
10 May 2024

City of Waco CDBG Substantial Amendment Summary

The City of Waco proposes to reallocate funds from multiple program years to help support the City's Home Rehabilitation Program.

Two previously identified activities, Homeless Management Information System (HMIS) from 2017 and 2019 realized other funding sources which removed the need for CDBG funds to be provided as match. The HMIS is operating and functional and the reallocation of these funds does not impact the ability of HMIS to perform. The total reallocated from these two years is \$19,260.13.

In 2020, the City identified two distinct small business activities to fund at \$100,000 each. One activity identified that up to \$10,000 in loans would be made available to qualified business to support payroll, rent and equipment purchases. The second activity would provide comprehensive training to new and current business owners. The total reallocated from these activities is \$200,000.

The City has determined that due to the demand for services under the Home Rehabilitation Program and the need to address substandard housing within the City of Waco, that it will reallocate \$219,260.31 from the identified activities to the Home Rehabilitation Program.

For additional information the English and Spanish Public notice as well as the Action Plans detailing the use of funds are included in this packet.

Written comments regarding the Substantial Amendment or the proposed usage of funds should be addressed to:

Housing and Community Development
City of Waco
P. O. Box 2570
Waco, Texas 76702-2570

All comments will need to be submitted by 5:00 p.m. June 10, 2024.

Executive Summary

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

1. Introduction

The City of Waco (the City) is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership. As a HUD entitlement community, the City is required to prepare an Annual Action Plan in order to implement the CDBG and HOME program that funds housing, community development and economic development within the community. The City of Waco Annual Action Plan covers the period from October 1, 2020 to September 30, 2021.

The City of Waco will receive \$1,366,374 in CDBG funds and \$715,495 in HOME funds for the 2020-2021 program year. This is the second (2nd) year to implement the high priority needs that are identified in the City of Waco's Five (5) Year Consolidated Plan (2019-2023). In this second (2nd) year, CDBG and HOME funds are allocated to Tenant Based Rental Assistance, Rehabilitation/Reconstruction Program, Public Services, ~~Economic Development~~, Code Enforcement, Public Facilities and Improvements, and Program Administration. (See projects in Section 35) During the development of this plan, the City used an effective citizen participation process in compliance with the regulations set forth in 24 CFR Part 91.

The City's Community Participation Plan encourages and empowers citizens to participate in the development of viable urban programs. The City utilizes the public input received to help establish strategies and priority needs to guide the development of the Annual Plan.

Three (3) public hearings were held to solicit input from residents, developers, contractors and social service providers in Waco. Several comments were received regarding allocating 2020-2021 funding to address community needs and potential partnerships to leverage resources.

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the 2019– 2023 Consolidated Plan. The Annual Plan for the 2020-2021 Program Year will place considerable emphasis on improving housing and neighborhoods and leveraging entitlement funds. In addition to the alignment to the Strategic Plan, other federal requirements will be considered to determine if a project is eligible for CDBG and HOME funding. Any project or activity must meet the one of the three (3) National Objectives to be eligible [24 CFR 570.200 (a)]: 1) Benefit low to moderate income persons, or 2) Prevent slum or blight; or 3) Meet an urgent need.

2. Summarize the objectives and outcomes identified in the Plan

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

The Action Plan defines the one-year activities in relationship to the five (5) year goals and objectives of the Consolidated Plan covering fiscal years 2019-2023. The Action Plan provides a brief description of the programs and

projects of the City of Waco in Fiscal Year 2020-2021, as well as funding announcements for the CDBG and HOME program. The City established four (4) priorities based on the analysis of market and community conditions, and input from Waco residents and service providers:

1. Decent Affordable Housing
1. Public Facilities and Infrastructure
1. Code Enforcement
1. Public Service
- ~~1. Economic Development~~

Furthermore, the City of Waco is using the three (3) main components of the HUD Outcome Performance Measurement System: Objectives, Outcomes and Indicators.

The HUD's Performance Measurement System is closely related to the objectives. The program outcome helps further refine the grantee's objective and is designed to capture the nature of the change or the expected result of the objective that a grantee seeks to achieve. The three (3) outcomes are: Availability, Affordability and Sustainability.

There are some common indicators that will be reported for nearly all program activities. The four common indicators are:

1. Amount of money leveraged from other Federal, State, Local and private sources, per activity.
1. Number of persons, households, businesses, units or beds assisted as appropriate.
1. Income levels of persons or households by 30 percent, 50 percent, 60 percent, or 80 percent of area median income.
1. Race, ethnicity, and disability rate for activities that currently report these data elements.

In accordance with the priorities identified and outlined in the City's Consolidated Plan, two (2) Tenant Based Rental Assistance, Rehabilitation/Reconstruction Program, Public Services, ~~Economic Development~~, Code Enforcement, Public Facilities and Improvements, and Program Administration: (was identified for PY20 allocation. The project/programs will serve low to moderate income areas and households within the City. The project/programs meet national goals and support ongoing efforts in the community to address the growing population.

The City will monitor the performance measures and outcomes of each project and program by utilizing internal tracking systems and HUD's Integrated Disbursement and Information System.

3. Evaluation of past performance

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

The City has assessed the effectiveness of its performance in the achievement of its 2019-2020 Annual Action Plan strategies, objectives, and priorities; and has concluded that the City is currently meeting its expected annual performance measures. Of importance to the health of the City, there have been programs that address the conditions of the housing stock and dilapidated homes within the City. The City has been able to promote safety and wellness through the tagging and demolishing of homes and rehabilitation and lead projects. These continued efforts should ensure that the City will be able to continue to achieve substantial progress in meeting its neighborhood revitalization goals.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Waco's goal for citizen participation is to ensure a broad participation of City residents, housing, economic and service providers in the planning and implementation of community development and housing programs. The City also seeks valuable input from citizens regarding the lack of affordable housing and homeless needs of low-income and moderate residents. Citizen Participation takes the form of advertised public hearings. The consultation and public participation process for the development of this year's Annual Action Plan consisted of three (3) public hearings. Public notice of the meetings were publicized in local newspaper in the accordance with the Community Participation Plan.

5. Summary of public comments

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

On February 24th and 25th and March 2nd 2020 at 6 PM, Community Services held three (3) public hearing in efforts to obtain citizen comments regarding community needs and priorities for affordable housing prior to developing the Draft Annual Action Plan. Two additional public hearing were held on September 15th and October 6th to obtain citizen comments regarding the Draft Annual Action Plan prior to the City adopting the Annual Action Plan. Below are some of the programs/projects that were mentioned during the public hearings.

High Priority – Tier 1

- Affordable Housing
- Owner-Occupied Housing Rehabilitation
- Homebuyer Assistance
- Energy Efficiency Improvements
- Sidewalk Improvements

High Priority – Tier 2

- Mental Health Services
- Senior Housing
- Housing for Persons with Disabilities
- Demolition of Blighted Structures
- Services for Special Needs

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

Although there was valuable input provided by the citizens, some of the ideas were not achievable due the City funding allocation and capacity. Some of the activities that could not be implemented were:

- Energy Efficiency Improvements
- Sidewalk Improvements
- Senior Housing
- Housing for Persons with Disabilities
- Demolition of Blighted Structures

7. Summary

The Community Development Block Grant and HOME Investment Partnership grant is provided through the US Department of Housing and Urban Development (HUD) Office of Community Planning and Development. Due to its size and composition, the City of Waco is classified as an entitlement community and participating jurisdiction. This means that Waco does not apply for the both, CBDG and HOME grant, but is awarded CDBG and HOME funds at levels based on a HUD formula involving population and demographics. In order to receive CDBG and HOME funds, the City must complete a Consolidated Plan every five (5) years and Annual Action Plan, based on the Consolidated Plan that details the uses of funds.

The City of Waco reviewed its 5-Year Consolidated Plan as well as assessed the needs of the community to identify program/activities that will be beneficial to the low to moderate communities. All citizen's input were taken into consideration when staff selected program and activities for this fiscal year. Due to funding and capacity, staff were unable to support a number of program/activities requested by the community. The City is committed to providing programs that will enrich the community and encourage affordability, accessibility, health and wellness of the population we serve.

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

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WACO	Housing & Community Development Department
HOME Administrator	WACO	Housing & Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City of Waco's Community Services Department is responsible for preparing the Consolidated Plan. The department's Director and Compliance Manager administer both the CDBG and HOME grant.

Consolidated Plan Public Contact Information

Interim Community Services Director
300 Austin Ave.
Waco, Tx 76701

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

1. Introduction

The Housing and Economic Development Department consults with a number of agencies throughout the year in preparation of the Action Plan for use of HUD grant funds. Housing Coalition members, Homeless Coalition members, community representatives, subrecipients, and public service agencies provide input into the department's plans for HUD funding in on-going consultations and collaborations.

The development of the 2020 Action Plan included many opportunities for citizen and stakeholder input. During February 2020, three public hearings were held to provide an overview of the Plan process and to take input.

The Citizen Participation Plan, posted on the City website, sets forth the Waco policies and procedures for citizen input in the grant allocation process. A public hearing will be held on September 6th & October 6th 2020 to gather input on the draft 2020 - 2021 Action Plan, that included a 30-day public comment period on the draft plan prior to public input on draft.

During the 30-day public comment period prior to the approval of the plan, the Draft Action Plan was published and made available at all the public libraries across the City every year in order to maximize outreach to the public. The Draft Action Plan was made available on the City website at <http://www.waco-texas.com/housing.asp>. A Public Hearing is held during the 30-day public comment period. Additionally the City conducts at least one public hearing after the 30-day comment period at a City Council meeting, and before the City Council considered the recommendation.

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

The City's 2019 - 2023 Consolidated Plan Non-Housing Objective 4 included objectives and specific strategies related to meeting the needs of homeless and populations with special needs, including efforts related to ending chronic homelessness. A major component of the City's strategy includes the continued participation in the Heart of Texas Homeless Coalition (HOTHC) and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts as described in the Consolidated Plan.

During the year, the City works closely with all housing providers and health and service agencies and regularly attends meetings with these providers in order to enhance coordination. Some of these meetings occur through the Prosper Waco Initiative.

The City of Waco also has a close working relationship with the Waco Public Housing Authority, housing developers, Community Housing Development Organizations and the Waco Housing Coalition. By regularly meeting with these groups, the City is better able to understand these organizations needs and is able to assist them in meeting their missions.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

In 2012, the Heart of Texas Homeless Coalition (HOTH) designated the City of Waco as the Lead CoC and HMIS Agency. The City of Waco designated the CoC Homeless Program Analyst to implement the City of Waco's Ten Year Plan to End Chronic Homelessness. As a result of these designations, the CoC Homeless Program Analyst along with the HMIS Homeless Program Analyst position have taken on lead roles in the local planning efforts, guided by HUD/USICH (United States Interagency Council on Homelessness), as well as, the Texas Interagency Council on Homelessness and the Mayor's Challenge to End Veteran Homelessness. With the addition of the CoC Homeless Program Analyst and HMIS Homeless Program Analyst located in the Department of Community Services, there have been several successful collaborations. One hundred and twenty-three units of permanent supportive housing for the chronically homeless have been developed through scattered site housing in a multi-family Single Room occupancy (SRO). In addition, during 2017-2018, the Heart of Texas Homeless Coalition created a list of properties that will be available to participate in Rapid Re-housing projects. After obtaining a new CoC project grant from HUD for Housing Navigation, persons experiencing homelessness in the community can now access a Housing Navigator, located at Heart of Texas Region MHMR, to assist them with finding housing. The CoC Homelessness Program Analyst and the HMIS Homeless Program Analyst are also working with City and County departments and Projects for Assistance in Transition from Homelessness (PATH) outreach social worker staff to develop a program that best meets the needs of those found in homeless encampments to expedite them to services and house them. In 2015, the CoC began implementation of Coordinated Entry System (CES), a standardized access, assessment, and referral process for housing and other services across agencies in the community. The Coordinated Entry Committee, which includes the CoC Homeless Program Analyst and the HMIS Homeless Program Analyst, use the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), adopted by the CoC, to identify and prioritize those who are in the most need for housing. Assessments are conducted at access points within the community, then are case conferenced to determine priority of referral into local housing programs. The CoC works to identify and reduce the number of homeless families and individuals through our Coordinated Entry System, which directs homeless individuals to emergency assistance and identifies families experiencing homelessness through collaboration with the Homeless Liaisons in schools. Additionally, the CoC collaborates with local 211, a social services hotline, and a website called Act Locally Waco for electronic and printed resource materials for persons experiencing homelessness. The City partners with Low Income Housing Tax Credits (LIHTC) programs to include a small number of units specifically set aside for the homeless where residents will be connected with local support services such as job training, health care, counseling and life skills. Waco's HUD-VASH and SSVF programs serve to move Veterans and their families out of homelessness and into permanent housing. Additionally, the VA, Heart of Texas MHMR and Family Abuse Center provide permanent supportive housing for chronically homeless, including the mentally ill, domestic violence victims, disabled and chronic substance abusers.

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

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	WACO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waco Housing Authority is contacted on an as needed basis regarding housing needs and data that has been included in this plan.
2	Agency/Group/Organization	Heart of Texas Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the Heart of Texas Homeless Coalition through monthly meetings.
3	Agency/Group/Organization	Waco Housing Coalition
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the Heart of Waco Housing Coalition through monthly meetings.

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

The City does not receive Federal ESG funds. In our region, all ESG funds are administered by the Texas Department of Housing and Community Affairs, with The Salvation Army being the local recipient of ESG funds. The Salvation Army consults with the CoC in determining how to utilize ESG funds within the CoC region and is consistent with the City of Waco's Consolidated Plan. The Salvation Army receives funding to operate Emergency Solution Shelters, Homelessness Prevention, and Rapid Re-Housing within the City of Waco.

The City of Waco is the Lead HMIS Agency for the CoC and applies annually for the CoC Competition HMIS Project Grant to administer HMIS in the Heart of Texas region. Policies and procedures for the operation and administration of HMIS are maintained by the HMIS Homeless Program Analyst and CoC Homeless Program Analyst and are adopted by the Heart of Texas Homeless Coalition.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Waco	The Continuum of Care's priorities and strategic plan to end homelessness share significant overlap with the city of Waco's strategic goals related to the issue of homelessness. This overlap includes increasing the amount of affordable housing options inside the city, prioritizing the housing of the chronically homeless population, and connecting homeless individuals to available community resources in order to help them quickly and efficiently exit out of homelessness and back into a stable living environment.
Prosper Waco	Prosper Waco	Prosper Waco is a Collective Impact initiative specifically formed by the community to pull together the community to address complex social problems and overwhelming poverty issues by focusing on three specific areas: Education, Health, and Financial Security. Prosper Waco is data driven and outcome focused.
National Resource Network (NRN)	National Resource Network	The City of Waco in 2015-2016 entered into a contract with the National Resource Network. NRN studied the allocations that have occurred in the past, and as a result of their review and the meetings with the community, made many recommendations to the city on funding allocations, many of which are listed and incorporated in this Action Plan and will be incorporated in future plans.
City of Waco Comprehensive Plan	City of Waco Planning Department	Common goals are neighborhood revitalization and expansion of economic opportunity.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The policies and procedures in the Citizen Participation Plan assisted in the development of the 2020-2021 Annual Action Plan. The Citizen Participation Plan details procedures to follow for public hearings, plan amendments, reporting information and public accountability. In general, the stages or events include:

1. Needs Assessment Public Hearing are held three times a year to obtain citizen's views on Annual Action Plan.
1. Adoption of a Consolidated Plan, a plan is adopted every five years that assesses community characteristics and needs, identifies priorities in addressing community needs, and establishes specific objectives that the City intends to initiate or complete during the following five-year period.
1. Adoption of an Annual Action Plan

The public participation process assisted in the development and completion of the City's 2020-2021 Annual Plan which provided valuable input and citizen comments regarding the lack of affordable housing and critical public service and homeless needs of low-income and moderate-income residents. Three public hearings were held during the initial development phase. Public notice of the meetings was publicized in the local newspaper and City website in accordance with the Community Participation Plan. In accordance with HUD's initiative to increase the involvement of citizens, especially those of lower-income, in the planning and development stages of the Annual Plan, public hearings were held at local recreation centers. Meetings were held during the evening with a bi-lingual person present in order to accommodate and encourage the attendance of non-English speaking individuals, persons with disabilities, and low-income individuals. The meetings were opened with a summary outlining the need and purpose of the public meetings and the requirements for the Annual Plan. Information was provided regarding the City's past, existing and proposed programs and the availability of funding for affordable housing programs. A brief review was given regarding the draft proposed goals and objectives to be included in the 2020 Annual Plan.

The meetings were then opened to participants' comments, questions, and discussion and to receive comments on the Annual Plan processes, community needs, and eligible projects and activities. Residents who desired more specific information were invited and encouraged to contact staff after the meeting or at a later date. The public hearings were closed after all comments were received and the meetings adjourned.

The Notice of Public Hearing and Request for Citizen Input for the City of Waco 2020 - 2021 Annual Plan was published in the Waco Trib newspaper beginning July 21 – August 20, 2020. The notice provided the public with a 30-day comment period prior to the final public hear on August 18, 2020. The final FY 2020 Annual Plan was presented at the City Council meeting held on September 1st, with the request for City Council to approve the Plan. All comments received from the public were addressed before submitting the plan to the U.S. Department of Housing and Urban Development.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Newspaper Ad	Non-targeted/broad community	Ad notifying the public of the Citizen Participation to develop the 2020 Annual Action Plan in the Waco Tribune Herald newspaper on Feb. 12th and 19th, 2020. The meetings were held on February 24th, 25th and March 2nd, 2020.	Surveys were used to receive comments. The following comments were to fund programs such as: Affordable Housing, Owner-Occupied Housing Rehabilitation, Homebuyers Assistance, Energy Efficiency Improvements, Sidewalk Improvements, Mental Health Services, Senior Housing, Housing for Persons with Disabilities, Demolition of Blighted Structures and Services for Special Needs.	All comments that are received are accepted and reviewed. Responses are made as applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted/broad community	Ad notifying the public of the Application Period in the Waco Tribune Herald newspaper on Feb. 24, 2018. The Application Period was March 16, 2020 to April 16, 2020.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as applicable.	
3	Public Hearing	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Public Notice of the 30- Day Public Comment Period and Public Hearings for the Draft 2020-2021 Annual Action Plan was published on September 9, 2020 Waco Tribune Herald newspaper in English and in Spanish.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as applicable.	
4	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Notices of public hearings and public comment periods are placed on the City's website.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as applicable.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Libraries	Non-targeted/broad community	Notices of public hearings and public comment periods are placed at the Central Library, South Library, East Library, and West Library.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as applicable.	waco-texas.com

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Waco receives funding for the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). During FY 2020-2021, the City will receive \$1,366,374 in CDBG and \$715,495 in HOME Entitlement funds. The funds will be used primarily for Tenant Based Rental Assistance, Rehabilitation/Reconstruction Program, Public Services, ~~Economic Development~~, Code Enforcement, Public Facilities and Improvements, and Program

Administration.

