeighborWorks to provide a full service homebuyer counseling program and also a financial literacy program to City housing clients. NeighborWorks offers the full service homebuyer counseling, financial literacy, and post-purchase counseling to the general public. This program is funded through operational expenses and leveraged with Neighborhood Reinvestment dollars. It is not a HOME-funded activity. NeighborWorks also administers a Foreclosure Emergency Assistance Program and a free tax preparation program designed to increase access to the earned income tax credit program.

Several organizations meet monthly as the Housing Solutions Group. The Group is a collaboration bringing expertise, disparate programs, and alternative funding strategies to remove barriers to adequate and safe housing for those in need in Central Texas. Participants include Area Agency on Aging, Heart of Texas Council of Governments, Adult Protective Services, City of Waco, Waco Habitat for Humanity, Neighbor Works Waco, EOAC, Friends for Life, Paul J. Meyer Foundation, Homelessness Coalition, and Meals on Wheels.

Gaps

Improvement is needed in the area of housing and community development. Better solutions are needed to address the older, declining neighborhoods, many of which are located in the central city. Many nonprofits and a few housing developers and lenders have worked diligently to revitalize several of these declining neighborhoods. However, like many cities across the country, Waco has relied to a great degree on federal funds to supply the bulk of resources needed to implement affordable housing programs. With limited funding available from federal sources, the City must continue to encourage participation from other members of the community and establish more partnerships with entities willing to share the costs, risks, and rewards of promoting affordable housing and community development.

Additional funding partners are desperately needed for the City's rehabilitation and reconstruction program. This program is vital to the revitalization of the City's older, declining neighborhoods and is currently funded wholly by the CDBG and HOME Programs. The limited incomes of the participants restrict their ability to obtain funding from traditional lending institutions. The City will continue to work to identify funding partners for this program.

3. Strengths and Gaps in the Delivery System for Public Housing

The City of Waco's Mayor appoints the five board members to the Waco Housing Authority (WHA). WHA conducts its own hiring, contracting, and procurement. The City's Housing and Community Development staff reviews WHA's comprehensive plan for consistency with the City's consolidated plan. The City does not have authority over proposed WHA development sites; however, the City does review proposed developments for consistency with and adherence to local zoning and building codes. The City does not have control over any proposed demolition or sale of WHA housing project sites.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan Monitoring response:

1. Monitoring Procedures

Performance monitoring is an important component in the long-term success of the City's CDBG and HOME Programs. The Housing and Community Development Services Department is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

The two programs for which the City enters into contracts with HUD are the CDBG and the HOME Programs. 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. In accordance with HUD's Community Planning and Development Notice 03-09, the City has developed a Performance Measurement System designed to measure both the productivity and impact of the CDBG Program. In accordance with the HUD Training Manual and Guidebook Community Planning and Development Outcome Performance Measurement Framework, the City of Waco has incorporated HUD's recommended system into its Annual Plan and Consolidated Annual Performance and Evaluation Report (CAPER).

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. Basis for Assigning Priorities

The priorities presented were developed by:

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

2. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

1. Estimated Number of Housing Units that Contain Lead-Based Paint

HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; hyperactivity and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Using data provided by HUD, it is possible to approximate the number of housing units that may contain lead-based paint and that are occupied by LMI households. The significance of this data is that LMI owner households who are cost burdened may not have the resources to abate lead-based paint in their homes. LMI renter households may not even be aware that their leased units contain lead-based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following table provides an estimate of the number of housing units estimated to contain lead-based paint by income level of households. This data is matched against the number of units built before 1970 to estimate the number of units that potentially contain lead-based paint.

Estimated Number of Housing Units that Potentially Contain Lead-Based Paint and are Occupied by LMI Households

Housing Units by Affordability	Total Occupied Units
0%-<30% of MFI	
Occupied Units	3,680
Built Prior to 1970	1,858
Estimated # of Units w/ Lead-based Paint	1,394
30%-<50% of MFI	
Occupied Units	16,218
Built Prior to 1970	10,104
Estimated # of Units w/ Lead-based Paint	7,578
50%-<80% of MFI	
Occupied Units	15,818
Built Prior to 1970	9,855
Estimated # of Units w/ Lead-based Paint	7,391

*Note: HUD CHAS data is not available for housing units built from 1970-1978.
Source: U.S. Census Bureau; U. S. Dept. of HUD, SOCDS Data*

In 2000, HUD estimated that as many as 16,363 housing units built prior to 1970 and occupied by low and moderate income households contained lead-based paint. The following analysis is based on the above table.

0%-<30% of MFI:

Of the 3,680 housing units occupied by households below 30% of MFI, 1,858 were built prior to 1970. Of these, 1,394 (75%) are estimated to contain lead-based paint.

30%-<50% MFI:

Of the 16,218 housing units occupied by households between 30% and 50% of MFI, 10,104 were built prior to 1970. Of these, 7,578 (75%) are estimated to contain lead-based paint.

50%-<80% MFI:

Of the 15,818 housing units occupied by households between 50% and 80% of MFI, 9,855 were built prior to 1970. Of these, 7,391 (75%) are estimated to contain lead-based paint.

2. Proposed Actions

The City of Waco will continue to work with the Texas Department of Health to identify households at risk from lead-based paint hazards. Municipal code enforcement will also continue to address peeling paint as a required property rehabilitation standard. When needed, the City will provide lead-safe work practices training to staff members, independent contractors, and employees of other nonprofit housing agencies. In addition, the City of Waco will continue to identify contractors with state-licensed lead supervisors and workers.

The City of Waco Housing Department will continue its Rehabilitation/Reconstruction Loan Program that helps LMI Households with rehabilitation and reconstruction assistance for their homes. The loan amount for the Rehab/Reconstruct Program cannot exceed \$25,000 for the rehabilitation of owner-occupied homes.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan Housing Needs response:

1. Estimated Housing Needs: Demographic Profile and Overview of Housing Needs

The following narrative describes Waco's demographic characteristics and its estimated housing needs for the five years covered by the Consolidated Plan. The information in this section is based primarily on data published by the U.S. Census Bureau, the City, and statistics provided through HUD for the 2000 Comprehensive Housing Affordability Strategy (CHAS). Data from Census 2000 have been updated with 2008 estimates, where available.

The City of Waco sits at the center of McLennan County, the borders of which also define the Waco metropolitan statistical area. The City spans 84.2 square miles of land, across which a population of 122,222 was spread at a density of 1,350 persons per square mile in 2000. The county is much less densely populated, with 213,517 residents spread over 1,042 square miles, a rate of 205 persons per square mile. In addition to Waco, McLennan County contains 21 incorporated cities and two unincorporated designated places, in addition to wide expanses of unincorporated territory.

In recent decades, Waco has enjoyed the trends of sustained population growth that have resulted across most Texas jurisdictions from strong in-migration. However, the City has consistently grown at a slower rate than McLennan County and the overall Texas average. The City's population expanded 9.8% during the 1990s, compared to the county's rate of 12.9% and the state's rate of 22.8%. According to recent estimates, the City's growth tapered to 4.6% between 2000 and 2008, a slowdown also apparent at the county and state levels.

Baylor University's Center for Community Research and Development has noted that most of the county's growth since 2000 is natural growth, as births in the existing population have exceeded deaths. Researchers from the center have also reported that over the past few years, the county has experienced a shift from international to domestic migration. The 2000 Census reports on the previous locations of persons who moved to Waco between 1995 and 2000. Of the 61,466 persons who relocated into the City, 31,726 (51.6%) came from elsewhere in McLennan County, 19,522 (31.8%) from elsewhere in Texas, 7,360 (12%) from a different state, and 2,858 (4.6%) from outside the continental United States.

The following table displays population changes since 1950.

Population Trends, 1950-2008

	Waco		McLennan County		Texas	
	Total	% Change	Total	% Change	Total	% Change
1950	84,706		130,194		7,711,194	
1960	97,808	15.5%	150,091	15.3%	9,579,677	24.2%
1970	95,326	-2.5%	147,553	-1.7%	11,198,655	16.9%
1980	101,261	6.2%	170,755	15.7%	14,225,513	27.0%
1990	103,590	2.3%	189,123	10.8%	16,986,510	19.4%
2000	113,726	9.8%	213,517	12.9%	20,851,820	22.8%
2008	118,985	4.6%	229,934	7.7%	24,361,558	16.8%

Source: U.S. Census Bureau for 1950 - 2000 data; DemographicsNow for 2008 data

Waco's incorporated territory is currently divided into 43 census tracts, 18 of which are fully contained within City borders. Portions of another 18 tracts contain population in Waco, but extend beyond the municipal limits. The final seven tracts cover part of Waco, but do not contain any of the City's population. Data in this report are presented for only the portions of tracts that contain population in Waco, as appear in the following table.

Population by Census Tract, 2000

Waco	113,726	Census Tract 22*	1,219
Census Tract 1	2,467	Census Tract 23.01*	3,891
Census Tract 2*	2,155	Census Tract 23.02	5,022
Census Tract 3	3,510	Census Tract 24.98	4,741
Census Tract 4	6,543	Census Tract 25.01	4,512
Census Tract 5.98*	5,452	Census Tract 25.03*	1,018
Census Tract 7	3,500	Census Tract 25.04*	10
Census Tract 8	2,939	Census Tract 26	5,383
Census Tract 9	5,067	Census Tract 27	3,660
Census Tract 10	3,098	Census Tract 28	3,887
Census Tract 11	6,027	Census Tract 29*	132
Census Tract 12	3,657	Census Tract 30	3,931
Census Tract 13	2,370	Census Tract 33*	3,444
Census Tract 14*	5,614	Census Tract 37.07*	4,325
Census Tract 15	3,033	Census Tract 37.08*	872
Census Tract 16*	152	Census Tract 39*	1,354
Census Tract 17*	126	Census Tract 41.01*	2,162
Census Tract 18*	1,289		
Census Tract 19*	2,879		
Census Tract 21*	4,285		
		McLennan County	213,517
		Texas	20,851,820

*Data is included for only the portion of the tract located within Waco. Seven tract portions containing no population were omitted.

Source: U.S. Census Bureau

Population Projections

DemographicsNow projections indicate that the population of Waco will increase by 3,613 to 122,598 residents between 2008 and 2013. The projected rate of growth during those years for the City, 3%, is slower than the projected rates of growth for the county (4.3%) and state (8.8%).

As noted in the section on race and ethnicity, the demographic composition of Waco and McLennan County are projected to shift, as DemographicsNow has determined that both will experience a loss of minority population. Between 2008 and 2013, the minority population of Waco will decrease by an estimated 2,677 persons from 35,884 to 22,207, dropping from 30.2% of the population to 27.1% of the population.

Population Projections, 2008-2013

	2008	2013	# change	% change
Waco	118,985	122,598	3,613	3.0%
McLennan County	229,934	239,855	9,921	4.3%
Texas	24,361,558	26,494,505	2,132,947	8.8%

Source: DemographicsNow

Age of Population

The median age of Waco residents has decreased from 28.9 years in 1990 to 27.7 in 2000. According to DemographicsNow estimates, the median age will climb to 28.4 in 2008 and will reach 29.8 in 2013. Waco's population is younger than the populations of both McLennan County, 32.0 in 2000, and Texas, 32.4 in 2000.

In Waco, the fastest growing age group was the work force population, which increased 16.9% between 1990 and 2008. The following provides a review of recent changes in population by age in the City.

- For 2008, the preschool cohort, including persons age 4 and under, is estimated to include 9,239, or 7.8% of the total population. From 1990 to 2000, the preschool population increased 2.4%, from 8,226 to 8,626. Between 2000 and 2008, it grew 7.1%.
- The school-age population, consisting of persons age 5 to 19, increased from 23,839 in 1990 to 28,046 in 2000, but fell to an estimated 26,177 in 2008. Over the 18-year span since 1990, that amounts to a change of 9.8%.
- The work force population, consisting of persons age 20 to 64, is the largest age group with 68,229 in 2008, or 57.3% of the total population. From 1990 to 2000, the work force population increased 6.9% from 58,349 to 62,394. The group's size is estimated to have increased by 5,835, or 9.4% between 2000 and 2008. The largest gain was in persons age 45 to 54, a group that increased from 7,831 in 1990 to 12,477 in 2008, or 59.3%.
- In 2008, there were 15,436 elderly persons age 65 and up, accounting for 13% percent of the total population. From 1990 to 2000, the elderly population dropped by 533 from 15,617 to 15,084. From 2000 to 2008, it made up some of the difference, increasing by 352, or 2.3%. The most growth occurred in the 85-and-over age group, which expanded from 1,846 persons in 1990 to 2,728 in 2008, an increase of 47.8%.

Households

As of 2000, there were 42,279 households in the City. Of these:

- 12,459 (29.5%) had children under age 18 living with them
- 16,241 (38.4%) were married couples living together
- 6,861 (16.2%) had a female householder with no husband present, and
- 17,485 (41.4%) were non-family households.

Single individuals account for 31.1% of all householders, and 10.9% had someone living alone who was 65 years of age or older.

The number of households in Waco increased 7.1% from 39,482 in 1990 to 42,279 in 2000. Current estimates for 2008 show a decrease to 41,805 total households, which still amounts to a total gain of 3.5% since 1990. Persons per household increased slightly from 2.45 in 1990 to 2.49 in 2000. On the average, households in Waco are smaller than those in McLennan County and across Texas, as shown in the following table.

Persons per Household, 1990-2000

	1990	2000
Waco	2.45	2.49
McLennan County	2.58	2.59
Texas	2.73	2.74

Source: Census 1990 SF3 (DP-1), Census 2000 SF3 (H16)

Waco is home to three higher-education institutions that potentially affect household data. Students living in group quarters, such as barracks or dormitories, do not affect household data, but students living off campus do. Baylor University, located just south of downtown, enrolled 14,541 students for the 2008-09 academic year, 65% of whom live off campus. McLennan Community College and the flagship campus of the Texas State Technical College (TSTC-Waco) are also located within City limits.

Income and Poverty

Adjusted to 2008 dollars, the median household income in Waco increased from \$29,408 in 1990 to \$32,838 in 2000, then fell slightly to an estimated \$32,736 in 2008. This amounts to a net 11.3% increase during those 18 years. The adjusted median income and its growth have been lesser for Waco than in the county and state.

The increase in the City's median household income is likely related to a shift in the distribution of households by income. The following table illustrates a decreasing percentage of lower income households coupled with an increasing proportion of more affluent households. For instance, in 1990 nearly two-thirds (63.2%) of all households had annual incomes below \$25,000, while only 4% of all households had incomes of \$75,000 and higher. By 2008, the situation had changed dramatically. Less than 40% of all households live on less than \$25,000 annually while 16.4% of all households have incomes of \$75,000 and higher.

Household Income, 1990-2008

	1990		2000		2008	
	Total	% of Total	Total	% of Total	Total	% of Total
Less than \$10,000	11,953	30.3%	8,642	20.4%	10,384	24.8%
\$10,000 to \$14,999	5,211	13.2%	4,412	10.4%		
\$15,000 to \$24,999	7,781	19.7%	7,184	17.0%	6,192	14.8%
\$25,000 to \$34,999	5,537	14.1%	5,997	14.2%	5,611	13.4%
\$35,000 to \$49,999	4,643	11.8%	6,352	15.0%	6,532	15.6%
\$50,000 to \$74,999	2,683	6.8%	5,248	12.4%	6,227	14.9%
\$75,000 to \$99,999	838	2.1%	2,168	5.1%	2,927	7.0%
\$100,000 to \$149,999	390	1.0%	1,387	3.3%	2,362	5.6%
More than \$150,000	370	0.9%	889	2.1%	1,571	3.8%
Total	39,406	100.0%	42,279	100.0%	41,806	100.0%
Median Household Income	\$29,408*		\$32,838*		\$32,736	

*Adjusted to 2008 dollars

Source: Census 1990, SF3 (P080, P080A); Census 2000, SF 3 (P52, P53); DemographicsNow for 2008 data

The number of persons below poverty level in Waco increased only 0.3% between 1990 and 2000, a rate far lower than the City's overall population growth of 9.8%. In 1990, there were 27,767 persons below poverty, which was 28.7% of all persons for whom poverty was

determined. By 2000, this number rose to 27,844, accounting for 26.3% of persons for whom poverty was determined. Likewise, poverty rates fell during those years in McLennan County and across the state. In the county, persons below poverty level dropped from 37,296 (20.6%) in 1990 to 35,977 (17.6%) in 2000.

Income Below Poverty Level, 1990-2000

	1990		2000	
	Persons below poverty level	Percent below poverty level	Persons below poverty level	Percent below poverty level
Waco	27,767	28.7%	27,844	26.3%
McLennan County	37,296	20.6%	35,977	17.6%
Texas	3,000,515	18.1%	3,117,609	15.4%

Source: Census 2000, SF3 (DP-3); Census 1990, SF3 (DP-4)

Cost Burden and Other Housing Problems

The following provides an estimate of the number and type of households in need of housing assistance. The review considers needs for the households according to the following categories:

- Extremely low income households (income less than 30% of MFI)
- Very low income households (income between 30% and 50% of MFI)
- Low income households (income between 50% and 80% of MFI)
- Households with income above 80% of MFI (moderate, middle and high income households).

The description of housing needs contained in this part includes discussion of cost burden and severe cost burden, overcrowding and substandard housing conditions being experienced by income category.

Estimated Housing Needs of Extremely Low, Very Low and Low Income Households

Much of the data reported in this portion of the Waco CP was derived from CHAS Data 2000. CHAS Data 2000 is a special tabulation prepared for HUD by the Census Bureau. HUD reports that the Census Bureau uses a special rounding scheme on special tabulation data. As a result, there may be discrepancies between the data reported by CHAS Data 2000 and the data reported by Census 2000 Summary File 3, which is the source of much of the data in other parts of the CP.

Using CHAS Data 2000, the following table reports on households with any housing problem. Information is presented for renters and owners. As defined by CHAS Data 2000, any housing problem includes 1) cost burden greater than 30% of income, and/or overcrowding, and/or 3) without complete kitchen or plumbing facilities. The table also identifies cost-burdened households. Cost burden is distinguished by households paying from 30% to 50% of their income on housing and households paying more than 50%. Households paying more than 50% are classified as severe cost burden.

Households with Housing Problems by Household Income, 2000

Income Category of Household	Total	Any Housing Problem*		Cost Burden				Other Housing Problems**	
				30% to 50%		More than 50% (Severe)			
		Total	%	Total	%	Total	%	Total	%
Renter Households									
Extremely Low (0-30% MFI)	7,258	5,480	75.5%	5,385	74.2%	4,638	63.9%	95	1.3%
Very Low (30 to 50% MFI)	3,886	2,790	71.8%	2,658	68.4%	975	25.1%	132	3.4%
Low (50 to 80% MFI)	4,367	1,852	42.4%	1,354	31.0%	153	3.5%	498	11.4%
Above 80% MFI	7,212	945	13.1%	260	3.6%	65	0.9%	685	9.5%
Total Renters	22,723	11,066	48.7%	9,657	42.5%	5,831	25.7%	1,409	6.2%
Owner Households									
Extremely Low (0-30% MFI)	1,616	1,188	73.5%	1,162	71.9%	879	54.4%	26	1.6%
Very Low (30 to 50% MFI)	2,151	923	42.9%	826	38.4%	308	14.3%	97	4.5%
Low (50 to 80% MFI)	3,458	1,055	30.5%	712	20.6%	194	5.6%	343	9.9%
Above 80% MFI	12,370	1,027	8.3%	532	4.3%	99	0.8%	495	4.0%
Total Owners	19,595	4,193	21.4%	3,232	16.5%	1,479	7.6%	961	4.9%
All Households									
Total All Households	42,318	15,259	36.1%	12,889	30.5%	7,310	17.3%	2,370	5.6%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

* Any housing problem: Cost burden greater than 30 percent of income, and/or overcrowding, and/or without complete kitchen or plumbing.

* Other housing problems: Overcrowding, and/or without complete kitchen or plumbing.

As shown in the table above, CHAS Data 2000 reports 42,318 households in Waco with 22,723 (53.7%) renters and 19,595 (46.3%) owners.

Notably:

- 15,259 households (36.1%) have housing problems.
- 13,288 households (87.1%) with any housing problems are low income, with annual incomes at or below 80% of the median family income (MFI). Lower income households are most likely to have housing needs due to limited resources.
- 11,066 renter households (48.7%) have a housing problem. Renters comprise 72.5% of the 15,259 households with a housing problem.
- Of the 22,723 renter households, 15,511 (68.3%) have incomes classified as low, very low or extremely low. Of the 11,066 renter households with a housing problem, 10,121 (91.5%) have incomes at or below 80% of MFI.
- 4,193 owner households (21.4%) have a housing problem. Owners comprise 27.5% of the 15,259 households with a housing problem.
- Of the 19,595 owner households, 7,225 (36.9%) have incomes classified as low, very low or extremely low. Of the 4,193 owner households with a housing problem, 3,166 (75.5%) are low income.

The table above also provides information regarding cost burden by income category. According to 2000 CHAS data, 12,889 households (30.5%) pay 30% or more of their income for housing. Of the cost-burdened households, 7,310 (17.3%) pay more than 50% of their income for housing.

- 9,657 (42.5%) of the 22,723 renter households are cost burdened. Renters make up 75% of the 12,889 cost-burdened homes.
- 3,232 (16.5%) of the 19,595 owner households are cost burdened. Owners make up 25% of the 12,889 cost-burdened homes.

- In total, Waco has 8,874 extremely low-income households. 6,547 (73.8%) are cost burdened. 5,517 (62.2%) of the 8,874 pay 50% or more of their income for housing costs.
- In total, the City has 6,037 very low-income households. 3,484 (57.7%) are cost burdened. 1,283 (21.3%) of the 6,037 pay 50% or more of their income for housing costs.
- In total, Waco has 7,825 low-income households. 2,066 (26.4%) are cost burdened. 347 (4.4%) of the 7,825 pay 50% or more of their income for housing costs.
- Finally, the City has 19,582 households with income above 80% of MFI. 792 (4%) are cost burdened. 164 (0.8%) of the 19,582 pay 50% or more of their income for housing costs.

Cost-burdened renters need decent, affordable housing. Extremely low income households have the greatest need for continued assistance in the form of a subsidy or an affordable unit. Very low income and low income renters with a housing problem need assistance with supportive services, such as childcare, health care or transportation services. Assistance with supportive services reduces demands on their incomes, freeing up income to pay for housing. Very low income and low income renters who are provided assistance with other services may be able to save money that can be used for a down payment and closing costs on an owner unit. Because the majority of the low income renters are experiencing cost burden, all would benefit from improved economic opportunities. To take advantage of higher-skilled jobs that pay more and provide the potential for advancement, there will be the need for education and job training.

Low income owners who are cost burdened need assistance with maintenance and upkeep of their units so that they do not deteriorate. Low income owners also need assistance with supportive services that reduce the competing demands on their limited incomes. Finally, low income owners would benefit from improved economic opportunities.

Through use of CHAS Data 2000, it is possible to calculate households by household income with "Other Housing Problems." Other housing problems exclude cost burden but include overcrowding, in addition to lack of complete kitchen or plumbing. The previous CHAS table identifies the following characteristics about other housing problems in Waco.

- Of the 15,259 households with housing problems, 2,370 (5.6%) are classified as other housing problems.
- 1,191 (50.2%) of the 2,370 households with other housing problems are low-income, with annual income at or below 80% of MFI.
- 724 (60.8%) of the 1,191 low-income households classified as other housing problems are renters.

Estimated Housing Needs of Elderly Households, Small Households, Large Households and All Other Households

This section considers housing needs based on type of households. For the purposes of this section, elderly households are one- or two-person households, either person 62 years old or older. Small households consist of two to four persons. Large households have 5 or more persons. All other households are those that do not fall into one of the three previous categories.

The following table shows the 22,723 renter households reported in Waco by CHAS Data 2000. The households are distinguished by household type and income category. The table

also shows the 11,066 renter households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table:

- There are 2,797 elderly households, which is 12.3% percent of the total renters. 1,874 (67%) are low income. 1,298 (46.4%) of the total elderly households have a housing problem. 1,125 (60%) of the low-income elderly households have a housing problem.
- 8,143 (35.8%) are small households. 5,049 (62%) are low income. 3,249 (39.9%) of the total small households have a housing problem. 2,940 (58.2%) of the low-income small households have a housing problem.
- 2,051 (9%) are large households. 1,446 (70.5%) are low income. 1,335 (65.1%) of the total large households have a housing problem. 1,045 (72.3%) of the low-income large households have a housing problem.
- The remaining 9,732 (42.8%) are all other households. 7,142 (73.3%) of all other renter households are low income. 5,177 (53.2%) have a housing problem. 5,006 (70.1%) of all other low-income households have a housing problem.

While all other households represent the largest number of housing problems, a greater percentage of large households (65.1%) have a housing problem, particularly among those that are low income. Low income large households could be overcrowded and need assistance with obtaining a larger unit. Low income elderly households often live on fixed incomes and need assistance, as housing costs can exceed their ability to pay.

