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## **SUBSTANTIAL AMENDMENT**

Substantial Amendment to the 2016 Annual Action Plan and the 2015-2019 Consolidated Plan for the Community Development Block Grant Program (CDBG) In accordance with the City of Temple Citizen Participation Plan and requirements of the U.S. Department of Housing and Urban Development (HUD), public hearings were held beginning at 5:00 p.m. on December 1, 2016 in the Council Chambers at City Hall, 2 N. Main Street, 2nd Floor, at the regularly scheduled City Council meeting, to provide the public the opportunity to comment on the Annual Plan Substantial Amendment and program funding reallocation. The substantial amendment will result in the reallocation of funds from proposed infrastructure sidewalk/transportation enhancement projects to the infrastructure Main Street improvements and Neighborhood Revitalization/Code Compliance improvement projects. The City of Temple has determined that it is necessary to amend the approved FY 2016 CDBG Program allocations to meet the needs of citizen comments and concerns. The City previously adopted its FY 2016 Annual Action Plan and approved the use of CDBG funds on August 18, 2016. In accordance with Federal CDBG program regulations, 24 CFR 91.105(c) and 24 CFR 91.505, the City is allowed to make substantial amendments to its Annual Plan, Consolidated Plan and Budget in accordance with the Citizen Participation Plan. On August 18, 2016 City Council adopted the 2016/17 Annual Action Plan as follows:

### 2016-17 CDBG Funding

Program Income Received	Prior Funding Reallocation	Total	\$410,971	\$0	\$14,947
\$425,918	Public Services				\$57,500
	Infrastructure Improvements		\$100,000		
Housing Improvements	\$118,418			Demolition	
\$70,000				Administration	
\$80,000	Total				\$425,918

The current plan allocated \$100,000 for specific infrastructure related projects. Staff proposes a substantial amendment, which requires a public comment period of not less than thirty (30) days,

before adoption by City Council. The current infrastructure projects in the amount of \$100,000 are related to sidewalk/transportation enhancements. Staff proposes the following changes: Infrastructure Improvements: Main Street Program - \$50,000 Infrastructure Improvements will focus on facade improvements, code compliance, and accessibility enhancements for buildings in the downtown core that encourage mixed use and residential units downtown. Neighborhood Revitalization/Code Compliance - \$50,000 Neighborhood Revitalization/Code Compliance is intended to provide an integrated approach to community redevelopment by 1) building connections between our Code Compliance and Community Development programs and 2) fostering collaboration with our many community partners. The goal of the Neighborhood Revitalization initiative is to build healthy, safe, and vibrant neighborhoods using approaches that foster the long-term, positive, and sustainable changes necessary for Temple to remain a place of choice to live, work, and play. All other funding allocations, as listed above, will remain the same. This presentation and public hearing for the proposed 2016/17 Annual Action Plan and Budget substantial amendment was followed by a 30-day public comment period. A final public hearing and action on the 2016/17 Annual Action Plan and Budget substantial amendment occurred at the January 5, 2017 Council Meeting. The amendment was approved and adopted by City Council on this date.

# **FY 2016 ANNUAL ACTION PLAN City of Temple, Texas**

## **Executive Summary**

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

#### **1. Introduction**

The City of Temple is an entitlement community recipient of the Community Development Block Grant (CDBG), defined by Title 1 of the Housing and Community Development Act of 1974. Annually, Temple receives Federal funding that is used to address unmet community needs that primarily benefit low- to moderate-income persons. Grants are allocated by the U.S. Department of Housing and Urban Development (HUD) on a formula basis. The Consolidated Plan is a planning document that CDBG community recipients are required to submit every five years. The Five-Year Consolidated Plan is designed to help communities work to address homeless and non-homeless community development needs; affordable housing and market conditions, set goals and objectives and develop funding priorities for CDBG. The most recent plan covered program years 2015-2019. Every year, CDBG grant recipients must submit an Annual Plan to identify proposed activities and projects that will be carried out during the year. This Annual Action Plan covers the program year 2016, beginning October 1, 2016 to September, 30, 2017. At least one of the three national objectives listed below must be met before CDBG funds are expended.

1. Benefiting low- to moderate-income persons;
2. Preventing, reducing, or eliminating slum and blight; or
3. Meeting an urgent community development need.

The CDBG is a flexible program that provides communities with resources to address a wide range of unique community development needs. Beginning in 1974, CDBG is one of the longest continuously run programs at HUD. HUD determines the amount of each grant by using a formula comprised of several measures of community needs.

Since CDBG's beginning in 1974, Congress has allocated over \$100 Billion for the programs nationally. Although this amount appears overwhelmingly large, as more communities become eligible for CDBG funding, with greater needs, the slice of the pie for any one place gets a bit smaller. Add the effects of inflation, and the money available to any one place, such as Temple, generally continues to shrink. Temple's current CDBG allocation for FY 2016-17 is **\$410,917.00**.

During the next 5 years, the City expects to focus its HUD entitlement funds primarily on the first two national objectives by improving the quality of life for those low- to moderate-income households throughout the city and in neighborhoods with more than 51% low- to moderate-income residents. Selection of the neighborhood is dependent upon the quality of the housing stock, public facilities/infrastructure and the economic opportunities. In order to achieve the greatest impact at the neighborhood level, the City of Temple is applying to HUD for the area of greatest need to be designated as a Neighborhood Revitalization Strategy Area (NRSA) and to concentrate CDBG funding in that particular area when approved.