CDBG Allocation: \$ 1,366,374

+ \$ 97,466 Estimated Program Income

+ \$ 0 CDBG Reprogrammed Fund = \$ 1,463,840

HOME Allocation: \$ 715,495

+ \$ 48,402 Estimated Program Income

+ \$ 0 HOME Reprogrammed Fund = \$ 763,897

Total Grant Funding including Estimated Program Income = \$ 2,248,737

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,366,374	97,466	0	1,463,840	0	Expected amount available includes HUD allocations plus projected program income funds and reallocated prior year funds.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	715,495	48,402	0	763,897	0	Expected amount available includes HUD allocation plus projected program income funds.

Table 5 - Expected Resources – Priority Table

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

The federal funds and additional resources work together to provide the highest level of product/service possible. CDBG and HOME funds are used in conjunction with funds from other sources, but are not necessarily used as leverage or match; rather as supplemental or for augmentation.

Most of the housing programs within the City of Waco are offered through partnerships. NeighborWorks Waco, Inc. brings \$94,350 in private donations and \$15,000 in Community Development Funds Institution (CDFI) to the table.

The Waco Housing Authority brings over 2 million dollars in federal grants to the table. The Economic Opportunities Advancement Corporation (EOAC) has resources from the Texas Department of Housing and Community Affairs in the form of Weatherization and Community Services Block Grant.

Waco Habitat for Humanity receives \$555,000 from fundraising and \$259,600 from various programs, including the Federal Home Loan Bank and the Texas Department of Housing and Community Affairs Boot Strap program.

Local bankers and other lending institutions have become strong partners in offering permanent financing for homebuyers. About \$1 million in permanent financing was provided by area financial institutions, NeighborWorks Waco, Inc. and Waco Habitat for Humanity to homebuyers receiving assistance under the City’s homebuyer assistance program.

The City’s Lot Sale program has allowed contractors to purchase City lots at a reduced cost. This program has assisted to encourage new homes built in the inner City where there were once vacant lots.

Many of the public service programs are geared toward assisting low income, the homeless and those at risk of being homeless. These activities were funded with Community Development Block Grant (CDBG) funds in conjunction with local funds, state funds, private funds, and other federal funding.

My Brother's Keeper leverages their grant funds with private donations, Texas Workforce Commission and Continuum of Care grant funds.

CDBG funds also leveraged local government funds through the City's Code Enforcement program

In addition, the City is a recent recipient for \$3.8 million Lead Based Paint (LBP) grant to assist with rehabilitation. The City will be working with the Waco-McLennan County Health District to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center. The grant is expected to be enough to pay for approximately 264 low income Waco families to fix lead problems in their homes.

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

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

As mentioned above, the City is the trustee of tax foreclosed lots and all of the taxing entities who are a party to the tax foreclosure have agreed to make these lots available for reduced prices through the Lot Sale Program for the development of new affordable housing units.

Priority is given to projects that intend to revitalize neighborhoods and stimulate economic development within the city.

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Code Enforcement	2019	2023	Non-Housing Community Development	CDBG Eligible	Provide Public Services	CDBG: \$250,000	Housing Code Enforcement/For enclosed Property Care: 4704 Household Housing Unit
3	Housing Rehabilitation/ Reconstruction	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	CDBG: \$361,600 <u>\$561,000</u> HOME: \$200,000	Homeowner Housing Rehabilitated: 27 Household Housing Unit
4	Domestic Violence Shelter	2019	2023	Non-Housing Community Development	Citywide	Provide Public Services	CDBG: \$16,000	Overnight/Emergency Shelter/Transitional Housing Beds added: 500 Beds
5	Children Services	2019	2023	Non-Housing Community Development	Citywide	Provide Public Services	CDBG: \$65,050	Public service activities other than Low/Moderate Income Housing Benefit: 52 Persons Assisted
6	Homeless Shelter & Transitional Housing	2019	2023	Homeless	Citywide	Provide Public Services	CDBG: \$36,394	Overnight/Emergency Shelter/Transitional Housing Beds added: 295 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Downpayment /closing Cost Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing Planning and Administration	CDBG: \$61,000	
11	Tenant-based Rental Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
12	Administration and Planning	2019	2023	Administratio n and Planning	Citywide	Planning and Administration	CDBG: \$273,108 HOME: \$71,384	
15	Housing Development/ Acquisition and Rehab	2019	2023	Affordable Housing	CDBG Eligible	Increase Access to Affordable Housing	HOME: \$344,111	Homeowner Housing Added: 4 Household Housing Unit
16	Site Development	2019	2023	Non-Housing Community Development			CDBG: \$103,222	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
17	Small Business Loan Fund	2019	2023	Small business loan program	CDBG Eligible	Economic Development	CDBG: \$100,000	Businesses assisted: 10 Businesses Assisted
18	Small Business Education	2019	2023	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$100,000	Businesses assisted: 10 Businesses Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Provide funding for project deliver and administration costs for the identification of code violations and enforcement of codes through the inspection of substandard structures related to neighborhood revitalization in low income census tracts. This activity will assist in the inspection and monitoring of approximately 4704 Household Housing Unit.
3	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	<p>Rehabilitation of existing substandard structures to address code violation issues and meet local codes and other applicable building codes as determined by funding source. This activity will assist approximately 13 homeowners (averaging \$35K) with up to \$50K in funding assistance. The funding assistance will carry a 10 or 15 year affordability lien and units must be located within the City limits.</p> <p>Rehab Delivery -Allowable costs incurred for implementing and carrying out eligible CDBG activities in addition to equipment and supplies that are necessary for successful completion of the activity. This activity will support two positions.</p> <p>Roof Repair-To assist 14 households with roof repairs for low to moderate income homeowners to preserve the housing stock within the City of Waco.</p>
4	Goal Name	Domestic Violence Shelter
	Goal Description	To assist with the cost incurred for facility maintenance and repairs located at a emergency safety shelter. This will directly affect 500 women who utilize the shelter.
5	Goal Name	Children Services
	Goal Description	<p>Talitha Koum - To assist six one-years who have experienced trauma through a therapeutic classroom based on sustaining reduced class size and child-to-teacher ratio.</p> <p>Inspiracion Inc. - To assist 46 households through education by by empowering families to break the cycle of poverty by fostering parenting knowledge and skills that directly impact children's development. The program will encourage parents to achieve educational and professional goals, that will lead to financial independence, better physical health and personal growth.</p>
6	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	To assist 295 individuals though access to safe, and supervised care with the opportunity to become self-sufficient through services such as job training, Job developing, counseling, benefit application assistance, guidance in seeking permanent housing, ect.
9	Goal Name	Downpayment/closing Cost Assistance
	Goal Description	Downpayment Delivery-Allowable costs incurred for implementing and carrying out eligible CDBG activities in addition to equipment and supplies that are necessary for successful completion of the activity.
11	Goal Name	Tenant-based Rental Assistance
	Goal Description	To assist 15 low income, disabled individuals with with rental assistance through a prioritized system to provide preference to homeless individuals and families.

12	Goal Name	Administration and Planning
	Goal Description	Administration of CDBG and HOME Programs and other eligible activities that benefit low-income citizens, with services provided by staff, contractors, non-profits, &/or consultants for management, planning, and capacity building activities.
15	Goal Name	Housing Development/Acquisition and Rehab
	Goal Description	New construction and, acquisition and rehab of modest and affordable dwellings for low/moderate income households. The city will acquire properties to rehabilitate and develop new construction for sale to the public through the first-time homebuyers program.
16	Goal Name	Site Development
	Goal Description	Development of contiguous undeveloped lots or parcels to assist with infrastructure, including streets and drainage for a new affordable housing development.
17	Goal Name	Small Business Loan Fund
	Goal Description	To assist small businesses with loans up to \$10K for working capital such as payroll, rent and equipment at a reasonable interest rate. This program will assist approximately 10 small businesses and will carry a lien and repayment.
18	Goal Name	Small Business Education
	Goal Description	To provide in-depth training covering topics important to new/current business owners including courses related to developing viable business plans, basics of business, utilizing social media to grow business, how to become WMBE certified, etc.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Waco will perform activities that meet the needs and objectives established by the Waco City Council and its Consolidated Plan. As shown below, the City will fund 6 public services through 6 agencies, a roof repair and home repair program for low and moderate income homeowners, home buyer activities through its individual development account assistance, ~~small business education and loan program~~ and development of quality affordable housing single family owner occupied housing.

Projects

#	Project Name
1	20-21 Administration/Planning
2	20-21 Code Enforcement
3	20-21 Housing Rehabilitation/Reconstruction
4	20-21 Rehab & TBRA Delivery
5	20-21 Grassroots CD Roof Repair

#	Project Name
6	20-21 MHMR Tenant-Based Rental Assistance
7	20-21 Family Abuse - Shelter Operations
8	20-21 Talitha Koum - Older Infant Classroom
9	20-21 Inspiracion - Parent/Child Education
10	20-21 Housing Development/Acquisition and Rehab
11	20-21 Small Business Loan Program
12	20-21 Small Business Education Program
13	20-21 Site Development
14	20-22 Downpayment Delivery
15	20-21 Mission Waco - MBK Shelter Ops

Table 7 - Project Information

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

AP-38 Project Summary

Project Summary Information1	Project Name	20-21 Administration/Planning
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Planning and Administration
	Funding	:
	Description	Administration of HOME Programs and other eligible activities that benefit low-income citizens, with services provided by staff, contractors, non-profits, &/or consultants for management, planning, and capacity-building activities.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	N/A
2	Project Name	20-21 Code Enforcement
	Target Area	CDBG Eligible
	Goals Supported	Code Enforcement
	Needs Addressed	Increase Access to Affordable Housing
	Funding	:

	Description	Provide funding for project deliver and administration costs for the identification of code violations and enforcement of codes through the inspection of substandard structures related to neighborhood revitalization in low income census tracts. This activity will assist in the inspection and monitoring of approximately 708 Household Housing Unit.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Approximately 4704 households assisted.
	Planned Activities	
	3	Project Name
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	:
	Description	Rehabilitation of existing substandard structures to address code violation issues and meet local codes and other applicable building codes as determined by funding source. This activity will assist approximately 13 homeowners (averaging \$35K) with up to \$50K in funding assistance. The funding assistance will carry a 10 or 15 year affordability lien and units must be located within the City limits.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	13 families will be assisted.
	Location Description	
	Planned Activities	
4	Project Name	20-21 Rehab & TBRA Delivery
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing

	Funding	:
	Description	Allowable costs incurred for implementing and carrying out eligible CDBG activities in addition to equipment and supplies that are necessary for successful completion of the activity. This activity will support two positions.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	28 families assisted.
	Location Description	
	Planned Activities	
	5	Project Name
Target Area		Citywide
Goals Supported		Housing Rehabilitation/Reconstruction
Needs Addressed		Increase Access to Affordable Housing Provide Public Services
Funding		:
Description		To assist 16-18 households with roof repairs for low to moderate income homeowners to preserve the housing stock within the City of Waco.
Target Date		9/30/2021
Estimate the number and type of families that will benefit from the proposed activities		Assist 14 families.
Location Description		
Planned Activities		
6	Project Name	20-21 MHMR Tenant-Based Rental Assistance
	Target Area	Citywide
	Goals Supported	Tenant-based Rental Assistance
	Needs Addressed	Housing and Services to Decrease Homelessness
	Funding	:

	Description	To assist 7 low income, disabled individuals with with rental assistance through a prioritized system to provide preference to homeless individuals and families.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Assist 15 families.
	Location Description	
	Planned Activities	
7	Project Name	20-21 Family Abuse - Shelter Operations
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Provide Public Services
	Funding	:
	Description	To assist with the cost incurred for facility maintenance and repairs located at a emergency safety shelter. This will directly affect 435 persons effected by domestic violence who utilize the shelter.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Assist 500 women.
	Location Description	
	Planned Activities	
8	Project Name	20-21 Talitha Koum - Older Infant Classroom
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	:
	Description	To assist 6 children who have experienced trauma through a therapeutic classroom based on sustaining reduced class size and child-to-teacher ratio.

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To assist six children.
	Location Description	
	Planned Activities	
9	Project Name	20-21 Inspiraciaon - Parent/Child Education
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	:
	Description	To assist 41 households through education by empowering families to break the cycle of poverty by fostering parenting knowledge and skills that directly impact children's development. The program will encourage parents to achieve educational and professional goals, that will lead to financial independence, better physical health and personal growth.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	To assist 46 children.
	Location Description	
	Planned Activities	
10	Project Name	20-21 Housing Development/Acquisition and Rehab
	Target Area	CDBG Eligible
	Goals Supported	Housing Development/Acquisition and Rehab
	Needs Addressed	Increase Access to Affordable Housing
	Funding	:
	Description	New construction and, acquisition and rehab of modest and affordable dwellings for low/moderate income households. The city will acquire properties to rehabilitate and develop new construction for sale to the public through the first-time homebuyers program.

	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	4 homes constructed/rehabbed.
	Location Description	
	Planned Activities	
11	Project Name	20-21 Small Business Loan Program
	Target Area	Citywide
	Goals Supported	Small Business Loan Fund
	Needs Addressed	Economic Development
	Funding	;
	Description	To assist small businesses with loans up to \$10K for working capital such as payroll, rent and equipment at a reasonable interest rate. This program will assist approximately 10 small businesses and will carry a lien and repayment.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Assist 10 small business owners.
	Location Description	
	Planned Activities	
12	Project Name	20-21 Small Business Education Program
	Target Area	Citywide
	Goals Supported	Small Business Education
	Needs Addressed	Provide Public Services
	Funding	;
	Description	To provide in-depth training covering topics important to new/current business owners including courses related to developing viable business plans, basics of business, utilizing social media to grow business, how to become WMBE certified, ect.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	Assist 20 small businesses.
	Location Description	
	Planned Activities	
13	Project Name	20-21 Site Development
	Target Area	CDBG Eligible
	Goals Supported	Site Development
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	:
	Description	Development of contiguous undeveloped lots or parcels to assist with infrastructure, including streets and drainage for a new affordable housing development.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	N/a
	Location Description	N/A
	Planned Activities	
14	Project Name	20-22 Downpayment Delivery
	Target Area	Citywide
	Goals Supported	Downpayment/closing Cost Assistance
	Needs Addressed	
	Funding	:
	Description	Downpayment Delivery-Allowable costs incurred for implementing and carrying out eligible CDBG & HOME activities in addition to equipment and supplies that are necessary for successful completion of the activity.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	n/a
	Planned Activities	n/a
15	Project Name	20-21 Mission Waco - MBK Shelter Ops
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Provide Public Services
	Funding	:
	Description	To assist 295 individuals through access to safe, and supervised care with the opportunity to become self-sufficient through services such as job training, Job developing, counseling, benefit application assistance, guidance in seeking permanent housing, ect.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	295 individuals will be served.
	Location Description	City-wide.
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Due to income eligibility criteria for the CDBG and HOME programs, a significant portion of these funds will be spent inside of Loop 340, the core of that area also being known as City Center. However, some of the programs funded are offered city-wide, therefore funds may be expended in all areas of the City, as low income residents reside in all areas.

The City will offer four programs that are available city-wide to low-mod income eligible families. The Roof Repair Program, Rehabilitation/Reconstruction Program, Small Business Education and Loan Program will be offered city-wide, however in order to receive assistance under these programs the homeowner and business owners must be low-mod income qualified.

The remainder of the activities pursued under this Action Plan will be located in low-mod areas. Federal funds will be used to address Code Enforcement issues in CDBG areas and will provide homeowners with options to remedy code violations. This program will work together with the Rehabilitation/Reconstruction Program to coordinate effort to improve these neighborhoods.

The City does not use HUD grant program funds in specific target areas.

Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on the information gained during the development of the Consolidated Plan, the City will make the HOME Program funds available for affordable housing activities located a proposed development area in the low-mod census tract This also includes distributing the funding to one low-income, elderly, and special need household with a reconstruction.

The City of Waco estimates that 70-90% of the funds will be dedicated to projects in the target areas and will be used to assist a large number of low to moderate income residents.

Target Area: Low to Moderate (LMI) Areas

Percentage of Funds: 70-90%

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City maintains a strong commitment to preserving and maintaining the existing supply of affordable housing, as well as increasing the availability of affordable housing opportunities through facilitating and funding new construction efforts. HOME funds specifically target housing activities for low-income persons and families with assistance being provided for homebuyers, homeowners, and fund infrastructure that allow for the new development of infill housing. . CDBG funds are also made available to provide direct assistance with homebuyer and rehabilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	795
Non-Homeless	14
Special-Needs	0
Total	809

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	2
Rehab of Existing Units	0
Acquisition of Existing Units	2
Total	19

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

Discussion

These numbers include 2 new construction projects, and 2 acquisition and rehab.

Homeownership is a priority for the City of Waco, through partnerships with CHDOs, the City’s Down Payment Assistance program, as well as Individual Development Accounts (IDA), the City will assist households to become homeowners. As part of the City’s commitment to homeownership, the City will improve the housing stock in the City of Waco by completing 14 roof repairs.

The City is committed to assisting persons who are homeless or at risk of being homeless through funding services that provide emergency shelter, transitional housing, TBRA, or housing in a facility that will receive federal funds for repairs.

AP-60 Public Housing – 91.220(h)

Introduction

The Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. The WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers:

The public housing units consist of Estella Maxey apartments (364 apartments), the Kate Ross apartments (288 apartments), and the South Terrace apartments (250 apartments) which were built between 1941 and 1974.

Although CDBG or HOME funds will are not expended for Public Housing activities during PY 2020, the WHA will continue to improve its facilities and maintain at least 96% occupancy of its public housing units and Section 8 Housing Choice Vouchers. Additionally, WHA will continue to provide supportive services to residents through programs in order to enhance the quality of life for their constituents. Programs sponsored by the WHA include: transportation to pay bills, grocery shopping, medical appointments and to attend youth activities. The WHA also sponsors youth activities such as after school tutorials, mentorship programs, recreational activities and “Go to College” trips. The WHA also provides elderly services to its residents such as bingo, chair aerobics, nutritional services and educational training on elderly issues.

In partnership with the Veterans Administration, the WHA provides housing for 60 homeless veterans. This program continues to be one of Waco’s most successful housing programs for veterans.

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

The City of Waco and Waco Housing Authority plan to continue working together on many initiatives, such as the Housing Coalition, Homeless Coalition and the Section 8 Homeownership Program. The Housing Coalition is a group of representatives from area nonprofit housing providers, the City of Waco, and WHA that meet monthly to discuss housing problems and issues. The Homeless Coalition is a group of representatives from area agencies that provide services to homeless persons that promote, support and development rehabilitation services, resources and treatment programs for persons who are homeless. The Homeless Coalition is served through the Permanent Housing Task Force that tries to find workable solutions to homelessness through permanent housing. The City has also offered support for WHA's Choice Neighborhood Grant application and will provide referrals to WHA on the Section 811 Voucher Program.