Renter Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	7,258	760	445	58.6%	2,220	1,585	71.4%	469	364	77.6%	3,809	3,085	81.0%
Very Low (30 to 50% MFI)	3,886	584	389	66.6%	1,260	845	67.6%	333	243	73.0%	1,719	1,313	76.4%
Low (50 to 80% MFI)	4,367	530	290	54.7%	1,679	508	32.2%	644	439	68.2%	1,614	613	38.0%
Above 80% MFI	7,212	923	173	18.7%	3,094	309	10.0%	605	290	47.9%	2,590	171	6.6%
Total Renters	22,723	2,797	1,298	46.4%	8,143	3,249	39.9%	2,051	1,335	65.1%	9,732	5,177	53.2%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

The following table shows the 22,723 renter households reported in Waco by CHAS Data 2000. The households are distinguished by household type and income category. The table also shows the 11,066 renter households with a housing problem, as previously reported, by household type and income category. The following characteristics emerge from the table.

- There are 2,797 elderly households, which is 12.3% percent of the total renters. 1,874 (67%) are low income. 1,298 (46.4%) of the total elderly households have a housing problem. 1,125 (60%) of the low-income elderly households have a housing problem.
- 8,143 (35.8%) are small households. 5,049 (62%) are low income. 3,249 (39.9%) of the total small households have a housing problem. 2,940 (58.2%) of the low-income small households have a housing problem.
- 2,051 (9%) are large households. 1,446 (70.5%) are low income. 1,335 (65.1%) of the total large households have a housing problem. 1,045 (72.3%) of the low-income large households have a housing problem.
- The remaining 9,732 (42.8%) are all other households. 7,142 (73.3%) of all other renter households are low income. 5,177 (53.2%) have a housing problem. 5,006 (70.1%) of all other low-income households have a housing problem.

While all other households represent the largest number of housing problems, a greater percentage of large households (65.1%) have a housing problem, particularly among those that are low income. Low-income large households could be overcrowded and need assistance with obtaining a larger unit.

The following table shows the 19,595 owner households reported in Waco by CHAS Data 2000. The households are distinguished by household type and income category. The data table reports the following relative to owner households.

- There are 7,189 elderly households, which is 36.7% percent of the total renters. 3,376 (47%) are low income. 1,143 (15.9%) of the total elderly households have a housing problem. 1,013 (30%) of the low-income elderly households have a housing problem.
- 7,929 (40.5%) are small households. 2,225 (28.1%) are low income. 1,514 (19.1%) of the total small households have a housing problem. 1,098 (49.3%) of the low-income small households have a housing problem.
- 2,243 (11.4%) are large households. 905 (40.3%) are low income. 1,005 (44.8%) of the total large households have a housing problem. 666 (73.6%) of the low-income large households have a housing problem.
- The remaining 2,234 (11.4%) are all other households. 719 (32.2%) of all other renter households are low income. 534 (9.6%) have a housing problem. 389 (54.1%) of all other low-income households have a housing problem.

The highest rate of housing problems was reported for large households, 44.8% of which were affected. Low income owners of all types continue to need assistance to make housing affordable.

Owner Households by Household Type and Income with Any Housing Problems, 2000

	Total	Elderly Households			Small Households			Large Households			All Other Households		
		Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
Extremely Low (0% to 30% MFI)	1,616	764	494	64.7%	485	376	77.3%	117	113	96.6%	250	205	82.0%
Very Low (30 to 50% MFI)	2,151	1,183	334	28.2%	560	310	55.4%	219	184	84.0%	189	94	49.7%
Low (50 to 80% MFI)	3,458	1,429	184	12.9%	1,180	409	34.7%	569	369	64.9%	280	90	32.1%
Above 80% MFI	12,370	3,813	130	3.4%	5,704	416	7.3%	1,338	339	25.3%	1,515	145	9.6%
Total Owners	19,595	7,189	1,143	15.9%	7,929	1,514	19.1%	2,243	1,005	44.8%	2,234	534	23.9%

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

Estimated Housing Needs for Persons with HIV/AIDS

The Texas Department of State Health Services reports annually on the instance of reported cases of HIV and AIDS. In 2007, the latest full year for which data were available, the department reported that there were 314 persons in McLennan County living with HIV/AIDS. Cumulatively, 379 cases of AIDS and 157 cases of HIV had been reported in the county. Cumulative AIDS data includes all cases reported since 1980, including cases originally reported as HIV which have progressed to AIDS. There were 18 HIV cases and 15 AIDS cases reported in 2007. The report also indicates that in 2007, there were 18 people with HIV and 14 people with AIDS living in Waco.

The Waco-McLennan County Public Health District provides housing assistance for low income persons with HIV/AIDS and their families through HUD's Housing Opportunities for People with AIDS program. The HOPWA program in Texas provides tenant-based rental assistance, short-term rent/mortgage/utilities assistance, supportive services and permanent housing placement services.

Other services, including testing, counseling, education, support groups and case management, are provided by The Freeman Center and Planned Parenthood of Central Texas, both of which are located in Waco.

Estimated Housing Needs for Persons with Disabilities

The 2000 Census reported disability status for non-institutionalized persons age 5 and over. The enumeration excludes institutionalized disabled persons, which consists of persons under formally authorized, supervised care or custody in institutions. As defined by the Census Bureau, a disability is a physical, mental or emotional condition lasting at least six months that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering.

In 2000, there were 102,017 non-institutionalized persons age 5 and over in Waco. Of those, 23,061 (22.6%) reported a disability. There is no source of data that enumerates the number of persons with disabilities with housing needs.

Estimated Housing Needs for Victims of Domestic Violence

The Family Abuse Center (FAC) works with victims of domestic violence in Waco and throughout the Central Texas region. FAC's mission is to eliminate domestic violence by sheltering victims and by preventing abuse from occurring through intervention and education. Supportive services provided to FAC clients include counseling, legal advocacy, case management, and a 24-hour crisis hotline. FAC currently operates a 60-bed emergency shelter and an 18-bed transitional housing facility for victims of domestic violence. As of the 2007 point-in-time survey, the utilization rates of these facilities were relatively low at 45% and 72%, respectively. The number of beds in the emergency shelter and transitional housing facilities adequately meet the housing needs of victims of domestic violence. According to the FAC, the primary need related to victims of domestic violence is enhanced and increased supportive services.

Estimated Housing Needs for Families on the Public Housing and Section 8 Waiting Lists

According to Waco Housing Authority, there are 329 applicants on the waiting list for public housing with most requesting one-bedroom units. In addition, the proposed demolition of some or all of the units at Estella Maxey Place will create the need for up to 324 replacement units for current tenant households. Current occupancy at Estella Maxey Place is comprised of mostly elderly households.

WHA also reported a waiting list for Section 8 vouchers consisting of over 2,500 applicant households. With an annual turnover of 10%-15%, this equates to a two-year waiting period (minimally) for a voucher. The list is currently closed and WHA has indicated it will not be accepting new applications until the list is pared down to 700 or fewer applicants.

2. Disproportionately Greater Housing Problems

Using CHAS Data 2000, the following considers the housing needs for all households in comparison to the households by race in Waco. Also considered are the housing needs of Hispanic households in comparison to all households. The review serves to consider disproportionately greater need. As defined by HUD, a disproportionately greater need among any racial or ethnic group exists when a particular racial or ethnic group has housing problems at least 10 percentage points higher than the percentage of persons in that

category as a whole.

There are 15,511 renter households with income at or below 80% of MFI. The following table compares the percentage of households with housing problems for white non-Hispanic, black non-Hispanic and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for Waco.

- 65.3% of all low income renters have a housing problem. Black non-Hispanic and Hispanic renters report instances of problems at lower rates, at 57.1% and 63.1%, respectively.
- There are 1,874 low income elderly renter households with a housing problem, which is 60% of all elderly households. There are 524 black households and 134 Hispanic households in this category. Of 134 Hispanic households, 95 (70.9%) reported problems, higher than the average across all races of elderly, low income householders.
- There are 6,495 low income small and large renter households with a housing problem, which is 70.6% of all small and large renter households. No particular racial or ethnic group reported problems at a disproportionate level.
- There are 5,006 low income all other households with a housing problem, which is 70.1% of all other low income households. Black non-Hispanic and Hispanic households reported problems at lower rates than the average across all groups.

Renter Households with Income at or below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	Households 0-80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	7,835	70.5%	1,200	764	63.7%	1,975	1,271	64.4%	4,660	3,482	74.7%
Black Non-Hispanic	4,409	57.1%	524	254	48.5%	2,480	1,403	56.6%	1,405	855	60.9%
Total	15,511	65.3%	1,874	1,125	60.0%	6,495	4,584	70.6%	7,142	5,006	70.1%
Hispanic	2,709	63.1%	134	95	70.9%	1,835	1,171	63.8%	740	445	60.1%

Information regarding other races not reported.

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

There are 7,225 owner households with income at or below 80% of MFI. The following table compares the percentage of households with housing problems for white non-Hispanic, black non-Hispanic and Hispanic households. CHAS Data 2000 did not contain complete information about other races. The data table reports the following characteristics for Waco.

- 65.3% of all low income owners have a housing problem. Black non-Hispanic and Hispanic owners reported instances of problems at rates lower than the general average.
- There are 1,013 low income elderly owner households with a housing problem, which is 30% of all elderly households. There are 325 black households and 105 Hispanic households in this category. Of 325 black non-Hispanic households, 325 (39.2%) reported problems, higher than the average across all races of elderly, low income householders. 105 of 280 Hispanic households (37.5%) also reported problems, a rate also significantly higher than the across-groups average of 30%.
- There are 1,764 low income small and large owner households with a housing problem, which is 56.3% of all small and large renter households. Hispanic households have a disproportionately larger need, with 829 of 1,335 households (62.1%) reporting problems.

- There are 388 low income all other households with a housing problem, which is 45.2 of all other low income households. No racial or ethnic groups experienced problems at a disproportionate rate.

Owner Households with Income at or below 80% of MFI with Any Housing Problem by Race of Household and Hispanic Origin, 2000

	Households 0-80% of MFI		Elderly Households			Small and Large Households			All Other Households		
	Total	% with a Housing Problem	Total	With a Problem	%	Total	With a Problem	%	Total	With a Problem	%
White Non-Hispanic	3,595	35.6%	2,245	568	25.3%	870	444	51.0%	480	270	56.3%
Black Non-Hispanic	1,865	46.1%	830	325	39.2%	865	450	52.0%	170	85	50.0%
Total	7,225	43.8%	3,376	1013	30.0%	3,130	1764	56.3%	719	388	54.0%
Hispanic	1,688	57.2%	280	105	37.5%	1,335	829	62.1%	73	33	45.2%

Information regarding other races not reported.

Source: 2000 HUD Comprehensive Housing Affordability Strategy data

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Housing Needs response:

1. Priority Housing Needs and Activities

In light of the limited amount of CDBG funds available to the City of Waco, not all of the City's housing and community development needs can be addressed over the next five years. Therefore, priorities must be established to ensure that scarce resources are directed to the most pressing housing and community development needs in the City.

A multi-step process was used to establish the priorities for the City. First, data relative to each need was collected and grouped into one of four major categories: housing needs, homeless needs, non-homeless special needs, and non-housing community development needs.

Second, the City of Waco consulted with a diverse group of public agencies, nonprofit

organizations, and community development entities to determine the needs as perceived by the consumers of these groups.

Finally, the data were analyzed and priorities were established using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG funds
- **Medium** priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with CDBG funds by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-City funds by other entities.

Medium and low priority activities are still important and are not meant to be understood as being unnecessary in the City of Waco. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City of Waco has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.

(See HUD Housing Needs Table in Additional Information - Appendix C.)

2. Basis for Determination

Homeownership rates in the City of Waco have continued to decrease over the last decade. In addition, certain neighborhoods and areas within the City are becoming more concentrated with poverty. The conditions of the existing housing stock continue to get worse due to increasing foreclosures, increased layoffs, and a decline in employment opportunities. More and more structures are abandoned and dilapidated and in need of repair.

The rates of housing problems among homeowners who were small families, large families, or other households with incomes below 80% of MFI were considerably high (49%, 73.6%, and 54%, respectively). The City of Waco has determined that these rates of housing problems would be the focus of its limited financial resources available to provide affordable housing assistance.

3. Basis for Assigning Priority

The priorities previously presented were developed by:

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

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is the limited resources available to address identified priorities.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan Housing Market Analysis responses:

1. Characteristics of the Housing Market Analysis

The rate of growth in Waco's housing stock, like the City's population growth, has been slower than trends in the county and across the state. In 1990, there were 46,109 housing units in Waco, 41.1% of which were owner-occupied. The housing inventory fell slightly to 46,063 in 2000 as the number of vacant properties declined from 5,718 to 3,566, a drop of 36%. Vacant properties represented 12.4% of all units in 1990, but only 7.7% in 2000. DemographicsNow estimates that the housing stock in Waco increased to 49,021 units by 2008, but most of this increase is in vacant properties, which have more than doubled from 3,566 units to 7,216 units, now representing 14.7% of the City's housing inventory.

Between 2000 and 2008, the number of owner-occupied units increased slightly from 19,669 to 20,100, while the number of renter-occupied units fell from 22,828 to 21,705, a drop of 4.9%. Projections indicate that the number of units in Waco will increase to 51,119 by 2013, as owner-occupied units increase by 451 to 20,551, renter units decrease by another 538 to 21,167 and vacant units continue to increase by 2,186 to represent 18.4%—nearly one-fifth—of all housing units in the City.

In total, over the 18-year period between 1990 and 2008, Waco's housing units are estimated to have increased by 2,912, or 6.3%. This is a far lower rate of increase than in McLennan County (17.8%) and across Texas (36.5%).

The City's recent Housing Study and Neighborhood Revitalization Plan evaluated a series of study areas that were identified as experiencing the greatest impact of neighborhood decline in the City. Most of these areas were contained in census tracts 5.98, 7, 10, 11, 12, 14 and 15, which were previously identified in this document as seven of the 11 LMI areas with concentrations of racial/ethnic minorities. Among other conclusions, the report suggested that revitalizing these areas should involve efforts to increase homeownership, redevelop obsolete housing, develop new housing initiatives (such as repurposing

abandoned schools or redirecting the student housing market to downtown) and to restore basic community attributes by redefining neighborhood identities and encouraging citizens and civic groups to take ownership.

HUD's State of the Cities Data System maintains data on local building permits. As shown in the table below, the most permits were issued between 2000 and 2007 for units in single-family detached or attached structures. In 2007, such units represented 70.1% of all residential permits issued.

Residential Building Permits Issued, 2000-2007

Units by structure type:	2000	2001	2002	2003	2004	2005	2006	2007
Single-family (attached or detached)	201	294	277	311	416	512	620	550
Multi-family	172	397	255	249	655	287	83	234
Two-unit	92	94	26	154	120	34	60	18
Three- and four-unit	18	4	10	9	110	4	23	16
Five or more units	62	299	219	86	425	249	0	200
Total	373	691	532	560	1,071	799	703	784

Source: U.S. Department of Housing and Urban Development, SOCDS Building Permits Database

The 2000 Census reported that there were 45,863 housing units in Waco, 29,171 of which (63.6%) were single-family attached or detached units. An additional 16,239 of the units (35.4%) were contained in multi-family structures with two or more units. There were 453 mobile homes, accounting for 1% of all units.

The following table provides a review of units per structure and mobile homes for the City, county and state.

Units per Structure, 2000

	Total Units	Single-family units (detached and attached)	Multi-family units					Mobile home	Boat, RV, van, etc
			2 to 4	5 to 9	10 to 19	20 or more	Total		
Waco	45,863	29,171	4,811	2,997	2,643	5,788	16,239	453	0
McLennan County	84,795	59,507	6,103	3,618	3,246	6,732	19,699	5,472	117
Texas	8,157,575	5,419,910	443,667	356,073	351,859	819,101	1,970,700	731,652	34,313

Source: Census 2000, Summary File 3, H30

Occupancy and Tenure of Housing Units

In 2000, Waco contained 42,341 occupied housing units and 3,522 vacant units, a vacancy rate of 7.7%. This represents a significant drop in vacancy from 1990, when the Census reported 5,606 vacant units and a vacancy rate of 12.4%. The decrease likely can be attributed to the population influx that increased the demand for housing in the City in the 1990s. However, DemographicsNow estimates that the number of vacancies has more than doubled since 2000 to 7,216 in 2008, resulting in a vacancy rate of 14.7%.

Compared to the state and county, Waco's home ownership rate is low. The 2000 Census reported that 19,618 (46.3%) of the City's 45,863 occupied housing units were owner-occupied, while the remaining 22,723 (53.7%) were renter-occupied. In 1990, the City's home ownership rate was 46.9%. The rate of owner-occupancy in McLennan County was 58.9% in 1990 and 60.2% in 2000, and the rate of owner-occupancy statewide was 60.8% in 1990 and 63.8% in 2000. The following table reviews occupancy and tenure for Waco's housing units in 1990, 2000 and 2008.

Occupancy and Tenure, 1990-2008

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
1990	46,109	40,391	18,927	46.9%	21,465	53.1%	5,718	12.4%
2000	46,063	42,497	19,669	46.3%	22,828	53.7%	3,566	7.7%
2008	49,021	41,805	20,100	48.1%	21,705	51.9%	7,216	14.7%

Source: DemographicsNow

The following table breaks down occupancy and tenure for all census tracts falling within the City's municipal limits.

Occupancy and Tenure, 2000

	Housing Units		Owner Occupied		Renter Occupied		Vacant	
	Total	Occupied	Total	% of Occupied	Total	% of Occupied	Total	% of Total
Waco	45,863	42,341	19,618	46.3%	22,723	53.7%	3,522	7.7%
Census Tract 1	667	586	63	10.8%	523	89.2%	81	12.1%
Census Tract 2*	1,003	976	108	11.1%	868	88.9%	27	2.7%
Census Tract 3	165	146	31	21.2%	115	78.8%	19	11.5%
Census Tract 4	2,873	2,749	326	11.9%	2,423	88.1%	124	4.3%
Census Tract 5.98*	1,671	1,555	954	61.4%	601	38.6%	116	6.9%
Census Tract 7	1,329	1,199	468	39.0%	731	61.0%	130	9.8%
Census Tract 8	1,100	994	545	54.8%	449	45.2%	106	9.6%
Census Tract 9	1,782	1,619	1,000	61.8%	619	38.2%	163	9.1%
Census Tract 10	1,033	939	463	49.3%	476	50.7%	94	9.1%
Census Tract 11	2,115	1,909	1,048	54.9%	861	45.1%	206	9.7%
Census Tract 12	1,322	1,179	482	40.9%	697	59.1%	143	10.8%
Census Tract 13	782	735	449	61.1%	286	38.9%	47	6.0%
Census Tract 14*	2,510	2,155	862	40.0%	1,293	60.0%	355	14.1%
Census Tract 15	1,395	1,152	482	41.8%	670	58.2%	243	17.4%
Census Tract 16*	96	59	38	64.4%	21	35.6%	37	38.5%
Census Tract 17*	62	62	54	87.1%	8	12.9%	0	0.0%
Census Tract 18*	487	483	366	75.8%	117	24.2%	4	0.8%
Census Tract 19*	1,327	1,234	285	23.1%	949	76.9%	93	7.0%
Census Tract 21*	1,814	1,715	707	41.2%	1,008	58.8%	99	5.5%
Census Tract 22*	357	337	236	70.0%	101	30.0%	20	5.6%
Census Tract 23.01*	1,395	1,332	856	64.3%	476	35.7%	63	4.5%
Census Tract 23.02	2,758	2,536	379	14.9%	2,157	85.1%	222	8.0%
Census Tract 24.98	2,140	2,028	1,269	62.6%	759	37.4%	112	5.2%
Census Tract 25.01	2,221	2,114	1,033	48.9%	1,081	51.1%	107	4.8%
Census Tract 25.03*	414	387	124	32.0%	263	68.0%	27	6.5%
Census Tract 25.04*	6	6	6	100.0%	0	0.0%	0	0.0%
Census Tract 26	2,500	2,393	2,103	87.9%	290	12.1%	107	4.3%
Census Tract 27	1,626	1,509	815	54.0%	694	46.0%	117	7.2%
Census Tract 28	2,078	1,952	1,139	58.4%	813	41.6%	126	6.1%
Census Tract 29*	73	73	66	90.4%	7	9.6%	0	0.0%
Census Tract 30	2,005	1,893	702	37.1%	1,191	62.9%	112	5.6%
Census Tract 33*	1,211	922	0	0.0%	922	100.0%	289	23.9%
Census Tract 37.07*	1,996	1,915	765	39.9%	1,150	60.1%	81	4.1%
Census Tract 37.08*	324	324	324	100.0%	0	0.0%	0	0.0%
Census Tract 39*	442	431	424	98.4%	7	1.6%	11	2.5%
Census Tract 41.01*	784	743	646	86.9%	97	13.1%	41	5.2%
McLennan County	84,795	78,859	47,463	60.2%	31,396	39.8%	5,936	7.0%
Texas	8,157,575	7,393,354	4,717,294	63.8%	2,676,060	36.2%	764,221	9.4%

* Includes data for only those parts of the tract that fall within Waco.

Source: Census 2000, Summary File 3, H6, H7

The following tables show housing tenure in Waco in 2000 by race and ethnicity of the householder. White households in the county own their housing units at a rate of 72.7%, significantly higher than the 46.3% rate of all households across the City. Minority households and Hispanic households own their housing units at far lower rates at 16.6% and 8.1%, respectively.

Owner Occupancy by Race/Ethnicity of Household, 2000

	Total Occupied Units	Percent Owner-Occupied Units							
		Total	White	Black	American Indian/ Alaskan Native	Asian/ Pacific Islander	Other Race	Two or More Races	Hispanic
Waco	42,341	46.3%	72.7%	16.6%	0.2%	0.4%	8.8%	1.3%	8.1%
McLennan County	78,859	60.2%	82.6%	10.2%	0.3%	0.3%	5.7%	0.9%	6.8%
Texas	7,393,354	63.8%	80.7%	8.3%	0.5%	2.0%	6.9%	1.7%	13.6%

Source: Census 2000, Summary File 3, H11, H12

Renter Occupancy by Race/Ethnicity of Household, 2000

	Total Occupied Units	Percent Renter-Occupied Units							
		Total	White	Black	American Indian/ Alaskan Native	Asian/ Pacific Islander	Other Race	Two or More Races	Hispanic
Waco	42,341	53.6%	60.1%	26.3%	0.5%	1.9%	9.2%	1.6%	9.0%
McLennan County	78,859	39.8%	65.8%	22.1%	0.6%	1.6%	8.6%	1.4%	6.2%
Texas	7,393,354	36.2%	64.9%	16.8%	0.7%	3.2%	11.8%	2.7%	10.6%

Source: Census 2000, Summary File 3, H11, H12

Median Housing Sales Price

According to the Real Estate Market Overview 2008 for Waco published by the Real Estate Center at Texas A&M University, the median sales price for a home in Waco in 2007 was \$115,500. An income of \$28,414 (equivalent to 56% of the median family income of \$50,400) was required to purchase a dwelling unit selling for this amount. Compared to the rest of Texas and the U.S., housing prices were very affordable in Waco in 2007. The median priced home was \$147,500 in Texas and \$217,800 for the U.S.

Rental Rates

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county in the United States. In McLennan County, the Fair Market Rent (FMR) for a two-bedroom apartment is \$719. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$2,397 monthly or \$28,760 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing Wage of \$13.83.

In Texas, a minimum wage worker earns an hourly wage of \$6.55. In order to afford the FMR for a two-bedroom apartment in McLennan County, a minimum wage earner must work 84 hours per week, 52 weeks per year. Or, a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In McLennan County, the estimated average wage for a renter is \$10.99 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 50 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.3 workers earning the average renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Texas. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom in McLennan County is \$578.

Housing Condition – Age of Unit, Lacking Complete Facilities, Year Built

Using indicators of housing deficiency available from the 2000 Census, the following provides an overview of the condition of the housing stock in Waco.

A structure's age is used to demonstrate the amount of time a unit has been in the housing inventory and the duration of time over which substantial maintenance is necessary. In the absence of routine maintenance, older housing becomes substandard. The age threshold used to signal a potential deficiency is 50 years or more. The 2000 Census reported that 5,118 units in Waco, 26.1% of the total owner-occupied housing stock, were built prior to 1950.

The City's recent Housing Study and Neighborhood Revitalization Plan noted that about 43% of the City's housing stock was built prior to 1960, and 59% was built prior to 1970. In an evaluation of sample study areas, the study reported a connection between the age and the condition of buildings in Waco: neighborhoods in visible decline are also the neighborhoods with higher rates of older stock.

The Census Bureau defines complete plumbing facilities as hot and cold piped water, a bathtub or shower, and a flush toilet. Units without complete plumbing facilities generally indicate substandard housing conditions. Among owner units in Waco, only 96 (0.5%) lacked complete plumbing in 2000.

Overcrowding is directly related to the wear and tear sustained by a housing unit. More than one person per room (1.01 persons or more) is used as the threshold for defining living conditions as overcrowded. In 2000, there were 1,117 owner housing units (5.7%) with more than one person per room. Of these, 186 had 2 or more persons per room.