Temple is unique in that it augments its CDBG allocation with general fund and hotel/motel tax revenue dollars leveraged to ensure that the public service agencies, housing providers, and homeless shelter/service providers have adequate funds to meet the area needs.

The following is a summary of City objectives and outcomes for the 2016-2017 Action Plan, **1. Decent Housing:** provide housing rehabilitation (Minor Repair) to 5 to 20 housing units; and homeownership counseling services to 40 families. **2. Suitable Living Environment:** fund public service agencies to assist 175 victims of domestic violence and/or sexual assault, and 325 persons who are elderly and disabled. **3. Economic Opportunity:** provide individual development accounts for employment training for 5 individuals. **4. Slum and Blight:** removal of 7 substandard buildings. **5. Infrastructure:** installation of 4 bus stop shelters benefitting 425 households for public transportation.

## **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.

This is the second year of the current five-year Consolidated Plan; all objectives and outcomes are based on data collected through multiple processes throughout the development of the Consolidated Plan, the year one annual action plan, and community engagement activities held throughout the year.

**Overview** - The Action Plan incorporates outcome measures identified in the Consolidated Plan. In accordance with the Federal Register notice dated March 7, 2006, performance measures objectives/outcomes have been associated with each activity funded:

General Objective Categories - Activities will meet one of the following:

- Decent Housing (DH)
- A Suitable Living Environment (SL)
- Economic Opportunity (EO)

General Outcome Categories - Activities will meet one of the following:

- Availability/Accessibility (1)
- Affordability (2)
- Sustainability (3)

**Housing:** To address the housing needs that have been determined based on data, the results of community input, and the realities of funding limitations, the City will use CDBG and general funds through the Community Enhancement Grant (CEG) Program to focus on owner-occupied rehabilitation, including emergency or minor repair, weatherization, improved accessibility, and first-time homebuyer's assistance and financial literacy/homeownership education. The City will support applications by other entities for state, federal, and private funding for the construction of new affordable housing units.

The Central Texas Housing Consortium is responsible for managing public housing funds. The Central Texas Council of Governments is responsible for managing the HUD Section 8 Program and other programs funded by federal, state, and local entities.

### **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 been focused on a variety of activities that helps to support the national CDBG objectives and improve our community. By implementing activities that primarily impact lower income residents, we remove barriers to increased economic opportunity and create healthier communities.

During the last reported program year (PY 2014), which covered the time period of 10-01-2014 to 09-30-2015, the City's accomplishments included: projects to address conditions of slum and blight, with the use of CDBG funds to demolish 13 blighted structures during the program year. CDBG funds were also used for improvements to Wilson Park and to complete a multi-phase sidewalk improvement and streetscape project along First Street from Avenue H to Avenue M. Four Public Service activities were funded that provided services to 871 persons, including 36 children, 288 elderly and disabled persons,

281 victims of domestic violence, and 49 persons experiencing homelessness. To promote local economic opportunities and remove barriers to employment, the city funded a workforce development activity, which provided employment assistance to 2017 persons and child care service for 36 children. Accomplishments for the 2015 program year will be reported in the CAPER due 12-30-2016.

**Streets:** A section of Avenue H was resurfaced using CDBG funding in an area with a high percentage of residential LMI households. Used primarily by neighborhood residents; via this roadway, motorists and pedestrians can access public parks, City services and public transportation. This section passes through a residential area and links two main transportation corridors within the City: S. 1st Street (TX 290) and S. 31st Street (FM1741). These ten blocks link LMI neighborhoods to potential employment, shopping, and other services. With pre-2010 conditions tending towards disrepair (potholes, cracks, drainage issues, etc.), the project improved the quality of the living environment for LMI neighborhood residents.

The section of 1st Street having sidewalk updates provided by CDBG funding is also in an area with a high percentage of residential LMI households. The section of street is used as a thoroughfare for residents and non-residents alike; with businesses providing much needed services. Pedestrians can access retail, food, car repair, and public transportation along this section of 1st Street. These seven blocks link LMI neighborhoods to potential employment, shopping and other services. With pre-2010 conditions tending towards the unsightly (older building stock, high rates of disrepair, etc.), the project improved the quality of the living environment for the LMI neighborhood.

Together, these two street/sidewalk projects affirm that municipal investment can help lead a renewal of pride-in-place; and promote additional reinvestment by private parties, businesses, homeowners and renters in the area.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

AThe City of Temple, has updated the CPP to be in alignment with the HUD Fair Housing final rule. This process has been done in concert with the development of the Annual Action Plan.

The City hosted a public hearing to announce the draft version of the 2016/17 Annual Action Plan, the revised Citizen Participation Plan, and the new Fair Housing Plan. A thirty-day public comment period followed, and the draft plans were made available on the City's website, at the public library, and at City Offices in the downtown area. All of which are easily accessed with free parking, bus stops and in CDBG qualified census areas.

#### **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.

The City received public comments in support of the 2016 Annual Action Plan. The comment stressed the importance and extreme need for housing repair and maintenance services to stabilize and improve the existing housing stock. The concerned focused on the need to sustain overall growth, while not losing sight of issues that come with growth and possibly burden low-income families, such as high housing costs, low wage and other basic needs. The Annual Action Plan assists in setting low-income persons up to succeed.

A detailed list of responses can be found in the Attachments to the Annual Action Plan.