Lastly, Waco Housing Authority plans to continue to partner with the City of Waco for down payment and closing cost assistance to assist WHA participants into homeownership.

The City of Waco plans to partner more with the WHA by meeting with the Housing Authority at least quarterly.

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

WHA encourages the residents to be more involved in Resident Council meetings by providing the residents the opportunity to learn about the activities, security, modernization projects and management issues of the WHA and

provide input and feedback. The residents are encouraged to share concerns and ideas about the operations. The Resident Advisory Group participated in the WHA Annual Plan Process and has input in to any changes for the Section 8 or Public Housing Administration.

WHA partners with the CHDO's (Habitat for Humanity, NeighborWorks, and Waco CDC) to provide information to ensure WHA residents become familiar with homeownership opportunities in the community and steps that must be taken to become a homeowner.

In addition, 3 units (non HUD subsidized units) are set aside as a partnership between the Salvation Army, Waco ISD and WHA to house homeless families designated by the Waco School District. The units are provided by the Housing Authority and managed by Salvation Army with referrals from the School District.

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

The WHA is not designated as troubled; therefore, this section does not apply.

Discussion

The WHA will continue to assist current residents in becoming self-sufficient and able to afford unsubsidized housing. As residents move out of either public housing units or Section 8 units, WHA will re-qualify those on the waiting list and move them into available units.

The WHA's Five-Year Plan and Annual Plan proposes to:

- increase the number of Section 8 Landlords participating
- work with organizations in the City of Waco to revitalize neighborhoods in Waco
- help create new homeowners through the Section 8 Homeownership Program and Family Self Sufficiency Program
- maintain the public housing stock to a high quality by making all needed upgrades and repairs.

WHA goals that are consistent with City goals are:

- Create and improve quality affordable mixed income housing in Waco
- Revitalize neighborhoods
- Create new homeowners
- Maintain the housing stock

For more information about the WHA, please refer the WHA website at www.wacopha.org

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

Introduction

During the 2020 Point-In-Time (PIT) count held by the Heart of Texas Homeless Coalition, the number of homeless remained relatively the same at a decrease of 17%. The number of chronically homeless persons has decreased by about 15% since the 2019 PIT. The City of Waco provides CDBG and HOME funding to agencies that provide shelter, transitional housing, rapid re-housing, permanent housing and supportive services to homeless persons and those who were recently homeless. Through CoC Permanent Supportive Housing Grants, the Heart of Texas Mental Health Mental Retardation (MHMR) Center houses up to 58 homeless households through scattered site supportive housing and Family Abuse Center houses up to 5 homeless households. The City of Waco's CoC and Homeless Program Analysts use the Coordinated Entry System to work closely with the VA and Waco Housing Authority (WHA) in their joint efforts to provide housing to homeless veterans by prioritizing the list of most vulnerable. WHA provides Section 8 Housing Choice Vouchers (HCVs) to homeless veterans and, in conjunction with the VA receives HUD-VASH funds.

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

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

Beginning in 2012, the Heart of Texas Homeless Coalition (HOTH), the TX-604 Continuum of Care, designated the City of Waco as the CoC and HMIS Lead Agency. The City of Waco designated the CoC and HMIS Homeless Program Analysts as the staff positions to coordinate with HOTH in the planning and evaluation of the local homeless crisis response system. These planning efforts have been guided by HUD, the United States Interagency Council on Homelessness (USICH), the Texas Interagency Council on Homelessness, and the National Alliance to End Homelessness.

With the addition of the Homeless Program Analysts to the City of Waco's Housing and Code Enforcement Department, there have been several successful collaborations with the CoC. The City created a Ten-Year Plan for Ending Chronic Homelessness, in 2005, in collaboration with HOTH. Since 2005, the number of chronic homeless has reduced by two-thirds and 134 units of permanent supportive housing have been created within the CoC by the VA, the Heart of Texas Region MHMR, and the Family Abuse Center to provide permanent supportive housing for chronically homeless individuals and families. The Homeless Program Analysts collaborate with the Projects for Assistance in Transition from Homelessness (PATH) Team, a multidisciplinary team of street outreach workers from the local mental health authority, the Heart of Texas Region MHMR, to connect those found in homeless encampments and places not meant for human habitation with supportive services, referrals, and Coordinated Entry assessment.

In 2015, the CoC began implementation of Coordinated Entry, a standardized access, assessment, and referral process for homeless housing assistance. The Heart to Home Coordinated Entry System works to identify and reduce the number of homeless individuals and families by connecting participants with mainstream resources, homelessness prevention services, emergency shelter, and permanent housing solutions. The Coordinated Entry Committee, which includes the CoC and HMIS Homeless Program Analysts, leads the community in planning and implementing this process to identify and prioritize those who are most in need for housing resources. Participants are assessed at access points, added onto the community Prioritization List, and then are case conferenced by CoC-partner agencies to determine priority of referral and eligibility into housing programs. Two CoC grants were obtained from HUD to fund this work, including the addition of a Coordinated Entry Administrator position, tasked with leading the day-to-day implementation of Heart to

Home.

In collaboration with the local Veterans Affairs Medical Center Health Care for Homeless Veterans staff and other agencies who serve Veterans, the CoC is meeting USICH benchmarks for ending Veteran homelessness and tracks homeless Veterans on a by-name list in coordination with Heart to Home for case conferencing and connection to housing and other resources. Veterans and their families are being moved out of homelessness and into permanent housing through the VA's HUD-VASH voucher program, which provides permanent supportive housing, and Endeavor's SSVF grant program, which provides rapid rehousing, supportive services, and homelessness prevention to low-income Veteran families.

The City of Waco continues to develop collaborations with the Continuum of Care, via the work of the CoC and HMIS Homeless Program Analysts, to develop cross-community partnerships with the focus of making homelessness brief, rare, and non-recurring. This work is centered on ensuring that equal opportunities are made available for all to live in quality housing, fostering community awareness of the issues of homelessness, and supporting a coordinated network of services for all homeless individuals and families in the region.

Addressing the emergency shelter and transitional housing needs of homeless persons

The CoC and HMIS Homeless Program Analysts are working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks met in the next year to submit to the United States Interagency Council on Homelessness that the CoC has ended Veteran homelessness in the City of Waco. Additionally, the CoC and HMIS Homeless Program Analysts have begun the process of evaluating the existing Coordinated Entry System and improving its performance with the goal of having a well-functioning CE System in place by the end of the year. This improvement will allow for more effective referral and placement of persons experiencing homelessness into housing program openings in the community. In PY 2019, CDBG and City General Funds will support the City in its management of Homeless Management Information System (HMIS) to measure outcomes for homelessness projects including; assisting participating agencies in assessing individual needs and determining the best outreach methods. One of the primary supported efforts to conduct outreach and a coordinated assessment of homeless populations for the 2020-2021 Action Plan year will be conducted by the Salvation Army and Mission Waco. Each organization operates a shelter that is a safe venue for unsheltered homeless persons to receive basic services and case management that assesses their needs and makes referrals to appropriate services. Though not funded through CDBG or HOME, the Point-In-Time Count coupled with Project Homeless Connect reaches out to all sheltered homeless persons and seeks out unsheltered persons to connect them to needed services and resources.

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

The City will support the Heart of Texas Regional Mental Health Mental Retardation (MHMR) Tenant Based Rental Assistance (TBRA) program during the 2020-21 program year with carry over HOME funds providing approximately

\$100,000 in rental assistance. Through Public Service dollars, CDBG funds will provide \$16,000 in support to the Family Abuse Center to help provide services to women and families who become suddenly homeless as a result of a crisis domestic violence situation

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

In PY 2020, the City will fund MHMR TBRA for 15 low income households with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence.

Discussion

City of Waco, CDBG and HOME funding are utilized for homeless programs however; the majority of federal funding to assist the homeless population comes from HUD through the Continuum of Care (approximately \$1 million annually).

Waco has made permanent housing for the homeless a priority and through CDBG, HOME, CoC, Permanent Supportive Housing, state ESG, Section 8 and HUD-VASH funds. The community has used federal dollars to the greatest extent possible to provide housing for homeless families and individuals.

In PY 2020, the City will use \$36,394 in CDBG funds at My Brother's Keeper (MBK) directly for housing homeless and formerly homeless individuals and families. Family Abuse Center will use \$16,000 for shelter operations.

For more information about the Continuum of Care 2017-2018 Strategic Plan, please refer to the Heart of Texas Homeless Coalition website at: <http://www.heartoftexashomeless.org/>

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

Introduction:

Waco maintains its commitment to preserve and maintain the existing stock of affordable housing. In addition, the City is committed to increasing the stock of affordable housing. The City has reviewed property tax policies, land use controls, zoning ordinances, building code requirements, fees, public transportation and other factors in order to determine any barriers to affordable housing. A review of federal regulations, requirements and local building codes did not reveal any issues that would discourage the development of affordable housing. There appears to be no significant barriers to affordable housing with regard to public policy however, because of rising construction costs and the increase in the cost of land, the ability to finance developments that would serve families with incomes of less than 80 percent of the AMI is becoming more and more difficult. Most of these projects require assistance either through federal funds or low income housing tax credits, and the competition for these dollars is becoming stronger.

In addition, the lack of public transportation being available throughout the City, limits the areas in which the city can fund affordable housing developments. City staff is working with Waco Transit to review routes in order to maximize access to areas of residential housing and job centers.

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

As stated above, a review of land use controls, local building codes, zoning, or fees and charges did not reveal any issues that would discourage the development of affordable housing. There appears to be no significant barriers to affordable housing with regard to any public policy.

In order to reduce any potential barriers to affordable housing, the City has identified the following areas where municipal action could assist in limiting such barriers:

- Provide incentives for infill development and demolition projects that result in single family housing for homestead purposes
- Homebuyer education and financial literacy through Waco CDC, NeighborWorks Waco and Habitat for Humanity to assist low and moderate income homebuyers purchase a house.
- Provide down payment assistance and closing costs assistance to low-mod buyers
- Pursue Legislation that promotes affordable housing
- Develop partnerships with developers to increase the number of affordable units
- Develop and implement City policies that promote the development of affordable housing through City incentives
- Seek additional resources to reduce barriers (Fair Housing education grants)
- Coordinate housing initiatives with local transportation plans and authorities in order to provide public

transportation.

Discussion:

The City has completed its 2014 Analysis of Impediments (AI) to Fair Housing Choice. The AI is available on the City website at <http://www.waco-texas.com/pdf/housing/Analysis-Impediments-ExecutiveSummary.pdf>.

Data presented in the AI indicates that increasing the supply of affordable housing would reduce impediments to fair housing choice. The City will continue to seek grant funds to increase and maintain affordable housing in the City. During this action plan year, the City will begin planning for the Assessment for Fair Housing (AFH).

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Waco, some funded by CDBG and HOME funds, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the City's ability to meet underserved needs is the limited amount of funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Actions planned to foster and maintain affordable housing

The City's housing strategies will continue to be informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

Actions planned to reduce lead-based paint hazards

The City of Waco was recently awarded a \$3.8 million HUD Lead-Based Paint Hazard Reduction Program and Healthy Homes grant. The grant is expected to be enough to pay for 245 (lead) and 60 (Healthy Homes) low income Waco families to fix lead problems in their homes.

Actions planned to reduce the number of poverty-level families

The City will continue to collaborate with human service, social service, and economic development agencies and organizations to facilitate their efforts and maximize their resources to provide quality services to low-income residents to help them improve their incomes. This includes ongoing efforts in conjunction with the CoC and HMIS Homeless Program Analysts working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to homelessness. Comprehensive programs such as Inspiracion Parent Child Education serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy for parents and early brain development for children in the critical birth to four year range.

Actions planned to develop institutional structure

The Community Services Department staff will continue to participate in HUD- sponsored training and webinars in order to further knowledge and incorporate regulatory changes into the program. The CommunityServices staff will continue to review policies and procedures to make modification where needed in order to ensure that the programs are managed as outlined in the Policies and Procedures Manuals while complying with all HUD regulations. Lastly, the Community Services staff will continue to provide technical assistance to subrecipients in order to assist in expanding the capacity of program partners, and to ensure that their policies and procedures are in compliance with the City's and

HUD regulation.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including serving as the HMIS Lead Agency Continuum of Care and Coordinated Entry System (CES) link, and enumeration of point-in-time and homeless surveys.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
Not Applicable –the City of Waco does not engage in any form of HOME funds investment that is not described in Section 92.205.
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
Recapture Provision - The City of Waco homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years).
The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file. Assistance may be provided in the form of 0.00% interest loan that may be repaid or deferred forgivable which is secured by a Real Estate Lien Note and Deed Restriction or Land Covenant recorded in McLennan County. The actual period of affordability will be based on the total amount of the direct HOME assistance provided as stated below.

The City of Waco's Recapture Provision goes into effect if:

- The home is sold, enters a short sale, or foreclosed during the period of affordability.
- The loan, whether deferred or not, the borrower must repay the City any net sale proceeds available up to the amount to the principal due.

Any net sales proceeds returned to the City under Recapture will be used for other eligible HOME activities. Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City will be returned to the borrower.

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

This will document that:

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

Additional information regarding "Recapture" provisions is detailed in written policies and procedures of the City of Waco Housing and Community Development Services Department.

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

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

The City will ensure affordability by placing a lien on the home. In the event that there is no direct benefit to the homebuyer, the affordability will be enforced by a deed restriction.

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

City of Waco - Program Year 2019 Annual Action Plan

Expected Resources

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

Introduction

The City of Waco receives funding from two federal grant programs, the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. These two grant programs combined will bring \$2,558,159 into the city in FY 2019 to support affordable housing, homeless, and community development programs and projects. An additional \$50,000 from CDBG Program Income and \$50,000 in HOME Program Income, in addition to prior year resources for CDBG of \$1,980,116 and HOME funds of \$674,043, brings the total resources for the 1st year of the Consolidated Plan to \$2,654,159.

The City of Waco received \$1,733,352.00 in Coronavirus Aid, Relief, and Economic Security Act to assist and prevent those individuals and/or families who have been affected by COVID-19.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,302,073	50,000	1,352,073	5,208,292	The estimated expected amount available for the remainder of the Con Plan is four times the 2019 annual allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	628,043	50,000	678,043	2,512,272	The estimated expected amount available for the remainder of the Con Plan is four times the 2019 annual allocation.
Other	public - federal	Public Services	1,733,352	0	1,733,352	1,733,352	The federal Coronavirus Aid, Relief, and Economic Security Act (CARES Act) has allocated supplemental CDBG Coronavirus (CDBG-CV) funds through the US Department of Housing and Urban Development (HUD) to the City of Waco's CDBG program. The CDBG-CV fund will be used for the following: Rental Assistance Program, Small Business Recovery Fund Program, and Shelter for Homelessness.CARES ACT III - Broadband Infrastructure, Employment Training, Childcare Centers, Youth Services and Shelter Operations.

Table 1 - Expected Resources – Priority Table

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

The federal funds and additional resources work together to provide the highest level of product/service possible. CDBG and HOME funds are used in conjunction with funds from other sources, but are not necessarily used as leverage or match; rather as supplemental or for augmentation.

Most of the housing programs within the City of Waco are offered through partnerships. NeighborWorks Waco, Inc. brings \$94,350 in private donations and \$15,000 in Community Development Funds Institution (CDFI) to the table.

The Waco Housing Authority brings over 2 million dollars in federal grants to the table. The Economic Opportunities Advancement Corporation (EOAC) has resources from the Texas Department of Housing and Community Affairs in the form of Weatherization and Community Services Block Grant.

Waco Habitat for Humanity receives \$555,000 from fundraising and \$259,600 from various programs, including the Federal Home Loan Bank and the Texas Department of Housing and Community Affairs Boot Strap program.

Local bankers and other lending institutions have become strong partners in offering permanent financing for homebuyers. About \$1 million in permanent financing was provided by area financial institutions, NeighborWorks Waco, Inc. and Waco Habitat for Humanity to homebuyers receiving assistance under the City's homebuyer assistance program.

The City's Lot Sale program has allowed contractors to purchase City lots at a reduced cost. This program has assisted to encourage new homes built in the inner City where there were once vacant lots.

Many of the public service programs are geared toward assisting low/moderate income, the homeless and those at risk of being homeless. These activities were funded with Community Development Block Grant (CDBG) funds in conjunction with local funds, state funds, private funds, and other federal funding.

My Brother's Keeper leverages their grant funds with private donations, Texas Workforce Commission and Continuum of Care grant funds.

CDBG funds also leveraged local government funds through the City's Code Enforcement program

In addition, the City is a recent recipient for \$1.5 million Lead Based Paint (LBP) grant to assist with rehabilitation. The City will be working with the Waco-McLennan County Health District to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center. The grant is expected to be enough to pay for 147 low income Waco families to fix lead problems in their homes.

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

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

The City receives in-fill lots through tax foreclosure throughout the year and makes these lots available for no more than \$100 through the Lot Sale Program to contractors and developers to develop new housing units affordable to the low-to moderate-income as a means to address the needs of the target population.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	Code Enforcement	2019	2023	Non-Housing Community Development	Increase Access to Affordable Housing	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 22800 Household Housing Unit
2	Park Improvements	2019	2023	Non-Housing Community Development	Improve Public Facilities and Infrastructure	CDBG: \$175,000	Other: 1 Other
3	Housing Rehabilitation/ Reconstruction	2019	2023	Affordable Housing	Increase Access to Affordable Housing	CDBG: \$398,934 HOME: \$250,000	Homeowner Housing Rehabilitated: 79 Household Housing Unit
4	Domestic Violence Shelter	2019	2023	Non-Housing Community Development	Housing and Services to Decrease Homelessness	CDBG: \$16,000	Homeless Person Overnight Shelter: 400 Persons Assisted
5	Children Services	2019	2023	Non-Housing Community Development	Provide Public Services	CDBG: \$107,050	Public service activities other than Low/Moderate Income Housing Benefit: 66 Persons Assisted
6	Homeless Shelter & Transitional Housing	2019	2023	Homeless	Housing and Services to Decrease Homelessness	CDBG: \$52,394	Homeless Person Overnight Shelter: 445 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 78 Beds
9	Downpayment/closing Cost Assistance	2019	2023	Affordable Housing	Increase Access to Affordable Housing	CDBG: \$61,000 HOME: \$171,033	Direct Financial Assistance to Homebuyers: 7 Households Assisted
10	CHDO Activities	2019	2023	Affordable Housing	Increase Access to Affordable Housing	HOME: \$94,206	Homeowner Housing Added: 1 Household Housing Unit

Sort	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
11	Tenant-based Rental Assistance	2019	2023	Affordable Housing	Increase Access to Affordable Housing and Services to Decrease Homelessness	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
12	Administration and Planning	2019	2023	Administration and Planning	Planning and Administration	CDBG: \$260,415 HOME: \$62,804	Other: 1 Other
19	CARES-CV Small Business Grant Program	2019	2020	Non-Housing Community Development	Economic Development	CARES ACT CDBG-CV: \$415,415	Businesses assisted: 40 Businesses Assisted
20	CARES-CV Housing Assistance Program	2019	2021	Affordable Housing	Housing and Services to Decrease Homelessness	CARES ACT CDBG-CV: \$378,000	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
21	CARES-CV Shelter for Homeless	2019	2020	Homeless	Housing and Services to Decrease Homelessness	CARES ACT CDBG-CV: \$10,500	Homelessness Prevention: 12 Persons Assisted

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Support part of the salaries of City Code Enforcement officers for the time working in CDBG Target Areas.
2	Goal Name	Park Improvements
	Goal Description	Provide funds for improvements lighting and amenities to Kendrick Park. Funding will be allocated during this year to allow completion of these projects.