The following table summarizes deficiency types in the City, compared to the county and state.

Housing Quality Indicators among Owner-Occupied Units, 2000

	Total Owner-occupied Units	Units Older than 50 Years		Units Lacking Complete Facilities		Overcrowded Units	
		#	%	#	%	#	%
Waco	19,618	5,118	26.1%	96	0.5%	1,117	5.7%
McLennan County	47,463	8,357	17.6%	178	0.4%	2,018	4.3%
Texas	4,717,294	521,859	11.1%	29,889	0.6%	294,991	6.3%

Source: Census 2000, Summary File 3, H20, H36, H48)

Vacant For-Sale Units Affordable to Households with Incomes at or Below 80% of MFI

CHAS Data 2000 provided data on the number of dwelling units that were vacant and for-sale or for-rent to households by income category. While this dataset is very dated, there is no other current source for this information. The City recognizes that current housing market conditions make this data obsolete for all practical purposes. However, HUD requires the inclusion and use of this data in the CP.

CHAS Data based on the 2000 Census reported a total of 470 vacant for-sale units in Waco. The following table lists the number of vacant for-sale units that are affordable to extremely low, very low, and low income households.

Vacant For-Sale Units Affordable to Households with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with Incomes		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	0	45	0
2 bedrooms	0	170	30
3 bedrooms	0	130	95
Total	0	345	125

Source: HUD SOCDS CHAS Data 2000

Notably:

- There were no sales units available and affordable to households below 30% of MFI.
- There were 345 units (73.4%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 125 units (26.6%) available and affordable to households with incomes between 51% and 80% of MFI.

Vacant For-Rent Units Affordable to Households with Income at or Below 80% of MFI

CHAS Data 2000 also reported there were a total of 1,645 vacant for-rent units in the City. The following table lists the number of vacant for-rent units that are affordable to low, very low, and low income households.

Vacant For-Rent Units Affordable to Households with Incomes at or below 80% MFI, 2000

Unit Size	Number Affordable to Households with Incomes		
	0-30% of Median	31-50% of Median	51-80% of Median
0-1 bedroom	90	280	150
2 bedrooms	195	365	210
3 bedrooms	125	170	60
Total	410	815	420

Source: HUD SOCDS CHAS Data 2000

Of these 1,645 renter units:

- There were 410 units (24.9%) available and affordable to households with incomes below 30% of MFI.

- There were 815 units (49.5%) available and affordable to households with incomes between 31% and 50% of MFI.
- There were 420 units (25.5%) available and affordable to households with incomes between 51% and 80% of MFI.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan Specific Housing Objectives response:

1. Priorities and Objectives

The City of Waco expects to focus its CDBG and HOME entitlement funds towards improving the quality of life in City neighborhoods for extremely low, very low, and low income households, and to preserve and increase the stock of affordable owner and renter housing units. With this in mind, the following objectives have been established:

- **Development of Affordable Housing:** Utilize local CHDOs and nonprofit organizations to provide financial and technical assistance in developing housing for extremely low, very low, and low income renters and homebuyers.

Objective: Assist with the development of 25 new or rehabilitated housing units over the next five years.

The specific objectives of each CHDO are as follows:

- NeighborWorks Waco (formerly Neighborhood Housing Services of Waco) plans to develop and/or rehab 40 rental units in the general Waco area and 100 for-sale units in the entire Heart of Texas Region. These housing opportunities will be for households earning 51%-80% of AMI.
- Waco Habitat for Humanity plans to construct 50 for-sale units over the next five years for very low income households earning between 31%-60% of AMI. Habitat's projects will be focused in North, South, and East Waco.
- Waco Community Development Corporation (CDC) plans to develop 7 rental units and 50 for-sale units in the Brook Oaks neighborhood. These units will be for low income households earning between 51%-80% of AMI.

- **Rehabilitation of Existing Housing Stock:** Promote the rehabilitation and preservation of Waco's existing housing stock through the rehabilitation/reconstruction loan program and code enforcement activities.

Objective: Assist with the rehabilitation of 25 homes in the City of Waco over the next five years.

Objective: Aid in the prevention of slum and blight areas by inspecting 28,220 unoccupied and occupied structures per year for minimum Housing Code Compliance within the City's CDBG area.

- **Homeownership Opportunities:** Expand homeownership opportunities for very low and low income individuals and households.

Objective: Provide down payment and closing cost assistance to 100 households over the next five years through down payment and closing cost assistance programs.

- **Homeless Activities:** Work with local nonprofit organizations and social service agencies to explore the feasibility of establishing additional permanent supportive housing facilities in the City. If the feasibility is positive, provide financial assistance.

Objective: Explore the feasibility of establishing additional transitional and/or permanent supportive housing facilities in the City.

2. Funds Reasonably Expected to be Available

Currently, the City of Waco receives CDBG and HOME funds from HUD. These funding sources will be available over the next five years to help support new affordable housing projects, housing rehabilitation programs, and homeless outreach and prevention activities. The City's annual allocations from the entitlement grants are as follows:

HOME	\$1,046,996
CDBG	<u>\$1,669,833</u>
Total	\$2,716,829

The City expects to receive program income totaling \$85,000 from housing rehabilitation and down payment and closing cost loans during this program year. This program income will be used to make additional down payment and closing cost loans and housing rehabilitation loans. Additionally, program income received from the interim construction loan program estimated to be \$100,000 (program year 1998 activity) will be used to make additional interim construction loans.

The City also anticipates receiving additional funding through the American Recovery and Reinvestment Act of 2009 (ARRA) that can be used for similar housing activities. In addition, Waco Housing Authority is anticipating ARRA funds to improve its public housing facilities.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

Assisted rental housing includes public housing units owned and managed by Waco Housing Authority (WHA). Assisted rental housing also describes the Section 8 Public Housing Choice Voucher Program available in Waco. In addition, there are privately assisted rental housing units available to lower income households.

Public Housing

Waco Housing Authority manages and owns 896 public housing units for low income residents throughout the City of Waco. There are three separate sites in Waco that provide public housing, and approximately 92% of the total 896 public housing units are occupied.

Estella Maxey Place, the largest of the three sites, is located in the eastern corridor of Waco. Kate Ross is located in the downtown area and South Terrace is in the southwestern corridor. These areas are all mixed commercial and residential neighborhoods. The following table provides an overview of the public housing facilities in Waco.

WHA Public Housing Inventory

Facility	Estella Maxey Place	Kate Ross	South Terrace	Total
Year Built	1959 and 1965	1941, 1953, and 1959	1968 and 1974	--
Units	362	286	248	896
Percent Occupied	83%	96%	97%	92% (average)
Building Type	single story, quad	row house	single story, quad	--
Population Served	General Occupancy (mostly Seniors)	General Occupancy (mostly Seniors)	General Occupancy (mostly Seniors)	--

Source: Waco Housing Authority

Conditions

Generally, the developments are constructed with heavy masonry and are easily adaptable to interior changes or cosmetic improvements. Energy-efficiency improvements have helped to control utility usage, and the addition of central air conditioning to the units has increased the appeal for prospective public housing renters. All three public housing facilities are in fair condition with a mix of minor and major repairs needed.

In terms of a longer-term strategy, WHA is considering demolishing some or all units at Estella Maxey Place. However, this will not occur over the next 5 years. Estella Maxey Place is the largest of the public housing units in Waco, containing a total of 362 units. It also maintains a chronically high vacancy rate. Currently, only 83% of units are occupied. Many believe it is an unsafe place to live. In addition, there are no grocery stores nearby, creating a problem for senior citizen tenants, which make up the majority of tenants.

The Kate Ross units are the oldest of the public housing units in Waco, with original construction dating back to 1941. The access road leading to Kate Ross needs repairs. In addition, there are potholes on the property that need to be repaired. The South Terrace units are the newest public housing with 248 units.

Section 504 Needs Assessment

Currently, there are 45 units in WHA's public housing inventory that are accessible to persons with mobility impairments. Of these units available to the disabled population, 23 (51%) are currently occupied by persons/households with disabilities.

Waiting List

Currently, WHA does not have a site-based housing waiting list. The public housing waiting lists are maintained for WHA's public housing stock as a whole. Currently, there are 290 applicants on the waiting list, with the bulk of the applications requesting 1 bedroom units. The following chart provides a breakdown of the income level and race of each applicant on

the waiting list as well as the number of bedrooms per unit requested by the various applicants.

WHA Public Housing Waiting List

	Number of Families	% of Total Families
Total Waiting List Families	290	100%
Income Level		
Extremely low income (<30% AMI)	222	76.6%
Very low income (>30% but <50% AMI)	52	17.9%
Low income (>50% but <80% AMI)	14	4.8%
Race		
White	132	45.5%
Black	152	52.4%
Other race	6	2.1%
Characteristics by Bedroom Size		
1-Bedroom	174	60.0%
2-Bedroom	72	24.8%
3-Bedroom	39	13.4%
4-Bedroom	5	1.7%

Source: Waco Housing Authority

Section 8 Housing Choice Voucher Program

The Waco Housing Authority utilizes 2,162 total Section 8 Housing Choice Vouchers throughout McLennan County. The Housing Choice Vouchers administered by WHA are 100% tenant-based. There are no project-based vouchers at this time.

Currently, there are 2,565 applicants on the Section 8 waiting list, which is roughly a two-year supply of applicants since the annual turnover rate is 10%-15%. The waiting list is closed at this time and will not re-open until the number of applicants declines to 700 or less. Of those applicants on the waiting list, 59.1% are extremely low income, 30.1% are very low income, and 9.1% are low income. The racial group most represented on the waiting list is black applicants, who comprise 57.6% of those waiting. An additional 40% are white, and 18.8% are classified as other race. 18.8% of applicants are of Hispanic origin.

WHA operates a Section 8 homeownership program; however, there are fewer applicants due to the credit crisis. Currently, there are 15 active participants working towards homeownership. In addition, 15 previous voucher holders have already achieved homeownership.

Veterans Administration Supportive Housing Program (VASH)

The HUD VASH program is a collaborative effort between HUD and the U.S. Department of Veterans Affairs. The program helps homeless veterans and their immediate families find and maintain affordable, safe, and permanent housing in the community. VASH covers a multi-county area, which includes the City of Waco. WHA received a total of 110 VASH vouchers for the Central Texas area, 35 of which are allocated for Waco veterans. 15 veterans in Waco are currently housed with this assistance and 8 are seeking housing. The remaining 12 vouchers are currently unallocated.

The primary goal of the VASH Program is to help veterans and their families successfully move out of homelessness. The program is designed to improve each veteran's health and

mental health, and to enhance their ability to remain stable, housed, and integrated in their local community. This is accomplished by using HUD Section 8 Housing Choice Vouchers coupled with intensive case management services from the Department of Veterans Affairs.

Veterans who are admitted to the VASH program are assigned to a VA case manager for assessment and treatment planning. Assistance in obtaining the Section 8 voucher is also provided. Veterans continue to work with their assigned case manager for the duration of their time in the program.

Other Assisted Rental Housing

Rising Images, Inc.

Rising Images, Inc. is a nonprofit, property management company that administers apartment complexes in the City of Waco. Rising Images, Inc. currently owns and manages two developments, Raintree and Picadilly Square. Raintree is located in a wooded area of Waco, next to Interstate 35 and Highway 6, and provides a total of 156 units. Picadilly Square offers 6 units, which consist of town homes with two bedrooms and two and one-half baths, located near the Baylor campus. Raintree currently has 14 applicants on its waiting list. Picadilly has no wait listed applicants.

Both Raintree and Picadilly Square require 30% of the units be subject to income limits, while the remaining units are available to the open market. Both developments were purchased through the Resolution Trust Corporation (RTC). There are no Section 8 Housing Choice Vouchers placed at either development.

Low Income Housing Tax Credit Properties (LIHTC)

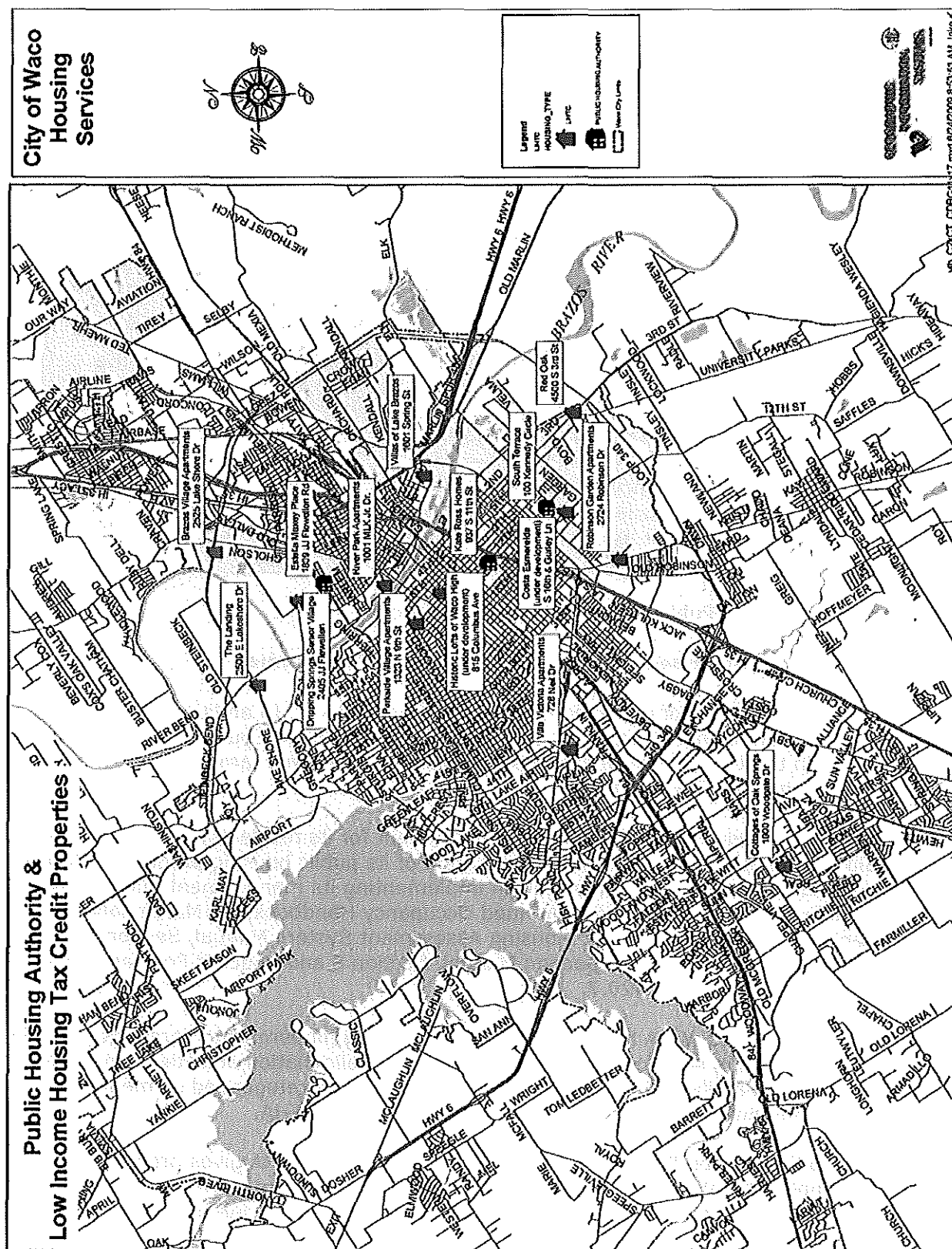
The LIHTC program is an indirect federal subsidy used to finance the development of affordable rental housing for low income households. Many local housing and community development agencies and nonprofit developers use these tax credits to increase the supply of private affordable housing in their communities.

Currently, there are 10 LIHTC developments in Waco, with most serving the general population. Five of the ten developments provide 100% LIHTC units. The following table provides a list of the LIHTC developments.

Privately Assisted Rental Housing in Waco

	LIHTC Units	Total Units	% LIHTC Units	Disabled Units	LIHTC Amt. Awarded	% of Total Amt. Awarded
Villas of Lake Brazos, aka The Gardens	200	200	100%	4	\$263,231	5%
Brazos Landing Townhomes	120	160	75%	8	\$903,089	17%
Brazos Village Apartments	144	144	100%	9	\$1,000,000	19%
Drippings Springs Senior Village	85	100	85%	7	\$572,047	11%
Red Oaks	64	80	80%	6	\$559,937	11%
River Park Apartments	118	124	95%	13	\$1,181,993	22%
Robinson Garden Apartments	207	207	100%	1	\$153,406	3%
Parkside Village Apartments	200	200	100%	0	\$255,214	5%
Villa Victoria Apartments	91	91	100%	0	\$53,256	1%
Cottages Of Oak Springs	100	144	69%	0	\$329,593	6%
Total	1,329	1,451	92%	48	\$5,271,766	—

Source: National Housing Trust, Special Report - Low Income Housing Tax Credit (LIHTC) Properties in Texas. This report includes LIHTC properties placed in service BEFORE the end of 2005.



Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

1. Maintenance of Housing and a Suitable Living Environment

WHA provides 896 units of public housing in the City of Waco. In addition, WHA manages 2,162 Section 8 Housing Choice Vouchers throughout McLennan County, many of which are located within the City. WHA utilizes HUD guidelines for income targeting as a means of serving lower income City residents.

In regard to maintaining a suitable living environment for its residents, WHA strives to maintain high quality management and operation of its public housing programs and units. WHA uses various HUD devised manuals in implementing its management and maintenance policies including Admissions and Continued Occupancy Handbook, PH Maintenance Plan Document, FSS Action Plan, Public Housing Assessment System Manual, Section 8 Administrative Plan, Housing Inspection Manual, Section 8 and Voucher Program Master Book, and HUD Handbook 7420.7.

Over the next 5 years, WHA has identified public housing modernization projects as a high priority. In addition, safe, crime prevention, and drug elimination activities and resident services and the Family Self Sufficiency Program have been categorized as medium priorities. Homeownership activities are a lower priority for WHA.

In regard to the Section 8 Housing Choice Voucher Program, WHA gives preference to the following applicants: veterans, those who are actively seeking employment, the elderly, persons with disabilities, and those going through school or other job training services.

2. Public Housing Resident Participation

WHA administers the Family Self-Sufficiency (FSS) Program, a HUD program that encourages communities to develop local strategies to help voucher families obtain employment and work toward economic independence and self-sufficiency. WHA works with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage. There are currently 55 active participants in WHA's FSS Program.

Each WHA public housing community has a resident council. The resident councils have input and involvement in the following activities: management operations, modernization needs, the Family Self-Sufficiency Program, and the homeownership program. The resident councils attend regular meetings and take part in the planning processes for both the 5 year and annual Public Housing Authority (PHA) plans that are submitted to HUD.

3. Waco Housing Authority is not designated as a troubled agency by HUD.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

1. Public Policy Impacts on Affordable Housing

Affordable housing barriers for low and moderate income residents living in Waco are the result of a combination of factors, including market barriers, physical barriers, and a lack of services to certain areas and populations. The City continues to revise its regulatory framework to increase incentives for the provisions of affordable housing.

According to the City's recent Housing Study and Neighborhood Revitalization Plan, additional down payment and closing cost assistance programs are needed to encourage increased homeownership throughout the City. The study also identified the need for more adequate financial literacy, credit education, and fair housing education to potential homebuyers. According to the study, increased education outreach will make homebuyers more fully aware of the responsibilities and costs associated with buying and owning a home. Furthermore, the study mentioned the effects of public perception and public image associated with certain Waco neighborhoods. These perceptions are related to both the actual occurrence of crimes and the opinion that a neighborhood is unsafe. Often times, these perceptions further isolate certain areas of the City, particularly low income, poverty

concentrated areas, and impede certain individuals and families from locating in these areas.

The City of Waco's most recent Analysis of Impediments to Fair Housing Choice also identified several barriers to affordable housing, including an overall inadequate supply of affordable housing, a lack of a local fair housing enforcement program, the need to increase public awareness of fair housing issues, and the City's failure to remove red-tagged structures in a more timely manner through aggressive code enforcement.

Finally, additional barriers to affordable housing have been identified through meetings and interviews with area developers, housing providers, and nonprofit organizations. The following barriers were identified by these community stakeholders:

- The high cost of land, specifically undeveloped land, coupled with increased costs for labor and materials, makes affordable housing projects less economically feasible.
- An inadequate public transportation system exists in Waco that is characterized by a lack of evening and weekend service hours and limited routes to certain areas. This insufficient system is linked to a lack of housing choices for low income populations.
- The housing stock in Waco is old and deteriorated, making many homes expensive to rehabilitate due to the risk of lead-based paint hazards and years of deferred maintenance.
- High property taxes and high insurance rates prevent many potential homebuyers from purchasing a home in the City.
- There is a lack of affordable housing options for working, low income families.

2. Strategy to Remove or Ameliorate Negative Effects of Public Policies

Several of the public policies that negatively impact affordable housing in the City of Waco are not under the control of City government. Nonetheless, the City is an active and supportive partner to area nonprofit housing developers and other organizations involved in the creation of affordable and fair housing opportunities for Waco residents. In addition to the City's willingness to work with affordable housing developers, the City implements several multi-year programs and initiatives to address existing barriers to affordable and fair housing that can be funded through the use of CDBG and HOME funds. These include the following initiatives:

- The Owner-Occupied Rehabilitation/Reconstruction Loan Program provides loans of up to \$25,000 to existing homeowners making no more than 80% of area median income to rehabilitate their homes. This loan can be used for rehabilitation. The loan program also provides for up to \$100,800 for the reconstruction of a home if the home is not feasible to repair. This program helps to restore the existing affordable housing stock and improve the quality of City neighborhoods.
- The Special New Construction Loan Program and the New/Acquisition Housing Loan Program both provide down payment and closing costs assistance to first-time homebuyers purchasing a home in the City. These programs help to defray the costs associated with buying a home.
- The release of liens and waiver of fees are part of the City's Infill Development Program. This program provides incentives for builders and developers to purchase privately held residential infill lots in the designated Infill Development Area of the City to build new homes. In addition, the City waives permit,

- development, and utility connection fees and forgives any liens on all affordable housing initiatives.
- The Residential Tax Abatement Program helps to lower property tax payments for qualifying homeowners within designated areas of the City.
 - The Demolition Grant Program provides a grant to property owners to demolish structures infeasible for repair, if the property owner subsequently builds a single family home for homeownership. In addition, the City waives permit, development, and utility fees.
 - The Interim Construction Loan Program provides low interest loans to develop single family affordable housing.
 - The City also provides funding for an Individual Development Account (IDA) homeownership program and a Foreclosure Emergency Assistance Program (FEAP).
 - The Lot Sales Program provides for the sale of city-owned or tax foreclosure properties to developers or qualified homeowners for the development of homeowner property. The lots sell for the greater of \$100 or court costs.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

5 Year Strategic Plan Homeless Needs response:

Nature and Extent of Homelessness

Homelessness in the City of Waco and McLennan County is managed through the Heart of Texas Homeless Coalition, the region's Continuum of Care (CoC) organization. The Coalition is nonprofit organization comprised of volunteers working with homeless populations to help them achieve self-sufficiency. Coalition members represent a wide range of public and private organizations including faith-based organizations, homeless assistance and social service providers, area universities, and city and county government agencies. As members of the Coalition, these organizations participate in the CoC planning process.

The purpose of the Coalition is to promote, support, and develop additional rehabilitation services, resources, and treatment programs for persons who are homeless in the Heart of Texas Region, which covers 6 counties including McLennan, Bosque, Falls, Hill, Limestone, and Freestone Counties. However, the majority of the Coalition's programs and services are concentrated in the City of Waco. The Coalition is committed to a seamless Continuum of Care model that will provide all homeless individuals an opportunity to access needed services.

Participating agencies in the Coalition have jointly developed a Continuum of Care Plan. This plan is designed to identify and address any gaps in available services to homeless individuals and provide all homeless individuals an opportunity to access needed services. Coalition representatives and volunteers conducted a point-in-time count of the homeless population and subpopulations on January 24, 2007. The point-in-time data provides a snapshot of Waco's homeless population and subpopulations.

According to the 2007 survey, there were a total of 431 homeless persons (including family members) in Waco. Of these, 172 were unsheltered and living in places generally unfit for human habitation. Notably, a total of 70 individuals were identified as chronically homeless. (Note: The Coalition conducted a point-in-time count in January 2009. The results of this recent survey were not completed in time to include in the CP prior to submission to HUD.)

Given the current national and regional economic conditions, it isn't surprising that an increasing number of City residents are struggling to meet very basic needs such as food, clothing, and shelter. Homeless assistance providers that serve Waco residents have noted an increase in the number of single parent and working family households that are seeking assistance. In addition, they have noted an increase in the number of working poor individuals and families. The increase in working poor creates the need to educate residents on how to navigate and access the network of homeless services available in Waco. Several service providers also indicated that additional transitional and permanent supportive housing units are needed to adequately meet the needs of the homeless population in Waco.