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

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

## **7. Summary**

The City of Temple has developed this Annual Action Plan with a substantial level of community involvement and input. The results of the public participation, analysis of secondary data from the Census Bureau, HUD and other agencies, the knowledge of stakeholders and City staff, and the realization of the lack of funds to address all needs have resulted in a plan that maximizes CDBG funds and the City's Community Enhancement Grant program funds to address the greatest needs in the most cost effective and collaborative method possible. Partnering with public service and housing agencies, the City will maximize services to low- to moderate-income residents throughout the city. Partnering with a number of agencies and City departments, the City will concentrate area-based activities in deteriorating areas to effect greater comprehensive change in the area of greatest need.

**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	TEMPLE	General Services

**Table 1 – Responsible Agencies**

**Narrative (optional)**

**Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The General Services Division consults with a number of agencies throughout the year and is expanding its role in area-wide coalitions and collaborations. The City of Temple consults with the Central Texas Housing Consortium, which manages the Temple Housing Authority; the Central Texas Council of Governments, which manages the Section 8 Housing Choice Voucher (HCV) program, Area Agency on Aging, Temple Chamber of Commerce, area business leaders, public health departments, Central Texas Workforce Solutions, regional transportation activities, and other regional programs; Central Texas Homeless Alliance; Texas Homeless Network; and a number of public service agencies and advocacy groups. For the Consolidated Plan, the City hosted 2 housing forums, a large housing and community development meeting, as well as the public hearings. In addition to the public survey, the stakeholders were interviewed concerning issues specific to their programs and expertise. Consolidated Plan attachments include a list of all local, regional, state and federal agencies that were consulted as part of the development of the annual action plan.

### **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 General Services Division not only attends area-wide meetings and forums on housing, fair housing, public services, economic development, and other area issues, but hosts a number of meetings and forums throughout the year. During the past year, the division has worked diligently to identify and involve more stakeholders and to be integral members of area coalitions.

The City works closely with the Central Texas Housing Consortium and is increasing its coordination with the Section 8 HCV provider. Recently, the City has received Technical Assistance from the Texas Homeless Network and has hosted meetings with shelter and service providers for the homeless.

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

The Central Texas Homeless Alliance is a group of local and regional non-profit organizations, governmental entities, and faith-based entities serving the Temple-Killeen-Belton and Bell County area by providing support services, emergency shelter, and housing. The Central Texas Homeless Alliance joined the Texas Balance of State (BoS) Continuum of Care (CoC) in 2010. The Texas Homeless Network (THN) is a non-profit membership organization that serves as the lead agency for Continuum of Care planning and management of the Homeless Management Information System for the 213 Texas counties in the Texas Balance of State Continuum of Care. THN assists in developing awareness and

formulating strategies concerning statewide issues in the prevention and elimination of homelessness that require a comprehensive approach using a community-based planning structure.

The City of Temple coordinates with the Central Texas Homeless Alliance and Texas Homeless Network, as well as funds Alliance member agencies.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards 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**

Temple is part of the Central Texas Homeless Alliance which is part of the Texas Homeless Network's Balance of State. The City consulted with THN and recently requested/received technical assistance for the City and Central Texas Homeless Alliance.

Texas Homeless Network – Balance of State CoC administers HMIS. The City does not receive ESG funds nor do any of the Alliance members receive ESG through CoC or Texas Department of Housing and Community Affairs.

**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	<b>Agency/Group/Organization</b>	TEMPLE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Division of General Services frequently meets with and collaborates with the Temple Housing Authority leadership and staff. This has been especially true during the creation of our coordinated plans for fair housing.
2	<b>Agency/Group/Organization</b>	Central Texas Council of Government
	<b>Agency/Group/Organization Type</b>	Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Market Analysis Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The CTCOG Housing team has closed the Section 8 list once again. The Division of General Services stays in frequent contact in regards to the status of availability of Section 8 vouchers for Temple.

3	<b>Agency/Group/Organization</b>	FAMILY PROMISE OF EAST BELL COUNTY
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Family Promise staff meet frequently with the city to discuss innovative ways to improve outcomes for families transitioning from homeless to housed.
4	<b>Agency/Group/Organization</b>	HILL COUNTRY COMMUNITY ACTION ASSOCIATION, INC
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Regional organization Community Action Partnership
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency staff was contacted in order to determine the perceived need for utility/rental assistance, child care/Head Start, weatherization programs, senior services and other public service needs. The information on need and services provided was obtained.
5	<b>Agency/Group/Organization</b>	CENTRAL COUNTY CENTER FOR MHMR
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An available reference resource for those persons with disabilities who are seeking assistance.
6	<b>Agency/Group/Organization</b>	Central Texas Veterans Health Care System
	<b>Agency/Group/Organization Type</b>	Other government - Federal
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Market Analysis
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	A representative from the agency provided information regarding the services provided through the medical center and other related Veteran services. The anticipated outcome was met.
7	<b>Agency/Group/Organization</b>	Families In Crisis, Inc.
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The director was contacted by the City and City consultants with the anticipated outcome of determining the level of need of the homeless families, victims of domestic violence and veteran families along with the funding received by and services provided by the agency, including the new SSVF grant.

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

All relevant agency types were consulted during the drafting of this annual action plan, meetings, forums, workshops, and other events were used to connect with agencies and their staff. The City attempted to contact several attendees and those not attending the public meetings or forums. For those who could not be reached, the agencies’ websites were accessed to determine available services and programs.

**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	Texas Homeless Network	The goals outlines in the latest CoC application directly flowed into the Annual Action Plan needs and goals for addressing homelessness in Temple. Annually, the City reviews the CoC application to ascertain any changes in goals and incorporates those into its funding decisions and planning process.

