



**COMMUNITY DEVELOPMENT BLOCK GRANT
AND
HOME INVESTMENT PARTNERSHIP GRANT
2020 ANNUAL ACTION PLAN
October 1, 2020 to September 30, 2021**

Prepared by:

Housing and Code Department

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Waco, TX 75702

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WACO CITY COUNCIL

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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 to 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	Community Services Department
HOME Administrator	WACO	Community Services 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 Sevices 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.</div><div></div><div>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.</div>

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.

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 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 hearing 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.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	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.	
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.
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/Foreclosed Property Care: 4704 Household Housing Unit
2	Housing Rehabilitation/Reconstruction	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	CDBG: \$361,600 HOME: \$200,000	Homeowner Housing Rehabilitated: 27 Household Housing Unit
3	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
4	Administration and Planning	2019	2023	Administration and Planning	Citywide	Planning and Administration	CDBG: \$273,108 HOME: \$71,384	
5	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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Homeless Shelter & Transitional Housing	2019	2023	Homeless	Citywide	Provide Public Services	CDBG: \$36,394	Overnight/Emergency Shelter/Transitional Housing Beds added: 295 Beds
8	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
9	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
10	Small Business Loan Fund	2019	2023	Small business loan program	CDBG Eligible	Economic Development	CDBG: \$100,000	Businesses assisted: 10 Businesses Assisted
11	Small Business Education	2019	2023	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$100,000	Businesses assisted: 10 Businesses Assisted
12	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
13	Downpayment/closing Cost Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing Planning and Administration	CDBG: \$61,000	

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.
2	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>
3	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.
4	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.
5	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.

7	Goal Name	Homeless Shelter & Transitional Housing
	Goal 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.
8	Goal Name	Children Services
	Goal Description	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. 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.
9	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.
10	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.
11	Goal Name	Small Business Education
	Goal Description	To provide in-depht 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 ceom WMBE certified, ect.
12	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.

13	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.

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 Waco CDC Roof Repair
6	20-21 Tenant-Based Rental Assistance
7	20-21 Family Abuse-Shelter Operations
8	20-21 Talitha Koum
9	20-21 Inspiracion Inc. Parent/Children Program
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	20-21 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 Information

1	Project Name	20-21 Administration/Planning
	Target Area	Citywide
	Goals Supported	
	Needs Addressed	Planning and Administration
	Funding	:
	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.
	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 4704 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	20-21 Housing Rehabilitation/Reconstruction
	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	20-21 Waco CDC Roof Repair
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing Provide Public Services
	Funding	:
	Description	To assist 14 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 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 15 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 500 women 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
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	:
	Description	To assist six one-years 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 Inspiracion Inc. Parent/Children Program
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	:
	Description	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.
	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	20-21 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 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 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.
	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

Target Area	Percentage of Funds
Citywide	
CDBG Eligible	

Table 8 - 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 9 - 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 10 - 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 Community 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 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.