While there are several facilities in the City of Waco that can provide shelter for the homeless, there is a growing need to provide them with proper supportive services, including drug and alcohol counseling, financial literacy, case management, life skills training, and job training and placement services. In addition to supportive services, emergency shelter, transitional housing, and permanent supportive housing facilities that exist in the City need to be maintained and sustained to continue to provide shelter for the homeless population and subpopulations throughout Waco.

The HUD Homeless Needs Table in Additional Information – Appendix C provides data on the number of beds needed to meet the needs of homeless persons and families in Waco. The current needs of homeless individuals and families include those currently living in shelters as well as those that are unsheltered. Throughout the City of Waco, there is a need for additional emergency shelters for families, transitional housing for families and individuals, permanent supportive housing for families and individuals, and safe havens for individuals.

Based on the HUD Homeless Needs Table in Appendix C, an additional 153 year-round beds are needed to meet the needs of the homeless population in Waco. For homeless individuals, this need (or housing gap) includes 36 beds of transitional housing and 72 beds of permanent supportive housing. In addition, 6 Safe Haven beds are also needed for chronically homeless individuals. For homeless families, the need includes 16 emergency shelter beds, 9 transitional housing beds, and 3 permanent supportive housing beds.

The City of Waco recognizes the magnitude of the need for additional homeless facilities and will continue to support the efforts of the Heart of Texas Homeless Coalition with technical assistance provided through the City's Homeless Coordinator and the provision of a certificate of consistency with the CP for proposed CoC projects submitted to HUD.

Persons Threatened with Homelessness

It is difficult to accurately measure the number of persons "at-risk" of becoming homeless. It is impossible to gauge at any one time the number of people who are threatened with eviction, unemployment, foreclosure, or termination of utilities. Families and individuals are at-risk of becoming homeless when they no longer have any cushion against the perils of life. Most commonly, a family is at risk when it lives paycheck-to-paycheck without any savings for sudden emergencies. An example of an individual at risk would be a person with a mental illness facing the threat of eviction because of improper behavior. If only one lost paycheck, a small rent increase, one stint of illness, a temporary layoff from work, or one "episode" can cause people to lose their housing, then they are considered "at-risk." Furthermore, those who are vulnerable to residing in shelters or on the street and are at risk of becoming homeless include:

- Persons leaving institutions (detox, mental hospitals, prisons, etc.)
- Households with incomes less than 30% of the median family income
- Households paying in excess of 50% of income for housing costs
- Victims of domestic violence
- Special needs populations (i.e. persons with AIDS, disabilities, drug and/or alcohol addiction, etc.)
- Single parent head of households who are unemployed
- Large low-income families
- Renters facing eviction
- Homeowners facing foreclosure
- Young adults aging out of foster care systems

Households that exhibit one or more of the characteristics listed constitute a population that is "at-risk" of becoming homeless. These individuals and families are considered at-risk of becoming homeless because they have a lesser chance of being able to make economic improvements in their lives. Currently, the number of persons in each of the groups identified above is unknown. It is recognized that these populations exist in the City of Waco given the current recession. The City's 10-year Plan to End Homelessness identifies and supports outreach and prevention activities to help at-risk populations avoid the threat of homelessness.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan Priority Homeless Needs response:

1. Homeless and Homeless Prevention Activities

The City of Waco's homeless and homeless prevention priorities cannot be extrapolated solely from the Heart of Texas Homeless Coalition Continuum of Care Plan. Rather, the City's homeless and homeless prevention priorities need to be based on the information gathered during consultation with homeless assistance providers and other organizations concerned about the needs of homeless families and individuals in Waco, along with the Homelessness Administrator's experience and observations working with people navigating through existing systems (mainstream benefits, healthcare, social services, housing, etc.).

According to service provider agencies consulted during the CP process, there is an adequate supply of affordable rental housing in the Waco area. However, it is increasingly difficult to find housing for women with children, applicants with poor credit history, applicants with a criminal history, and the working poor. In addition, there is a need for more mixed-income housing to eliminate pockets of poverty. Additional information suggests that public transit is a key component in the fight to eliminate poverty and homelessness in Waco. Expanded public transit services would enable the unemployed or underemployed to gain access to second shift and weekend employment opportunities. In addition, the need to maintain and sustain existing emergency shelters, transitional housing, and permanent housing facilities for homeless families and individuals is also a high priority. Additional units are needed to meet the demand for these services, particularly for families with children who have limited choices for emergency shelter and transitional housing. Families facing homelessness in Waco are often forced to separate in order to have a temporary place to eat and sleep. Many service providers believe that the most crucial homeless priority needs are additional permanent supportive housing for all homeless and emergency shelters for women and children.

In regard to homeless prevention activities, services such as job training, child care, and substance abuse counseling are needed to help individuals and families who are at-risk of becoming homeless. Services are also needed for victims of domestic violence. In addition,

continuing to support the efforts of homeless assistance providers throughout the City, such as Mission Waco, Compassion Ministries, and EOAC, will ensure that the homeless and those at-risk of becoming homeless are getting adequate services to meet their needs.

Based on the 2007 point-in-time survey, there are 32 chronically homeless living in shelters and another 38 chronically homeless that are unsheltered. The City of Waco plans to address any gaps in services and housing for the chronically homeless by supporting the efforts of the HOT Homeless Coalition, the Continuum of Care, and the City's 10-year Plan to End Homelessness.

2. Chronic Homelessness

The City of Waco places a high priority on addressing the needs of chronically homeless persons. The City has developed a 10-year Plan to End Homelessness and is implementing a series of annual action steps to achieve that goal. The plan includes several goals and objectives including the creation of effective case management systems, better communication among service providers, new construction of permanent supportive housing, provision of adequate health care services, and investment in long-term prevention activities that will build stronger communities.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

Inventory of Existing Facilities

There are several facilities located in the City of Waco that homeless populations seeking shelter can access, including emergency shelters, transitional housing facilities, and permanent supportive housing facilities.

Emergency Shelters

There are three emergency shelters located in Waco. These shelters are operated by area nonprofit organizations, including the Salvation Army, Mission Waco, and the Family Abuse Center. The following table provides additional information on the emergency shelter services available in Waco.

Emergency Shelter Capacity, 2008

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Salvation Army	Single males	22	0	22
Mission Waco - My Brother's Keeper	Single males and females	26	0	26
Family Abuse Center	Single males and females, households with children, victims of domestic violence	9	51	60
TOTAL		57	51	108

Source: 2008 Continuum of Care Exhibit 1, Homeless Inventory Chart

The Salvation Army operates a 22-bed homeless shelter for single men. The maximum stay allowable is 3 nights, unless the resident is seeking employment, in which case the maximum stay is extended to several weeks. In addition to the emergency shelter for men, the Salvation Army also provides 380 nights of motel vouchers to women or families each year.

My Brother's Keeper, an emergency shelter for single males and females, is operated by Mission Waco and provides 26 beds for the chronically homeless. Mission Waco has put together a list of policies, fees, and procedures for My Brother's Keeper. For example, applicants automatically qualify for three free nights at the shelter. However, beginning the 4th night through the 30th night, there is a \$2 per night fee. After 30 days, bed fees go up to \$5 per night. Those who are working in jobs can stay another 30 days, for a total of 60 days. Some exceptions to this rule can be made after meeting with the social worker. It is important to note that "cold weather nights" at the shelter are open to anyone, regardless of ability to pay.

The Family Abuse Center also operates an emergency shelter in the City of Waco. The Center's emergency shelter is a 60-bed facility, offering 3 meals per day, healthy snacks, private rooms for families, and a single women's room. Additionally, the Center provides individual counseling, group therapy, life skills, financial planning classes, and legal advocacy services to residents. Typically, 60%-70% of the shelter population includes children.

Transitional Housing

There are several facilities that offer transitional housing for homeless individuals and families in the Waco area. The following table lists these facilities.

Transitional Housing Facilities, 2008

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
EOAC Transitional Housing	Households with children	0	21	21
Family Abuse Center SHP	Single males and females, households with children, victims of domestic violence	3	15	18
Mission Waco - Manna House	Single males	10	0	10
Solide - Washington House	Single males	11	0	11
Compassion Ministries - Hope House	Single males and females, households with children	8	52	60
Recovery Hope House	Single males and females	8	0	8
Mission Waco - My Brother's Keeper SHP	Single males and females	22	0	22
Just As I Am Ministries	Single males and females	4	5	9
Total		66	93	159

Source: 2008 Continuum of Care Exhibit 1, Homeless Inventory Chart

In addition to its emergency shelter services, the Family Abuse Center also operates a supportive housing program with 18 total beds. The purpose of this supportive living, transitional housing program is to provide a safe, stable, and supportive place for victims of domestic violence to live while they develop the skills, knowledge, and resources that they need to rebuild their lives and become self-sufficient. This program provides rent assistance and supportive services for people who become homeless as a result of domestic violence.

Mission Waco operates two transitional housing facilities in the City of Waco, including the Manna House and My Brother's Keeper Supportive Housing Program. The Manna House is a 10-bed residential alcohol and drug recovery home for single males. The transitional housing component of My Brother's Keeper offers 22 beds for homeless males and females.

The Hope House, operated by Compassion Ministries, is a transitional housing facility for homeless households with children and single women. There are apartment units available for 12 families, providing a total of 52 family beds. In addition, there are 8 beds available for individual women. Another transitional program, Recovery Hope House, has 8 beds available for single females in recovery from drug and alcohol addiction.

The remaining transitional facilities in Waco are the Washington House, the Just As I Am Ministries (JAIAM) facility, and the EOAC house. Just As I Am Ministries provides a 9-bedroom transitional housing facility for single males and females dealing with drug and alcohol abuse. In addition, the Washington House is a transitional facility with 11 beds for single males. The Economic Opportunities Advancement Corporation (EOAC) provides transitional housing to homeless Waco residents. EOAC operates a 21-bed facility for families with children.

Permanent Supportive Housing

There is one facility that offers permanent supportive housing for homeless individuals and families in the City of Waco. This facility is operated by the Heart of Texas Region MHMR Center and provides a total of 18 beds. This program provides rent assistance and supportive services for the homeless with a serious mental illness. The following table provides additional details on this permanent housing facility in Waco.

Permanent Supportive Housing Facilities, 2008

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Heart of Texas MH/MR Supportive Housing	Single males and females, households with children	15	3	18

Source: 2008 Continuum of Care Exhibit 1, Homeless Inventory Chart

Other Programs and Services

The U.S. Department of Housing and Urban Development offers the Veterans Administration Supportive Housing (VASH) Program. The VASH program combines HUD Section 8 Housing Choice Voucher rental assistance for homeless veterans with case management and clinical services provided by the Veterans Affairs at its medical centers and in the community.

Waco Housing Authority administers several VASH vouchers in the Waco area. Currently, WHA administers 110 total VASH vouchers. There are 70 applicants in the process of seeking a housing unit. The City of Waco's allocation is 35 VASH vouchers; currently, 12 vouchers remain available for homeless veterans in Waco.

Prevention and Outreach Activities

There are many social service agencies in the City of Waco that provide benefits to low income individuals and families in order to prevent homelessness. These organizations also serve the needs of those who have already become homeless. The services provided by these organizations are essential in the Continuum of Care process.

Area organizations that administer such activities include Compassion Ministries, the EOAC, Just As I Am Ministries, Mission Waco, the Salvation Army, the Heart of Texas Region MHMR Center, Adult Protective Services, and the Family Abuse Center. These organizations provide many services to their residents, including but not limited to: counseling, case management, life skills training, financial literacy classes, and victim advocacy. These activities help residents to develop the skills and knowledge to transition into permanent supportive housing or independent living and to maintain steady employment. The ultimate goal of providing supportive services is self-sufficiency.

NeighborWorks Waco provides a mortgage foreclosure prevention program. City departments work together to prevent homelessness through extensive networking and referrals to other City departments and/or social services within the community.

The Homeless Management Information System (HMIS) is a valuable resource and integral part of outreach efforts to area homeless populations in Waco. HMIS is a computerized data collection application designed to capture client-level information over time on the characteristics and service needs of homeless persons. HMIS, administered by the Heart of Texas Council of Governments (HOTCOG), is a tool used to assess the effectiveness of services provided to homeless populations. In addition, HMIS provides significant opportunities to improve access to, and delivery of, services for people experiencing homelessness.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "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." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Homeless Strategic Plan response:

1. Homelessness – Priority Needs

As a participant in the Heart of Texas Homeless Coalition's Regional Continuum of Care, the City is a participant in its plan to address homelessness and the priority needs of homeless individuals and families, including homeless subpopulations. The Continuum of Care addresses the housing and supportive services needs in each stage of the continuum of care process to help homeless persons make the transition to permanent housing and independent living. The City of Waco will continue to support the CoC strategy to meet the

needs of homeless persons and those at risk of becoming homeless. The overall objectives listed in the 2008 CoC include the addition of new permanent housing beds for chronically homeless persons, a decrease in the number of homeless households with children, and the transition of families and individuals into permanent housing. Unfortunately, the CoC's request for additional funding to finance these initiatives was not approved by HUD.

2. Chronic Homeless Strategy

The City of Waco has developed a 10-year Plan to End Homelessness. The City will support all actions to implement this strategy. The four keys to success identified in the City's plan include:

- Plan for Outcomes – Develop plans to end, rather than manage, chronic homelessness
- Close the Front Door – Prevent future homelessness
- Open the Back Door – Help people exit homelessness
- Build the Infrastructure – Address the systematic problems that lead to poverty and homelessness

Specifically, the plan focuses on outreach, data, housing, health care, finance, and supportive services. The City's plan, summarized in the table below, is consistent with goals and objectives outlined in the 2008 Continuum of Care Plan.

Specific Objectives to Eliminate Chronic Homelessness

Objective: Create new Permanent Housing Beds for Chronically Homeless Individuals	
Action Step 1	Apply for new TRA S+C beds for Chronically Homeless Persons and implement new PATH grant funded program to expand outreach to homeless persons with co-occurring mental illness and substance abuse disorders.
Action Step 2	Conduct Veterans Affairs Supportive Housing Voucher Program outreach initiatives to disburse vouchers received by Veterans Affairs Medical Center.
Action Step 3	Implement predevelopment agreement with Mercy Housing to develop a single-site, mixed-housing facility to include beds for chronically homeless.
Objective: Decrease the Number of Homeless Households with Children	
Action Step 1	Expand the Coalition's outreach activities to identify area agencies that serve homeless families with children, or families at risk of becoming homeless, and provide these agencies with information concerning affordable housing opportunities and community services that prevent homelessness and/or transition families to self sufficiency.
Action Step 2	Draft Memorandum of Understanding between Waco Independent School District and the Homeless Coalition with the goal of referring to homeless to appropriate services
Action Step 3	Prevent homelessness by providing rental and mortgage and utility assistance under existing programs and identify sources and apply for additional funding
Objective: Increase the Percentage of Homeless Persons Employed at Exit to at least 19%	
Action Step 1	Provide quarterly progress reports on all residents of Transitional Housing facilities to the Coalition to assure corrective action can be developed if the provider is not meeting the goal of at least 19% of participants employed at exit. Providers should meet annually to develop improvement plans for projects not meeting this goal.
Action Step 2	Partner with employment-focused agencies such as the Workforce Board to train, find, and offer homeless employment opportunities.
Action Step 3	Maintain current level of MPowerment transitional jobs program (including life skills training, job development, and subsidized transitional employment with participating employers) for homeless individuals
Objective: Increase the Percentage of Homeless Persons Moving from Transitional Housing to Permanent Housing to at least 63.5%	
Action Step 1	Provide quarterly progress reports on all residents of Transitional Housing facilities to the Coalition to assure corrective action can be developed if the provider is not meeting the goal of at least 63.5% of clients served exit to PH from TH. Providers should meet annually to develop improvement plans for projects not meeting this goal.
Action Step 2	Expand affordable housing options in the community through rental assistance programs, low income housing tax credit programs, down payment assistance programs, and other programs designed to provide housing opportunities for low income persons.
Action Step 3	Require CoC funded TH programs to provide holistic case management and social services (including financial literacy, life skills, employment training, legal advocacy, etc.) and offer effective after-care services for TH clients.
Objective: Increase the Percentage of Homeless Persons Staying in Permanent Housing over 6 Months to at least 71.5%	
Action Step 1	Provide quarterly progress reports on all residents of Permanent Housing facilities to the Coalition to assure corrective action can be developed if the provider is not meeting the goal of at least 71.5% of participants staying in PH longer than 6 months. Providers should meet annually to develop improvement plans for projects not meeting this goal.
Action Step 2	Provide adequate supportive services, including intensive case management, financial literacy, individual counseling, employment training, life skills, and health care to assure that the resident can stay in permanent housing.
Action Step 3	Analyze the homeless count data and shelter count data to determine which needs of the homeless are most pressing that we will target in our supportive housing projects.

Source: 2008 Continuum of Care, Exhibit 1

3. Homelessness Prevention

The City of Waco will continue to support efforts of human service agencies, social service providers, and other organizations that provide services and assistance to individuals and families who are at imminent risk of becoming homeless.

4. Institutional Structure

Homelessness in the Heart of Texas 6-county region is managed under the CoC concept managed by the Heart of Texas Homeless Coalition. Furthermore, the Continuum of Care carries out its homelessness strategy via a combination of public and private sector organizations. Public sector organizations include state and local government agencies, public housing authorities, school districts, and law enforcement agencies. Organizations from the private sector include nonprofit organizations, faith-based organizations, social service providers, advocacy groups, local foundations, businesses, hospitals, and homeless persons.

5. Discharge Policy

The following narratives from the 2008 Continuum of Care Plan reflect the planned activities to implement a cohesive, community-wide Discharge Coordination Policy by the Heart of Texas Homeless Coalition, which includes the City of Waco.

Foster Care Discharge

HOT Homeless Coalition service providers give preference to former foster youth if shelter is needed in order to prevent homelessness. If services are required to be provided by (adult) homeless service providers, former foster youth receive a full array of services, including counseling, job training/placement, transportation, budgeting, etc.

Children's Protective Services (CPS) Preparation for Adult Living (PAL) staff will provide a presentation to staff, volunteers, and members of the Heart of Texas Homeless Coalition on the PAL program to assure that all HOT Homeless Coalition members are aware of the services provided by CPS to youth in foster care. Foster youth who have been residents of the Methodist Children's Home (MCH) are eligible to receive transition services up to age 25 through the MCH program at the discretion of MCH.

The CPS Preparation for Adult Living (PAL) Program helps foster youth become self-sufficient. The program also provides the following benefits and services:

- Helps youth receive the education, training, and services necessary to obtain employment
- Helps youth prepare for postsecondary training and educational institutions
- Provides personal and emotional support to them through mentors and the promotion of interactions with dedicated adults
- Provides financial housing, counseling, employment, education, and other appropriate support services to former foster youth between the ages of 18-25
- Provides vouchers for education and training, including postsecondary education, to youth who have aged out of foster care.

Health Care Discharge

Local hospitals will provide the best quality care possible to each patient according to their needs. Prior to the patient's discharge, hospital social workers will try to locate an appropriate living arrangement for the patient, using a homeless shelter as a last resort. If, as a last resort, the patient must go to a homeless shelter, the social worker will work with each shelter on a case by case basis, according to the patient's needs, to arrange the discharge in order that the patient may receive the care and rest they need. The hospitals will not discharge a patient into homelessness unless the patient refuses all services offered

to him/her. Each hospital will have a representative attending the monthly HOT Homeless Coalition meetings and on the Mayor's Homelessness Committee.

The HOT Homeless Coalition ensures that all emergency shelter homeless service providers are aware of the discharge policies of local medical facilities and that all emergency shelter homeless service providers will work with medical facilities to assure that potentially homeless persons can be accepted into emergency shelters at times, even those that may not necessarily be the usual time of day for accepting new clients. In addition, the Coalition ensures that all emergency shelter homeless service providers will provide transportation from the medical facility to the emergency shelter facility for the potentially homeless person and that the potentially homeless person has a place to recuperate from his/her illness.

Mental Health Discharge

The HOT Homeless Coalition ensures that all homeless service providers are aware of discharge policies regarding mental health patients and the mental health providers serving clients from this geographical area. The HOT Region Mental Health and Mental Retardation Center (HOTRMHMR) is the entity that coordinates release of patients from the Austin State Hospital. The Veteran's Healthcare Administration works with veterans. Homeless service providers will work cooperatively with mental health providers to prevent mental health patients from being discharged into homelessness.

HOTRMHMR works with Austin State Hospital to develop institutionalized service plans for each patient in their care. The Veterans Administration develops service plans for veterans. Both MHMR and the VA assist homeless individuals with applying for Section 8 housing. Both entities collaborate with other mental health providers as appropriate and engage the patient in the discharge planning process as appropriate.

Correctional Institution Discharge

Currently, there is no formal protocol for correctional institutions. However, the Prisoner Re-entry Committee (PRC) was formed to research and facilitate the protocol. Separate Memorandum of Understandings (MOUs) exist between McLennan County Jail and MHMR, Baylor School of Social Work, HOT Workforce Solutions, and a verbal agreement with the VA. All must work with detainees to help them find housing and services before they are released from jail.

The PRC is a subcommittee of the HOT Homeless Coalition and consists of business leaders, the Homelessness Administrator, representatives from HOT Workforce Solutions, Baylor School of Social Work, VA, MHMR, and the McLennan County Sheriff's Office. The PRC reduces detainee recidivism, thereby reducing crime. The PRC also provides detainees with personal skills and resources to prevent homelessness upon discharge and uses local resources to its fullest capacity. Baylor University provides supervised student interns to assess the needs of detainees and develop service plans to help detainees access services to prevent homelessness prior to discharge.

In 2008, MHMR received two grants to provide a triage unit for the mentally ill and substance abusers, to provide Safe Haven housing, and to connect participants to needed assessment and treatment. In 2008-2009, the PRC will reduce recidivism and assure that local criminal justice systems do not release persons into homelessness. The PRC will develop a single formal protocol including all agency partners into one Memorandum of Understanding.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

NOT APPLICABLE. The City of Waco is not an entitlement under the ESG Program.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

1. Priority Non-Housing Community Development Needs

Owing to the diverse nature of the residents and neighborhoods of the City of Waco, the non-housing community development needs within the City are varied and disparate, but there are some common elements. There are needs for public infrastructure improvements and public facility improvements throughout the City. In addition, there are significant social service needs that are not adequately addressed.

One issue is the lack of public transit, which makes transportation for those with lower incomes and those without cars, a significant problem leading to limited access to employment centers and health care centers. There are also economic development needs

within the City of Waco. However, the limited amount of CDBG resources and the extensive competing demands for these resources severely restricts the number and type of projects that can be undertaken. Beyond these broad categories, there are specific needs within neighborhoods and communities such as business district revitalization, water/sewer improvements, sidewalk improvements, and park improvements.

(See HUD Community Development Needs Table in Additional Information – Appendix C.)

2. Basis for Assigning Priorities

Priorities for community development were established from citizen input and a variety of consultations and meetings. While priorities can be established for the overall program, individual communities may have specific projects and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.

The priorities were established using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG funds
- **Medium** priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with CDBG funds by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-City funds by other entities.

Medium and low priority activities are still important and are not meant to be understood as unnecessary in the City of Waco. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City of Waco has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.

3. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs is a lack of adequate funding. The allocation of federal funds, while significant, is well below levels required to meet the needs of the City's LMI households and neighborhoods.

4. Specific Short- and Long-Term Objectives

Infrastructure

Public infrastructure in many CDBG-eligible areas of Waco is inadequate for current demands. Where and when appropriate, the City will augment its capital expenditures with resources from the Consolidated Plan when those resources support new construction projects or rehabilitation projects of existing units. In addition, these activities must benefit LMI persons. Priority projects in the infrastructure category include the reconstruction of streets and sidewalks that are heavily traveled and in need of repair. These projects will contribute to the safety and quality of life of neighborhoods throughout the City of Waco and will benefit LMI persons.

Short-Term Goals: Assist with traffic and pedestrian enhancements and sidewalk improvements at 15th and Colcord Streets to benefit 3,239 LMI persons.

Long-Term Goals: Provide financial assistance in the construction and replacement of infrastructure elements necessary to preserve existing affordable residential areas. Assist with infrastructure improvements for 10,000 LMI persons over the next five years.

Public Facilities Improvements (Including Parks and Recreation)

In January 2004, the City of Waco Parks and Recreation Department began updating its Parks, Recreation, and Open Space Master Plan that was originally completed in 2000. The department has identified an additional 33 priority needs projects that will be addressed over the next several years. A majority of these projects are located within CDBG eligible areas. As such, the City of Waco plans to provide resources to these projects when available to help improve the City's various parks and playgrounds. Improvements will include safety upgrades and equipment upgrades to ensure that all facilities meet industry standards for safety and ADA compliance.

Short-Term Goals: Assist with park improvements at the Oscar DuConge Community Park to benefit 1,105 LMI persons.

Long-Term Goals: Provide financial assistance in making rehabilitation, repairs, and other improvements to public facilities, such as parks and playgrounds, to enhance the quality of public facilities and increase access to public facilities for LMI persons. Assist with public facilities improvements for 10,000 LMI persons over the next five years.