3	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	Owner-occupied rehabilitation, including a roof repair program, home repair program and one owner occupied rehabilitation/reconstruction utilizing current year's funds, will be conducted under this goal.
4	Goal Name	Domestic Violence Shelter
	Goal Description	Provide operating expenses for Family Abuse Center.
5	Goal Name	Children Services
	Goal Description	Three projects will address children services, Boys and Girls Club Teen Program, Cross Ties Ministries Talitha Koum pre-school, and Inspiracion Parent/Child Education.
6	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	Fund shelter operating expenses for Mission Waco for My Brother's Keeper.
9	Goal Name	Downpayment/closing Cost Assistance
	Goal Description	The funds will be used to assist new low income homeowners with Down Payment Closing Cost assistance. This includes up to \$25,000 City of Waco Down Payment Assistance program and the Individual Down Payment Assistance program. Previous years HOME funding will be used in support of this activity as well.
10	Goal Name	CHDO Activities
	Goal Description	Provide new construction of affordable housing units for owner-occupied through funding of Habitat for Humanity Waco, Waco CDC d/b/a Grassroots Community Development, and NeighborWorks Waco.
11	Goal Name	Tenant-based Rental Assistance
	Goal Description	Provide rental subsidies to homeless persons or persons who are at risk of homelessness. Funds from prior years will be used to provide assistance.
12	Goal Name	Administration and Planning
	Goal Description	Program and project implementation
19	Goal Name	CARES-CV Small Business Grant Program
	Goal Description	Funding to provide businesses with 10 or less employees up to \$10K for operational cost.
20	Goal Name	CARES-CV Housing Assistance Program
	Goal Description	Funding to assist with rental, mortgage and utility payments for approximately 150 persons and personnel cost.
21	Goal Name	CARES-CV Shelter for Homeless
	Goal Description	Funding to provide homeless individuals with hotel accommodations who are affected by COVID-19 to self-quarantine.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City’s FY 2019 planned actions will address the City’s priority housing and community development needs. The following projects were developed by staff based on extensive outreach with residents and area stakeholders, in addition to input from the online survey. The projects are outlined below.

Projects

#	Project Name
1	19-20 CDBG CoW Program Administration
2	19-20 CDBG CoW Parks: Lighting and Amenities
3	19-20 CDBG CoW Code Enforcement
4	19-20 CDBG CoW Down Payment Delivery
5	19-20 CDBG CoW Rehab & TBRA Delivery
6	19-20 CDBG Waco CDC Roof Repair Program
7	19-20 CDBG CoW Housing Rehabilitation/Reconstruction
8	19-20 CDBG Texas Ramp Project (New)
9	19-20 CDBG PSA Family Abuse Center
10	19-20 CDBG PSA Boys and Girls Club (New)
11	19-20 CDBG PSA Talitha Koum
12	19-20 CDBG PSA Inspiracion Parent Child Education
13	19-20 CDBG PSA YMCA: Community Cooks (New)
14	19-20 CDBG PSA Mission Waco My Brother's Keeper
15	19-20 CDBG PSA Cenikor
16	19-20 HOME CoW Administration
17	19-20 HOME CoW Rehabilitation/Reconstruction
18	21-22 HOME CoW Down Payment Assistance up to \$25,000
19	19-20 HOME TBRA - MHMR
20	19-20 HOME CHDO Activities
21	19-20 CARES CV - Small Business Grant Program
22	19-20 CARES CV - Housing Assistance Program
23	19-20 CARES CV - Shelter for Homelessness
24	19-20 CARES CV - Broadband Infrastructure
25	19-20 CARES CV Employment Services
26	19-20 CARES CV Childcare Centers
27	19-20 CARES CV Youth Services
28	19-20 CDBG CV 24/7 Shelter Operations

Table 3 - Project Information

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

The City of Waco has directed its FY 2019 CDBG activities to low/moderate income neighborhoods where concentrations of poverty, deteriorated infrastructure and community facilities, and poor housing conditions are most prevalent. In addition,

The following are obstacles to meeting underserved needs in the City:

- The reduction of funding at the local, state, and federal levels will significantly limit the resources available to meet the needs of low and moderate income residents. With declining resources from various sources, the City and non-profit organizations will be unable to serve all persons who are in need of services.

As the population of Waco continues to grow, continuing limitations on affordable housing will become a major barrier.

AP-38 Project Summary

Project Summary Information

1	Project Name	19-20 CDBG CoW Program Administration
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$260,415
	Description	Funds will be used to cover the cost of planning, administering, operating and monitoring CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies, and associated costs to administer and oversee the CDBG and HOME funded Programs.
2	Project Name	19-20 CDBG CoW Parks: Lighting and Amenities
	Target Area	CDBG Eligible
	Goals Supported	Park Improvements
	Needs Addressed	Improve Public Facilities and Infrastructure
	Funding	CDBG: \$175,000

	Description	Funds will be used to expand the impact of recent improvements at Kendrick Park. Sport-court lighting and trail lighting, seating, shade, and backstop fencing improvements increase the value of existing amenities.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Parks provide free recreational spaces and free or low cost activities for all residents of the service area. For low income residents, parks may provide the only opportunity for exercise and recreation.
	Location Description	Kendrick Park: 4011 Bagby Avenue, Waco, Texas 76711
	Planned Activities	Funds will be used to pay for lighting and amenities.
3	Project Name	19-20 CDBG CoW Code Enforcement
	Target Area	CDBG Eligible
	Goals Supported	Code Enforcement
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$275,000
	Description	Provide funds for Code Enforcement officers serving the CDBG Target Areas investigating 22,800 properties for Code violations. The Code officers will refer these households to agencies that can provide repair assistance.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	All of the CDBG Target Area families will benefit directly or indirectly by the neighborhoods coming into code compliance. Approximately 22,800 families will receive at least 1 citation during the year for housing code violations. The Code Enforcement officers routinely refer these families to agencies that provide assistance with such home repair issues (City or non-profits).
	Location Description	Within CDBG Target Areas
	Planned Activities	The City uses CDBG funds to pay the salaries and benefits of Code Enforcement officers who are working in the CDBG Target Areas.
4	Project Name	19-20 CDBG CoW Down Payment Delivery
	Target Area	Citywide
	Goals Supported	Downpayment/closing Cost Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$61,000
	Description	Direct delivery budget that provides housing services for low to moderate income individuals receiving down payment assistance to purchase a home.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	13 Low and Moderate income households purchasing their first homes.
	Location Description	300 Austin Ave., Waco, TX 76702

	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to administer the HOME funded Down Payment Assistance Program and the IDA program. In addition, the funds will pay for the staff that will inspect the properties.
5	Project Name	19-20 CDBG CoW Rehab & TBRA Delivery
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction Tenant-based Rental Assistance
	Needs Addressed	Increase Access to Affordable Housing Housing and Services to Decrease Homelessness
	Funding	CDBG: \$45,100
	Description	Direct delivery budget that provides inspections for Rehabilitation and Tenant Based Rental Assistance properties.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provide housing to 15 individuals or families. 9 Rehabs
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to inspect the properties.
6	Project Name	19-20 CDBG Waco CDC Roof Repair Program
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$57,000
	Description	The City will provide CDBG funds to Waco CDC d/b/a Grassroots Community Development to provide roof repairs. The program will support approximately 12 housing units. The funds will also provide pay for the Waco CDC's administrative Costs of administering the program.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 housing units will benefit from the proposed activities.
	Location Description	
	Planned Activities	The CDBG funding of \$57,000 will pay for the labor and supplies for roof repairs. In addition, funds will be spent to administer the program, including inspecting the roof repairs.
7	Project Name	19-20 CDBG CoW Housing Rehabilitation/Reconstruction
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction

	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$266,834
	Description	CDBG funds to be used to provide a minor home repair program to low-mod income households. Funding will come from \$216,834 in CDBG funds and an estimated \$50,000 in CDBG program income.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	10 low-mod income households.
	Location Description	
	Planned Activities	CDBG funds to be used to provide a minor home repair program to low-mod income households.
8	Project Name	19-20 CDBG Texas Ramp Project (New)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$30,000
	Description	The Waco Ramp Project builds free wheelchair ramps for low-income elderly and disabled people. The ramps provide safe access and improved quality of life to clients and allow them to age in place in their own homes.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Volunteers build 42 ramps for low-mod income households.
	Location Description	
	Planned Activities	CDBG funds to pay for lumber and materials for approximately 42 ramps.
9	Project Name	19-20 CDBG PSA Family Abuse Center
	Target Area	Citywide
	Goals Supported	Domestic Violence Shelter
	Needs Addressed	Housing and Services to Decrease Homelessness
	Funding	CDBG: \$16,000
	Description	The Family Abuse Center provides safe/secure emergency shelter for more than 400 victims of domestic violence each year.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 victims of domestic violence
	Location Description	

	Planned Activities	Family Abuse Center will provide services to victims of domestic violence. The majority of the clients served are low to moderate income persons. This funding will provide operating funds.
10	Project Name	19-20 CDBG PSA Boys and Girls Club (New)
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$21,000
	Description	Teen Center, focused on academic success, good character and leadership, and healthy lifestyles.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	50 members per day in summer months and 10 member per day during school year.
	Location Description	2700 N. 21st Street, Waco, Texas 76708
	Planned Activities	Teens participation in Keystone Club, mentorship program, homework help and tutorials, academic clubs such as math, literacy, college and career research and readiness.
11	Project Name	19-20 CDBG PSA Talitha Koum
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$35,050
	Description	Talitha Koum Institute focuses on educational and therapeutic care. This preventative, mental health therapeutic nursery aims to provide brain development foundation for kindergarten readiness. The classroom maintains a 3:1 student to teacher ratio in accord with Texas Infant Mental Health Association standards. Services are provided free of charge to the family.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	6 children from income eligible families.
	Location Description	1311 Clay Ave., Waco, TX 76706
	Planned Activities	Provides a therapeutic mental health center for young children.
12	Project Name	19-20 CDBG PSA Inspiracion Parent Child Education
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$30,000

	Description	Inspiracion provides parent and early childhood education to low-income families. Inspiracion serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy for parents and early brain development for children in the critical birth to four year range.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	40 families will benefit from these activities.
	Location Description	3637 Alta Vista Dr., Waco, TX 76706
	Planned Activities	Provides parent and early childhood education for low-income families.
13	Project Name	19-20 CDBG PSA YMCA: Community Cooks (New)
	Target Area	CDBG Eligible
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$21,000
	Description	Funds will be used for salaries, office supplies, and cooking ingredients
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Community Cooks is available to anyone at any provided location with a primary focus of locations to be in low-/moderate-income areas.
	Location Description	Doris Miller Family YMCA
	Planned Activities	Community Cooks will run from November 2019 – September 2020. During this time period, families/participants will receive guided health cooking meal prep, budgeting tips, a healthy meal, and ingredients/supplies to prep meal at home. Each healthy cooking session will be guided with 1 staff and 2 volunteers to provide smaller ratio instruction. First Friday meal participants will receive a healthy meal along with social connection to improve emotional well-being.
14	Project Name	19-20 CDBG PSA Mission Waco My Brother's Keeper
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Housing and Services to Decrease Homelessness
	Funding	CDBG: \$36,394
	Description	Mission Waco's My Brother's Keeper (MBK) Homeless Services programs will provide case management and shelter services to homeless persons in Waco. Extended hours due to COVID-19 for 24/7 shelter care.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	445 persons

	Location Description	1217 Mary St., Waco, TX 76701
	Planned Activities	Agency's shelter provides services Monday through Friday and Sundays 6:00 p.m. to 6:00 a.m. and Saturdays 7:00 p.m. to 7:00 a.m. Check in is by 8:30 p.m. and Check out by 6:00 a.m. Individuals may be granted late check-in due to their work schedule with approval of Social Services Director or Program Director. Beds are on a first come first serve basis. Beds can also be assigned for medical reasons with Doctor's note.
15	Project Name	19-20 CDBG PSA Cenikor
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$22,280
	Description	Cenikor Services address Health and Social Issues through detoxification and intensive residential treatment. The residential unit provides educational and counseling programs to help the clients develop coping skills, life skills, and gain insight into their addiction. The Program consists of Counseling and case management to clients with co-occurring mental health and substance use disorders.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	150 persons
	Location Description	3015 Herring Ave, Waco, TX 76708
	Planned Activities	Funding will be used to pay a portion of two counselor's salaries, allowing counseling services to increase by 12 hours per week.
16	Project Name	19-20 HOME CoW Administration
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Planning and Administration
	Funding	HOME: \$62,804
	Description	Funds will be used to cover the costs of grant administration compliance, monitoring, contract administration, reporting, and construction quality inspections for HOME-funded single- and multi-family housing projects to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	Provide administration, management and monitoring for the HOME program.

17	Project Name	19-20 HOME CoW Rehabilitation/Reconstruction
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$250,000
	Description	Funds to be used to cover the costs for a home repair program to low-mod income households.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	5 low-mod households
	Location Description	
	Planned Activities	HOME funds to be used to cover costs for home repair program to low-mod income households.
18	Project Name	21-22 HOME CoW Down Payment Assistance up to \$25,000
	Target Area	Citywide
	Goals Supported	Downpayment/closing Cost Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$171,033
	Description	The City will fund up to \$25,000 per household for downpayment assistance, using HOME funds and a portion of the estimated HOME Program Income funds. Estimated PY 2020-2021 HOME Program income of \$18,000 will be allocated to homeownership and Tenant Based Rental Assistance programs, with 10% being designated for Administration.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	7 households
	Location Description	
	Planned Activities	The City will provide downpayment and closing cost assistance for up to 7 households using program income funds.
19	Project Name	19-20 HOME TBRA - MHMR
	Target Area	Citywide
	Goals Supported	Tenant-based Rental Assistance
	Needs Addressed	Increase Access to Affordable Housing Housing and Services to Decrease Homelessness
	Funding	HOME: \$100,000

	Description	Using HOME Program Income funds, TBRA program increases the variety of housing options and opportunities for all Wacoans. Income requirements exclude nearly every disabled MHMR consumer from many housing opportunities. The program is designed to assist low income who are in services with MHMR. Homeless and disabled individuals and families are prioritized.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	15 individuals or families
	Location Description	110 South 12th Street, Waco, TX 76703
	Planned Activities	TBRA assistance is available to all consumers who have case management services at the Center, which includes their Klaras Center for Families and their Early childhood Intervention program.
20	Project Name	19-20 HOME CHDO Activities
	Target Area	Citywide
	Goals Supported	CHDO Activities
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$94,206
	Description	Provide new construction of affordable housing units for owner-occupied through funding of Habitat for Humanity Waco, Waco CDC d/b/a Grassroots Community Development, and NeighborWorks Waco.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	One housing unit is expected to be constructed for one household.
	Location Description	
	Planned Activities	Provide new construction of affordable housing units for owner-occupied through funding of Habitat for Humanity Waco, Waco CDC d/b/a Grassroots Community Development, and NeighborWorks Waco.
21	Project Name	19-20 CARES CV - Small Business Grant Program
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Provide Public Services
	Funding	CARES ACT CDBG-CV: \$415,415
	Description	Small Business Enterprise Loans- Funding to provide businesses with 10 or less employees up to \$10K for operational cost.
	Target Date	10/1/2020

	Estimate the number and type of families that will benefit from the proposed activities	The estimated total of low-mod families who will benefit from the proposed Small Business Recovery Program is approximately 50-60 families.
	Location Description	City-wide
	Planned Activities	Assist small business owners with funding during COVID-19 to support operating cost, retain employees and hire employees.
22	Project Name	19-20 CARES CV - Housing Assistance Program
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Increase Access to Affordable Housing Housing and Services to Decrease Homelessness Provide Public Services
	Funding	CARES ACT CDBG-CV: \$378,000
	Description	Funding to assist with rental, mortgage and utility payments for approximately 150 persons and personnel cost.
	Target Date	10/1/2020
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of low-mod families who will be assisted through the Housing Assistance is approximately 150 families.
	Location Description	City-wide
	Planned Activities	To assist approximately 150 families with up to \$2.4K for rental assistance.
23	Project Name	19-20 CARES CV - Shelter for Homelessness
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Housing and Services to Decrease Homelessness
	Funding	CARES ACT CDBG-CV: \$10,500
	Description	Funding to provide homeless individuals with hotel accommodations who are affected by COVID-19 to self-quarantine.
	Target Date	10/1/2020
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of homeless families/individuals who will benefit from the Shelter for Homelessness Program will be approximately 12 families/individuals.
	Location Description	City-wide
	Planned Activities	To provide shelter for those homeless families/individuals who are affected by COVID-19 with isolation.
24	Project Name	19-20 CARES CV - Broadband Infrastructure
	Target Area	CDBG Eligible
	Goals Supported	
	Needs Addressed	Improve Public Facilities and Infrastructure

	Funding	CARES ACT CDBG-CV: \$929,437
	Description	Funding to provide installation and improve access services to low-to-moderate communities
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	We serve over 5,000 families.
	Location Description	
	Planned Activities	
25	Project Name	19-20 CARES CV Employment Services
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Provide Public Services
	Funding	CARES ACT CDBG-CV: \$929,437 \$172,250
	Description	Funding to equip persons with skills to become a certified essential worker.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	75 individuals. 6 individuals
	Location Description	
	Planned Activities	
26	Project Name	19-20 CARES CV Childcare Centers
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Provide Public Services
	Funding	CARES ACT CDBG-CV: \$929,437 \$172,250
	Description	Funding to provide operating cost and/or scholarships for childcare centers.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	100 150
	Location Description	
	Planned Activities	
27	Project Name	19-20 CARES CV Youth Services
	Target Area	
	Goals Supported	
	Needs Addressed	Provide Public Services
	Funding	CARES ACT CDBG-CV: \$929,437

	Description	Funding to provide summer educational programming for students whose education was impacted during COVID-19.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	50
	Location Description	
	Planned Activities	
28	Project Name	19-20 CDBG CV 24/7 Shelter Operations
	Target Area	
	Goals Supported	
	Needs Addressed	Provide Public Services
	Funding	CARES ACT CDBG-CV: \$929,437
	Description	Funding to provide operating expenses for 24/7 shelter care.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	1000
	Location Description	
	Planned Activities	

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City allocates infrastructure and facility improvements (not related to special needs populations) within the CDBG Target Areas -- those census block groups with 51% or more low- to moderate-income residents. On February 14, 2019, HUD released new low- to moderate-income data at the census block group level for use in determining CDBG Target Areas. Waco has a total of 20 areas (Census Tracts) of LMI concentration. However, some of the programs funded are offered city-wide, therefore funds may be expended in all areas of the City, as low income residents reside in all areas.