**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 made an extensive effort to broaden citizen awareness of, and participation in the CDBG planning process. Events and comment periods were advertised in television, online, newspaper, social media, and directly through public service agencies.

**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-English Speaking - Specify other language: Spanish  Non-targeted/broad community	Notice of public hearings and public meetings were published in the newspaper of general circulation around 14 days in advance of each hearing/meeting. Notices published June 2 and July 7, 2016			

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	Public Hearing	Non-targeted/broad community	Two public hearings were held in conjunction with City Council Meetings. One on June 16, 2016 to announce the draft versions of the Annual Action Plan, Citizen Participation Plan, and Fair Housing Plan. A second public hearing was held on July 21, 2016 to adopt the final plans after conclusion of the 30 day public comment period.			

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)
3	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Public Service Agencies	Sign in sheet attached. A public meeting was held on June 29, 2016. Residents were notified of the meeting through a notice published in the local newspaper, online notice from the City's website, and public access television channel, plus community stakeholders were invited to the meeting through public housing, and public service agencies.			

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	Information about meetings, the draft plans, and public comment forms were made available on the City of Temple website. Screen shots attached. This information was posted throughout the thirty day comment period.			
5	Public Access Television (10)	Non-English Speaking - Specify other language: Spanish  Non-targeted/broad community	Information about the draft plans, the public comment period, and the CDBG program were posted in English and Spanish on the public access television channel throughout the public comment period.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### **Introduction**

The City of Temple partners with a number of service providers, public service agencies and homeless shelter/housing providers to maximize CDBG resources and other public and private resources. The costs to address the needs of the under-resourced that reside in Temple, cannot be covered through a single source, but must be supported through a number of layered and pooled funding streams. While there is no match requirement for CDBG, the City supplements community development and provision of services to the under-resourced with over \$500,000 in general funds via the Community Enhancement Grants annually. The City also employs a staff of grant writers to identify and secure external funding to bring much needed financial resources into the community from other philanthropic, local, state and federal sources, thus ensuring

we can leverage our investments and maximize the impact of CDBG activities.

**Priority Table**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	410,971	0	14,947	425,918	1,023,413	Remaining 3 years calculated assuming roughly a 9% reduction in HUD allocations each year, assuming an increase will not continue

**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. The CDBG and other funds from other sources are used in conjunction with CDBG, but are not necessarily used as leverage or match, rather as supplemental and augmentation. Most of the housing programs within Temple are offered through partner organizations. Temple Housing Authority brings other federal grants to the table. Some public service agencies use local federal funds to leverage Texas Department of Housing and Community Affairs funds for City of Temple programs. Temple’s City Lot program, and the Jeff Hamilton Park Pilot Project provides incentives and easy (low-cost) access to land for the development of new homes in the inner city. The City uses significant general fund dollars in conjunction with CDBG funds to improve parks, facilities and infrastructure as well as to support code enforcement activities. Other public service programs receive

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

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

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

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

**Discussion**

The City of Temple uses Federal, State and local resources to address the needs identified by residents for improved services and infrastructure modernization. The City uses CDBG funding to achieve the goals outlined in the five year consolidated plan. The City will receive \$410,971 in FY 2016 CDBG funds to be addressed in this annual action plan. This is a 15% increase in funds from last year. Goals and objectives have been adjusted to address the increase in funds, however, an increase in funding was not assumed for future years. Additional local, State and Federal funding is used to make needed improvements to streets, parks, water/sewer infrastructure, and facilities that serve to promote economic attainment as well as social and environmental justice for all residents of the City of Temple. Of the hundred-plus current Capital Improvement Projects, roughly 46.8% of the projects have direct impact on LMI neighborhoods and residents. Additional General Fund monies are allocated every year for projects that range from funding non-profit agencies to blight demolition. The City of Temple has grant writing staff that work to leverage local, state, federal and private funds in order to maximize the potential impact of programmatic funding on City services. The Office of Sustainability and Grants works within the City Manager's Office, to support programs and projects at the City of Temple and to increase the impact of taxpayer funded work for the community. The staff works with all departments within the City to increase efficiency and alleviate

waste, helping to ensure wise-use of public resources and supporting a more resilient City for future generations.

The City will use CDBG funds, along with leveraged and general funds to address the needs outlined in the Needs Assessment chapter. It will require additional assistance from non-funded entities to address all of the needs of the community. The City will strive to work with the Central Texas COG, Temple Economic Development Corporation, Temple Independent School District, Bell County, and other public entities as well as private housing developers and lending institutions, and social service organizations to coordinate programs and services to meet the objectives of the office of Community Development and the CDBG program.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Minor Home Repair (owner-occupied)	2015	2019	Affordable Housing		Owner Occupied Housing Improvements Energy efficiency improvements in housing Accessibility improvements in housing	CDBG: \$118,418	Homeowner Housing Rehabilitated: 15 Household Housing Unit
2	Infrastructure Improvements	2015	2019	Non-Housing Community Development		Infrastructure Improvements Facility Improvements Assistance to businesses	CDBG: \$50,000	Businesses assisted: 3 Businesses Assisted
3	Spot Blight Reduction	2015	2019	Non-Housing Community Development		Demolition and Clearance	CDBG: \$70,000	Buildings Demolished: 7 Buildings
4	CDBG Administration	2015	2019	Administration			CDBG: \$80,000	