Economic Development

A Downtown Master Plan is currently being developed for the City of Waco. The study area for the master plan encompasses a one-mile radius of downtown Waco from City Hall. This master planning process is being led by the Greater Waco Chamber of Commerce. The goals of the master plan are to stimulate retail, office, and entertainment uses in the downtown. Future Annual Plans may include appropriations for economic development projects when those requested resources could be shown to benefit low and moderate income residents of Waco. When funds are available, the City will support job training and mentoring services provided through the MPowerment Program in an attempt to improve the economic opportunities available to low income persons.

Short-Term Goals: Provide job training and mentoring services to 20 LMI persons through the Mission Waco MPowerment Program.

Long-Term Goals: Assist 100 LMI persons through the Mission Waco MPowerment Program over the next 5 years. Although the City anticipates supporting area job training programs, such as the MPowerment Program, the City does not foresee using FY 2009-2013 funds for other economic development activities.

Public Services

To assist in providing services to area residents and in building better neighborhoods, the City of Waco may support activities related to the operation of a social services call center

and the area's Homeless Management Information System (HMIS), both operated by the Heart of Texas Region Council of Governments. In addition, the City will provide funding, through a combination of federal and non-federal sources, for code enforcement and demolition activities aimed to improve and sustain the suitable living environment across Waco's various neighborhoods. The City typically demolishes 75 houses per year. The City will support miscellaneous youth educational programs when funding is available, including programs like the Pre-K Therapeutic classrooms and Project Promise, which benefit children from low income families.

Short-Term Goals: Assist with the various youth educational and mentoring programs such as the Pre-K Therapeutic Classrooms and Project Promise. The City will also provide funding to the emergency shelter operated by My Brother's Keeper and the transitional housing facility operated by Compassion Ministries. In addition, the City will provide operational funding for the Homeless Management Information System (HMIS) and the HOTCOG call center. Through the aforementioned programs and services, the City will provide 933 LMI persons with services in FY 2009.

Long-Term Goals: Collaborate with local nonprofit organizations and other social service agencies to provide for the human service needs of 5,000 LMI residents (including homeless and those at risk of becoming homeless).

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan Antipoverty Strategy response:

1. Goals, Programs, and Policies for Reducing the Number of Poverty Level Families

The City of Waco has developed an anti-poverty strategy to support actions that can increase opportunities and resources for area residents living at or below the poverty level. The City's strategy requires it to:

- 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.
- Seek the input and participation of citizens from all neighborhoods and income levels in the community 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 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.
- Maintain and expand flexibility of response to economic and social problems.

2. Estimated Reduction in the Number of Poverty Level Families

Poverty is a function of income. Factors that affect income are education, job training, and employment. The City of Waco, by itself, has very little control over the factors that cause poverty. Such factors include unemployment, substance abuse issues, and lack of transportation options to get to and from work, to name a few.

While the City has little control over the overall factors that cause poverty, the City can elect to support data-measured organizations that provide quality services to low-income residents to help them improve their incomes. For example, the City of Waco, in partnership with nonprofit organizations and businesses, can influence the chances for poverty-stricken residents of moving up and out of poverty. The City can achieve this by supporting organizations that offer job training and placement services as well as drug and alcohol abuse counseling services. In addition, the City can help to reduce the number of residents living in poverty by advocating for increased public transit options to low-income areas, including extended service hours on the evenings and weekends and the addition of new or alternate routes.

Ultimately, federal and state policies on welfare, health care, and the minimum wage are crucial factors in the fight to address and reduce poverty. The City will continue to provide incentives for businesses to locate in low-income areas, to advocate for improved transportation alternatives, to support organizations that provide job training and placement services, to support homeless prevention activities, and to preserve and improve affordable housing options, as part of its strategy to prevent and alleviate poverty.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-Income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

5 Year Strategic Plan LIHTC Coordination response:

NOT APPLICABLE

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Non-homeless Special Needs Analysis response:

1. Priorities and Objectives

The priorities and objectives identified below are not presented in order of preference. They are grouped by type of activity and are based on information obtained from housing and social service providers.

Priorities for the Elderly/Frail Elderly Populations

- Continue to support activities that provide affordable housing for elderly and frail elderly residents at or below 50% of area median income.
- Continue to support activities that provide the elderly and frail elderly with benefits counseling, care coordination, transportation, and other services.
- Explore the possibility of creating new affordable housing options for the elderly population in Waco. There is a need for additional housing units that provide supportive services.

The City will support the efforts of organizations that seek to develop affordable housing for the elderly and frail elderly as well as those organizations that provide services to the elderly and frail elderly. Due to the limited funding amounts the City receives, it cannot allocate CDBG or HOME funds to elderly and frail elderly related projects. However, the City will support such efforts by issuing certificates of consistency for any elderly affordable housing or service-related projects submitted to the City for approval by other entities in Waco.

Priorities for Persons with Mental Illness

- Continue to offer support and assistance to local agencies that provide supportive services and outreach programs to individuals with mental illness.
- Increase the supply of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities. These facilities should provide case management services to residents.

The City of Waco will aid the efforts of area organizations that provide supportive services and transitional and supportive permanent housing options to persons with mental illness. The City will issue certificates of consistency for any projects undertaken by other entities that include the provision of housing and other supportive services for persons suffering from mental illness.

Priorities for Persons with Disabilities

- Increase tenant-based rental assistance subsidies to serve more individuals and families who have disabilities and are in danger of becoming homeless.
- Increase the supply of affordable accessible housing.
- Continue to support activities that provide persons with disabilities with the resources necessary to make improvements to their homes.

The City of Waco will work with Waco Housing Authority and other agencies to increase tenant-based rental assistance. In addition, the City will maintain dialogue with area nonprofits and Waco Housing Authority to evaluate the feasibility of developing larger-scale affordable housing projects that incorporate accessible units. The City of Waco will support efforts to increase the supply of affordable accessible housing by granting certificates of consistency for projects that are submitted to the City for approval by other entities in Waco.

Priorities for Persons with Alcohol and Drug Addiction

- Continue to offer support to local agencies that provide outreach programs to individuals with drug and alcohol problems.
- Increase the supply of transitional and permanent supportive housing for individuals with drug and alcohol addiction.

The City of Waco will offer assistance to local agencies providing outreach services to individuals with drug and alcohol problems. Furthermore, the City will maintain dialogue with area service providers and nonprofit organizations to evaluate the feasibility of developing additional transitional and supportive permanent housing for people with substance abuse issues. The City is willing to grant certificates of consistency for projects submitted for approval by area organizations. Such projects must support individuals with drug and alcohol addiction through the creation of transitional and supportive housing and the provision of supportive services.

Priorities for Persons with HIV/AIDS

- Continue to support efforts that provide affordable housing to people living with HIV/AIDS.
- Continue to support organizations that provide supportive services to people living with HIV/AIDS.

The City of Waco will support area organizations that provide supportive services and affordable housing options for people living with HIV/AIDS. The City will issue certificates of consistency for any projects meeting the aforementioned criteria that are submitted for review.

2. Federal, State, and Local Sources Available to Address Special Needs and Priorities

It is increasingly difficult for the City of Waco to fund non-homeless special needs projects due to the limited amount of funding the City receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to Waco's non-homeless special needs populations.

There are several resources available to support non-homeless special needs housing initiatives, including HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant and project based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, funds from private foundations and other private entities, public housing funds, HOPWA funds, Heart of Central Texas Independent Living Center (HOCTIL), and other state and federal resources.

The City of Waco relies on area organizations, such the Public Health District, the Freeman Center, Waco Housing Authority, HOCTIL, and the local Area Agency on Aging to provide many services to the non-homeless special needs populations. The City will continue to support the efforts of these organizations and other organizations that provide housing and supportive services to non-homeless special needs individuals in Waco.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Non-homeless Special Needs Analysis response:

1. Need for Supportive Housing

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, public housing residents, and persons living with HIV/AIDS. Many persons with such special needs also have very low incomes. It is very difficult to determine the number of individuals with special needs in the City of Waco. The unmet needs data in this section of the CP was obtained from interviews with area organizations that serve special needs populations and also from completed surveys from service providers.

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals,

supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The needs of the City of Waco's special needs subpopulations are described below.

Elderly and Frail Elderly

When a person has one or more limitations on activities of daily living, he or she may need assistance to perform routine activities such as bathing and eating. Therefore, elderly persons that need supportive housing are considered frail. Elderly persons typically need housing assistance for financial reasons or for supportive service to complete their daily routines. Supportive housing is needed when an elderly person is both frail and very low income. Elderly persons that are living on fixed, very low incomes also need affordable housing options.

An estimate of the number of non-homeless elderly and frail elderly requiring supportive services and/or housing was unavailable for the City of Waco. Surveys completed by staff members of various departments within the Area Agency on Aging of the Heart of Texas were reviewed for this analysis. However, no statistics were provided. There is no other data source available to retrieve this information.

Mentally Ill

Severe mental illness includes the diagnosis of psychoses and major affective disorders such as bipolar disorder and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

While there are likely many residents in the City of Waco suffering from mental illness, only a partial estimate on the number of non-homeless mentally ill persons was provided in the agency surveys completed by area nonprofit organizations that service the mentally ill. According to the Freeman Center, 30% of its clients, or 390 individuals, suffer from a dual diagnosis of substance abuse problems and mental illness. In addition, the House Where Jesus Shines identified the need for 55 new beds to house ex-offenders who are released from prison. These clients often suffer from mental illnesses and some from physical disabilities.

Developmentally Disabled

The base definition of developmental disability is an IQ score of less than 70. Within the City of Waco, it is unknown how many non-homeless developmentally disabled individuals are in need of supportive services and supportive housing. Surveys distributed to area organizations that serve the developmentally disabled populations of Waco did not provide any statistical information on unmet needs or the existing population of developmentally disabled individuals. In addition to the completed surveys received, there is no other reliable data source available to retrieve such information.

Physically Disabled

Physically disabled individuals usually require modifications to their living space, including the removal of physical barriers. Generally, accommodations can be made to adapt a residential unit for use by wheelchair bound persons or persons with hearing or vision impairments. It is difficult to identify private rental units that have been adapted. While it is likely that many residents in the City of Waco have physical disabilities, it is unknown how many non-homeless physically disabled persons are in need of housing and supportive

services. In addition, surveys completed by area organizations that serve the physically disabled population did not contain statistics or data on unmet needs. No other data source is available to present this information.

Persons with Alcohol and Other Drug Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment, be identified by current symptomatology or by an assessment of current intake, or by some combination of these approaches.

In 2008, the Freeman Center treated 1,300 clients who had substance abuse problems. Many of these clients also suffered from mental illnesses and the majority of them were non-homeless special needs populations. There was no other statistical information included in the surveys completed by area organizations which serve persons with alcohol and other drug addictions. In addition, no other data source is available to provide this information.

Public Housing Residents

Persons living in public or assisted housing may want to leave public housing if their living situation is stabilized or if homeownership opportunities were available. Family self-sufficiency programs and homeownership programs provide such opportunities.

Waco Housing Authority currently operates a Section 8 homeownership program. There are 15 active participants that are working towards the goal of homeownership. In addition, there have been 15 former Section 8 voucher holders who have already achieved homeownership. In regard to family self-sufficiency programming, the Authority reported that there are 55 participants in the program.

2. Priority Housing and Supportive Service Needs

The non-homeless special needs populations in the City of Waco have a wide range of service needs including transitional housing, supportive housing, counseling, case management, transportation to health care facilities and employment, and more. Data and information used to determine priority supportive housing and supportive service needs of the non-homeless special needs populations in the City of Waco were derived from responses to surveys distributed to organizations that serve these special needs populations. In addition, information was also retrieved from interviews and focus group sessions with area organizations during the planning process.

Several priorities identified were common across the various subcategories of special needs populations. For example, one such priority need identified was more affordable housing. Another need recognized was supportive housing facilities with adequate case management components. Access to health care and employment opportunities was also a common priority for all special needs populations. These populations need access to dental appointments, doctor appointments, employment centers, and job training and placement services.

In regard to the elderly and frail elderly populations, services such as benefits counseling and care coordination were identified as priority needs. Home repair grants, property tax assistance, and utility payment assistance were also listed as priority needs for elderly residents that still own their homes since this population is on fixed incomes.

The following table provides an estimate for the unmet needs for all non-homeless special needs populations in the City of Waco.

3. Basis for Assigning Priority

Priorities for the special needs non-homeless populations were established from citizen input and a variety of consultations and meetings. The priorities were created using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG funds.
- **Medium** priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded.
- **Low** priorities are those activities that will NOT be funded with CDBG funds by the City; however, the City will consider providing certifications of consistency and supporting applications submitted for non-County funds by other entities.

The priorities categorized as Medium and Low priority activities are still important and are not meant to be understood as being unnecessary in the City of Waco. Rather, it is perceived that those needs may have other, more appropriate funding sources. The City of Waco has identified a limited number of priorities to provide a focus for activities that will be funded over the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner.

4. Obstacles to Meeting Underserved Needs

The primary obstacle to meeting underserved needs of the non-homeless special needs populations will be a considerable lack of public and private resources to fully address the priorities identified in the CP.

5. Inventory of Existing Facilities and Services

There are several housing facilities serving City of Waco residents with non-homeless special needs. The following table provides additional information on these facilities:

Inventory of Special Needs Facilities and Services

Organization/ Facility	Type	Number of Beds/Units	Clients
Salvation Army - Booth Gardens	HUD 202 Elderly Housing	192 units	Elderly, Disabled
Freeman Center	6 Residential Treatment Facilities	104 beds	Adults recovering from chemical dependency
House Where Jesus Shines	Transitional housing for ex-offenders	45 beds	Ex-offenders, Ex-offenders suffering from mental illness
Heart of Texas Region Mental Health/ Mental Retardation Center (HOTRMHMR Center)	Residential Care Facilities	30 beds as part of the collaborative w/ the Waco Housing Authority & 32 beds as part of the Crisis Care Center	Adults suffering from mental illness or mental retardation

There are several organizations located in Waco that provide special needs populations with supportive services and supportive housing facilities. For example, the Freeman Center provides substance abuse treatment services to residents of central Texas, including both

housing and related-supportive services such as counseling and case management. Currently, the various residential treatment facilities managed by the Freeman Center provide 104 beds. In 2008, the Freeman Center treated 1,300 clients. Approximately 30% of the clients served by the Freeman Center have been dually diagnosed with alcoholism and mental health problems. This population needs transitional housing and permanent housing with a heavy case management component.

The House Where Jesus Shines (HWJS) is another organization that provides services to special needs populations. Specifically, the HWJS is an after-care residence exclusively designed for men being released from prison to help them transition more effectively into society. Most of the clients serviced by the HWJS suffer from a variety of physical disabilities and mental illnesses. The House Where Jesus Shines currently houses 45 men. However, space is needed for 100 men, or an additional 55 clients.

The Salvation Army of Waco operates the William and Catherine Booth Garden Apartments, a 192-unit multi family living housing facility that provides safe and comfortable living conditions at moderate costs for senior citizens and those with physical handicaps or mobility impairments.

The Heart of Texas Region Mental Health Mental Retardation Center (HOTRMHMR Center) provides services to people with mental disabilities in an effort to allow them to live and work in the community. The HOTRMHMR Center operates several facilities for the special needs populations in Waco. Currently, the HOTRMHMR Center provides 30 supportive housing beds as part of its collaboration with Waco Housing Authority and an additional 32 beds in the Crisis Care Center. Both facilities are for adults suffering from mental illness and mental retardation. There are six counties served by HOTRMHMR. However, most of their facilities are located in the City of Waco.

While the Area Agency on Aging of the Heart of Texas does not provide housing for area elderly, AAAHOT does provide supportive services to the elderly population in Waco. AAAHOT seeks to develop, maintain, and provide a comprehensive continuum of care for all persons age 60 and older in the Heart of Texas region. The AAAHOT also seeks to provide advocacy, assistance, and a window of access to all health and human service programs.

As previously mentioned, Waco Housing Authority administers a family self-sufficiency program for its public housing residents and also runs a homeownership program for Section 8 voucher holders.

6. Justification of Use of HOME Funds for TBRA

At this time, the City of Waco does not plan to use HOME funds to support tenant based rental assistance projects.

However, due to the number of cost-burdened rental households and the limited supply of Section 8 Housing Choice Vouchers, the City recognizes the program may be needed within the next five years and will consider funding TBRA programs, especially TBRA programs for homeless, special needs, and very low-income populations.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

5 Year Strategic Plan HOPWA response:

NOT APPLICABLE. The City of Waco is not an entitlement under the HOPWA Program.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Specific HOPWA Objectives response:

NOT APPLICABLE. The City of Waco is not an entitlement under the HOPWA Program.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

NOT APPLICABLE.

Part 2

APPENDICES

Appendix A

Evidence of Citizen Participation

esday, June 2

Rain forest 'Up'

Creators took trip to South America to influence movie's look

By Sigal Ratner-arias
Associated Press

NEW YORK — When the filmmakers at Pixar watched a documentary about the Venezuelan rain forest, they wondered at first if that place even really existed on Earth.

Looking for a location to develop their next animated feature, they decided to travel to that magical place. Not only did they hone their story there, but they found another "character" — the landscape itself, much of which inspired the film's dreamlike locations.

Up opened Friday with Venezuela as one of its main characters, as director Pete Docter and story supervisor Ronnie del Carmen told the AP in a recent interview.

AP: What places that you

visited movie DOCTER: We focused on Venezuela in the movie. We went to another place, but the focus was on Venezuela. DOCTER: When we have a feature of the documentary on the DVD they will want to go.

feeling ... And also how the rocks look like, how slippery the road is, how big things are: (the characters) can walk, but is gonna be hard. We got to know the characters more and how they would behave in this landscape. My feeling is that the location is also a character in the movie.

AP: How do you expect the movie to affect those places in terms of tourism?

DOCTER: When we have a feature of the documentary on the DVD they will want to go.



Disney photo

The animated environments in *Up* were inspired from real jungles of South America.

Dangers lurk

By Kevin McDonough
United Feature Syndicate

Few questions make you sit up and pay attention more than "Is Your House Killing You?" (8:30 p.m., Sundance). This Australian series invites two environmental scientists into average homes so they can search for the often-invisible poisons that can contribute to serious health conditions.

In the debut "Killing," they call upon a family beset by asthma, headaches, runny noses and scratchy eyes. Hanging out with this bunch is like watching the network nightly news. They're a nonstop anti-histamine commercial.

Sniffles aside, everything seems hunky-dory at first. But then we discover that dad operates an unvented painting and silk-screening business in the basement, filling the home with noxious gases and deadly chemicals. And decades of bad plumbing, leaks and the occasional floods have left the work-

TUN

damp. Thing is, they're in a back yard with no use of house repairs. Good folks in the 'syr as norm part, va

Other

How the deal (7 p.m.) On season 4 PG, part as God (7 p.m.) not his (8 p.m.) Jack



CITY OF WACO PUBLIC NOTICE

Notice of Public Hearing to Receive Comments on the
2009 Five Year Consolidated Plan and
2009/2010 Consolidated 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 2009 Five Year Consolidated Plan and 2009/2010 Consolidated 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 2009/2010 CDBG and HOME funds. The plans were made available for the public's review from May 1, 2009 through June 2, 2009.

Estimated funding amounts for the program year 2009 funds that will be available October 1, 2009 through September 30, 2010 and types of activities that can be funded are as follows:

- Community Development Block Grant Program (CDBG): \$1,650,791
 - 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 Partnership Act (HOME): \$941,929
 - 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.

A Public Hearing will be held on June 16, 2009 at 6:00 p.m. in the Bosque Theatre at the Waco Convention Center. Questions or Comments may be addressed to:

Housing and Community Development Services

City of Waco

City Hall, Basement

200 Austin Avenue

Waco, Texas 76702

Patricia W. Ervin
City Secretary

WACO CITY COUNCIL MEETING
TUESDAY, JUNE 16, 2009
3:00 P.M. and 6:00 P.M.
DECORDOVA ROOM / BOSQUE THEATRE
WACO CONVENTION CENTER

We would like to WELCOME each of you to the meeting today.
Persons with disabilities who plan to attend this meeting and who may need
auxiliary aides or services should contact Patricia W. Ervin, City Secretary,
at (254) 750-5750 at least twenty-four (24) hours before this meeting so that
appropriate arrangements can be made.

The Waco City Council may convene into an Executive Session at anytime during the course
of the meeting to discuss appropriate items. Times indicated are estimated.

WORK SESSION

**Est.
Time**

- **Review of Business Session Agenda** 3:00p.m.

- A. **WS-309** Continue discussion of an amendment to the Zoning Ordinance 3:30p.m.
 pertaining to the regulation of off-premise signs (billboards) and
 digital signs in the City of Waco and its extra-territorial jurisdiction
 (ETJ).

- B. **WS-310** Discussion of an amendment to the Zoning Ordinance creating the 3:50p.m.
 downtown overlay district and all accompanying regulating sections
 of the district.

- C. **WS-311** Discussion on changes to the Smoking Ordinance 4:15p.m.

- D. **WS-312** Council requests for scheduling of future Agenda Items. 4:45p.m.

**EXECUTIVE SESSION
DECORDOVA ROOM**

5:00p.m.

Notice is hereby given that the City Council will go into Executive Session in accordance with the following provisions of the Tax Code: Sec. 321.3022 to receive information or question employees or third parties regarding information received from the comptroller relating to sales taxes; and the Government Code: Sec. 551.071(1)(A) pending or contemplated litigation; 551.071(1)(B) a settlement offer; Sec. 551.071(2) an attorney-client privilege/relationship; Sec. 551.072 the purchase, exchange, lease, or value of real property; Sec. 551.073 a gift and/or donation; 551.074(a)(1) the appointment, employment, evaluation, reassignment, duties, discipline, or dismissal of a city officer or employee including City Council Members, the City Manager, City Secretary, City Attorney, and Municipal Judge; Sec. 551.074 (a)(2) to hear a complaint or charge against a city officer or employee; and Sec. 551.076 the deployment or specific occasions for implementation of security personnel or devices; 551.087(1) to discuss commercial or financial information that the City has received from a business prospect that the City seeks to have locate, stay, or expand in or near the City of Waco with which the City is conducting economic development negotiations; Sec. 551.087(2) to discuss the offer of a financial or other incentive to a business prospect that the City seeks to have locate, stay, or expand in or near the City of Waco; Sec. 551.088 to discuss a test item or information related to a test item.

The City Council may go into Executive Session on any item listed on the Agenda in accordance with Chapter 551 of the Government Code.

**BUSINESS SESSION
BOSQUE THEATRE
6:00 p.m.**

PLEDGE OF ALLEGIANCE

MINUTES

1. **MIN-313** Work/Business Session – Tuesday, June 2, 2009

PUBLIC HEARINGS

2. **PH-314** Conduct a public hearing concerning the disclosure of the family relationship between Patricia Johnson, an applicant for a New HOME Acquisition Loan in an amount up to \$20,000.00, and a City employee, Eddie Lee Long, for the purchase of a home located at 1009 Preston Street, Waco, Texas, funded by the U.S. Department of Housing and Urban Development HOME Investment Partnership Program.

NO COUNCIL ACTION REQUIRED

3. **PH-315** Conduct a public hearing to receive comments on the 2009 / 2013 Five Year Consolidated Plan and 2009 / 2010 Annual Action Plan prior to submission to the U.S. Department of Housing and Urban Development.

NO COUNCIL ACTION REQUIRED

4. **PH-316** Conduct a public hearing on a resolution approving the Final Planned Unit Development Plan for property located at 4820 Hillcrest Drive and described as Lots 2 and 3, Block 1, McCracken Addition. (Case #Z-09-12 – Alford Construction, Inc. d/b/a The Alford Co.).

PC RECOMMENDATION: 9 – 0 Approval

STAFF RECOMMENDATION: Approval

MOTION ON RESOLUTION

5. **PH-317** Conduct a public hearing on an ordinance to amend the concept plan for a Planned Unit Development (PUD) on the property described as The Saddle Creek Development consisting of 45.6 acres, more or less, out of the James Lane Survey, located in the 10,000 Block of China Spring Road. (Case #Z-09-14 Thomas Parnell McNamara, Jr.) **FIRST READING**

PC RECOMMENDATION: 9 – 0 Approval

STAFF RECOMMENDATION: Approval

MOTION ON ORDINANCE

6. **PH-318** Conduct a public hearing on an ordinance amending certain sections of Chapter 28 "Zoning" Article VIII. "Signs" of the Code of Ordinances for the City of Waco that regulate Off-premise Signs (Billboards) and Digital Signs in the City of Waco and its Extraterritorial Jurisdiction (ETJ). **FIRST READING**

MOTION ON ORDINANCE

7. **PH-319** Conduct a public hearing on an ordinance amending Division 23 – Brazos River Corridor District of Chapter 28 Zoning of the Code of Ordinances for the City of Waco to revise the boundaries of the District to remove properties for inclusion in the Downtown Overlay District. **FIRST READING**

PC RECOMMENDATION: 7 – 2 Approval

STAFF RECOMMENDATION: Approval

MOTION ON ORDINANCE

8. **PH-320** Conduct a public hearing on an ordinance amending Division 27 – West End District of Chapter 28 Zoning of the Code of Ordinances for the City of Waco to revise the boundaries of the District to remove properties for inclusion in the Downtown Overlay District. **FIRST READING**

MOTION ON ORDINANCE

9. **PH-321** Conduct a public hearing on an ordinance amendment to Chapter 28 Zoning of the Code of Ordinances for the City of Waco creating a downtown district and all accompanying regulating sections of the overlay district. **FIRST READING**

MOTION ON ORDINANCE

10. **PH-322** Conduct a public hearing concerning the appeal of the denial of a dance hall license to Minnie P. Thomas for the premises located at 901 E. Johnson Street.