The City will offer three programs that are available city-wide to low-mod income eligible families. The Roof Repair Program, Rehabilitation/Reconstruction Program, and Texas Ramp Project will be offered city-wide; however, in order to receive assistance under these programs the homeowner must be low-mod income qualified.

The remainder of the activities pursued under this Action Plan will be located in low- to moderate income areas. Three CHDOS will be developing within various low-mod income neighborhoods within the city of Waco (using previous allocations, not FY 2019-2020). Federal funds will be used to address Code Enforcement issues in CDBG areas and will provide homeowners with options to remedy code violations. These two programs together will be a coordinated effort to improve these neighborhoods.

The City does not use HUD grant program funds in specific target areas.

Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City will invest the majority of CDBG and HOME Program funds to specific geographic areas based on the low to moderate income criteria established by HUD for “area benefit” activities. To qualify for funding, “area benefit” activities must be located in primarily residential neighborhoods with 51% or more low and moderate income persons.

Discussion

FOR THE FULL CONTENT OF THIS SECTION, SEE GRANTEE UNIQUE APPENDICES IN THE ADMINISTRATION SECTION.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Because providing affordable housing is one of the City of Waco’s priorities, the City will be funding the following activities with its federal funds: increasing the supply of affordable housing, expanding homeownership opportunities, revitalizing neighborhoods and creating mixed income communities.

For the 2019-2020 Program Year, these priorities will be addressed through the following activities:

- Homebuyer Assistance for 13 homebuyers through IDA
- Roof Repairs to 12 low and moderate income homeowners; Home Repairs to 30 low and moderate income homeowners; Emergency Shelter to 445 homeless persons; Housing for persons receiving substance abuse treatment 150 persons; Domestic Violence assistance to 400 persons; and Ramps for 42 LMI elderly and disabled persons.

Based on prior year's information, these types of housing assistance are projected to fall into the following HUD defined income categories (based on prior experience with these programs):

- 40 extremely low income (Up to 30% of Area Median Income)
- 25 very low income (30.1% to 50% of Area Median Income)
- 10 low income (Up to 80% of Area Median Income)
- 1 moderate income (95% of Area Median Income)

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	67
Special-Needs	0
Total	82

Table 4 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	0
Rehab of Existing Units	67
Acquisition of Existing Units	0
Total	82

Table 5 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

Introduction

The Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers. Public housing units are located in the Estella Maxey apartments (364 apartments) located at 1809 J.J. Flewellen, the Kate Ross apartments (288 apartments) located at 937 S 11th Street, and the South Terrace apartments (250 apartments) located at 100 Kennedy Circle. These were built between 1941 and 1974.

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

WHA has submitted an application to participate in the Rental Assistance Demonstration (RAD) program. WHA and Affiliates intend to convert to all of the units to Project Based Vouchers. The RAD process in Waco began in 2017; WHA submitted a preliminary request to HUD in to reserve RAD funding in July 2018

WHA received approval of its preliminary application in January 2019 and have hired a consultant and financial expert to analyze potential RAD options. Of the three WHA sites, South Terrace will likely be the first RAD conversion site. Though it is one of the smaller sites, WHA wants to use the South Terrace site to learn about the process before dealing with the other two sites. WHA will also soon commission a market study to evaluate the needs of PHA residents. The RAD process for the three sites will likely involve a combination of rehabilitation/renovation.

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

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

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

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

The WHA is not designated as troubled; therefore, this section does not apply.

Discussion

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

Introduction

The Continuum of Care's 2018 Point-in-Time (PIT) survey is the most recent survey data available. The PIT provides only a "snapshot" of the City's homeless population and subpopulations, however, it is the best data available on the housing and supportive service needs of these populations. The City's Continuum of Care (CoC) for homeless persons is coordinated through the Heart of Texas Homeless Coalition. The City of Waco has been selected by the TX-604 CoC to serve as the CoC and HMIS Lead Agency to provide staff support to the Board and committees that constitute the CoC.

On January 28, 2018, a total of 188 homeless adults and children (sheltered and unsheltered) were counted in Waco, Texas: (138 adults, and 50 children in households). The number of homeless persons reflects a 14.9% decrease from 2017.

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

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

The CoC and HMIS Homeless Program Analysts are working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks met in the next year to submit to the United States Interagency Council on Homelessness that the CoC has ended Veteran homelessness in the city of Waco. Additionally, the CoC and HMIS Homeless Program Analysts have begun the process of evaluating the existing Coordinated Entry System and improving its performance with the goal of having a well-functioning CE System in place by the end of the year. This improvement will allow for more effective referral and placement of persons experiencing homelessness into housing program openings in the community.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses emergency shelter and transitional housing needs through CDBG PY 2019 funding. Family Abuse Center is an emergency shelter assisting approximately 400 victims of domestic violence. Mission Waco provides shelter support to approximately 410 unduplicated shelter residents. The Salvation Army Community Kitchen provides case management and support for those entering or referred to the men's emergency shelter and operates a daily kitchen for homeless and non-homeless.

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

The City will support the Heart of Texas Regional Mental Health Mental Retardation (MHMR) Tenant Based Rental Assistance (TBRA) program during the 2019-20 program year with HOME funds providing approximately \$100,000 in rental assistance. Through Public Service dollars, CDBG funds will provide \$16,000 in support to the Family Abuse Center

to help provide services to women and families who become suddenly homeless as a result of a crisis domestic violence situation.

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

In PY 2019, the City will fund MHMR TBRA for 15 low income households with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence. Funding of \$22,280 will be provided to Cenikor behavioral health services with a focus on Mental Health/Substance Use disorders in the City of Waco.

Discussion

City of Waco CDBG and HOME funding are utilized for homeless programs however; the majority of federal funding to assist the homeless population comes from HUD through the Continuum of Care Program (approximately \$1 million annually).

Waco has made permanent housing for the homeless a priority and through CDBG, HOME, CoC Permanent Supportive Housing, state ESG, Section 8 and HUD-VASH funds. The community has used federal dollars to the greatest extent possible to provide housing for homeless families and individuals.

In PY 2019, the City will use \$36,394 in CDBG funds at My Brother's Keeper (MBK) directly for housing homeless and formerly homeless individuals and families.

For more information about the Continuum of Care 2018-2019 Strategic Plan, please refer to the Heart of Texas Homeless Coalition website at: <http://www.heartoftexashomeless.org/>

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

Introduction:

As discussed in SP-55 Barriers to Affordable Housing, the City of Waco has recently prepared an Analysis of Impediments to Fair Housing Choice to satisfy requirements of the Housing and Community Development Act of 1974, as amended.

The Analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental body is expected to review and approve the Analysis and use it for direction, leadership, and resources for future fair housing planning.

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

1. The majority of housing discrimination complaints filed with FHEO between 2007 and 2017 were on the basis of either disability or race or national origin. Proposed Action 1: Conduct random testing of rental housing. Landlords that are found to have discriminatory practices should attend mandatory fair housing training and demonstrate that they have stopped those discriminatory practices. Proposed Action 2: The City should proactively provide educational material and opportunities for landlords on their responsibility to provide reasonable accommodation for disabled residents.
2. The majority of City CDBG investments took place inside impacted areas of concentrated poverty and minority residents. There should also be construction of affordable units outside impacted areas in order to provide additional housing choice for low-income minority residents. Proposed Action 1: Amend the City's CDBG application to include incentives that create affordable housing outside of impacted areas. Proposed Action 2: Map the new and proposed affordable housing using impacted areas and opportunity areas maps. Use this information to further incentivize the creation of affordable housing outside of impacted areas and in higher opportunity areas.
3. Waco's Spanish speaking Limited English Proficiency (LEP) population comprises 10.98% of the City's population. The size of the Spanish-speaking LEP population indicates that Waco needs a Language Access Plan to provide quality services for this population. Proposed Action 1: Complete a four-factor analysis and create a Language Access Plan based on the results.
4. The majority of the City's residentially zoned areas are either R-1A or R-1B, which is some of the lowest density districts allowed in the zoning code, and most two- and multi-family zoned districts are inside impacted areas. Proposed Action 1: Amend zoning ordinance to all for the creation of more multi-family housing, especially outside of impacted areas.
5. Waco's zoning ordinance defines family as an individual, or two or more persons related by blood, marriage or adoption, or a group of not more than four unrelated persons living together as a single housekeeping unit in a dwelling unit. Proposed Action 1: Amend zoning ordinance to allow multiple unrelated individuals to live in the same dwelling unit.
6. Waco's zoning code defines two types of group homes: community home I and community home II which have

distance restrictions. Proposed Action 1: The city will study the possibility of amending zoning ordinances to remove distance restrictions placed on community homes.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Waco, some funded by CDBG and HOME funds, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the City's ability to meet underserved needs is the limited amount of funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Actions planned to foster and maintain affordable housing

The City's housing strategies will continue to be informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

Actions planned to reduce lead-based paint hazards

The City of Waco was recently (December 2018) awarded a \$1.5 million HUD Lead-Based Paint Hazard Reduction Program grant. The grant is expected to be enough to pay for 110 low income Waco families to fix lead problems in their homes.

Actions planned to reduce the number of poverty-level families

The City will continue to collaborate with human service, social service, and economic development agencies and organizations to facilitate their efforts and maximize their resources to provide quality services to low-income residents to help them improve their incomes. This includes ongoing efforts in conjunction with the CoC and HMIS Homeless Program Analysts working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to homelessness. Comprehensive programs such as Inspiracion Parent Child Education serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy for parents and early brain development for children in the critical birth to four year range.

Actions planned to develop institutional structure

The Housing and Community Development Services staff will continue to participate in HUD-sponsored training and webinars in order to further knowledge and incorporate regulatory changes into the program. The Housing and Community Development Services staff will continue to review policies and procedures to make modification where needed in order to ensure that the programs are managed as outlined in the Policies and Procedures Manuals while complying with all HUD regulations. Lastly, the Housing and Community Development Services staff will continue to

provide technical assistance to subrecipients in order to assist in expanding the capacity of program partners, and to ensure that their policies and procedures are in compliance with the City's and HUD regulation.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including serving as the HMIS Lead Agency Continuum of Care and Coordinated Entry System (CES) link, and enumeration of point-in-time and homeless surveys.

Discussion:

Program Specific Requirements

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

Introduction:

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

Not Applicable –the City of Waco does not engage in any form of HOME funds investment that is not described in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer

activities as required in 92.254, is as follows:

Recapture Provision - The City of Waco homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years).

The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file.

Assistance may be provided in the form of 0.00% interest loan that may be repaid or deferred forgivable which is secured by a Real Estate Lien Note and Deed Restriction or Land Covenant recorded in McLennan County.

The actual period of affordability will be based on the total amount of the direct HOME assistance provided as stated below.

- The City of Waco's Recapture Provision goes into effect if:
- The home is sold, enters a short sale, or foreclosed during the period of affordability.
- The loan, whether deferred or not, the borrower must repay the City any net sale proceeds available up to the amount to the principal due.

Any net sales proceeds returned to the City under Recapture will be used for other eligible HOME activities. Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City will be returned to the borrower.

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

This will document that:

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

Additional information regarding "Recapture" provisions is detailed in written policies and procedures of the City of Waco Housing and Community Development Services Department.

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

The affordability period for units for which the recapture or resale applies is 5 years for assistance less than \$15,000;

10 years for assistance between \$15,000 and \$40,000; and 15 years for assistance greater than \$40,000.

The City will ensure affordability by placing a lien on the home. In the event that there is no direct benefit to the homebuyer, the affordability will be enforced by a deed restriction.

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Housing Trust Fund (HTF)

Reference 24 CFR 91.220(l)(5)

1. Distribution of Funds

- a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2).
- b. Describe the jurisdiction's application requirements for eligible recipients to apply for HTF funds.
- c. Describe the selection criteria that the jurisdiction will use to select applications submitted by eligible recipients.
- d. Describe the jurisdiction's required priority for funding based on geographic distribution, which is a description of the geographic areas of the State (including areas of low-income and minority concentration) in which it will direct assistance during the ensuing program year.
- e. Describe the jurisdiction's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner.
- f. Describe the jurisdiction's required priority for funding based on the extent to which rents for units in the rental project are affordable to extremely low-income families.
- g. Describe the jurisdiction's required priority for funding based on the financial feasibility of the project beyond the required 30-year period.
- h. Describe the jurisdiction's required priority for funding based on the merits of the application in meeting the priority housing needs of the jurisdiction (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations).
- i. Describe the jurisdiction's required priority for funding based on the location of existing affordable housing.
- j. Describe the jurisdiction's required priority for funding based on the extent to which the application makes use of non-federal funding sources.

2. Does the jurisdiction's application require the applicant to include a description of the eligible activities to be conducted with HTF funds?
3. Does the jurisdiction's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements?
4. **Performance Goals and Benchmarks.** The jurisdiction has met the requirement to provide for performance goals, consistent with the jurisdiction's goals established under 24 CFR 91.215(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.
5. **Rehabilitation Standards.** The jurisdiction must establish rehabilitation standards for all HTF-assisted housing

rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The jurisdiction's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The jurisdiction must attach its rehabilitation standards below. If the jurisdiction will not use HTF funds for the rehabilitation of housing, enter "N/A".

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

6. **Resale or Recapture Guidelines.** Below, the jurisdiction must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".
7. **HTF Affordable Homeownership Limits.** If the jurisdiction intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the jurisdiction will not use HTF funds to assist first-time homebuyers, enter "N/A".
8. **Limited Beneficiaries or Preferences.** Describe how the jurisdiction will limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population to serve unmet needs identified in its consolidated plan or annual action plan. If the jurisdiction will not limit the beneficiaries or give preferences to a particular segment of the extremely low- or very low-income population, enter "N/A."
Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the jurisdiction must not limit or give preferences to students. The jurisdiction may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303 only if such limitation or preference is described in the action plan.
9. **Refinancing of Existing Debt.** Enter or attach the jurisdiction's refinancing guidelines below. The guidelines describe the conditions under which the jurisdiction will refinance existing rental housing project debt. The jurisdiction's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the jurisdiction will not refinance existing debt, enter "N/A."



City of Waco Housing and Economic Development

2017

ANNUAL ACTION PLAN

New Amendment Funds in the amount of \$136,910.78 were allocated to the following projects: CDBG Waco Transit - \$25,000.00 Bus Shelters- Funding to provide bus shelters for citizens located in low to moderate area bus routes. CDBG Mission Waco - \$112,070.97 Shelter Operations Funding to provide operating expenses for shelter. CDBG Salvation Army - \$119,070.97 Shelter Operations - Funding to provide operating expenses for shelter. HOME - COW Tenant Based Rental Assistance Program - \$102,500.00 Funding to provide rental assistance to eligible participants. Previous Amendment Funds in the amount of \$82,732 were allocated to the following projects: \$40,204 in CDBG funds to Parks Born Learning Trails \$42,528 in CDBG funds to Roof Repair Program \$116,726 in HOME funds to CoW Downpayment Assistance Program.

Executive Summary

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

1. Introduction

The City of Waco receives Federal grant funds from the U.S. Department of Housing and Urban Development (HUD) to serve extremely low, low, and moderate income persons annually. This Action Plan covers the period of October 1, 2017 through September 30, 2018, which is the fourth year of the City's Five-Year 2014-2018 Consolidated Plan (Con Plan). The Action Plan is submitted every year and lists the activities the City will pursue with federal funds to meet goals established in the Five-Year Con Plan.

In order to meet its goals, the City will utilize \$1,217,211 in Community Development Block Grant (CDBG) funds and \$492,504 of HOME Investment Partnerships Program (HOME) funds. The CDBG and HOME funds will assist the City in continuing its efforts towards improving the quality of life and preserving and increasing the stock of affordable housing units in the City of Waco.

The City must use the CDBG and HOME funds in pursuit of attaining the following National Objectives.

- Decent Housing
- Suitable Living Environment
- Expand Economic Opportunity

Activities to attain the National Objectives that the City will pursue are contained in the PY 2017-2018 Annual Action Plan are summarized below:

- Development and rehabilitation of Affordable Housing, Single-Family and increasing home ownership
- Public facility improvements at neighborhood and community parks.
- Public Services such as Children's services, Job Training, Homeless and Shelter services and Substance Abuse treatment services

2. Summarize the objectives and outcomes identified in the Plan

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

Decent Housing:

The housing needs in Waco are significant due to the lack of affordable units. In PY 2017, the City will provide:

- Housing rehabilitation up to 10 housing units through a roof repair program and up to 10 housing units through a home repair program and one single family home through reconstruction
- Down Payment / Closing Cost assistance to 10 homebuyers
- Individual Development Account (IDA) assistance up to 15 homebuyers in housing counseling that will receive Individual Development Accounts, affording them the opportunity to purchase a home
- 3 new single-family homes for owner occupied home ownership
- Tenant Based Rental Assistance for up to 16 households.

Suitable Living Environment:

In order to improve the quality of life for its citizens, the City will provide assistance to:

- Neighborhood and Community Parks equipment and accessibility improvements to 10 Parks benefitting 15,835 persons
- Public service agencies that will be funded will serve 400 domestic violence victims, 445 persons in homeless shelters, 6 children, 81 families in parent and early childhood education, and 278 substance abuse persons
- Code Enforcement to inspect 22,200 housing units and provide homeowners information on programs that will assist them with home repairs.

Economic Opportunity:

To improve Economic Opportunities the City will utilize CDBG funding to provide assistance to:

- Job training and employment opportunities to 28 low to moderate income persons.

3. Evaluation of past performance

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

The City of Waco has met most of its programmatic goals over the past three years. Below is a report of the City's performance using grant funds from HUD during Program Year 2015-16, the second year of the 5-year (2014-18) Consolidated Plan cycle. Please refer to the City's 2015-2016 Consolidated Annual Performance and Evaluation Report (CAPER) for additional information.

- The reconstruction of 3 owner-occupied homes were completed,

- 13,508 inspections were performed by code-compliance,
- Job training for 17 adult and 23 youth unemployed persons,
- Childcare or summer enrichment classes for 65 youth,
- Transitional or emergency housing for 445 homeless persons,
- Down payment assistance for 10 new homeowners
- Individual Development Account (IDA) assistance was provided to 9 individuals,
- Provided rental assistance for 25 families.
- Park improvements at Seley Park were nearing completion and improvements at Kendrick Park were underway, and
- Facility improvements for the Family Abuse Center.

The City's performance, as stated above, met its annual goals set forth in its Consolidated Plan.

For Program Year 2016-2017, the City expended 86.1% of its CDBG funds on activities that primarily benefited low to moderate income persons, exceeding the required 70% minimum. The City expended CDBG funds in a timely manner in accordance with HUD regulations.