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$57,500	Public service activities other than Low/Moderate Income Housing Benefit: 480 Persons Assisted
6	Public Facility Improvements	2015	2019	Non-Housing Community Development		Infrastructure Improvements Code enforcement Facility Improvements	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted

Table 6 – Goals Summary

### Goal Descriptions

1	<b>Goal Name</b>	Minor Home Repair (owner-occupied)
	<b>Goal Description</b>	Housing Improvement Program will provide minor home repair to qualified 15 LMI residents in Temple.
2	<b>Goal Name</b>	Infrastructure Improvements
	<b>Goal Description</b>	Infrastructure enhancements to enhance accessibility and availability of public facilities and businesses in the downtown Main Street area that helps to create suitable living environments. The will include Facade improvements to businesses to include handicap accessibility, drainage improvements, improved lighting to increase safety, beautification for aesthetics improvements, decay removal, increased walking areas by adding or increasing sidewalks, and code compliance issues. Also, through incentives and with matching grant and city funds, encourage mixed-use development downtown with residential units on the second story level of unused space of two-story, older style commercial buildings. This effort is to encourage rental housing development by the commercial business owners.

3	<b>Goal Name</b>	Spot Blight Reduction
	<b>Goal Description</b>	Slum/blight reduction
4	<b>Goal Name</b>	CDBG Administration
	<b>Goal Description</b>	Administration of CDBG activities
5	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	domestic violence case management and services housing counseling early childhood education senior services
6	<b>Goal Name</b>	Public Facility Improvements
	<b>Goal Description</b>	Neighborhood Revitalization/Code Compliance is intended to provide an integrated approach to community redevelopment by 1) building connections between our Code Compliance and Community Development programs and 2) fostering collaboration with our many community partners. The goal of the Neighborhood Revitalization initiative is to build healthy, safe, and vibrant neighborhoods using approaches that foster the long-term, positive, and sustainable changes. This can include neighborhood cleanup, facilities improvements to sidewalks, parks, neighborhood beautification and landscaping, repairs to fences, homes, yards, and removal of neighborhood eye sores. Improvement with signage, lightning, establishing pocket parks, and creating community gardens.

**Table 7 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

No HOME grant funds were received.

## **AP-35 Projects – 91.220(d)**

### **Introduction**

The City of Temple will use the 2016/17 allocation of \$410,971, plus \$14,947 in reprogrammed funds from prior years, for a total of \$425,918 in activity funding. These activities will include:

PSA's: Meals on Wheels for homebound, low income seniors, case management for emergency shelter clients escaping domestic violence and sexual assault, increased staff for Head start program serving LMI families; and increased staff for housing counseling services to support sustainable homeownership for low income families.

Spot Blight Demolition: Identify (in conjunction with community-based Building and Standards Commission and the City of Temple Code Enforcement Department) 7-10 structures for demolition in order to improve public health and safety while also creating a more appealing space in low income neighborhoods to encourage redevelopment and reinvestment;

Infrastructure Improvements: installation and repair of sidewalks in qualified low income neighborhoods, lighting enhancements at key intersections, bus stops, public parks and other locations in qualified low income neighborhoods, bus shelters along transportation corridors in qualified low income neighborhoods, multi-modal trail enhancements to link low income neighborhoods to economic, wellness and social opportunities that enhance neighborhood quality;

Neighborhood Revitalization initiative is to build healthy, safe, and vibrant neighborhoods using approaches that foster the long-term, positive, and sustainable changes. This can include neighborhood cleanup, facilities improvements to sidewalks, parks, neighborhood beautification and landscaping, repairs to fences, homes, yards, and removal of neighborhood eye sores. Improvement with signage, lightning, establishing pocket parks, and creating community gardens.

Public Facilities: installation of facilities that support distribution/access to free LTE data for low income Temple Independent School District students so that they can access textbooks, homework and other necessities of required school work that is only available in online formats. Currently a significant percentage of low income students do not have access to data plans at home.

Housing Improvements: Through collaborations with regional and local non-profit partners, the city will work with these agencies to combine funding to assist qualified low and moderate income residents

with the following projects:

1. Accessibility improvements      Approx. 5 to 20 homes
2. Downpayment assistance      Approx. 2 to 10 homebuyers
3. Emergency home repair      Approx. 5 to 20 homes
4. Rehabs (Minor Repair)      Approx. 5 to 20 homes

*It should be noted that approximation is used because actual numbers will be based on the scope and cost of each specific project.*

The CDBG program will use the full allowable amount for administration.

Activities will be impacted by the scope of work at each site (taking into consideration what is in the best interest of funding limits, client needs, staff and partner capacity), and the ability to complete work in a timely manner.

#	Project Name
1	Housing Rehabilitation
2	Infrastructure Improvements - Main Street
3	Spot Blight
4	Families in Crisis - PSA
5	Central Texas 4C's - PSA
6	Hill Country Community Action Association Meals on Wheels - PSA
7	Neighborhood Housing Services of Waco - Temple Homeownership Counselor PSA
8	Administration
9	Neighborhood Revitalization

**Table 8 – Project Information**

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

The priorities were determined based on:

- Meeting a HUD National Objective;
- Addressing one or more high priority needs set in the Consolidated Plan through resident

- surveys, stakeholder interviews, City of Temple staff input, observable data, and secondary data;
- Available funding; and
- Subrecipient and City Staff capacity and staff availability.

The primary obstacle to addressing the underserved needs in Temple is lack of adequate funding. Without adequate financial resources, the City and its partners are not able to address all of the identified needs. Though the CDBG funds are leveraged at a rate exceeding 1:1; the funds are insufficient to meet needs of the underserved in the community. Additionally, there is a shortage of high capacity subrecipients and public service agencies.