STAFF RECOMMENDATION: UPHOLD DENIAL

MOTION ON RESOLUTION

- Hearing of any visitor concerning City business.

CONSENT AGENDA

- Consider consent agenda.

Agenda Numbers RES- 323 through RES- 340 require no formal public hearing and are subject to being approved in a single motion. However, any City Council Member or the City Manager may remove an item from the Consent Agenda to allow discussion and voting on the item individually.

RESOLUTIONS

BIDS / PURCHASES

11. **RES-323** Consider approval of a resolution authorizing the City Manager to reject all bids from vendors for RFB 2009-034, Liquid Oxygen Equipment Lease and LOX Supply Contract for the DAF (Dissolved Air Flotation) Facility.
12. **RES-324** Consider approval of a resolution awarding a contract to H & B Contractors, Inc., McGregor, Texas, lowest and best responsible bidder, in an amount not to exceed \$108,502.00 for the Cameron Park Zoo Parking Lot Expansion and authorizing the City Manager to execute any document in connection therewith.
13. **RES-325** Consider approval of a resolution awarding a bid and authorizing the City Manager to purchase two Backup Generators for the Waco-Woodway and Transfer Lift Stations from Integrated Power Supplies International Inc., Henrietta, NY lowest and best responsible bidder, in an amount not to exceed \$279,400.00.
14. **RES-326** Consider approval of a resolution approving the award of a contract for the construction of water improvements by a private developer, Swanson CS, Ltd., to JNB Construction, Ltd., of Waco, Texas, lowest and best responsible bidder, for The Willow Bend Addition, Phase 2 in an amount not to exceed \$102,296.07; and authorizing the City Manager to execute a Water Improvement Refund Contract with Swanson CS, Ltd., in an amount not to exceed \$90,296.07.
15. **RES-327** Consider approval of a resolution authorizing the City Manager to issue a competitive sealed proposal for a consultant to facilitate participation in the Electric Reliability Council of Texas (ERCOT) Emergency Interruptible Load Services (EILS).
16. **RES-328** Consider approval of a resolution awarding a twelve (12) month supply contract with an option to renew for four (4) additional twelve (12) month periods for a total term of five (5) years for police body armor to Casco Industries of Grand Prairie, Texas, the bidder who is providing the goods at best value to the City, and authorizing the City Manager to make purchases under said contract in an amount not to exceed \$131,674.00 during FY 2008-09.

AGREEMENTS / CONTRACTS

- 17. RES-329** Consider approval of a resolution authorizing the City Manager to renew a contract with Blue Cross Blue Shield of Texas, Dallas, Texas, for an additional one-year term, for the purpose of providing third party administrative (TPA) services and individual and aggregate stop loss coverage for a self-funded health and prescription insurance plan in an amount not to exceed \$950,500.00 for FY 2009-10, and authorizing the City Manager to execute any other documents necessary in connection therewith.
- 18. RES-330** Consider approval of a resolution authorizing the City Manager to execute renewal agreements with Prudential Insurance Company of America, Roseland, New Jersey, for an additional one (1) year term, for the following: (1) an agreement for the purpose of providing long-term disability insurance to the City of Waco, in an amount not to exceed \$87,150.00; and (2) an agreement for the purpose of providing short-term disability insurance to City employees, and authorizing the City Manager to execute any other documents necessary in connection therewith.
- 19. RES-331** Consider approval of a resolution authorizing the City Manager to execute a renewal agreement with Prudential Insurance Company of America, Roseland, New Jersey, for a term of one year to provide group life and accidental death and dismemberment insurance for City of Waco employees and retirees in an amount not to exceed \$435,000.00 for Fiscal Year 2009-10 and authorizing the City Manager to execute any other documents necessary in connection therewith.
- 20. RES-332** Consider approval of a resolution authorizing the City Manager to execute a renewal agreement with UnitedHealthcare Specialty Benefits, Golden Valley, Minnesota, for a term of one (1) year, to provide voluntary vision insurance benefits to City employees, and authorizing the City Manager to execute any other documents necessary in connection therewith.
- 21. RES-333** Consider approval of a resolution ratifying the execution of an amendment to the contract with the Department of State Health Services (DSHS) to provide additional personnel, supplies and materials in connection with the full scale Emergency Management exercise held on May 21, 2009, and to increase the total amount to be reimbursed by DSHS to the City from an amount not to exceed \$89,173.00 to an amount not to exceed \$94,327.00.

22. **RES-334** Consider approval of a resolution authorizing the City Manager to amend a professional services agreement with United States Right of Way Co., Highland Village, Texas, for the acquisition of right of way to five additional parcels on the Panther Way Street Project for an additional fee not to exceed \$13,250.00.

ECONOMIC DEVELOPMENT

23. **RES-335** Consider approval of a resolution authorizing the amendment to an existing Development and Tax Abatement Agreement with Trivan Truck Body (Texas), LLC to change the term of the agreement from January 1, 2008 – December 31, 2012 to January 1, 2009 – December 31, 2013, and authorizing the City Manager to execute the necessary documents in connection therewith.

GRANTS / SUPPORT

24. **RES-336** Consider approval of a resolution authorizing the City Manager to execute and submit an application to the Bulletproof Vest Partnership Program of the U.S. Department of Justice, Bureau of Justice Assistance, for reimbursement of up to fifty percent of the cost of bulletproof vests to be purchased by the Waco Police Department, and authorizing the City Manager to execute any documents in connection therewith, and/or furnish additional information/documentation as may be deemed necessary for the implementation of said program, and matters related thereto
25. **RES-337** Consider approval of a resolution approving a Grant Adjustment Notice from the Governor's Division of Emergency Management through the Department of Homeland Security to extend the completion date for achieving regional interoperable public safety radio communications in a proposed two-phase project (Public Safety Interoperable Communications (PSIC) with various public safety agencies in the Houston / Harris County vicinity and authorizing the City Manager to approve any further completion date extensions and execute all documents in connection therewith.

WATER / SEWER

26. **RES-338** Consider approval of a resolution authorizing compensation for an easement on the Waco Drive Water Realignment Project in the amount of 775.00 for a total compensation of \$2,125.00.

CHANGE ORDERS / AMENDMENTS / CANCELLATIONS

27. **RES-339** Consider approval of a resolution amending Resolution No. 2008-414 (as previously amended by Resolution No. 2009-035 and 2009-291) to increase the expenditure for professional services (engineering and planning) from Reynolds, Smith & Hill, Inc by \$30,000 to cover the fees associated with the preparation of an application to the Federal Aviation Administration to collect Passenger Facility Charges so that the total fee FY2008-09 will not exceed \$2,546,263.81.

HOUSING / HOMES

28. **RES-340** Consider approval of a resolution requesting the Texas Department of Housing and Community Affairs (TDHCA) award the City's allocation from the Department of Energy (DOE) Weatherization Assistance Program (WAP) to the Economic Opportunities Advancement Corporation (EOAC), who is the existing subrecipient organization in the area.

COUNCIL REPORTS

29. **CR-341** Appointments to various Boards and Commissions subject to meeting qualifications.

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.

Leah Hayes, City Attorney



CITY OF WACO

PUBLIC NOTICE

Notice of Public Hearing to Receive Comments on the 2009 Five Year Consolidated Plan and 2009/2010 Consolidated 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 2009 Five Year Consolidated Plan and 2009/2010 Consolidated 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 2009/2010 CDBG and HOME funds. The plans were made available for the public's review from May 1, 2009 through June 2, 2009.

Estimated funding amounts for the program year 2009 funds that will be available October 1, 2009 through September 30, 2010 and types of activities that can be funded are as follows:

- **Community Development Block Grant Program (CDBG): \$1,650,791**
 - **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 Partnership Act (HOME): \$941,929**
 - **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.

A Public Hearing will be held on June 16, 2009 at 6:00 p.m. in the Bosque Theatre at the Waco Convention Center. Questions or Comments may be addressed to:

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

Patricia W. Ervin
City Secretary

Achievement Medal with a star, Combat Action Ribbon, Presidential Unit Citation, Meritorious Unit Citation, Navy Unit Citation, and Iraq Campaign Medal with 3 stars. His badges are Expert Marksman (3rd award) and Pistol Sharpshooter. He was the USO Marine Hero of the Year in 2004. The award was presented by General George Myers, USAF, Chairman of the Joint Chiefs in Washington, D.C. on October, 2004.

GySgt Galvan is married to Beth Galvan and they have two sons. Ace is 2 years old and Gage was born on December 25, 2008 at 29 Palms MCB while Nick was in Iraq.

Galvan graduated from Connally High School in 1998. He enlisted in the USMC in March of 1999.



Congratulations

Gabriella Monique Garcia
University High School

Class of 2009

Daughter of

Tony and Diane Castaneda
Granddaughter of Pedro H. and
Alleta G. Garcia, Sr. and
Belen Castaneda

To my daughter, Gaby:

Congratulations on a job we'll done! Your family is very proud of you. I know that you will accomplish all that you set your mind to and more. May God keep you and protect you as you begin a new journey in your life. And remember that no matter where you are in this world, you will always be my baby girl. You are my love, my life and my future. May all your dreams come true.

With all my heart,
love,

Mom, Diane Castaneda

Appendix B

Evidence of Agency Consultation

**City of Waco
AFFORDABLE HOUSING PROVIDER /
COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) SURVEY**

2009-2013 FIVE YEAR CONSOLIDATED PLAN

The City of Waco is in the process of preparing its Five-Year Consolidated Plan for submission to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan will serve as a blueprint for the expenditures of federal funds in Waco from September 1, 2009 August 31, 2014.

As part of this five-year planning process, the City is required to identify the housing and community development needs for low-moderate income persons and households, as well as persons with special needs such as disabilities, substance abuse, mental illness, HIV/AIDS, the elderly, etc. Your participation in this planning process is important if the City is to develop an accurate strategy that addresses the priority needs of these groups and individuals.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to the address below. Kindly attach any additional information (statistics, surveys, studies, reports, applications, observations, annual reports, etc.) that will help the City to identify affordable housing needs, including barriers to affordable housing and employment issues.

Thank you for your prompt response to this survey and for assisting the City of Waco with completing its consolidated planning responsibilities. If you have any questions regarding the survey, please contact:

**Vicki Halfmann
City of Waco
Housing & Community Development Services
City Hall Basement
300 Austin Avenue
Waco, TX 76702
Phone 254.750.5664**

AFFORDABLE HOUSING PROVIDER & COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO) SURVEY

1. Name of organization: _____
2. Name of person completing this survey: _____
3. Title of person completing this survey: _____
4. Mailing address: _____
5. Telephone number: _____ Fax number: _____
6. E-mail address: _____
7. What are the mission, principal activities, and service area of your organization? Attach a brochure, if available.

8. What special needs classification of persons and/or households does your organization serve? (Example: persons with disabilities, persons with HIV/AIDS, etc.)

9. Please describe the housing and/or supportive service needs of the area in which you are based.

10. What is the magnitude of the need? Please attach any statistics, records, or survey results that substantiate this need.

11. In your opinion, what is the major unmet housing and/or supportive service need *faced by your organization*?

12. In your opinion, what is the major unmet housing and/or supportive service need in the *City of Waco*?

13. Does your organization *develop* housing? Yes _____ No _____

14. If yes, please describe the housing developments planned by your organization *for the next five years*. (Please indicate the type of housing, location, type of residents served, number of units, etc.) Use additional sheets if necessary.

Check all that apply	Type of housing	No. of units	Neighborhood Location	Type of residents served
	Rental			
	For sale			
	Other (assisted living, etc.)			

15. Does your organization *manage* housing? Yes _____ No _____

16. If yes, please check the type of housing your organization manages and the total number of units.

☐ Rental # _____

☐ Other # _____

17. If your organization manages or develops housing, please complete the chart below (Priority Housing Needs) if your organization develops and/or manages housing.

EXPLANATION OF CHART:

Current Need: Number of housing units needed to meet your current demand

Current Inventory: Number of housing units you currently have available to meet your demand

Unmet Need/Gap: Difference between the current need and current inventory

Goals to Address Unmet Need/Gap: Number of new housing units you plan to develop and make available over the next five years to meet your unmet need/gap

Priority Need Level: Describes need level to meet your unmet need/gap as high, medium, or low priority

MFI _____ = Median Family Income

The 2008 MFI limits for the City of Waco for 1-8 person households are as follows:

Household size:								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people +
0-30% of MFI	\$ 10,550	\$ 12,100	\$ 13,600	\$ 15,100	\$ 16,300	\$ 17,500	\$ 18,700	\$ 19,950
31-50% of MFI	\$ 17,650	\$ 20,150	\$ 22,700	\$ 25,200	\$ 27,200	\$ 29,250	\$ 31,250	\$ 33,250
51-80% of MFI	\$ 28,200	\$ 32,250	\$ 36,250	\$ 40,300	\$ 43,500	\$ 46,750	\$ 49,950	\$ 53,200

PRIORITY HOUSING NEEDS (households)			Current Need	Current Inventory	Unmet Need/Gap	Goals to Address Unmet Need/Gap	Priority Need Level (High, Medium, Low)
<i>Example</i>			<i>20</i>	<i>10</i>	<i>10</i>	<i>5</i>	<i>Medium</i>
Renter	Small Related Family (2-4 persons)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	Large Related Family (5 or more persons)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	Elderly (Age 62+)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	All Other	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
Owner			0-30% of MFI				
			31-50% of MFI				
			51-80% of MFI				
Special Needs		0-80% of MFI					
Total Goals							

18. Does your organization have any new projects or initiatives planned for the next five years? Please describe the nature, location, anticipated beneficiaries, anticipated cost of the projects, and funding sources.

19. For each of the projects listed in #18, please describe any partnerships you may undertake to implement the projects (example: Waco Housing Authority, other nonprofit organization, etc.)

Thank you for completing this survey. Please attach any additional thoughts or information (studies, surveys, reports, statistics, etc.) that may assist the City in completing its affordable housing and supportive services needs assessment.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to Vicki Halfmann.

**City of Waco
GENERAL SURVEY**

2009-2013 FIVE YEAR CONSOLIDATED PLAN

The City of Waco is in the process of preparing its Five-Year Consolidated Plan for submission to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan will serve as a blueprint for the expenditures of federal funds in Waco from September 1, 2009 August 31, 2014.

As part of this five-year planning process, the City is required to identify the housing and community development needs for low-moderate income persons and households, as well as persons with special needs such as disabilities, substance abuse, mental illness, HIV/AIDS, the elderly, etc. Your participation in this planning process is important if the City is to develop an accurate strategy that addresses the priority needs of these groups and individuals.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to the address below. Kindly attach any additional information (statistics, survey s, studies, repor ts, applications, observations, annual reports, et c.) that will help the City to identify affordable housing needs, including barriers to affordable housing and em ployment issues.

Thank you for your prompt response to this survey and for assisting the City of Waco with completing its consolidated planning responsibilities. If you have any questions regarding the survey, please contact:

**Vicki Halfmann
City of Waco
Housing & Community Development Services
City Hall Basement
300 Austin Avenue
Waco, TX 76702
Phone 254.750.5664**

GENERAL SURVEY

ONLY COMPLETE THE SECTIONS OF THIS SURVEY THAT APPLY TO YOUR ORGANIZATION.

1. Name of organization: _____
2. Name of person completing this survey: _____
3. Title of person completing this survey: _____
4. Mailing address: _____
5. Telephone Number: _____ Fax Number: _____
6. E-mail address: _____
7. What are the mission, principal activities, and service area of your organization? Attach a brochure, if available.

8. What services does your organization provide relative to housing and community development?

9. Please describe the housing and/or community development needs of your organization's clientele. What is the magnitude of the need? Please attach any statistics, records, or survey results that substantiate this need.

10. In your opinion, what is the major unmet housing and/or community development need *faced by your organization*?

11. In your opinion, what is the major unmet housing and/or community development need *in the City of Waco*?

12. Does your organization have any new projects or initiatives (relative to housing and community development) planned *for the next five years*? Please describe the nature, location, anticipated beneficiaries, and anticipated cost of the projects. Also, please describe any partnerships you may undertake to implement the projects (e.g., for-profit housing developer, foundation, etc.).

Thank you for completing this survey. Please attach any additional thoughts or information (studies, surveys, reports, statistics, etc.) that may assist the City in completing its affordable housing and supportive services needs assessment.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to Vicki Halfmann.

**City of Waco
HOMELESS ASSISTANCE PROVIDER /
HEALTH & HUMAN SERVICE PROVIDER SURVEY**

2009-2013 FIVE YEAR CONSOLIDATED PLAN

The City of Waco is in the process of preparing its Five-Year Consolidated Plan for submission to the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan will serve as a blueprint for the expenditures of federal funds in Waco from September 1, 2009 August 31, 2014.

As part of this five-year planning process, the City is required to identify the housing and community development needs for low-moderate income persons and households, as well as persons with special needs such as disabilities, substance abuse, mental illness, HIV/AIDS, the elderly, the homeless, etc. Your participation in this planning process is important if the City is to develop an accurate strategy that addresses the priority needs of these groups and individuals.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to the address below. Kindly attach any additional information (statistics, survey s, studies, reports, applications, observations, annual reports, et c.) that will help the City to identify affordable housing needs, including barriers to affordable housing and employment issues.

Thank you for your prompt response to this survey and for assisting the City of Waco with completing its consolidated planning responsibilities. If you have any questions regarding the survey, please contact:

**Vicki Halfmann
City of Waco
Housing & Community Development Services
City Hall Basement
300 Austin Avenue
Waco, TX 76702
Phone 254.750.5664**

**HOMELESS ASSISTANCE PROVIDER /
HEALTH & HUMAN SERVICE PROVIDER SURVEY**

1. Name of organization: _____
2. Name of person completing this survey: _____
3. Title of person completing this survey: _____
4. Mailing address: _____
5. Telephone Number: _____ Fax Number: _____
6. E-mail address: _____
7. What are the mission, principal activities, and service area of your organization? Attach a brochure, if available.

8. What special needs classification of persons and/or households does your organization serve? (Example: persons with physical disabilities, persons with visual impairments, etc.)

9. In your opinion, what is the major unmet housing and/or supportive service need *faced by your organization*?

10. What is the magnitude of the need? Please attach any statistics, records, or survey results that substantiate this need.

11. In your opinion, what is the major unmet housing and/or supportive service need in *the City of Waco*?

12. What is the magnitude of the need? Please attach any statistics, records, or survey results that substantiate this need.

13. Does your organization *develop* housing? Yes _____ No _____

14. If yes, please provide details in the chart below of the housing developments planned by your organization for the next five years. Attach additional sheets if necessary.

Check all that apply	Type of housing	No. of units	Neighborhood Location	Type of residents served
Rental				
For sale				
	Other (assisted living, etc.)			

15. Does your organization *manage* housing? Yes _____ No _____

16. If yes, please check the type of housing your organization manages and the total number of units.

☐ Rental # _____

☐ Other # _____

17. *If your organization develops or manages housing*, please complete the chart below (Priority Housing Needs). This information will assist the City in identifying the number of low-moderate income persons and households with disabilities, who are in need of housing

EXPLANATION OF CHART:

Current Need: Number of housing units needed to meet your current demand

Current Inventory: Number of housing units you currently have available to meet your demand

Unmet Need/Gap: Difference between the current need and current inventory

Goals to Address Unmet Need/Gap: Number of new housing units you plan to develop and make available **over the next five years** to address your unmet need/gap

Priority Need Level: Describes need level to meet your unmet need/gap as high, medium, or low priority

MFI _____ = Median Family Income

The 2008 MFI limits for the City of Waco for 1-8 person households are as follows:

Household size:								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people +
0-30% of MFI	\$ 10,550	\$ 12,100	\$ 13,600	\$ 15,100	\$ 16,300	\$ 17,500	\$ 18,700	\$ 19,950
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51-80% of MFI	\$ 28,200	\$ 32,250	\$ 36,250	\$ 40,300	\$ 43,500	\$ 46,750	\$ 49,950	\$ 53,200

PRIORITY HOUSING NEEDS (households)			Current Need	Current Inventory	Unmet Need/Gap	Goals to Address Unmet Need/Gap	Priority Need Level (High, Medium, Low)
Example			20	10	10	5	Medium
Renter	Small Related Family (2-4 persons)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	Large Related Family (5 or more persons)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	Elderly (Age 62+)	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
	All Other	0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
Owner		0-30% of MFI					
		31-50% of MFI					
		51-80% of MFI					
Special Needs		0-80% of MFI					
Total Goals							

18. Please describe any partnerships you may undertake to implement your housing projects.

Thank you for completing this survey. Please attach any additional thoughts or information (studies, surveys, reports, statistics, etc.) that may assist the City in completing its affordable housing and supportive services needs assessment.

Please complete this survey and bring it with you to your focus group session on March 11 or 12. Alternatively, you can mail it no later than March 16, 2009 to Vicki Halfmann.

PUBLIC HOUSING

- Example for breakdown format:

[illegible]

- 1

5. When did your Authority last update its Section 504 needs assessment and transition plan?
_____ (year)
a. What is the status of the Authority's transition plan? _____

6. Of the total public housing units owned and managed by your Authority, how many units currently meet UFAS accessibility standards?
a. Number of accessible units for persons with mobility disabilities? _____
b. Number of accessible units for persons with sight and hearing disabilities? _____
7. Are accessible units in family public housing available to disabled families with children?
Yes ____ No ____
8. Of the total number of accessible units reported in Question 6, how many are currently occupied by persons/households with disabilities? _____
9. Number of non-elderly persons with disabilities currently living in elderly public housing units:

10. Please complete the attached **Table A** and return it with your survey response. (This table is similar to the one the Authority must complete for its Agency Plan.)
11. What is the average amount of time that an applicant remains on the waiting list for public housing?

12. Is the public housing waiting list currently open? Yes ____ No ____
a. If no, when was your waiting list last opened and for how long? _____

13. Do you have any local preferences for admission of eligible applicants?
Yes ____ No ____
a. If yes, specify preference(s): _____

14. Please list the top three public housing resident initiatives being carried out by your Authority.
a. _____
b. _____
c. _____
15. Please describe the major unmet public housing needs in your jurisdiction: (For example, an additional 50 three- and four-bedroom public housing units are needed to meet the housing needs of Somali immigrants.)

16. Have you received, or do you plan to apply for, any of the following federal program funds during FY 2009?
- | Amount | | Amount of Funding |
|--------|--|-------------------|
| _____ | Annual Contributions for Section 8 Housing Choice Voucher Assistance | \$ _____ |
| _____ | Public Housing Capital Fund | \$ _____ |
| _____ | Public Housing Operating Fund | \$ _____ |
| _____ | Replacement Housing Factor | \$ _____ |
| _____ | HOPE VI | \$ _____ |
| _____ | Mixed Finance without HOPE VI | \$ _____ |
| _____ | Capital Fund Financing Program | \$ _____ |
| _____ | Energy Performance Contract | \$ _____ |
| _____ | Public Housing Operating Fund Program | \$ _____ |
| _____ | Other (List: _____) | \$ _____ |
17. If you have received or plan to apply for any federal funds in FY 2009, please describe briefly what activities will be undertaken with these funds and at which public housing communities.

18. Describe actions to be undertaken in FY 2009 by your Authority to improve the management and operations of public housing and the living environment of public housing residents. If no actions are proposed, clearly so state.

19. Describe the efforts to be undertaken in FY 2009 by your Authority to ensure no net loss in the public housing inventory as a result of demolition, by prepayment or voluntary termination of federally assisted mortgages or any other actions.

20. During the period 2009-2013, does the Authority expect to lose any public housing units through:
- a. Conversion to private market housing? Yes ___ No ___
If yes, how many units? _____
 - b. Demolition? Yes ___ No ___
If yes, how many units? _____
 - c. Conversion or modernization involving increases or decreases in the existing number of units? Yes ___ No ___
If yes, how many units? _____
 - d. Disposition? Yes ___ No ___
If yes, how many units? _____
 - e. Other (Specify _____) Yes ___ No ___
If yes, how many units? _____

21. For the period 2009-2013, does the Authority anticipate adding public housing units to its inventory via acquisition and new construction or rehabilitation of rental units? Yes ___ No ___
If yes, please list the proposed projects by name, location, number of units, bedroom size, and funding source(s). (See sample format below.)