The City of Waco also partnered with community organizations to help implement plans for improving the health, education, and financial security of its citizens through the creation of the Prosper Waco Initiative. This initiative is based on the collective impact model and will bring together community leaders and key organizations together to identify challenges in the community, create a shared vision and goals, and measure the impact of these collaborative efforts.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

During Program Year 2016, in preparation for the Annual Action Plan, the City involved residents and stakeholders to the greatest extent possible.

A formal Citizen Participation Plan outlines how citizens provide their input on how federal funds are used for each annual Action Plan. The Plan is available on the City of Waco Housing and Economic Development website at: <http://www.waco-texas.com/pdf/housing/>

Citizens are able to provide their input at public meetings, public hearings and during the public comment period. The city provides notice to the public regarding the meetings and hearings through publication in the newspapers. In addition, all public meetings are also posted on the City website: <http://www.waco-texas.com/> The following is a listing of public hearings, meetings, and notices of comment periods that give citizens the opportunity to have input on the 2017-18 Action Plan.

The development of the Annual Action Plan was initiated at a Public Needs Hearing held on May 23, 2017 at 6 p.m. in the City of Waco Convention Center in the Bosque Theater located at 100 Washington Avenue. The hearing was scheduled in accordance with the City's approved Citizen Participation Plan. The City receives input from the Waco Housing Coalition and the Heart of Texas Homeless Coalition during the Annual Action Plan process, including input

related to Housing and Community Development needs along with input regarding the draft Annual Action Plan and allocation of funding to specific projects.

Between March 11, 2017 and April 12, 2017, the City of Waco accepted applications from the public for CDBG and HOME project funding. A committee reviewed the applications and recommended a funding plan to the Waco City Council on June 20, 2017. City Council Budget Audit committee reviewed funding recommendations on May 25, 2017. A second public hearing was held July 18, 2017 (during the 30-day comment period), and a third public hearing was held August 1, 2017, on which date the City Council will approved the final plan, in accordance with the City's approved Citizen Participation Plan. All public comments received were considered by the City and incorporated into this Plan.

5. Summary of public comments

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

A Needs Assessment Public Hearing was held at the City Council meeting on May 23, 2017 to receive any questions or comments. Forty six comments were received.

The City considers and accepts public comments received during the public comment period held from June 23, 2017 through July 24, 2017. The Public Notices of the public hearings were published in English and in Spanish in the non-legal section of the Waco Tribune Herald, El Tiempo newspaper, posted on the City's website, at the City libraries, and the City's bulletin boards.

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

The City of Waco Housing and Economic Development Services considered and accepted all comments received.

7. Summary

As stated above, the Annual Action Plan lists the specific activities the City of Waco will pursue in order to address the priority needs set forth in the PY 2014-2018 Consolidated Plan. The proposed activities will serve primarily low to moderate income residents through public services, improvements to public facilities, increasing home ownership and increasing or preserving the affordable housing stock in the community. The City is committed to achieving HUD's National Objectives and will continue to affirmatively further fair housing within its jurisdiction and comply with Section 3 in reducing poverty by employing Section 3 contractors and subcontractors to the fullest extent possible.

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

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

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	WACO	Housing & Community Development Department
HOME Administrator	WACO	Housing & Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

The City, a HUD entitlement grantee, is required by HUD to prepare a Consolidated Plan and Annual Action Plan that meets the Consolidated Plan regulations in order to receive grant program funds. The lead agency responsible for overseeing the development of these plans and reports is the City's Housing and Economic Development Department.

The Housing and Economic Development Department makes funding recommendations to the Waco City Council based upon input from Waco residents, public agencies, housing developers, other city departments and the Waco Housing Authority. The Housing and Economic Development Department administers the CDBG and HOME programs with assistance from the Finance Department.

Consolidated Plan Public Contact Information

Director
Housing and Economic Development
City of Waco
300 Austin Avenue
P.O. Box 2570
Waco, TX 76702

Phone: 254-750-5656

Website: <http://www.waco-texas.com/housing.asp>

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

1. Introduction

The Housing and Economic Development Services Department consults with a number of agencies throughout the year in preparation of the Action Plan for use of HUD grant funds. Housing Coalition members, Homeless Coalition members, community representatives, subrecipients, and public service agencies provide input into the department's plans for HUD funding in on-going consultations and collaborations. The Citizen Participation Plan, posted on the City website, sets forth the Waco policies and procedures for citizen input in the grant allocation process. The Draft Action Plan is published and made available at all the public libraries across the City every year in order to maximize outreach to the public. The Draft Action Plan is made available on the City website at <http://www.waco-texas.com/housing.asp>. Additionally the City conducts at least one public hearing after the 30-day comment period at a City Council meeting, and before the City Council considers the adoption of the final plan.

Neighborhood organizations, Housing Coalition members, subrecipients, public service agencies and residents were consulted through public meetings. Community Housing Development Organizations (CHDO) were consulted through additional meetings. Also, city staff has been working with the Prosper Waco Initiative through community meetings to meet the Prosper Waco Mission. As a result of those meetings, staff reviewed its funding allocations to meet these community goals.

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

During the year, the City works closely with all housing providers and health and service agencies and regularly attends meetings with these providers in order to enhance coordination. Some of these meetings occur through the Prosper Waco Initiative.

The City of Waco also has a close working relationship with the Waco Public Housing Authority, housing developers, Community Housing Development Organizations and the Waco Housing Coalition. By regularly meeting with these groups, the City is better able to understand these organizations needs and is able to assist them in meeting their missions.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

In 2012, the Heart of Texas Homeless Coalition (HOTHC) designated the city of Waco as the lead agency. The City of Waco designated the Homeless Program Coordinator to implement the city of Waco's Ten Year Plan to End Chronic Homelessness. As a result of these designations, the Homeless Program Coordinator along with the HMIS Coordinator position have taken on lead roles in the local planning efforts, guided by HUD/USICH (United States Interagency Council on Homelessness) as well as the Texas Interagency Council on Homelessness and the Mayor's Challenge to End Veteran Homelessness.

With the addition of the Homeless Coordinator and HMIS Coordinator located in the Housing and Economic Development Department there have been several successful collaborations. Ninety-four units of Permanent supportive housing units for the chronically homeless have been developed through scattered site housing in a multi-family Single Room occupancy (SRO). In addition, during 2017-2018, the Heart of Texas Homeless Coalition will create a list of properties that will be available to participate in Rapid Rehousing projects. In addition, the HOT Homeless Coalition will be implementing the Second Chance Housing Initiative which allows persons with past evictions and bad credit history to take a series of classes that will give them the tools to be a successful tenant.

Along with our Coordinated Access Program, a HUD database that is used to refer persons needing housing assistance has been fully implemented. The Homelessness Coordinator and the HMIS Coordinator are also working with City and County departments and Projects For Assistance in Transition from Homelessness (PATH) outreach social worker staff to develop a program that best meets the needs of those found in homeless encampments to expedite them to services and house them. The Homelessness Coordinator and the HMIS Coordinator use the Coordinated Access Vulnerability index tool, adopted by the Continuum of Care (CoC) to identify and prioritize those who are in the most need for housing. The CoC collaborates with local 211, a social services hotline, and a website called Act Locally Waco for electronic and printed resource materials.

The Continuum of Care works to identify and reduce the number of homeless families and individuals through our Coordinated Access, which directs homeless individuals to emergency assistance, identifies families through the Homeless liaisons in schools.

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

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

The City does not receive Federal ESG funds.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	WACO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Waco Housing Authority is contacted on an as needed basis regarding housing needs and data that has been included in this plan.
2	Agency/Group/Organization	Heart of Texas Homeless Coalition
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the Heart of Texas Homeless Coalition through monthly meetings.
3	Agency/Group/Organization	Community Resources Coordination Group
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the Community Resources Coordination Group through several meetings during the year.
4	Agency/Group/Organization	Nonprofit Network
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education Services-Employment

	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the nonprofit network through several meetings during the year.
5	Agency/Group/Organization	Waco Housing Coalition
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation is ongoing with the Heart of Waco Housing Coalition through monthly meetings.

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

The City makes every effort to consult all agency types.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	City of Waco	The Continuum of Care's priorities and strategic plan to end homelessness share significant overlap with the city of Waco's strategic goals related to the issue of homelessness. This overlap includes increasing the amount of affordable housing options inside the city, prioritizing the housing of the chronically homeless population, and connecting homeless individuals to available community resources in order to help them quickly and efficiently exit out of homelessness and back into a stable living environment.
Prosper Waco	Prosper Waco	Prosper Waco is a Collective Impact initiative specifically formed by the community to pull together the community to address complex social problems and overwhelming poverty issues by focusing on three specific areas: Education, Health, and Financial Security. Prosper Waco is data driven and outcome focused.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
National Resource Network (NRN)	National Resource Network	The City of Waco in 2015-2016 entered into a contract with the National Resource Network. NRN studied the allocations that have occurred in the past, and as a result of their review and the meetings with the community, made many recommendations to the city on funding allocations, many of which are listed and incorporated in this Action Plan and will be incorporated in future plans.
City of Waco Comprehensive Plan	City of Waco Planning Department	Common goals are neighborhood revitalization and expansion of economic opportunity.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

The City of Waco encourages its citizens to provide input in the Action Plan Process. In accordance with the City’s Citizen Participation Plan, the City conducted at least one public hearing during the development of the Action Plan and held one public hearing during the 30 day comment period.

The public hearing and meetings were held after the 30 day comment period with City Council meetings. The draft Action Plan was made available at the City Hall, specifically at the Housing and Economic Development Department, City Secretary’s Office, at various library locations throughout the city and on the City website. Any public comments received during the public hearings, public meetings, and during public comment period was included in the plan. The city published notices regarding the public hearings and public comment period in the Waco Tribune Herald, the official newspaper for the city and El Tiempo. Postings were in English and Spanish.

The City involved social services, governmental entities, housing developers, and residents in the community, in the development of the Annual Action Plan. The city’s goals are based on the high priorities within the HUD regulations.

The City of Waco also partnered with community organizations and residents to implement plans for improving the health, education, and financial security of its citizens through the Prosper Waco Initiative. Because of the city’s participation in Prosper Waco and a result of the community feedback received at these meetings, the city will attempt to focus it’s federal funding decisions to meet the community’s needs.

The City considers all comments received during the Action Plan process.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted /broad community	Ad notifying the public of the Application Period in the Waco Tribune Herald newspaper on March 11, 2017. The Application Period was March 11, 2017 to April 12, 2017.	NA	NA	wacotrib.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Non-targeted /broad community	Ad was published notifying the public of the Needs Assessment public hearing in the Waco Tribune Herald newspaper on May 6, 2017.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com
3	Public Hearing	Non-targeted /broad community	A Needs Assessment Public hearing was held at the City Council Meeting on May 23, 2017.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com
4	Internet Outreach	Non-targeted /broad community	Notices of public hearings and public comment periods are placed on the City's website.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com
5	Libraries	Non-targeted /broad community	Notices of public hearings and public comment periods are placed at the Central Library, the South Waco Branch Library, the East Waco Branch Library, and the West Waco Branch Library.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com
6	Public Meeting	Non-targeted /broad community	Budget and Audit Committee of the Waco City Council, sitting as the Waco City Council held at City Hall on May 25, 2017.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted /broad community	Presentation of the funding recommendations was made at the Work Session of the Waco City Council Meeting held on June 20, 2017.	No comments received.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com
8	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted /broad community	Public Notice of the Public Comment period for the Draft Program Year 2017 2018 Annual Action Plan was published in the June 23, 2017 Waco Tribune Herald newspaper in English and in Spanish.	NA	NA	wacotrib.com
9	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted /broad community	Public Notice of the Public Comment period for the Draft Program Year 2017 2018 Annual Action Plan was published in the June 28, 2017 El Tiempo newspaper in English and Spanish.	NA	NA	NA
10	Public Hearing	Non-targeted /broad community	Public Hearing held during the July 18, 2017 Waco City Council Meeting to receive comments regarding the Program Year 2017 2018 Draft Annual Action Plan.	NA	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Hearing	Non-targeted /broad community	Public Hearing held during the August 1, 2017 Waco City Council Meeting to accept comments and receive approval of the Program Year 2017 2018 Annual Action Plan.	A total of 46 Public comments were received during the Public Comment period.	All comments that are received are accepted and reviewed. Responses are made as is applicable.	waco-texas.com

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Waco is an Entitlement City and receives two grants from the U.S. Department of Housing and Urban Development (HUD). The grants and expected amounts for 2017-2018 are:

CDBG Allocation: \$ 1,217,211

+ \$ 20,000 Estimated Program Income

+ \$ 125,000 CDBG Reprogrammed Funds = \$ 1,362,211

HOME Allocation: \$ 492,504

+ \$ 97,000 Estimated Program Income

+ \$ 0 HOME Reprogrammed Fund = \$ 589,504

Total Grant Funding including Estimated Program Income = \$ 1,945,715

The Housing and Economic Development Department works with a number of affordable housing developers, public service agencies and homeless shelter/housing providers to leverage federal funds with other public and private resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,217,211	20,000	115,000	1,352,211	0	Expected amount available includes HUD allocations plus projected program income funds and reallocated prior year funds.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	492,504	97,000	0	589,504	0	Expected amount available includes HUD allocation plus projected program income funds.

Table 5 - Expected Resources – Priority Table

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

Based on prior year's information, the City's HUD grant program will leverage an estimated total of \$14,200,000 in funds from other sources. These additional resources include \$370,000 in City of Waco general funds, \$13,900,000 in private funds. CDBG funded public service programs will leverage approximately \$850,000 in other sources. The City's Down Payment Assistance Program will leverage an estimated \$860,000 in home mortgages.

In addition to the federal funds being leveraged with private, the city's partners have other programs that complement the federally funded programs and these programs leverage additional funds. For example, NeighborWorks Waco uses HOME funds to leverage Neighborhood Reinvestment dollars (\$150,000), Community Development Finance Institution (CDFI) (\$15,000) dollars and private donations/foundation dollars. Waco Housing Authority brings other federal grants

to the table such as the Family Self-Sufficiency Grant (\$1,100,000) and HUD funds (\$1,000,000). Waco Habitat for Humanity receives significant funding from the Federal Home Loan Bank (\$20,000) and the TDHCA Boot Strap Program (\$230,000) in addition to private donations/foundation dollars. In addition to Federal Funds described in this Plan, housing and service providers assisting homeless persons receive Continuum of Care funds of approximately \$970,000 for FY 2016-17.

All of the taxing entities participate in the City's Lot Sale program which provides tax foreclosed lots at a reduced cost for the new development. The City uses significant general fund dollars in conjunction with CDBG funds to improve parks and infrastructure as well as to support code enforcement activities. For Fiscal Year 2016-2017, the Parks and Recreation Department received \$11,102,252 in General Funds. The Code Enforcement department received \$1,942,073 in General Funds and the Housing and Economic Development Department received \$737,914 in General Funds.

Housing and service providers assisting homeless persons receive Continuum of Care funds of approximately \$988,312 for FY 2016-2017. Waco agencies receive approximately \$287,243 for permanent supportive housing, \$369,563 for Rapid Re-Housing and \$131,816 for Transitional Housing Program through Continuum of Care (CoC) funding. The Heart of Texas Homeless Coalition received \$44,000 in CoC Planning Grant funds. The City of Waco receives \$62,653 per year to manage the HMIS system. The Family Abuse Center received Victims of Crimes Act and Violence Against Women Act funding.

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

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

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

As mentioned above, the City is the trustee of tax foreclosed lots and all of the taxing entities who are a party to the tax foreclosure (specifically City of Waco, McLennan County, Waco Independent School District, and McLennan Community College) have agreed to make these lots available for reduced prices through the Lot Sale Program for the development of new affordable housing units.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
1	CHDO Activities	2014	2018	Affordable Housing	New construction of affordable owner occupied hous	HOME: \$173,253	Homeowner Housing Added: 3 Household Housing Unit
2	Housing Rehabilitation/ Reconstruction	2014	2018	Affordable Housing	Owner Occupied Housing Rehabilitation	CDBG: \$110,000 \$130,700	Homeowner Housing Rehabilitated: 21 Household Housing Unit
3	Downpayment/closing cost assistance	2014	2018	Affordable Housing	Downpayment assistance	CDBG: \$40,000 HOME: \$170,001	Direct Financial Assistance to Homebuyers: 25 Households Assisted
4	Tenant-based Rental Assistance	2014	2018	Affordable Housing	Tenant-based rental assistance	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 16 Households Assisted
5	Code Enforcement	2014	2018	Non-Housing Community Development	Code enforcement	CDBG: \$341,208	Housing Code Enforcement/Foreclosed Property Care: 22000 Household Housing Unit
6	Domestic Violence Shelter	2014	2018	Non-Housing Community Development	Homeless facilities Services to victims of domestic violence	CDBG: \$14,265	Homeless Person Overnight Shelter: 400 Persons Assisted
7	Park Improvements	2014	2018	Non-Housing Community Development	Public parks	CDBG: \$211,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 14680 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Needs Addressed	Funding	Goal Outcome Indicator
9	Children services	2014	2018	Non-Housing Community Development	Services for abused/neglected children	CDBG: \$65,122	Public service activities other than Low/Moderate Income Housing Benefit: 87 Persons Assisted
10	Homeless Shelter & Transitional Housing	2014	2018	Homeless	Services to the homeless	CDBG: \$23,088	Homeless Person Overnight Shelter: 441 Persons Assisted
11	Adult and Youth Education & Job Training	2014	2018	Non-Housing Community Development	Employment training/placement	CDBG: \$36,556	Public service activities other than Low/Moderate Income Housing Benefit: 28 Persons Assisted
12	HMIS	2014	2018	Homeless	Services to the homeless	CDBG: \$15,700	Public service activities other than Low/Moderate Income Housing Benefit: 6000 Persons Assisted
17	Substance Abuse	2014	2018	Non-Homeless Special Needs	Services to non-elderly special populations	CDBG: \$27,851	Public service activities other than Low/Moderate Income Housing Benefit: 278 Persons Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	CHDO Activities
	Goal Description	Provide new construction of affordable housing units for owner-occupied through funding of Habitat for Humanity Waco, Waco CDC and NeighborWorks Waco.

2	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	Owner-occupied rehabilitation, including a roof repair program, a home repair program and one owner occupied rehabilitation/reconstruction utilizing prior year's funds, will be conducted under this goal.
3	Goal Name	Downpayment/closing cost assistance
	Goal Description	The funds will be used to assist new low income homeowners with Down Payment Closing Cost assistance. This includes Legacy Square Down Payment Assistance up to \$25,000, Up to \$14,999 City of Waco Down Payment Assistance program and the Individual Down Payment Assistance program.
4	Goal Name	Tenant-based Rental Assistance
	Goal Description	Provide rental subsidies to homeless persons or persons who are at risk of homelessness.
5	Goal Name	Code Enforcement
	Goal Description	Support part of the salaries of City Code Enforcement officers for the time working in CDBG Target Areas.
6	Goal Name	Domestic Violence Shelter
	Goal Description	Provide operating expenses for Family Abuse Center.
7	Goal Name	Park Improvements
	Goal Description	Provide funds for improvements to existing City parks.
9	Goal Name	Children services
	Goal Description	Two projects will address children services, Cross Ties Ministries Talitha Koum pre-school and Avance Parent/Child Education.
10	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	Fund shelter operating expenses for Mission Waco for My Brother's Keeper.
11	Goal Name	Adult and Youth Education & Job Training
	Goal Description	Fund Skillpoint for job skills program.
12	Goal Name	HMIS
	Goal Description	Provide funding for the maintenance and management of the Homeless Management Information System.