The City received public comments in support of the 2016 Annual Action Plan. The comment stressed the importance and extreme need for housing repair and maintenance services to stabilize and improve the housing stock. The concerned focused on the need to sustain overall growth, while not losing sight of issues that come with growth and possibly burden low-income families, such as high housing costs, low wage and other basic needs. The Annual Action Plan assists in setting low-income persons up to succeed.

The most common housing problem in Temple is a housing cost burden of greater than 30% of the household income. This is especially true for renters, particularly low- to moderate-income renters. There are 3,635 low- to moderate-income renter households with a housing cost burden greater than 30%, and 1,565 of those have a cost burden of greater than 50%. Of the 1,815 extremely low-income renter households (incomes  $\leq$ 30% AMI), 1,215 have a housing cost burden of greater than 30%, and nearly three-fourths have severe housing problems and cost burden greater than 50% and/or overcrowding of more than 1.5 persons per room, with some households in substandard structures. These households are at an eminent risk of homelessness. Couple the lack of sufficient income with other characteristics linked to instability and homelessness is almost inevitable. While there is some level of disproportion by race/ethnicity for those with housing problems in Temple, the differences are significantly less than 10%. White households comprise 64.3% of the households in Temple, and 60.4% of the low- to moderate-income households with one or more housing problems. African American, comprising 15.8% of the total households, have a slightly higher proportion of low- to moderate-income households with housing problems at 18.1% of total low- to moderate-income households. Hispanics comprise 16.7% of total households and 19% of low- to moderate-income households with problems. There is definitely a higher housing burden on minorities in Temple, but it isn't extreme and doesn't meet HUDs 10% threshold for designating disproportion. To address the housing needs that have been determined based on data, the results of community input, and the realities of funding limitations, the City will use CDBG and general funds through the Community Enhancement Grant (CEG) Program to focus on owner-occupied rehabilitation, including emergency repair, weatherization, improved accessibility, and first-time homebuyer assistance and financial literacy/homeownership education. The City will support applications by other entities for state, federal, and private funding for the construction of new affordable housing units. The Central Texas Housing Consortium is responsible for managing public housing funds. The Central Texas Council of Governments is responsible for managing the HUD Section 8 Program and other

programs funded by federal, state, and local entities.

## Projects

### AP-38 Projects Summary

#### Project Summary Information

Table 9 – Project Summary

<b>1</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	
	<b>Goals Supported</b>	Minor Home Repair (owner-occupied)
	<b>Needs Addressed</b>	Owner Occupied Housing Improvements
	<b>Funding</b>	CDBG: \$118,418
	<b>Description</b>	Funds will be used to provide structural modifications (minor home repairs) to approximately 5-20 qualified low income home owners to improve safety, accessibility and address code violations of their residence.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	The City will accept applications from residents for minor home repair and/or accessibility feature enhancements. The City will then work with qualified contractors to provide minor home repairs for up to 5-20 qualified low income home owners to improve safety and accessibility of their residence.
	<b>Project Name</b>	Infrastructure Improvements - Main Street

<b>2</b>	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure Improvements
	<b>Needs Addressed</b>	Infrastructure Improvements
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	Infrastructure improvements to enhance accessibility and availability of public facilities and businesses in the downtown Main Street area that helps to create suitable living environments. The will include Facade improvements to businesses to include handicap accessibility, drainage improvements, improved lighting to increase safety, beautification for aesthetics improvements, decay removal, increased walking areas by adding or increasing sidewalks, and code compliance issues. Also, through incentives and with matching grant and city funds, encourage mixed-use development downtown with residential units on the second story level of unused space of two-story, older style commercial buildings. This effort is to encourage rental housing development by the commercial business owners.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	It will primarily benefit the citizens who live in the within the boundaries of the Main Street area, which is primarily a low-to-moderate income area.
<b>Planned Activities</b>	Transportation system enhancements that could include installation of new sidewalks, repairs to existing sidewalks, multi-model trail links, lighting for public spaces, and bus stop enhancements. These enhancements will establish more complete streetscapes in qualified neighborhoods and link residents to economic and social opportunities, public transportation and shopping.	
<b>3</b>	<b>Project Name</b>	Spot Blight
	<b>Target Area</b>	
	<b>Goals Supported</b>	Spot Blight Reduction

	<b>Needs Addressed</b>	Demolition and Clearance
	<b>Funding</b>	CDBG: \$70,000
	<b>Description</b>	Blighted conditions will be addressed in neighborhoods which can include demolition and/or clean-up.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	In order to address blighted conditions, and based on referral from the Buildings and Standards Commission; homes deemed a public health hazard and in non-compliance with City Ordinances will be demolished.
4	<b>Project Name</b>	Families in Crisis - PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,000
	<b>Description</b>	A program that provides confidential, safe, emergency shelter; provision of food, clothing, personal care items, crisis intervention counseling, case management, support groups, transitional housing and a 24 hr/7 day per week toll-free hotline and sexual assault advocacy at Baylor Scott and White Hospital. One Case Manager will assist in providing services to an estimated 75 clients with time funded by the CDBG PSA grant, many hundreds of clients will receive case management and related services thanks to other leveraged funds.
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	A program that provides confidential, safe, emergency shelter; provision of food, clothing, personal care items, crisis intervention counseling, case management, support groups, transitional housing and a 24 hr/7 day per week toll-free hotline and sexual assault advocacy at Baylor Scott and White Hospital. One Case Manager will assist in providing services to an estimated 75 clients with time funded by the CDBG PSA grant, many hundreds of clients will receive case management and related services thanks to other leveraged funds.
<b>5</b>	<b>Project Name</b>	Central Texas 4C's - PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$12,500
	<b>Description</b>	Central Texas 4C's provides high quality early childhood educational services for low income children. CDBG funding will provide for increase of services. Program will serve children ages 0-5 year round.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Funding will provide an additional position that will increase services to early childhood education facility in Temple.