Name	Municipality	No. of Units	Funding Source(s)
_____	_____	- 1 bedroom	_____
_____	_____	- 2 bedrooms	_____
_____	_____	- 3 bedrooms	_____
_____	_____	- 4 or more bedrooms	_____

22. How would you describe the status of the Authority's transition to site-based management?

23. Please complete the “Priority Public Housing Needs” table below.

EXPLANATION OF TABLE:

High Priority Need Level: Category **will** be funded

Medium Priority Need Level: Category **may** be funded

Low Priority Need Level: Category **very unlikely** to be funded

PRIORITY PUBLIC HOUSING TABLE

Public Housing Need Category	PHA Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars To Address Category
Restoration and Revitalization		
Capital Improvements		
Modernization		
Rehabilitation		
Other (Specify)		
Management and Operations		
Improved Living Environment		
Neighborhood Revitalization (non-capital)		
Capital Improvements		
Safety/Crime Prevention/Drug Elimination		
Other (Specify)		
Economic Opportunity		
Resident Services/ Family Self Sufficiency		
Homeownership		
Other (Specify)		
Total		

RESIDENT INITIATIVES

24. Does each WHA public housing community have a resident council?
Yes ___ No ___ If no, please list projects that have resident councils:

25. Do resident councils have input/involvement in:
- | | | | |
|----|----------------------------------|---------|--------|
| a. | Management operations? | Yes ___ | No ___ |
| b. | Modernization needs? | Yes ___ | No ___ |
| c. | Family self-sufficiency program? | Yes ___ | No ___ |
| d. | Homeownership program? | Yes ___ | No ___ |

For each yes response, please indicate the nature of the resident council's involvement.

26. Describe activities to be undertaken in FY 2009 by your Authority to increase the involvement of WHA residents in management. If no such activities are proposed, clearly so state.

27. Does the Authority operate a public housing homeownership program?

Yes ___ No ___

If yes, how many homeownership transactions have been completed to date? _____

28. Describe activities to be undertaken in FY 2009 by your Authority to expand public housing homeownership opportunities. If no such activities are proposed, clearly so state.

29. Does the Authority operate a Section 8 homeownership program?

Yes ___ No ___ If yes, how many homeownership transactions have been completed to date?

30. Describe activities to be undertaken in FY 2009 by your Authority to expand public housing homeownership opportunities. If no such activities are proposed, clearly so state.

31. Describe the efforts to be undertaken in FY 2009 by your Authority to ensure no net loss of public housing units as a result of conversion of units to homeownership, if applicable.

LEAD BASED PAINT ABATEMENT

32. Does WHA implement a lead-based paint abatement program for its units?
Yes ____ No ____
If yes, please provide a copy of your Lead Based Paint Abatement Program.
33. Please estimate the number of WHA units suspected or known to contain LBP: ____
Are any of these units currently occupied? Yes ____ No ____ If yes, how many? ____

SECTION 8 HOUSING CHOICE VOUCHER PROGRAM

34. Total number of Section 8 housing choice vouchers administered by your Authority: ____
Please complete attached **Table B** and provide details about current HCV holders.
35. Number of Section 8 housing choice vouchers that are actually utilized: ____
36. What is the Authority's Section 8 payment standard? (i.e., 100% of FMR, 110% of FMR, etc.)

37. As a result of its Section 504 needs assessment, has the Authority made any changes to its Section 8 Administrative Plan or other policies to address the needs of persons with disabilities? If so, please describe. _____

38. How many private rental units have been modified to meet the needs of Section 8 tenants with disabilities? _____
39. Do participating Section 8 landlords make accessibility accommodations for persons with disabilities voluntarily, or are special incentives provided? Please describe. _____

40. Please complete the attached **Table A** on the Section 8 HCV waiting list.

41. Is the Section 8 HCV waiting list currently open? Yes ___ No ___
42. Of the total applicants on the Section 8 HCV waiting list, how many are public housing residents?

43. Does the Authority have any local preferences for admission of Section 8 eligible applicants?
Yes ___ No ___ If yes, specify preference(s): _____

44. What is the approximate time period that a new Section 8 applicant will remain on the waiting list before receiving a voucher? _____
45. Please describe the single most important unmet need of your Authority's Section 8 Housing Choice Voucher program: (For example, insufficient supply of standard rental units in private marketplace, landlords can achieve equal or higher rents without Section 8 assistance, etc.)

46. During the period 2009-2013, does the Authority expect to lose any Section 8 units from its assisted housing inventory through:
a. Landlord withdrawal from Section 8? Yes ___ No ___ If yes, how many units? _____
b. Other? (Specify: _____) Yes ___ No ___ If yes, how many units? _____
47. What percentage of the Authority's housing choice vouchers are project-based? ___%
48. Does the Authority intend to increase the number of project-based units over the next five years?
Yes ___ No ___ If yes, how many units? _____
49. During 2009-2013, does WHA expect to apply for additional Section 8 housing choice vouchers?
Yes ___ No ___ If yes, how many vouchers? _____
50. Are there any other housing activities that you are planning (e.g., tax credit units, resident initiatives, etc.) which are not discussed above? If so, please provide a brief summary of these activities such as the activity, the location, the number of units, the total project cost, the funding sources, etc.

ORGANIZATIONAL STRUCTURE

For questions 51-57, feel free to submit copies of an annual report, previous grant application, or other materials that could provide the requested information.

51. Please describe your agency's relationship with the City, including the appointing authority for the commissioners or board of WHA.

52. Please describe any relationships the Authority has established with special needs housing organizations.

53. Has the Authority created a related nonprofit affiliate or instrumentality? If yes, what activities have been carried out by this organization?

54. Please describe the provision of services to WHA that are funded by the City. (i.e., public service activities, public safety activities, etc.)

55. Please describe the City's role in reviewing WHA (a) proposed development sites, (b) comprehensive plans, (c) and any proposed demolition or disposition of public housing developments.

56. Does the Authority currently have an ownership interest in or manage non-public housing rental units? If yes, please describe.

57. Does the Authority intend to participate in any non-public housing residential development or preservation activities during the next four years? If yes, please describe the nature, location and status of any proposed project.

Thank you for your assistance in defining public housing and related needs in the City of Waco.

Please bring your completed survey with you to your scheduled interview on March 11 or 12, or mail it no later than March 16 to:

**Vicki Halfmann
City of Waco
Housing & Community Development Services
City Hall Basement
300 Austin Avenue
Waco, TX 76702**

Table A

**Waco Housing Authority
Public Housing and Section 8 HCV Waiting Lists**

February 2009

	Public Housing		Section 8	
	No. of families	% of total families	No. of families	% of total families
<i>Waiting list total</i>				
Extremely low income (<30% AMI)				
Very low income (>30% but <50% AMI)				
Low income (>50% but <80% AMI)				
Small families (2-4 members)				
Large families (5 or more members)				
Elderly (1 or 2 persons)				
Non-elderly individuals				
Individuals/families with disabilities				
White				
Black				
Hispanic				
Other race				
Characteristics by bedroom size (public housing only)				
0 BR				
1 BR				
2 BR				
3 BR				
4 BR				
5 BR				
5 + BR				

Table B

**Waco Housing Authority
Current Public Housing Tenants & Section HCV Holders**

February 2009

	Public Housing		Section 8	
	No. of families	% of total families	No. of families	% of total families
<i>Total number of Current Tenants/HCV Holders</i>				
Extremely low income (<30% AMI)				
Very low income (>30% but <50% AMI)				
Low income (>50% but <80% AMI)				
Small families (2-4 members)				
Large families (5 or more members)				
Elderly (1 or 2 persons)				
Non-elderly individuals				
Individuals/families with disabilities				
White				
Black				
Hispanic				
Other race				
<i>Characteristics by bedroom size</i>				
0 BR				
1 BR				
2 BR				
3 BR				
4 BR				
5 + BR				

City of Waco Five Year Consolidated Plan
Kickoff meeting with CDBG/HOME staff
March 11, 2009



In attendance:

- Jeff Wall
- Vicki Halfmann
- Ursula Gunn
- Teri Holtkamp
- Marcus Davilla
- Angela Echols
- Eric Fulmer – M&L
- Marjorie Williams – M&L

Issues discussed:

- Introductions
- Utilize CPMP tool when preparing Five Year CP and Annual Action Plan
- City amends its Annual Action Plan several times each year.
- M&L to review and provide comments on Waco's citizen participation plan.
- Review the definition of high, medium and low-ranked needs for CP purposes; link Priority Needs Table to data in plan.
- It is anticipated that public service activities will cap-out at approximately 14.5% of grant amount.
- Jeff summarized multi-year CDBG and HOME initiatives:
 - HOME downpayment assistance
 - HOME new construction (only additional downpayment assistance)
 - CDBG/HOME rehab/reconstruct
 - General Fund residential tax abatement
 - HOME interim construction loan for builders
 - General Fund demolition grant for buyers of red-tagged and green-tagged dwellings
 - Sale of tax-foreclosed residential properties for homesteading (must build a new home within 2 years)
 - Waived permit, development, and utility connection fees and forgiven liens for all affordable housing initiatives
 - Purchase private lot for infill development; waive fees and forgive liens
 - Raise the Roof – various City departments participate in a fast track Habitat homebuilding project
 - Acquisition/rehab/resale
 - City employee downpayment assistance program – forgivable loan

- Individual development account for homeownership
 - Foreclosure prevention activities
- Review history of CDBG/HOME activities, including proposed FY 2009 program and budget.
- Review schedule for focus group consultations.
- NSP funding opportunity; Waco is in the second tier for funding in Texas; uneasy about State regulations.
- Waco is part of a five-county Continuum of Care; received only renewal funding in 2008.
- Allocated \$685,000 in Stimulus Homeless Prevention funds.



In attendance:

- Cheryl Sadro – Providence Healthcare Network
- Roger Barker – Waco/McClennan County Health District
- Nilsa Latimer – House Where Jesus Shines
- Dan Worley – Freeman Center
- Jeff Wall – City of Waco
- Vicky Halfmann – City of Waco

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- **Providence Healthcare** provides 214 acute care beds, 360 long term nursing home beds and 48 mental health beds. Charity care is increasing at alarming rates...up over 30% from the previous year. Medicaid cases are increasing. These increases pose a challenge to the hospital to sustain itself economically. No patients are refused health care. Texas has a 27% rate of uninsured/under-insured persons.
 - **Freeman Center** treated 1300 clients in 2008. It is operating at capacity. Alcoholism is only one of the diseases being treated at Freeman Center. Some 30% of clients have been dually diagnosed with mental health problems, but these clients are not eligible to participate in MHMR programs. One of the most significant challenges is to keep clients in the treatment program. Many opt to leave the Center once their condition has stabilized, but 70% return after a period of time due to their failure to maintain their treatment. This population needs transitional housing and permanent supportive housing with heavy case management component.
 - The **House Where Jesus Shines** offers transitional housing for ex-offenders. It currently houses 45 men. Space is needed for 100 men. Some 125 ex-offenders are released from the Walls unit in Huntsville every day. Most clients suffer from a variety of physical and mental illnesses. The House Where Jesus Shines is located outside of Waco, forcing its clients to travel to jobs and services in the City. The House runs five vans daily to provide transportation to jobs. NIMBYism has made it difficult to secure a location in the City of Waco. This places additional strains on the organization and its clients.
 - Previously took one month for a client to find a job; now, it's longer.
 - Released offenders are coming out of prison much sicker than before.
 - It is difficult to use CDBG funds for improvements to existing buildings due to lead paint requirements and historic preservation requirements.
 - The **Health District** doesn't turn away anyone. Source for HIV/AIDS data – primarily found among black men. There is a great need for transitional housing.



In attendance:

- Buddy Edwards – Caritas
 - Julie Talbert – HOT Workforce Center
 - Carlton Willis – Meyer Center/Mission Waco
 - Natalie Williams – HMIS administrator at HOTCOG
 - Richard Sellers– Waco Outreach Foundation
 - Jeff Wall – City of Waco
 - Terri Holtkamp – City of Waco
 - Vicki Halfmann – City of Waco
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- **Caritas** has seen an increase in the number of clients (especially new clients not previously in data base) during the last quarter of 2008 and the first quarter of 2009. Most clients require assistance with food and utility payments. Donations from individuals and corporations have remained relatively constant despite the economic downturn. Donations of food and retail store donations have also remained strong. Caritas assists its clients that have experienced a termination notice from public utility providers by negotiating work outs. The food pantry is the biggest part of Caritas' operation. Some 18,000 families were served in 2008.
- The **HOT Workforce Center** provides job training, childcare and other forms of personal assistance. In January 2009, the Workforce Center provided services to 6,000 clients per week. This is double the norm. Job layoffs in the region are increasing. There is now a waiting list of income-eligible families seeking affordable daycare. The Workforce Center also provides assistance for auto repair and auto insurance, as most of its clients are reliant on an automobile for access to employment. Public transit operates from 6 AM to 6 PM. There is an ample supply of \$8.40/hour opportunities for entry level, second shift retail employment in the Waco area, but most of these jobs are located in suburban locations, primarily in the Bell Mead area. Jobs are also available at Sanderson Farms. The Workforce Center has partnered with Waco Transit and local employers to provide fixed route public transit service from the Town of Marlin (26 miles from Waco) to Sanderson Farms to Waco. A three-year grant has been obtained to support the provision of transit service on a reverse-commuter route out to Sanderson Farms. But this grant requires a 50% local contribution. For the most part, the workforce must rely on private transportation in order to gain access to these jobs. Evening service is needed in order to connect the lower-wage workforce with second shift job opportunities. The Workforce Center distributes 900 bus passes to its clients every month. The #1 need in Waco is job creation and expanded public transit to support employment.
- **Mission Waco** runs the Meyer Center, a 48 bed emergency shelter for single men and single women. It does not assist families or persons under the age of 18. It is the only

shelter in the 80 mile radius between Austin and Dallas. Meyer Center also provides employment training. The first three nights of lodging are provided free of cost. Beyond the first three nights, Meyer Center charges \$2 per night for the first 30 days and \$5 per night thereafter. The maximum stay is 60 days, after which clients are referred to transitional and permanent housing. Some clients are employed. Others receive financial assistance from VA and MHMR. Meyer Center provides case management to its clients. The shelter averages 12 to 20 new clients per week. There has been a noticeable increase in the number of clients from the Falls County area (i.e., Marlin). Carlton feels that affordable housing is the most critical need in Waco because an effective employee requires shelter and rest in order to be able to function in the workplace. Public transportation to work is also a critical need in Waco.

- Terri Holtkamp, City of Waco Homeless Administrator, reported increased numbers of homeless women and teenagers aging out of foster care at the **Methodist Home**. There is also an increase in the number of homeless people with mental illnesses, especially those who are being discharged from prison. Sometimes these ex-offenders arrive in Central Texas from distant locations. On a positive note, there are fewer homeless veterans in Waco as a result of the VASH program. However, homeless vets require a case manager in order to navigate the program. This is especially true in the case of veterans with mental illnesses. Terri feels that the most critical needs in Waco include affordable housing, jobs that provide a living wage and public transit that links housing and the workplace.



In attendance:

- Roy Nash and Delisa Burnell-Smith – NeighborWorks Waco
- Mike Stone – Waco CDC
- John Alexander – Habitat for Humanity
- Jeff Wall – City of Waco
- Marcus Davilla – City of Waco
- Vicki Halfmann – City of Waco

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- **Neighborworks America** is a local affiliate of a national organization that creates sales housing for low wage households. It also provides foreclosure counseling, homeownership counseling and fixed rate mortgage financing for its clients. In addition, it provides income tax preparation services at a free tax clinic. Under this program, tax returns are prepared by high school students under the supervision of Baylor University business students. Waco's homeownership rate is a low 40%, which is conducive to Neighborworks' programs. Neighborworks prefers new construction projects to rehab projects. However, it is currently planning a 40 unit acquisition/rehab/resale program that will involve REO properties. This program will be conducted as a lease-purchase initiative. The cost of the project is estimated at \$3.2 million. The City of Waco's CDBG funded Lot Sale Program is particularly helpful to Neighborworks.
 - Neighborworks brokers its loans through NHS of America at 5.1% for 25-30 years. They close on about 40 loans per year. Counseling (21 hours) is required for all homebuyers.
 - **Waco CDC's** mission is to revitalize a 60 square block neighborhood in the City of Waco known as Brook Oaks. The CDC rehabs older homes and constructs new homes. It has completed 29 such projects in its seven-year history. Perhaps the most impactful project carried out by the CDC to date is the "Street of Dreams" initiative, a series of newly constructed homes and substantially rehabilitated homes in a concentrated two block area. The CDC incorporates a mixed income approach to its projects. It provides homebuyer classes and one-on-one homebuyer counseling. The CDC organizes volunteer mission groups that come to Waco to paint and repair homes and clean up neighborhoods. This typically occurs during spring break and during the summer. The CDC secures donations of paint to facilitate this effort. The CDC is a certified HUD counseling organization. Mike observes that there is a natural tendency for Waco's low-quality housing stock built in the 1910-1920 period to be converted to rental housing. These homes become vacant for a variety of reasons and are difficult to sell because they are in poor condition. Absentee investors acquire the dwellings at minimal cost and rent the units. There are two 1970s era Section 8 new construction developments located in the Brook Oaks neighborhood. These developments detract from neighborhood stability in that there is reputed drug trafficking taking place at these locations.

- Waco CDC's mission focuses on:
 - Rebuilding and reconstructing housing
 - Equipping homebuyers with counseling (250 families per year) and use of IDAs with a 1:2 match for closing costs
 - Neighborhood projects, such as students on spring break painting homes
 - Economic development through support of local neighborhood businesses
 - Working with neighborhood leaders, teachers, and parents
- The local **Habitat for Humanity** chapter provides homeownership opportunities for households in the 30% to 60% of median income range. 85% of the labor that goes into Habitat homes is donated by volunteers. Habitat provides a 25 to 30 year zero interest mortgage loan to its participating families. The payable (non-forgiven) portion of the purchase price is in the \$50,000 to \$62,000 range. Another \$45,000 is contributed to the project by sponsors. The buyers of Habitat homes qualify for CDBG and HOME downpayment assistance from the City of Waco. Habitat also receives AHP grants from FHLB. Typically, the total monthly housing cost to the owner is in the \$375 range. In fact, the monthly cost of insurance and real estate taxes on Habitat homes often exceeds the principal and interest payment. Property insurance costs Habitat about \$1,000 per year per parcel. Habitat strongly prefers new construction projects to substantial rehab projects. Frequently, Habitat receives donations of building lots. Habitat has completed 115 properties in its 22 years of existence. Its goal is to complete 10 to 12 homes per year. Currently, Habitat completes nine homes per year. Habitat also constructs wheelchair ramps and interior modifications to existing homes to render them accessible to persons with mobility impairments. Habitat generates \$150,000 annually from the sale of donated materials from its re-store.
- Habitat, Waco CDC and Neighborworks are members of the **Housing Coalition of the City of Waco**. The Waco Housing Authority, the City of Waco's CDBG staff, and HOT Center for Independent Living are also members of the Consortium. The purpose of the Consortium is to collaborate on housing and revitalization projects; the group meets monthly.
- There is an abundance of vacant buildable lots in the City. However, it is often difficult to identify ownership. A property owned by an estate typically has multiple heirs. In order to secure control of the property, the heirs must be located and releases must be obtained. Other barriers to homeownership include high property taxes and high property insurance rates. Waco has one of the highest insurance rates in the state, presumably due to its high poverty rate and the poor credit history of its residents. Due to the recession and the credit crisis, mortgage lenders are approving fewer loan applications. There is a public perception of Waco as an area adversely impacted by criminal activity. Waco's school district is perceived as providing a lower quality education than that of suburban school districts. Homebuyers in Waco have strong locational preferences based on race and ethnicity. For example, many Hispanics feel more comfortable living in South Waco.
- Housing providers made three suggestions when asked how the City's CDBG and HOME programs could be improved to expand homeownership:

- Create an emergency rehab fund to address single-purpose improvements, such as a leaky roof.
- Fund the acquisition of REO properties with CDBG and HOME.
- Use CDBG and HOME funds to demolish vacant substandard dwellings and undertake other site improvements to prepare these properties for new infill development.



- WHA's jurisdiction extends beyond the City of Waco to all of McLennan County, however, all of WHA's public housing units are located in the City of Waco.
- **Public Housing** - Total of 902 public housing units in three separate AMPS, including:
 - 364 units at Estella Maxey Place:
 - Built in two phases – 1959 and 1965
 - General occupancy, although many seniors live here
 - 285 units or 79% are currently occupied – chronically vacant units
 - perceived as an unsafe place to live
 - no grocery stores nearby
 - single story quad-type development
 - WHA is considering demo of some or all units at EMP in the future
 - 286 units at Kate Ross:
 - Built in three phases – 1941, 1953 and 1959
 - General occupancy, although many seniors live here
 - There is a creek behind the development
 - Need to repair access road and fix potholes
 - 94% of units are currently occupied
 - Rowhouse development
 - 248 units at South Terrace:
 - Built in two phases – 1968 and 1974
 - General occupancy, although many seniors live here
 - 97% of units are currently occupied
 - Single story quad-type development
- No site-based waiting list; public housing waiting list is maintained for the Authority's public housing stock as a whole, as follows:
 - 226 applicants waiting for a 1 bedroom apartment
 - 53 applicants waiting for a 2 bedroom apartment
 - 40 applicants waiting for a 3 bedroom apartment
 - 10 applicants waiting for a 4 bedroom apartment
- Section 8 Housing Choice Voucher Program
 - 2,170 total vouchers throughout the County
 - 100% tenant-based, no project-based vouchers
 - 2,539 applicants currently on waiting list; this is roughly a two-year supply of applicants; annual turnover of 10-15% per year
 - waiting list is currently closed; WHA will re-open the waiting list when the number of applicants falls to about 700
 - WHA operates a Section 8 homeownership program:
 - 15 active participants are currently working towards homeownership

- 15 voucher holders have already achieved homeownership
 - Fewer applicants lately due to credit crisis
- **VASH Program – Veterans Administration Supportive Housing Program**
 - Vouchers targeted to homeless veterans
 - Covers a multi-county area
 - 110 total number of VASH vouchers administered by WHA
 - 70 applicants in the process of seeking a housing unit
- **Resident Initiatives:**
 - Family Self Sufficiency Program – 55 participants
 - Family health center – interns that visit homebound residents
 - Community connection learning center – computer lab at each PH development; provides after-school programs for youth
- **Non-profit affiliate/instrumentality: Rising Images, Inc.**
 - Other rental properties owned by Rising Images:
 - Raintree Apartments in Waco
 - Picadilly in Waco
 - Cimarron in Hewitt
 - Misty Square in Hewitt
 - These properties were purchased through the RTC
 - Certain % of units are subject to income limits while others are market rent
 - No Section 8 HCV placed at these developments
- Send PHA questionnaire to Ms. Hopping

City of Waco Five Year Consolidated Plan
Interview with Neighborhood Organizations and
Other Interested Parties
March 12, 2009



In attendance:

- Fran Good – Realtor
- Cheryl Williams – Sanger Heights Neighborhood Association
- Sam Smith – Brook Oaks Neighborhood Association
- Elizabeth Smith – Cooper Foundation
- Lu Treadwell – Austin Avenue Neighborhood Association
- Janet Wallace – Dean Holland Neighborhood Association
- Susan Deucy – Member of Homeless Coalition and author of Continuum of Care application
- David Booker – ACTS Christian Fellowship
- Ashley Allison – Waco Foundation
- Rick Allen – Member of City Council and Sanger Heights Neighborhood Association
- John Herbert – Sanger Heights Neighborhood Association
- Jeff Wall – City of Waco
- Vicki Halfmann – City of Waco

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- Purchasing a home is only half the equation. Residential properties in Waco with sales prices at or below \$150,000 require extensive rehab.
 - 62% of housing in the Sanger Heights neighborhood is rental property. Many of these rental properties are owned by out of town investors. Absentee landlords are only interested in squeezing cash flow from the properties. They do not care about the quality of the neighborhood. The Metropolitan Apartments is a good example of a deteriorating property that is owned by an investor that resides in the State of California. It is an eyesore.
 - Sanger Heights is a racially and ethnically diverse area. 70% of the residents of the neighborhood are of Hispanic origin. The need exists to stem the decline associated with deteriorated properties. Some residents lack the cultural and social instinct to maintain their properties.
 - North Central Waco is one of the most ethnically and racially diverse neighborhoods in the City; the neighborhood organization in this area seeks to stem the decline in housing conditions.
 - A long-range study committee has been working diligently in the Austin Avenue neighborhood.
 - Hillcrest Hospital has decided to cease operations. This will create an abundance of vacant medical office space in the neighborhood. The reuse of this property will have a major impact on the neighborhood. The neighborhood organization is seeking smaller

businesses to own and occupy vacant office space. Many years ago, several homes were converted to office use. Now they need to be re-converted back to residential use. The neighborhood organization also wishes to develop a park on the Hillcrest site. Zip code 76707 is a high crime area of the City. This neighborhood is in need of more homeownership. Dilapidated homes are in need of rehab. A meeting is scheduled with Hillcrest officials and neighborhood residents on April 20th to discuss the reuse of the hospital property.