17	Goal Name	Substance Abuse
	Goal Description	Fund Cenikor for Substance Abuse program.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Waco will perform activities that meet the needs and objectives established by the Waco City Council and its Consolidated Plan. As shown below, the City will fund 7 public services through 7 agencies, a roof repair and home repair program for low and moderate income homeowners, home buyer activities through its individual development account assistance and down payment and closing assistance programs, park improvements and development of quality affordable housing single-family owner occupied housing and tenant based rental assistance.

Projects

#	Project Name
1	17-18 CDBG CoW Program Administration
2	17-18 CDBG CoW Code Enforcement
3	17-18 CDBG CoW Down Payment Delivery
4	17-18 CDBG CoW Rehab & TBRA Delivery
5	17-18 CDBG CoW Park Improvements
6	17-18 CDBG Community Park - Accessibility
7	17-18 CDBG Waco CDC Roof Repair Program
8	17-18 CDBG Waco Habitat for Humanity Home Repair Program
9	17-18 CDBG CoW Housing Rehabilitation/Reconstruction Reallocated Prior Year Funds
10	17-18 CDBG Waco CDC Individual Development Account Assistance
12	17-18 CDBG PSA Family Abuse Center
13	17-18 CDBG PSA Talitha Koum
14	17-18 CDBG PSA Avance Parent Child Education
15	17-18 CDBG PSA Mission Waco My Brother's Keeper
16	17-18 CDBG PSA Cenikor
17	17-18 CDBG PSA Skillpoint Alliance Job Training
18	17-18 HOME CoW Administration
19	17-18 HOME CoW Down Payment Assistance up to \$25,000
20	17-18 HOME NeighborWorks Downpayment Assistance Legacy Square
21	17-18 HOME Development CHDO - Habitat for Humanity
22	17-18 HOME Development CHDO - Waco CDC
23	17-18 HOME Development CHDO - NeighborWorks
24	17-18 HOME MHMR Tenant Based Rental Assistance
25	17-18 CDBG CoW Park Improvements Born Learning Trails

Table 7 - Project Information

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

The priorities were determined based on the:

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

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

AP-38 Project Summary

Project Summary Information

1	Project Name	17-18 CDBG CoW Program Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$243,442
	Description	Funds will be used to cover the cost of planning, administering, operating and monitoring CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used to pay for salaries, benefits, insurance, supplies, and associated costs to administer and oversee the CDBG and HOME funded Programs
2	Project Name	17-18 CDBG CoW Code Enforcement
	Target Area	
	Goals Supported	Code Enforcement
	Needs Addressed	Code enforcement
	Funding	CDBG: \$341,208
	Description	Provide funds for Code Enforcement officers serving the CDBG Target Areas investigating 22,200 properties for potential Code violations. The Code officers will refer these households to agencies that can provide repair assistance.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City uses CDBG funds to pay the salaries and benefits of Code Enforcement officers who are working in the CDBG Target Areas.

3	Project Name	17-18 CDBG CoW Down Payment Delivery
	Target Area	
	Goals Supported	Downpayment/closing cost assistance
	Needs Addressed	Downpayment assistance
	Funding	CDBG: \$49,009
	Description	Direct delivery budget that provides housing services for low to moderate income individuals receiving down payment assistance to purchase a home.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to administer the HOME funded Down Payment Assistance Program and the IDA program. In addition, the funds will pay for the staff that will inspect the properties.
4	Project Name	17-18 CDBG CoW Rehab & TBRA Delivery
	Target Area	
	Goals Supported	Housing Rehabilitation/Reconstruction Tenant-based Rental Assistance
	Needs Addressed	Owner Occupied Housing Rehabilitation Tenant-based rental assistance
	Funding	CDBG: \$39,570
	Description	Direct delivery budget that provides inspections for Rehabilitation and Tenant Based Rental Assistance properties.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to inspect the properties and perform all necessary environmental reviews.
5	Project Name	17-18 CDBG CoW Park Improvements
	Target Area	

	Goals Supported	Park Improvements
	Needs Addressed	Public parks
	Funding	CDBG: \$171,400
	Description	The City will use CDBG funds to install Fitness Equipment in seven Neighborhood Parks in Waco. Neighborhood Parks include Cotton Palace Park, Bell's Hill Park, Mitchell Park, Council Acres Park, Brooklyn Park, North Waco Park and Oakwood Park.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Funds will be used to pay all costs of design, supplies, equipment, construction, improvements, testing, and inspections.
6	Project Name	17-18 CDBG Community Park - Accessibility
	Target Area	
	Goals Supported	Park Improvements
	Needs Addressed	Public parks Senior centers
	Funding	CDBG: \$40,000
	Description	Installing ADA accessibility improvements at three community centers within the City. Sul Ross Senior Center, Dewey Community Center and Bledsoe - Miller Community Center.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Intall ADA accessilbility improvements.
7	Project Name	17-18 CDBG Waco CDC Roof Repair Program
	Target Area	
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Owner Occupied Housing Rehabilitation

	Funding	CDBG: \$102,528
	Description	The City will provide CDBG funds to Waco CDC to provide roof repairs. The program will support approximately 10 housing units. The funds will also provide pay for the Waco CDC's administrative Costs of administering the program. Additional funding added to assist up to an additional 8 roofs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The CDBG funding of \$92,528 will pay for the labor and supplies for roof repairs and \$10,000 will be spent to administer the program, including inspecting the roof repairs.
8	Project Name	17-18 CDBG Waco Habitat for Humanity Home Repair Program
	Target Area	
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Owner Occupied Housing Rehabilitation Energy efficiency improvements in housing
	Funding	CDBG: \$50,000
	Description	CDBG funds to be used to cover costs of materials and labor for minor home repair program to low-mod income households.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG funds to be used to cover costs of materials and labor for minor home repair program to low-mod income households.
9	Project Name	17-18 CDBG CoW Housing Rehabilitation/Reconstruction Reallocated Prior Year Funds
	Target Area	
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Owner Occupied Housing Rehabilitation

	Funding	CDBG: \$115,000 \$125,700
	Description	Utilize prior year CDBG Rehabilitation/Reconstruction funds to reconstruct 1 owner-occupied housing unit.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will use prior year's CDBG funds to reconstruct 1 owner-occupied housing unit in Waco.
10	Project Name	17-18 CDBG Waco CDC Individual Development Account Assistance
	Target Area	
	Goals Supported	Downpayment/closing cost assistance
	Needs Addressed	Downpayment assistance
	Funding	CDBG: \$40,000
	Description	The CDBG funds will be split between match for the IDA account and administrative costs. \$30,000 of the CDBG funds will be used by Waco CDC to provide matching funds for households to use as downpayment assistance. The funds will be matched \$2 of CDBG funds for every \$1 saved by the household up to a maximum grant of \$2,000. The other \$10,000 will be used to administer the program as well as to provide housing counseling. This includes program delivery costs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Waco CDC will use \$30,000 of the CDBG funds as match for 15 IDA accounts and the remaining \$10,000 will be used by Waco CDC to administer the program.
11	Project Name	17-18 CDBG PSA CoW Homeless Management Information System
	Target Area	
	Goals Supported	HMIS
	Needs Addressed	Services to the homeless
	Funding	CDBG: \$15,700

	Description	The City will use CDBG funds to support the HMIS reporting system to report outcomes for homelessness projects. This will include the collecting and managing of information in the HMIS database system. Staff will review the information to ensure that it is entered into the system correctly and will work with the service provider to make corrections as needed. Funding partially provides for the operations of the City's Homeless Management Information System (HMIS).
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG funds to pay for the collecting and managing of information in the HMIS database system.
12	Project Name	17-18 CDBG PSA Family Abuse Center
	Target Area	
	Goals Supported	Domestic Violence Shelter
	Needs Addressed	Homeless facilities Services to victims of domestic violence
	Funding	CDBG: \$14,265
	Description	The Family Abuse Center provides safe/secure emergency shelter for more than 400 victims of domestic violence each year.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Family Abuse Center will provide services to victims of domestic violence. The majority of the clients served are low to moderate income persons. This funding will provide operating funds.
13	Project Name	17-18 CDBG PSA Talitha Koum
	Target Area	
	Goals Supported	Children services
	Needs Addressed	Services for abused/neglected children

	Funding	CDBG: \$35,050
	Description	Talitha Koum Institute focuses on educational and therapeutic care. This preventative, mental health therapeutic nursery aims to provide brain development foundation for kindergarten readiness. The classroom maintains a 3:1 student to teacher ratio in accord with Texas Infant Mental Health Association standards. Services are provided free of charge to the family.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Talitha Koum: \$30,786; Provides a therapeutic mental health center for young children. CDBG funds will cover 40% of the cost of salaries and benefits associate with the One Year Old Therapeutic Classroom.
14	Project Name	17-18 CDBG PSA Avance Parent Child Education
	Target Area	
	Goals Supported	Children services
	Needs Addressed	Employment training/placement
	Funding	CDBG: \$30,072
	Description	AVANCE provides parent and early childhood education to low-income families, as well as workforce development for parents through ESL and on-site GED classes. AVANCE serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy, workforce development for parents and early brain development for children in the critical birth to three year range. In addition to auxiliary support services such as on-site speech, occupational or physical therapy as needed for children.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Avance provides workforce development for parents through ESL and on-site GED classes Monday through Friday 8:00 a.m. through 5:00 p.m.
	Project Name	17-18 CDBG PSA Mission Waco My Brother's Keeper

15	Target Area	
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Services to the homeless
	Funding	CDBG: \$23,088
	Description	Mission Waco's My Brother's Keeper (MBK) Homeless Services programs will provide case management and shelter services to homeless persons in Waco.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Agency's shelter provides services Monday through Friday and Sundays 6:00 p.m. to 6:00 a.m. and Saturdays 7:00 p.m. to 7:00 a.m. Check in is by 8:30 p.m. and Check out by 6:00 a.m. Individuals may be granted late check-in due to their work schedule with approval of Social Services Director or Program Director. Beds are on a first come first serve basis. Beds can also be assigned for medical reasons with Doctor's note.
16	Project Name	17-18 CDBG PSA Cenikor
	Target Area	
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Services to non-elderly special populations
	Funding	CDBG: \$27,851
	Description	Cenikor services address Health and Social Issues through detoxification and intensive residential treatment. The residential unit provides educational and counseling programs to help the clients develop coping skills, life skills, and gain insight into their addiction. The Program consists of Counseling and case management to clients with co-occurring mental health and substance use disorders.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Funding will be used to pay a portion of two counselor’s salaries, allowing counseling services to increase by 12 hours per week.
17	Project Name	17-18 CDBG PSA Skillpoint Alliance Job Training
	Target Area	
	Goals Supported	Adult and Youth Education & Job Training
	Needs Addressed	Employment training/placement
	Funding	CDBG: \$36,556
	Description	Skillpoint's programs provides job coaching, resume building, mock interviews, basic computer skills, life skills, and work-site visits The goal of these services is to improve the employment outcomes of Waco individuals and to meet the skill and workforce needs of Waco employers.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	CDBG funds will be used to pay for a percentage of the salaries and benefits for program staff necessary to carry out the daily operations of the program. Program services will be provided to approximately 28 income eligible adults.
18	Project Name	17-18 HOME CoW Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	HOME: \$49,250
	Description	Funds will be used to cover the costs of grant administration compliance, monitoring, contract administration, reporting, and construction quality inspections for HOME-funded single- and multi-family housing projects to ensure compliance with HUD and City policies and regulations. Up to 10% of HOME Program Income will be utilized for HOME program administration costs.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	Provide administration, management and monitoring for the HOME program.
19	Project Name	17-18 HOME CoW Down Payment Assistance up to \$25,000
	Target Area	
	Goals Supported	Downpayment/closing cost assistance
	Needs Addressed	Downpayment assistance
	Funding	HOME: \$236,727
	Description	Using HOME funds, the City will fund up to \$25,000 per household for down payment assistance. Estimated PY 2016-2017 HOME program income of \$97,000.00 will be allocated to home ownership and Tenant Based Rental Assistance programs, with 10% being designated for Administration. Funds have been reallocated through an amendment process to increase funding available by \$116,726.
	Target Date	9/30/2018
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The City will provide downpayment and closing cost assistance for up to 8 households. Additional funding will provide assistance for up to 6 additional households.
20	Project Name	17-18 HOME NeighborWorks Downpayment Assistance Legacy Square
	Target Area	
	Goals Supported	Downpayment/closing cost assistance
	Needs Addressed	Downpayment assistance
	Funding	HOME: \$50,000
	Description	Up to \$25,000 down payment assistance for first time low income homebuyers in Legacy Square subdivision. Estimated PY 2016-2017 HOME program income of \$97,000.00 will be allocated to home ownership and Tenant Based Rental Assistance programs, with 10% being designated for Administration.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	
	Planned Activities	HOME funds will provide downpayment and closing cost assistance to up to 2 low income households who are qualified to purchase their first homes in the Legacy Square Subdivision.
21	Project Name	17-18 HOME Development CHDO - Habitat for Humanity
	Target Area	
	Goals Supported	CHDO Activities
	Needs Addressed	New construction of affordable owner occupied hous
	Funding	HOME: \$57,751
	Description	Provide CHDO funds for the construction of 1 affordable housing unit for low-income owner-occupancy.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities will include the construction of 1 new homes by Waco Habitat for Humanity.
22	Project Name	17-18 HOME Development CHDO - Waco CDC
	Target Area	
	Goals Supported	CHDO Activities
	Needs Addressed	New construction of affordable owner occupied hous
	Funding	HOME: \$57,751
	Description	Provide CHDO funds for the construction of 1 affordable housing unit for owner-occupancy.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities will include the construction of 1 new home by Waco CDC.
	Project Name	17-18 HOME Development CHDO - NeighborWorks

23	Target Area	
	Goals Supported	CHDO Activities
	Needs Addressed	New construction of affordable owner occupied hous
	Funding	HOME: \$57,751
	Description	Provide CHDO funds for the construction of 1 affordable housing unit for owner-occupancy.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Activities will include the construction of 1 new home by NeighborWorks.
24	Project Name	17-18 HOME MHMR Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Tenant-based Rental Assistance
	Needs Addressed	Tenant-based rental assistance
	Funding	HOME: \$100,000
	Description	Provide rental subsidies up to \$6,500 per year to homeless persons or persons who are at risk of homelessness. Estimated PY 2016-2017 HOME program income of \$97,000.00 will be allocated to home ownership and Tenant Based Rental Assistance programs, with 10% being designated for Administration.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
Planned Activities	These activities are to assist low income households with housing with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence. HOME funding will pay for rental subsidies per housing units for up to \$6,500.	
25	Project Name	17-18 CDBG CoW Park Improvements Born Learning Trails
	Target Area	
	Goals Supported	Park Improvements

Needs Addressed	Public parks
Funding	CDBG: \$40,204
Description	The City will use CDBG funds to make improvements in East Waco, Gurley, Kendrick and Oscar DuConge Park. The improvements will include the purchase and installation of walking trails and posted signage to assist with the learning development of children.
Target Date	9/30/2019
Estimate the number and type of families that will benefit from the proposed activities	Estimated that a total of 3,500 persons will benefit from this activity.
Location Description	<p>Wilbert Austin, Sr. Park (formerly East Waco Park), 401 Hood Street, Waco, TX 76704</p> <p>North Waco Park, 2128 Edna, Waco, TX 76708</p> <p>Kendrick Park, 4011 Bagby, Waco, TX 76711</p> <p>Oscar DuConge Park, 1504 J.J. Flewellen, Waco, TX 76704</p> <p>South Waco Park, 2815 Speight, Waco, TX 76711</p> <p>Bell's Hill Park, 2400 Webster, Waco, TX 76706</p> <p>Dewey Park, 925 N. 9th, Waco, TX 76707</p>
Planned Activities	Funds will be used to provide installation of post signage and painted walkways.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Due to income eligibility criteria for the CDBG and HOME programs, a significant portion of these funds will be spent inside of Loop 340, the core of that area also being known as City Center. However, some of the programs funded are offered city-wide, therefore funds may be expended in all areas of the City, as low income residents reside in all areas.

The City will offer three programs that we be available city-wide to low-mod income eligible families. Both the Roof Repair Program and Home Repair Program will be offered city-wide, however in order to receive assistance under this program the homeowner must be low-mod income qualified. In addition, the Downpayment Assistance Homebuyer Assistance Program is available city-wide, therefore the homes assisted with federal funds will be scattered throughout the City.

The remainder of the activities pursued under this Action Plan will be located in low-mod areas. Three CHDOS will be developing within various low-mod income neighborhoods within the city of Waco. Seven Neighborhood Parks will be improved by the installation of fitness equipment utilizing Federal funds and three Community centers will have ADA accessibility improvements installed. Federal funds will be used to address Code Enforcement issues in CDBG areas and will provide homeowners with options to remedy code violations. These three programs together will be a coordinated effort to improve these neighborhoods.

The City does not use HUD grant program funds in specific target areas.

Geographic Distribution

Rationale for the priorities for allocating investments geographically

Most CDBG activities in this Action Plan are allocated to specific geographic areas based on the low to moderate income criteria established by HUD for “area benefit” activities. To qualify for funding, “area benefit” activities must be located in primarily residential neighborhoods with 51% or more low and moderate income persons.

The residents and neighborhoods of the City of Waco, through surveys and stakeholder interviews, deemed code enforcement as a high priority and as a result, Code Enforcement was included in the Consolidated Plan.

The remainder of the City’s federally assisted programs are provided on a city-wide basis.

Discussion

See attached mpas of project locations for the CDBG and HOME programs.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Because providing affordable housing is one of the City of Waco’s priorities, the City will be funding the following activities with its federal funds: increasing the supply of affordable housing, expanding homeownership opportunities, revitalizing neighborhoods and creating mixed income communities.

For the 2017-2018 Program Year, these priorities will be addressed through the following activities:

- Homebuyer Assistance for 25 homebuyers
- New Construction of 3 new single-family homes for sale to low and moderate income homebuyers
- Rental Assistance to 16 households
- Roof repairs to 10 low and moderate income home owners
- Home repairs to 10 low and moderate income home owners
- 1 single family home reconstruction
- Emergency Shelter to 445 homeless persons
- Housing for persons receiving substance abuse treatment 278 persons
- Domestic Violence assistance to 400 persons.