6	<b>Project Name</b>	Hill Country Community Action Association Meals on Wheels - PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	The HCCAA meals on wheels program provides high quality, hot, nutritious meals to home-bound and disable seniors in Temple.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
7	<b>Project Name</b>	Neighborhood Housing Services of Waco -Temple Homeownership Counselor PSA
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The housing counselor is a new position to expand services to Temple. The position will provide housing counseling service in support of sustainable home ownership for LMI residents in Temple,
	<b>Target Date</b>	

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Housing counselor will provide guidance for LMI families to achieve sustainable home ownership, including home maintenance classes, housing health and safety classes, financial literacy workshops and one on one housing counseling.
<b>8</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG Administration
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$80,000
	<b>Description</b>	20% of the annual allocation will be used to effectively manage and efficiently implement activities for the CDBG program.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>9</b>	<b>Project Name</b>	Neighborhood Revitalization
	<b>Target Area</b>	
	<b>Goals Supported</b>	Infrastructure Improvements

<b>Needs Addressed</b>	Infrastructure Improvements Code enforcement
<b>Funding</b>	CDBG: \$50,000
<b>Description</b>	Neighborhood Revitalization/Code Compliance is intended to provide an integrated approach to community redevelopment by 1) building connections between our Code Compliance and Community Development programs and 2) fostering collaboration with our many community partners. The goal of the Neighborhood Revitalization initiative is to build healthy, safe, and vibrant neighborhoods using approaches that foster the long-term, positive, and sustainable changes. This can include neighborhood cleanup, facilities improvements to sidewalks, parks, neighborhood beautification and landscaping, repairs to fences, homes, yards, and removal of neighborhood eye sores. Improvement with signage, lightning, establishing pocket parks, and creating community gardens.
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	525 low to moderate income homeowners and renters who live in blighted neighborhoods.
<b>Location Description</b>	Neighborhood Revitalization activities will take place in Low-Mod substandard areas.
<b>Planned Activities</b>	Neighborhood Revitalization/Code Compliance is intended to provide an integrated approach to community redevelopment by 1) building connections between our Code Compliance and Community Development programs and 2) fostering collaboration with our many community partners. The goal of the Neighborhood Revitalization initiative is to build healthy, safe, and vibrant neighborhoods using approaches that foster the long-term, positive, and sustainable changes. This can include neighborhood cleanup, facilities improvements to sidewalks, parks, neighborhood beautification and landscaping, repairs to fences, homes, yards, and removal of neighborhood eye sores. Improvement with signage, lightning, establishing pocket parks, and creating community gardens.



## 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

In the City of Temple, there are 60 block groups, 17 of which are more than 51% LMI. Representing roughly 12,160 low and moderate income residents means that of the estimated 70,765 residents, more than 17% are LMI. Of the 16 LMI block groups, 13 are more than 60% LMI (so well above the 51% threshold). HUD defines an LMI income as areas are those that at least 51% of households have incomes at or below 80% of the area median income (AMI). For CDBG, a person is considered to be of low and moderate income (LMI) only if he or she is a member of a household or family whose income is at or below the area median income. The AMI for our Metropolitan Statistical Area (MSA) is \$59,300.

- Extremely Low Income (for a family of four): \$24,300
- Very Low Income Limit (for a family of four): \$29,650
- Low Income Limit for a (for a family of four): \$47,450

**The City defines a LMI Concentration Area** as an area made up of 51% or more low and moderate income residents (typically a Census Tract area boundary).

**The City defines a Racial/Ethnic Concentration Area** as an area made up of 51% or more racial/ethnic minority residents (typically a Census Tract area boundary).

**Combined Concentration is defined as:** Census tracts that have family poverty rates exceeding 40% that also have more than 50% minority population.

The City of Temple will primarily offer CDBG programs City-wide; the entire City has LMI residents spread throughout most of the Census tracts. Area-benefit projects will focus resources in the qualified LMI Census tracts with the highest percent of low- to moderate-income and the greatest concentration of minority population, and decaying infrastructure. The City estimates to use 23% of funds to eligible LM service areas.

### Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The City will focus resources geographically in the qualified LMI census tract areas with the highest percentage of low- to moderate-income families, the greatest concentration of minority or at-risk

populations and decaying infrastructure.

## **Discussion**

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

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During 2016, the City of Temple will provide minor home repair services to 15 LMI homeowner/occupants through the Housing Improvement Program (HIP). This program is designed to serve LMI residents who have clear title and proven ownership, who need minor home repairs that will improve the health and safety of their living environment.

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

**Table 11 - One Year Goals for Affordable Housing by Support Requirement**

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

**Table 12 - One Year Goals for Affordable Housing by Support Type**

#### Discussion

This is a continuation of a program that the City started in PY 15.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Central Texas Housing Consortium is responsible for managing public housing funds. The Central Texas Council of Governments is responsible for managing the HUD Section 8 Program and other programs funded by federal, state and local entities. The City works closely with both organizations to provide whatever assistance may be necessary to enhance public housing and Section 8 HCV programs.