- ACTS Christian Fellowship has access to surplus land and building space. It is interested in creating permanent supportive housing for the homeless.
- Rental property is a critical factor in the revitalization of neighborhoods. Most renters do not care about their properties or the neighborhood in which they reside. In order to prevent further deterioration, renters must be transformed into homeowners in order to become a stakeholder in the neighborhood. This is a difficult task given the reluctance of most banks to provide mortgage loans to low and moderate income homebuyers. There is a need to improve credit scores and expand the financial awareness of those seeking to purchase a home. Most properties require expensive rehab, but buyers lack the cash necessary to rehab their homes.
- The quality of workmanship in repairing residential properties is generally lacking. Landlords make only minimal repairs to their properties. Some homeowners lack the skills needed to repair their homes. This reduces the quality and appearance of housing in the neighborhood. The City should enforce a higher level of quality in its rental housing stock. There is a need for stronger code enforcement.
- Traffic calming efforts in the Austin Avenue neighborhood can serve as an example for other neighborhoods in the City.
- Foreclosures are on the rise in Waco. Foreclosed properties are being acquired and flipped by short-term investors.
- Applications for food stamps are increasing. 600 applications per day are now being received. There is an increase in furloughed employees filing for unemployment compensation. The Workforce Board finds it difficult to keep up with the needs of unemployed workers. At the first sign of the nation's economic downturn, Waco seemed immune. But layoffs are now increasing steadily.
- ACTS Christian Fellowship is feeding more people every day. There are many non-profit organizations in Waco that aid the homeless; but there doesn't appear to be a clear path or system in place to reverse homelessness.
- One positive aspect of Waco's economic downturn is that it is inspiring unemployed residents to further their education. Students graduating from high school in Waco are guaranteed two years of paid tuition at the local community college if their household income is less than \$50,000. The community college offers several two-year Associate Degree programs, including health care professions that pay annual salaries in the \$45,000 range. Waco Foundation provides the scholarships.
- High school and community college students need an automobile in order to get to and from work. In many cases, public transit is unavailable or impractical. The cost of

owning an automobile, including insurance and fuel consumes a large part of income. There is little income remaining to meet living expenses.

- Educating Waco's youth becomes more of a challenge when students live in substandard housing and are impacted by an unstable home environment. Many young people walk the streets because they have nothing better to do with their lives. Young people need stability and positive influences in order to lead productive lives.
- The economic decline and the resultant drop in stock values have reduced the level of charitable donations to local foundations.
- There is a noticeable increase in stray animals in residential neighborhoods. Many residents cannot afford a tag for their pet, nor can they afford to pay a fine to reclaim their lost animal. In an economic downturn, certain residents can no longer afford to feed their pets. They permit their animals to run free so that they don't have to feed them.
- Contact Glen Robinson at Hillcrest to obtain a copy of a recently completed study on health care jobs.
- Obtain a copy of the recent report from the Waco Education Summit.



In attendance:

- Kenneth Moerbe – Homeless Coalition and Hunger Coalition
 - Janet Harrison – Salvation Army
 - Russell Czajkowski – Salvation Army
 - Teri Holtkamp – City of Waco Homeless Coordinator
 - Jenny Clines – VISTA volunteer at Homeless Coalition
 - Mike Ormsby – Central Texas Vet Healthcare Center
 - Susan Deucy – Homeless Coalition
 - David Booker – ACTS Christian Fellowship
 - Jill McCall – Compassion Ministries
 - Mike Husted – Waco VA Medical Center
 - Jeff Wall – City of Waco
 - Vicki Halfmann – City of Waco
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- Homeless Coalition covers a six-county area, however most of the activities of the Coalition are centered in Waco
- **Salvation Army:**
 - Operates a 21-bed homeless shelter for men. The maximum stay is three nights unless the resident is seeking employment, in which case the maximum stay is extended to several weeks.
 - Operates Booth Garden Apartments, a 192 unit rental facility.
 - Provides 380 nights of motel vouchers to women each year.
 - Provides a sack lunch and a hot evening meal every day at 3rd and Webster (former thrift store, now a community kitchen); attendance has risen from 50 in December 2008 to 100 in March 2009; meals are provided through donations of surplus food from Olive Garden, Red Lobster, Family Café, the food bank in Austin and other local restaurants; additional food donations are needed to feed the increased number of guests.
 - More single parents and working families are seeking assistance.
 - Experiencing an increase in demand for social services, rental assistance and mortgage assistance.
 - Donations to the Salvation Army are increasing.
- **Hope House operated by Compassion Ministries:**
 - Transitional housing for homeless families with children and single women
 - Apartment units are available for 12 families.
 - There are two apartment units for single women, which can house up to eight women.
 - Maximum stay is six months.

- Hope House is always full.
- Individual donations are down 10% from prior year.
- Seeing an increase in working poor; employers may not be laying off workers, but they are reducing hours of employment.
- **VA Medical Center:**
 - Waco Housing Authority administers VASH program in conjunction with VA.
 - Eligible applicants receive a rental assistance voucher for up to five years.
 - Vets must pay 30% of their income towards rent; the balance is paid to the landlord by WHA.
 - Program is targeted to homeless veterans.
 - In order to receive a housing voucher, income cannot exceed \$17,500.
 - VA helps veterans to locate an apartment and provides case management.
 - Sexual offenders are not eligible to participate in the program.
 - Applicants with a criminal history are eligible to apply for a voucher, but many landlords refuse to rent to these individuals; they are difficult to house.
 - Many veterans are unable to secure employment.
 - The absence of transportation to and from the workplace is a problem; most vets do not own a car; public transit is not a workable solution for most vets.
 - Applicants need about \$500 in start-up fees, including a security deposit and the applicant's share of the first month rent.
 - In the past, veterans were successful in securing employment as a day laborer and temporary jobs; these jobs are increasingly difficult to find.
 - There is a need for additional transitional housing for homeless veterans. Many vets do not want to have anything to do with a homeless shelter. They would prefer to live outdoors rather than go to a shelter. A transitional housing facility would be more acceptable to veterans. It would give them a place to live while they are overcoming personal issues, seeking employment and searching for permanent rental housing.
- There is an adequate supply of affordable apartments in Waco, however it is particularly difficult to house women with children, any person with a criminal history (landlords check this carefully) and applicants with poor credit histories
- Capital Area Food Bank in Austin serves the Waco area.
- Caritas is the largest food pantry in Waco.
- There is a need to expand Waco's Homeless Coalition to include representatives from the business community; businesses need to become sensitized to the needs of the homeless.
- Certain homeless organizations are located in the downtown public improvement district and are therefore required to pay special assessments. The Salvation Army has paid \$9000 in special assessments over the past three years. This limits the effectiveness of the Army to house and feed the homeless.
- Zoning variances would ease the pressure on the Salvation Army to meet the requirements of the Brazos River Overlay District. The City should create a social service zoning district and encourage all agencies to locate in one area of the City. Currently, the homeless migrate from one side of the City to the other in search of a meal,

groceries and social services. There are certain areas of the City that are underutilized. The City should donate land for a multi social service center that would house 30 to 40 non-profit service organizations in a single building.

- The working poor are a new category of homeless in Waco. These newcomers are in need of assistance to navigate the network of homeless services.
- The City should spearhead an effort to create a plan to end poverty. Poverty is the cause of all social and neighborhood problems. Many of the resources to end poverty are already in place; they just need to be re-directed. The political will of the people of Waco is needed to eradicate poverty. It is especially important to define a strategy to break the cycle of multi-generational poverty.
- There is a need to expand the use of HMIS identification cards to track the movement and needs of the homeless. But certain agencies feel that they would need to increase staff to enter this data. These agencies would prefer to devote staff to the delivery of homeless services.
- Public transit is the key to eliminating poverty and homelessness. Expanded service would enable the unemployed to gain access to second shift employment and weekend employment.
- There is a need for a full time executive director for the Homeless Coalition. Ideally, this position would be filled by a person who has experience in fundraising but is not affiliated with one of the homeless agencies.



In attendance:

- BurckTollett – Parks and Recreation
- Bill Falco – Planning Director
- George Hill – Engineering
- Robert Pirelo – Code Enforcement
- Chris Randazzo – Code Enforcement
- Randy Childers – Inspections
- Jeff Wall – City of Waco

-
- Code enforcement is basically a complaint-driven process. However, when a complaint is received, City inspectors take a close look at the entire block in search of violations.
 - The City conducts 30,000 inspections annually.
 - Red tagged properties – properties that, in the opinion of the code enforcement officers, should be removed through demolition. As of March 3rd, there were 71 red tagged properties in the City. Few, if any, of these properties are occupied.
 - Green tagged properties – properties that must be repaired immediately in order to support occupancy. If the property is occupied, residents are strongly encouraged to move out while repairs are being effectuated. The property owner is given up to 90 days to make necessary repairs. As of March 3rd, there were 147 green tagged properties in the City. Only a few of these properties are occupied. Property owners are informed of the City's CDBG/HOME rehab programs.
 - The number of tagged properties (both red and green) has remained relatively constant over the years.
 - The City demolishes about 75 houses per year. These properties are then liened for the cost of demolition.
 - City code enforcement programs and processes that work effectively include the red tag program, the junk motor vehicle program and the weed/grass cutting lien. Direct action can be taken by City staff without involvement of the City attorney.
 - The green tag program is less effective. These cases are referred to the City attorneys. The City's legal staff is limited. They lack the manpower to process these cases in a timely and effective manner.
 - Most staff members felt that the condition of the City's housing stock as a whole has either "hit bottom", is becoming stabilized or has begun to improve. New homes are being built by non-profit organizations in unlikely places. Waco CDC concentrates its efforts in a single neighborhood and the impact of this organization on the condition of

the housing stock has been profound. Habitat and Neighborworks have also made a contribution in improving the condition of the City's housing stock. The City capitalizes on these initiatives by improving parks, street, and sidewalks in the vicinity.

- From a planning perspective, Bill Falco is anxious to preserve as much of the older housing stock as possible. The City's older housing stock is theoretically capable of attracting middle income buyers. If infill housing consists entirely of small brick homes, it will be impossible to attract middle income buyers to the area. Another problem involves blighted commercial strips. These areas support marginal businesses, such as car repair shops. Vacant storefronts abound in deteriorated commercial strips.
- There are currently 7,500 vacant lots in the City. The City is not particularly anxious to increase the number of City-owned vacant lots because ownership poses a maintenance headache.
- City employees feel that homes need to be repaired and that City codes need to be enforced. But they readily acknowledge that many lower income residents are financially incapable of undertaking repairs.
- Alleys and public parks become the depositories for junk and trash. CDBG funds and bond funds are being used to improve parks and playgrounds. The South Waco community center and library is a good example of a successful project. Emphasis is placed on lighting for security purposes.
- There has been an influx of Hispanic residents in Waco. There is a need for larger dwellings to support the increase in family size. Hispanics are repairing their homes (often without permits) and establishing small businesses. They specialize in building fences. They are excellent stone masons.



In attendance:

- Chris McGowan – Greater Waco Chamber of Commerce
- Jon Spelman – Realtor
- April Hull – City of Waco
- Melett Harrison – City of Waco Economic Development
- Mike Harder – TIF Board
- Toni Herbert – HOT BRC
- Jeff Wall – City of Waco
- Vicki Halfmann – City of Waco

-
- Tornado struck downtown in 1953; the downtown remained dormant for two decades thereafter.
 - Waco was awarded a HUD Enterprise Community designation after the Branch Davidian event in 1993.
 - **Downtown TIF District:**
 - Baseline established in 1982
 - 3 separate TIF districts
 - 40 year term
 - Generates \$4 to \$5 million per year in incremental tax revenues
 - \$6,137,000 in incremental tax revenues currently available for projects
 - Pay-as-you-go method of disbursements (no TIF debt)
 - TIF proceeds can be used for public improvements, façade improvements, improvements to public buildings, asbestos abatement.
 - **Downtown public improvement district:**
 - Special tax assessment district
 - In addition to normal real estate taxes, the owners of property within the district pay 10 cents on \$100 of assessed valuation.
 - Revenues are used to pay for the cost of private security in the downtown as well as landscaping improvements, planters, benches, trash receptacles, etc.
 - **Recent development initiatives in downtown Waco:**
 - Buzzard Billys restaurant relocation
 - Hilton Hotel and conference center
 - Raleigh Hotel
 - Brazos riverwalk
 - Marriott Courtyard hotel
 - City transportation hub

- Rehab/reuse of Roosevelt Hotel as an office building
- Post Office
- VA building
- Hippodrome Performing Arts Center renovation
- Waco lofts (CDBG and General Fund)
- **Downtown master plan:**
 - Chamber of Commerce is spearheading this effort.
 - Goal is to stimulate retail, office and entertainment uses in the downtown.
 - A multi-disciplinary consulting team has recently been selected for this project (planners, architects, transit planners, etc.).
 - Study area encompasses a one mile radius from City Hall.
 - Stated goal is to accommodate one-half of all of the growth in the county in downtown Waco.
 - Plan will identify catalyst projects.
- Possible use of CDBG funds in the downtown includes mixed-income housing.
- Possible use of Section 108 loan funds in the downtown includes a parking structure.
- Check website: [www.1000 friends of Waco.com](http://www.1000friendsofWaco.com) (Rick Sheldon)

Appendix C

HUD Tables

- **Housing Needs Table**
- **Housing Market Analysis**
- **Continuum of Care Homeless
Population and Subpopulations Chart**
- **Community Development Needs**

Comprehensive Strategy Problems	Grantee:																										
	Only complete blue sections. Do NOT type in sections other than blue.																										
	Current % of House- holds	Current Number of House- holds	3-5 Year Quantities												% of Goal	Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Dispro- portionate Racial/ Ethnic Need?	# of Househ- olds in lead- Hazard Housing	Total Low Income HIV/AIDS Populatio n				
			Year 1		Year 2		Year 3		Year 4*		Year 5*		Multi-Year						%	#							
			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					HSHLD	HSHLD							
	100%	760																100%									
	58.6	445												0	####				0								
	58.6	445												0	####												
	45.4	345												0	####												
	100%	2220																									
lems	71.4	1585												0	####												
	69.1	1535												0	####												
	52.7	1170												0	####												
	100%	469																									
lems	77.6	364												0	####												
	72.3	339												0	####												
	57.6	270												0	####												
	100%	3809																									
lems	81.0	3084												0	####												
	80.6	3070												0	####												
	75.0	2855												0	####												
	100%	764																									
lems	64.7	494												0	####												
	64.7	494												0	####												
	42.4	324												0	####												
	100%	485																									
lems	77.3	375												0	####												
	75.3	365												0	####												
	61.9	300												0	####												
	100%	117																									
lems	96.6	113												0	####												
	83.8	98												0	####												
	68.4	80												0	####												
	100%	250																									
lems	82.0	205												0	####												
	82.0	205												0	####												
	70.0	175												0	####												
	100%	584																100%									
lems	66.6	389												0	####				0								
	64.0	374												0	####												
	26.5	155												0	####												

[illegible]

Market Analysis

Complete cells in blue.

Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Units: Renter		8615	8540	5565	22720	unknown
Units: Owner		1076	5447	13090	19613	unknown
Units: For Rent	7%	524	800	365	1689	unknown
Units: For Sale	3%	45	230	274	549	unknown
Leased & Vacant		10260	15017	19294	44571	0
FMRs (in \$s)		578	719	900		
50% of MFI		518	581	647		
Units						
Occupied Units		400	414		814	
Vacant Units		64	18		82	
Leased & Vacant		464	432	0	896	0
Needs (in \$s)					0	

Homeless Population and Subpopulations Chart

Jurisdiction	Sheltered		Un-sheltered	Total	Data Quality
	Emergency	Transitional			
Alameda County	90	86	145	321	(N) enumerations
San Francisco	7	25	6	38	
San Jose	18	65	27	110	
Total	108	151	172	431	
Jurisdiction	Sheltered		Un-sheltered	Total	Data Quality
	Emergency	Transitional			
Alameda County	32	38	70		(N) enumerations
San Francisco	36	28	64		
San Jose	64	34	98		
Total	28	14	42		
Alameda County	1	0	1		
San Francisco	59	28	87		
San Jose	0	0	0		

Priority H, M, L	Plan to Fund? Y/N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	5-Year Quantities										Total				
			Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal		
			Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete					
57	0	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	O
66	36	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	O
15	72	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	O
138	108	0	0	0	0	0	0	0	0	0	0	0	0	###	L	N	O
0															L	N	O

Community t Activities	Needs	Current	Gap	5-Year Quantities											
				Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
70.201(a)	0	0	0											0	0
	0	0	0											0	0
ments (General) 570.201(c)	0	0	0											0	0
	0	0	0											0	0
201(c)	0	0	0											0	0
erating costs) 570.201(c)	0	0	0											0	0
	0	0	0											0	0
l.201(c)	0	0	0											0	0
s 570.201(c)	0	0	0	1										1	0
	0	0	0											0	0
vements 570.201(c)	0	0	0											0	0
570.201(c)	0	0	0											0	0
s 570.201(c)	0	0	0											0	0
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	0	0	0	1										1	0
l(c)	0	0	0											0	0
	0	0	0											0	0
70.201(c)	0	0	0											0	0
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dren Facilities 570.201(c)	0	0	0											0	0
(c)	0	0	0											0	0
(not operating costs) 570.201(c)	0	0	0											0	0
ss/AIDS Patients Programs	0	0	0	660										660	0
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tes 570.201(d)	0	0	0											0	0
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	0	0	0											0	0
201(e)	0	0	0											0	0
	0	0	0											0	0
	0	0	0	66										66	0
0.201(e)	0	0	0											0	0
570.201(e)	0	0	0											0	0
ses 570.201(e)	0	0	0											0	0
201(e)	0	0	0	20										20	0
e)	0	0	0											0	0
DBG, then subject to 570.201(e)	0	0	0											0	0
g 570.201(e)	0	0	0											0	0
l(e)	0	0	0	7										7	0

2.	0	0	0												0	0
di 0.201(e)	0	0	0												0	0
0.201(e)	0	0	0												0	0
aint/Lead Hazards Polson 570.201	0	0	0												0	0
.204	0	0	0												0	0
(not direct) 570.204	0	0	0												0	0
f HOME, not part of 5% 570.204	0	0	0												0	0
. not part of 5% Admin c	0	0	0												0	0
	0	0	0												0	0
0.201(h)	0	0	0												0	0
	0	0	0												0	0
1(j)	0	0	0												0	0
ers 570.201(k)	0	0	0												0	0
201(l)	0	0	0												0	0
01(m)	0	0	0	11											11	0
nce 570.201(n)	0	0	0	31											31	0
tial 570.202	0	0	0	6											6	0
ial 570.202	0	0	0												0	0
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ed Residential Buildings 570.202	0	0	0												0	0
-Owned Commercial/Indu 570.202	0	0	0												0	0
ents 570.202	0	0	0												0	0
ion 570.202	0	0	0												0	0
on 570.202	0	0	0												0	0
ist/Abate 570.202	0	0	0												0	0
	0	0	0	###											###	0
ion 570.202(d)	0	0	0												0	0
ervation 570.202(d)	0	0	0												0	0
tion 570.203(a)	0	0	0												0	0
if 0.203(a)	0	0	0												0	0
is .on, Rehabilitat 570.203(a)	0	0	0												0	0
al Improvements 570.203(a)	0	0	0												0	0
nce to For-Profits 570.203(b)	0	0	0												0	0
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	0	0	0												0	0
s of PJ (not part of 5% Ad	0	0	0												0	0
its (not part of 5% Admin ca	0	0	0												0	0
ion Capacity Building	0	0	0												0	0
tes of Higher Education	0	0	0												0	0
r of Foreclosed Property	0	0	0												0	0
ion 108 Loan Principal	0	0	0												0	0
ection 108 Loan Principal	0	0	0												0	0
stance to Grantees	0	0	0												0	0

	0	0	0											0	0
ation 570.206	0	0	0	1										1	0
	0	0	0											0	0
ject to 20% Admin cap) 570.206	0	0	0											0	0
s for Federal Programs 570.206	0	0	0											0	0
ents (subject to 5% cap)	0	0	0											0	0
ubject to 5% cap)	0	0	0											0	0
ts of PJ (subject to 5% cap	0	0	0											0	0
enses (subject to 5% cap)	0	0	0											0	0
	0	0	0											0	0
velopment	0	0	0											0	0
erations	0	0	0											0	0
utility payments	0	0	0											0	0
nce	0	0	0											0	0
	0	0	0											0	0
s	0	0	0											0	0
	0	0	0											0	0
	0	0	0											0	0
onsor	0	0	0											0	0
lts	0	0	0											0	0
	0	0	0											0	0
units	0	0	0											0	0
	0	0	0											0	0
its	0	0	0											0	0
	0	0	0											0	0
units	25	0	25	1										1	0
	0	0	0											0	0
its	0	0	0											0	0
	0	0	0											0	0
units	0	0	0											0	0
	0	0	0											0	0
lts	0	0	0											0	0
	80	0	80	11										11	0
units	20	0	20	5										5	0
	155	0	155	31										31	0
totals	280	0	280	###	0	0	0	0	0	0	0	0	0	###	0

Appendix D

Resolution of Governing Body Approving Consolidated Plan and Annual Plan

RESOLUTION NO. 2009-356

WHEREAS, the City of Waco's Housing and Community Development Service's Citizen Participation Plan requires the City Council to approve the Fiscal Year 2009/2013 Five year Consolidated Plan and 2009/2010 Annual Action Plan ("Plans") prior to submission to the U.S. Department of Housing and Urban Development (HUD); and,

WHEREAS, 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) and HOME Investment Partnership Program (HOME) funds; and the City's specific plans for the use of the 2009/2010 CDBG and HOME funds, and the Plans are due to HUD no later than August 15, 2009; and,

WHEREAS, the Plans provide funding, by use of HUD funds, to various subrecipients who contract with the City to perform certain community development projects, and such individual fund amounts and projects are set forth in the Plans; and,

WHEREAS, the Plans also require subrecipients to complete their projects within one (1) year from the effective date of the Plans and to expend the annual funds granted to them within the one year; and,

WHEREAS, City Council reviewed and approved funding for the Plans on April 7, 2009; and,

WHEREAS, a public hearing was held on June 15, 2009, for comments on the Plans, and comments received at the public hearing will be included in the Plans; and,

WHEREAS, funding under the Plans, in the total amount of \$2,716,829.00, using CDBG and HOME funds, program income, and other income will begin October 1, 2009.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF WACO, TEXAS:


That all of the recitals and preambles hereinabove stated are found to be true and correct and are incorporated herein and made a part of this resolution.

That the 2009/2013 Five Year Consolidated Plan and the 2009/2010 Annual Action Plan for submission to the U. S. Department of Housing and Urban Development is hereby APPROVED.

That it is hereby officially found and determined that the meeting at which this resolution is passed is open to the public as required by law and that public notice of the time, place, and purpose of said meeting was given as required.

PASSED AND APPROVED this 7th day of July, 2009.

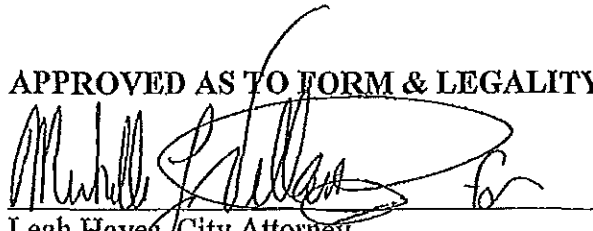



Virginia DuPuy, Mayor
City of Waco, Texas

ATTEST:


Patricia W. Ervin, City Secretary

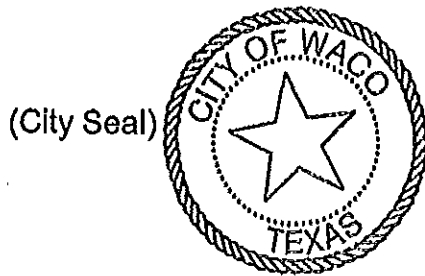
APPROVED AS TO FORM & LEGALITY:


Leah Hayes, City Attorney

THE STATE OF TEXAS §
COUNTY OF McLENNAN §

I, Patricia W. Ervin, TRMC/CMC/ City Secretary of the City of Waco, hereby
certify that the above and foregoing is a true and correct copy of
Resolution 2009-356

duly adopted by the City Council of the City of Waco, Texas, at a meeting of said
Council on the 7th day of July A.D. 2009.

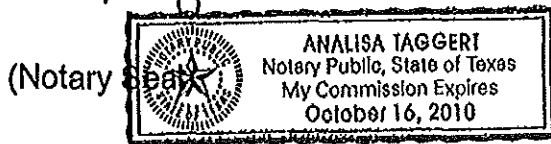


Patricia W. Ervin
Patricia W. Ervin, TRMC/CMC
City Secretary
City of Waco, Texas

THE STATE OF TEXAS §
COUNTY OF McLENNAN §

BEFORE ME, the undersigned authority, a Notary Public for the State of Texas, on
this day personally appeared Patricia W. Ervin, TRMC/CMC, City Secretary of the City
of Waco, Texas, known to me to be the person whose name is subscribed to the
foregoing instrument, and acknowledged to me that she executed the same for the
purpose and consideration therein expressed and in the capacity therein stated.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this the 22nd day
of July, A.D. 2009.



Analisa Taggart
Notary Public for the
State of Texas

My Commission expires:

10-16-09