Based on prior year's information, these types of housing assistance are projected to fall into the following HUD defined income categories (based on prior experience with these programs):

- 634 extremely low-income (Up to 30% of Area Median Income)
- 85 very low income (30.1% to 50% of Area Median Income)
- 176 low income (Up to 80% of Area Median Income)
- 15 moderate income (95% of Area Median Income)

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	32
Special-Needs	16
Total	48

Table 8 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	16
The Production of New Units	3
Rehab of Existing Units	21
Acquisition of Existing Units	8
Total	48

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

Discussion

Because homeownership is a priority for the City of Waco, through partnerships with CHDOs, the the City’s Down Payment Assistance program, Downpayment Assistance for the Legacy Square subdivision as well as Individual Development Accounts (IDA), the City will assist at least 30 households to become homeowners. As part of the City’s commitment to homeownership, the City will improve the housing stock in the City of Waco by completing 10 roof repairs and 10 Home repairs.

The City is committed to assisting persons who are homeless or at risk of being homeless through funding services that provide emergency shelter, transitional housing, TBRA, or housing in a facility that will receive federal funds for repairs.

AP-60 Public Housing – 91.220(h)

Introduction

The Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. The WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers:

- 896 public housing units are used to provide affordable housing alternatives to those who are eligible, the remaining six units are designated use for the Waco Police Department (1 per site) and Social Service Organizations providing services to tenants (1 per site).
- 2,454 housing vouchers

The public housing units are located in the Estella Maxey apartments (364 apartments) located at 1809 J.J. Flewellen, the Kate Ross apartments (288 apartments) located at 937 S 11th Street, and the South Terrace apartments (250 apartments) located at 100 Kennedy Circle. These were built between 1941 and 1974.

While no CDBG or HOME funds will be expended for Public Housing activities during PY 2017, the WHA will continue to improve its facilities and maintain at least 96% occupancy of its public housing units and Section 8 Housing Choice Vouchers. Additionally, WHA will continue to provide supportive services to residents through programs in order to enhance the quality of life for their constituents. Programs sponsored by the WHA include: transportation to pay bills, grocery shopping, medical appointments and to attend youth activities. The WHA also sponsors youth activities such as after school tutorials, mentorship programs, recreational activities and “Go to College” trips. The WHA also provides elderly services to its residents such as bingo, chair aerobics, nutritional services and educational training on elderly issues.

In partnership with the Veterans Administration, the WHA provides housing for 60 homeless veterans. This program continues to be one of Waco’s most successful housing programs for veterans.

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

The City of Waco and Waco Housing Authority plan to continue working together on many initiatives, such as the Housing Coalition, Homeless Coalition and the Section 8 Homeownership Program. The Housing Coalition is a group of representatives from area nonprofit housing providers, the City of Waco, and WHA that meet monthly to discuss housing problems and issues. The Homeless Coalition is a group of representatives from area agencies that provide services to homeless persons that promote, support and develop rehabilitation services, resources and treatment programs for persons who are homeless. The Homeless Coalition is served through the Permanent Housing Task Force that tries to find workable solutions to homelessness through permanent housing.

Lastly, Waco Housing Authority plans to continue to partner with the City of Waco for down payment and closing cost assistance to assist WHA participants into homeownership.

The City of Waco plans to partner more with the WHA by meeting with the Housing Authority at least quarterly.

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

homeownership

WHA encourages the residents to be more involved in Resident Council meetings by providing the residents the opportunity to learn about the activities, security, modernization projects and management issues of the WHA and provide input and feedback. The residents are encouraged to share concerns and ideas about the operations. The Resident Advisory Group participated in the WHA Annual Plan Process and has input in to any changes for the Section 8 or Public Housing Administration.

WHA partners with the CHDO's (Habitat for Humanity, NeighborWorks, and Waco CDC) to provide information to ensure WHA residents become familiar with homeownership opportunities in the community and steps that must be taken to become a homeowner.

In addition, 3 units (non HUD subsidized units) are set aside as a partnership between the Salvation Army, Waco ISD and WHA to house homeless families designated by the Waco School District. The units are provided by the Housing Authority and managed by Salvation Army with referrals from the School District.

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

The WHA is not designated as troubled; therefore, this section does not apply.

Discussion

The WHA will continue to assist current residents in becoming self-sufficient and able to afford unsubsidized housing. As residents move out of either public housing units or Section 8 units, WHA will re-qualify those on the waiting list and move them into available units.

The WHA's Five-Year Plan and Annual Plan proposes to:

- increase the number of Section 8 Landlords participating
 - work with organizations in the City of Waco to revitalize neighborhoods in Waco
 - help create new homeowners through the Section 8 Homeownership Program and Family Self Sufficiency Program
 - maintain the public housing stock to a high quality by making all needed upgrades and repairs.
- WHA goals that are consistent with City goals are:
- Create and improve quality affordable mixed income housing in Waco
 - Revitalize neighborhoods
 - Create new homeowners
 - Maintain the housing stock

For more information about the WHA, please refer the WHA website at www.wacopha.org

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

Introduction

During the 2016 Point-In-Time (PIT) count held by the Heart of Texas Homeless Coalition, the number of homeless remained relatively the same at a decrease of 17%. The number of chronically homeless persons also was relatively constant at an increase of 4%. The City of Waco provides CDBG and HOME funding to agencies that provide shelter, rapid rehousing, permanent housing and supportive services to homeless persons and those who were recently homeless. The Shelter Plus Care grant received by Heart of Texas Mental Health Mental Retardation (MHMR) Center houses up to 30 formerly homeless households through scattered site supportive housing. The City of Waco's HMIS Coordinator uses the Coordinated Entry System to work closely with the VA and Waco Housing Authority (WHA) in their joint efforts to provide housing to homeless veterans by prioritizing the list of most vulnerable. WHA provides Section 8 Housing Choice Vouchers (HCVs) to homeless veterans and, in conjunction with the VA receives HUD-VASH funds.

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

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

In PY 2017, City General Funds will help support the City in its management of Homeless Management Information System (HMIS) to measure outcomes for homelessness projects including; assisting participating agencies in assessing individual needs and determining the best outreach methods. One of the primary supported efforts to conduct outreach and a coordinated assessment of homeless populations for the 2017-18 Action Plan year will be conducted by the Salvation Army and Mission Waco. Each organization operates a shelter that is a safe venue for unsheltered homeless persons to receive basic services and case management that assesses their needs and makes referrals to appropriate services. Though not funded through CDBG or HOME, the Point-In-Time Count coupled with Project Homeless Connect reaches out to all sheltered homeless persons and seeks out unsheltered persons to connect them to needed services and resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses emergency shelter and transitional housing needs through CDBG PY 2017 funding. Family Abuse Center is an emergency shelter assisting approximately 400 victims of domestic violence. Mission Waco provides shelter support to approximately 445 unduplicated shelter residents. The Salvation Army Community Kitchen provides case management and support for those entering or referred to the men's emergency shelter and operates a daily kitchen for homeless and non-homeless.

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

The City will support the Heart of Texas Regional Mental Health Mental Retardation (MHMR) Tenant Based Rental Assistance (TBRA) program during the 2017-18 program year with HOME funds providing \$100,000 in rental

assistance. Through Public Service dollars, CDBG funds will provide \$14,265 in support to the Family Abuse Center to help provide services to women and families who become suddenly homeless as a result of a crisis domestic violence situation.

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

In PY 2017, the City will fund Skillpoint Alliance Job Skills Program \$36,556 in CDBG funds to train and prepare 20 low- and extremely low-income clients for entry into the work force with job training certificates. MHMR TBRA for 16 low income households with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence. Funding of \$27,851 will be provided to Cenikor behavioral health services with a focus on Mental Health/Substance Use disorders in the City of Waco.

Discussion

City of Waco, CDBG and HOME funding are utilized for homeless programs however, the majority of federal funding to assist the homeless population comes from HUD through the Continuum of Care (approximately \$1 million annually).

Waco has made permanent housing for the homeless a priority and through CDBG, HOME, Shelter Plus Care, state ESG, Section 8 and HUD-VASH funds. The community has used federal dollars to the greatest extent possible to provide housing for homeless families and individuals.

In PY 2017, the City will use \$23,088 in CDBG funds at My Brother's Keeper (MBK) directly for housing homeless and formerly homeless individuals and families. Skillpoint Alliance Job Skills Program; \$36,556 will be used to provide job coaching, resume building, mock interviews, basic computer skills, life skills, work-site visits. The goal of these services is to improve the employment outcomes of Waco individuals and to meet the skill and workforce needs of Waco employers. Cenikor \$27,851 will be allocated to behavioral health services with a focus on Mental Health/Substance Use disorders in the City of Waco. ~~And, \$15,700 will be allocated to support the management of HMIS.~~

In PY 2017 the city will use \$100,000 in HOME funds to provide Tenant Based Rental Assistance to MHMR.

For more information about the Continuum of Care 2016-2017 Strategic Plan, please refer to the Heart of Texas Homeless Coalition website at: <http://www.heartoftexashomeless.org/>

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

Introduction:

Waco maintains its commitment to preserve and maintain the existing stock of affordable housing. In addition, the City is committed to increasing the stock of affordable housing. The City has reviewed property tax policies, land use controls, zoning ordinances, building code requirements, fees, public transportation and other factors in order to determine any barriers to affordable housing. A review of federal regulations, requirements and local building codes did not reveal any issues that would discourage the development of affordable housing. There appears to be no significant barriers to affordable housing with regard to public policy however, because of rising construction costs and the increase in the cost of land, the ability to finance developments that would serve families with incomes of less than 80 percent of the AMI is becoming more and more difficult. Most of these projects require assistance either through federal funds or low income housing tax credits, and the competition for these dollars is becoming stronger.

In addition, the lack of public transportation being available throughout the City, limits the areas in which the city can fund affordable housing developments. City staff has worked with Waco Transit to review routes in order to maximize access to areas of residential housing and job centers. A feasibility study is forthcoming on Bus Rapid Transit, which would provide better and more frequent transit services.

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

As stated above, a review of land use controls, local building codes, zoning, or fees and charges did not reveal any issues that would discourage the development of affordable housing. There appears to be no significant barriers to affordable housing with regard to any public policy.

In order to reduce any potential barriers to affordable housing, the City has identified the following areas where municipal action could assist in limiting such barriers:

- Sell tax foreclosed properties at a reduced price
- Provide tax incentives for single family home construction or renovations in city center
- Homebuyer education and financial literacy through Waco CDC, NeighborWorks Waco and Habitat for Humanity to assist low and moderate income homebuyers purchase a house.
- Provide down payment assistance and closing costs assistance to low-mod buyers
- Pursue Legislation that promotes affordable housing
- Develop partnerships with developers to increase the number of affordable units
- Develop and implement City policies that promote the development of affordable housing through City incentives
- Seek additional resources to reduce barriers (Fair Housing education grants)
- Coordinate housing initiatives with local transportation plans and authorities in order to provide public

transportation

Discussion:

The City has completed its 2014 Analysis of Impediments (AI) to Fair Housing Choice. The AI is available on the City website at <http://www.waco-texas.com/pdf/housing/Analysis-Impediments-ExecutiveSummary.pdf>. Data presented in the AI indicates that increasing the supply of affordable housing would reduce impediments to fair housing choice. The City will continue to seek grant funds to increase and maintain affordable housing in the City. During this action plan year, the City will begin planning for the Assessment for Fair Housing (AFH).

AP-85 Other Actions – 91.220(k)

Introduction:

This section will describe the City's plans for the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

Actions planned to address obstacles to meeting underserved needs

The City of Waco has identified the following obstacles to meeting the underserved needs and will address them as stated below:

- **Limited Funding** - The primary obstacle to meeting underserved needs in Waco is the limited resources available to address the identified priorities. Although the City receives federal and state grant funds to meet its large needs, in order to assist more residents, the City will continue to seek partnerships with social service agencies, business, foundations and housing developers in order to leverage private funds.
- **Physical Inaccessibility.** The City will increase its enforcement of Section 504 requirements. Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 prohibit recipients of Federal Funds from excluding any qualified person from participating or receiving benefits from any Federally funded program or activity based solely on his or her disability. The City is committed to complying with Section 504 and will begin to provide training to all of its subrecipients and will require a self-evaluation. Lastly, after training, the City will begin conducting follow-up monitoring to ensure that Section 504 requirements are met.
- **City's funding assistance to the Waco McLennan County Health District for the Healthy Babies.** The Healthy Babies Coalition's mission is to reduce preterm births (37 weeks or earlier) in McLennan County by positively changing behavior through education about women developing healthy habits during pre-conception, inter-conception (years prior to pregnancy) and health prenatal habits to achieve a full term (39 – 40 weeks) pregnancy. The initiative will have a community health worker who will educate women about the importance of women's health in the years prior to pregnancy. The education component will be delivered through clinical and community based interventions.

Actions planned to foster and maintain affordable housing

The City plans to foster and maintain affordable housing for Waco residents by funding a variety of housing activities and services that are discussed in this Plan. In addition, the City of Waco will actively pursue low income housing tax credit developers to develop quality affordable housing in Waco. In addition, City staff will research incentive policies from other cities that encourage mixed income developments and home preservation to be presented to the City Council for consideration.

Actions planned to reduce lead-based paint hazards

The City plans to develop a partnership with the family medical clinics to obtain medical data sufficient to assess lead exposure in children in order to submit a grant application to receive funds to abate lead in pre-1978 households with

children utilizing the city's CDBG and HOME funded housing programs. City staff is working with Health District staff on educational programs, inspection services and seeking various options to help fund remediation of Lead Based Paint.

Actions planned to reduce the number of poverty-level families

- Support and collaborate with Prosper Waco, a collective impact initiative to reduce poverty issues in Waco by focusing on three specific areas: Education, Health and Financial Security. Prosper Waco is data driven and outcome focused, so they will be measuring the communities progress on reducing poverty through the goals and metrics set for each area. All the goals should show measurable results by 2020, if not sooner.
- Increase the percentage of Kindergarten-ready students by 50 percent.
- Double the percentage of economically-disadvantaged students who complete a workforce certificate or college degree.
- Increase the percentage of people covered by health insurance by 1 percent per year.
- Decrease the percentage of people utilizing the Emergency Room as a source of primary care by 10 percent.
- Reduce disparities of poor birth outcomes by 50 percent.
- Increase the percentage of women receiving annual preventative care by 10 percent.
- Reduce the rate of teen pregnancy across all racial groups by 10 percent.
- Decrease the use of the Emergency Room for mental health treatment by 25 percent
- Improve “poor mental health days” component of the Robert Wood Johnson Foundation (RWJF) rankings to Texas average.
- Increase employment of Waco residents ages 16-24 by 900 individuals.
- Increase median income of full-time workers by 10 percent.
- Decrease the number of Waco-area residents with incomes below 50 percent of the federal poverty level by 10 percent.
- Reduce the percentage of Waco-area households living without three months’ worth of savings if they were not able to work
- More than 50 percent of Waco households will have a net worth above \$15,000.

Actions planned to develop institutional structure

The Housing and Economic Development Services staff will continue to participate in HUD-sponsored training and webinars in order to further knowledge and incorporate regulatory changes into the program. The Housing and Economic Development Services staff will continue to review policies and procedures to make modifications where needed in order to ensure that the programs are managed as outlined in the Policies and Procedures Manuals while complying with all HUD regulations. Lastly, the Housing and Economic Development Services staff will continue to provide technical assistance to subrecipients in order to assist in expanding the capacity of program partners, and to ensure that their policies and procedures are in compliance with the City’s and HUD regulations.

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

To enhance the coordination between public and private housing and social service agencies, the City provides the opportunity for technical assistance to all subrecipients. The city plans to hold an annual meeting with all of its

subrecipients, public service providers and housing developers to enhance coordination efforts.

Discussion:

Refer to section AP-10 Consultation for additional information.

Program Specific Requirements

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

Introduction:

The following information is provided to meet regulatory and statutory requirements for each of the specific HUD grants (CDBG and HOME) received through this Action Plan.

Requests for Proposals (RFP) for CDBG and HOME funds are published annually. The application period for Program Year 2017 - 2018 was March 11, 2017 – April 12, 2017.

This RFP is made public and is available for beneficiary households to review and to obtain detailed information through the City of Waco Housing and Economic Development Services Department website located at <http://www.waco-texas.com/housing.asp>

Hard copies are also distributed to the City Secretary’s office located at Waco City Hall, First Floor, 300 Austin Avenue, Waco, Texas 76701, the Housing and Economic Development Services Department located at Waco City Hall, Basement, 300 Austin Avenue, Waco, Texas 76701 and four City of Waco Public library locations located at:

- Central Library, 1717 Austin Avenue, Waco, Texas 76701,
- East Waco Library, 901 Elm Avenue, Waco, Texas 76704,
- South Waco Library, 2737 S. 18th Street, Waco, Texas 76706 and
- West Waco Library, 5301 Bosque Blvd. Suite 275, Waco, Texas 76710

Invitations to submit proposals are submitted to all prior sponsors and any entities that have requested information. Following publication of the RFP, pre-proposal conferences are held to give applicants an opportunity to ask questions regarding how to apply for a grant, what costs are eligible, reporting requirements, and other policies.

For this Action Plan, the 2017-2018 year will be used to determine that a minimum overall benefit of 70% of the CDBG funds are used to benefit persons of low and moderate income.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

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

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

5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	86.09%

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

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

Not Applicable –the City of Waco does not engage in any form of HOME funds investment that is not described in Section 92.205.

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

Recapture Provision - The City of Waco homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years). The City will require that every homebuyer of a property that has been developed with HOME funding, must qualify for at least \$1,000 in downpayment/closing cost assistance through the City's Downpayment Assistance program.

The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file. Assistance may be provided in the form of 0.00% interest loan that may be repaid or deferred forgivable.

The actual period of affordability will be based on the total amount of the direct HOME assistance provided as stated below.

The City of Waco's Recapture Provision goes into effect if:

The home is sold, enters a short sale, or foreclosed during the period of affordability.

The loan, whether deferred or not, the borrower must repay the City any net sale proceeds available up to the amount to the principal due.

Any net sales proceeds returned to the City under Recapture will be used for other eligible HOME activities. Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City will be returned to the borrower.

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

This will document that:

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

Additional information regarding "Recapture" provisions is detailed in written policies and procedures of the City of Waco Housing and Economic Development Services Department.

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

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

The City will ensure affordability by placing a lien on the home.

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR

92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

24 CFR 91.220 (2) (iv): Purchase Price Limits

The City uses the HOME affordable homeownership (95% purchase price) limits for the City of Waco provided by HUD.

24 CFR 91.220 (l) (2) (vi)

The City of Waco policy for allocation of HOME funds emphasizes: Homebuyer assistance for low and moderate income families; development of quality affordable rental housing; revitalization of neighborhoods through construction of new affordable single family homes; Tenant Based Rental Assistance (TBRA), and Single Family infill development.

Rental

Waco does not have any preferences in rental housing developments.

Homeownership – Down Payment Assistance

The City of Waco Homebuyer Assistance Program provides assistance for down payment and closing costs.