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

The public housing is sufficient and there are no plans during PY 2016 to significantly expand public housing units or to enhance the existing units.

There is a severe and hugely impactful shortage of Section 8 Housing Choice Vouchers and the Central Texas COG will continue to work with HUD to increase the funding for vouchers. Additionally, the COG and the City will work to educate landlords on the benefits of HCVs and to encourage more landlords to accept voucher holders as tenants.

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

While the City of Temple will have no direct actions to encourage public housing residents to be more involved in management and participate in homeownership, the Central Texas Housing Consortium is proactive in both resident participation and homeownership:

- The THA operates community centers at the properties with on-site service coordinators to facilitate access to social service and to encourage participation in the management of programs;
- Social activities such as pot luck dinners, cook outs and holiday parties are conducted at all properties to encourage interactions among residents and with the staff and management, opening the door for more involvement by residents;
- Homeownership opportunities are provided through funding from Texas Department of Housing and Community Affairs for first-time homebuyers; and
- Central Texas Housing Consortium is the developer of single family affordable homes for purchase by housing authority residents.

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

## **provided or other assistance**

Not Applicable

## **Discussion**

The public housing programs in Temple are split between the Central Texas Housing Consortium, a private non-profit charged with supplying public housing units and managing the public housing developments and residents; and the Central Texas COG, a Council of Governments responsible for managing the Section 8 HCV program. Though the two organizations work independently, they do collaborate and coordinate with each other and with the City of Temple. During PY 2016, no significant modifications are expected to the public housing program. The COG will work with the City and other entities to educate landlords on voucher programs and the benefits; such as the payments of rent by the 5th of every month through the COG not the tenant; and helping tenants understand that their behaviors not only can result in eviction but loss of vouchers. As these two are the most commonly discussed misconceptions/areas of concern.

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

### **Introduction**

The City is using CDBG funds for outreach, crisis intervention, and shelter for victims of domestic violence through a grant to Families in Crisis. The City's Community Enhancement Grant Program will also use general funds to provide assistance for emergency shelters.

Community Development staff collaborate with multiple agencies that work to support the needs of the homeless and special needs populations. Including public health, indigent health, mental health agencies, the local homeless coalition, the Balance of State Continuum of Care, the Texas Homeless Network, Texas Health Institute, law enforcement, criminal justice, indigent defense, legal aid, shelters, public service agencies, the United Way and many more.

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

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

In FY 16/17 the City will participate and support the Point in Time Count as performed by the local homeless coalition.

During PY 2016, the City of Temple will provide \$10,000 to Families in Crisis for outreach and crisis intervention for around 80 victims of domestic violence, including unsheltered persons, and those fleeing domestic violence situations.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

As part of the CDBG-funded activities, Families in Crisis will also provide emergency shelter to those to whom they have provided outreach and crisis intervention and who are in need of shelter.

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

The City of Temple does not have an emergency shelter, nor does the City directly fund transitional housing. The Salvation Army is currently attempting to build a shelter in Temple, at this time we are unable to say what type of shelter, who the clients will be, and what services may be provided.

#### **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 works closely with agencies that assist homeless make the transition to permanent housing, but does not directly fund these activities. Families in Crisis receives CDBG funding for the partial salary of a Case Manager that provides client services, including potentially the referral to permanent housing, as well as transitional housing services when available. Central Texas Housing Consortium (Temple Public Housing) is a strong partner in this work and the City communicates regularly with their staff and leadership in regards to housing needs, wait lists, housing counseling and supportive services.

**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.**

During PY 2016, the City is not allocating CDBG funds for homeless prevention activities. In Temple, multiple non-profit agencies, and public offices (Temple Community Clinic, Workforce, United Way etc.) provide services to help prevent homelessness. The Community Development staff collaborate closely with these groups to leverage outcomes for those most at risk of homelessness.

**Discussion**

With the limited CDBG funding, the City’s CDBG program is only able to minimally fund the available domestic violence program. Community Development staff provide technical assistance to area non-profits and work to generally increase community capacity to better serve the homeless, chronically homeless, homeless families, unaccompanied youth, and those with special needs.

<b>One year goals for the number of households to be provided housing through the use of HOPWA for:</b>
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family
Tenant-based rental assistance
Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds
Total

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

### **Introduction**

During the 2016-2017 Annual Action Plan period, the City will continue to implement and support the following actions to overcome the impediments identified, as identified in the Fair Housing Plan:

- The City and multiple area non-profits will leverage local funding to provide down-payment assistance to an average of 5 families per year – this works to address the income disparity and the rising costs of homeownership.
- The City’s transit system will continue to ensure that routes and times serve the needs of LMI residents using public transportation to get to work, shopping and social services – this works to address the income disparity in that public transportation allows exurban and suburban homeowners to access employment centers after moving from more centrally located apartments.
- The City will continue to work with the Temple Housing Authority to offer assistance to those seeking affordable housing in the area – these services work to address the rising homeownership costs.
- The City Council annually appoints the month of April as Fair Housing Month. This city proclamation serves to highlight available resources within the city that support fair and affordable housing access.
- The City provides financial support to area non-profits that provide job-training skills, workforce development, training, and educational attainment services to low and moderate income residents – this work supports an increase in educational attainment and a decrease in the community income disparity.

### **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**

During PY 2016, the City will address the barriers to affordable housing through owner-occupied housing improvements. The City will fund improvements to homes owned and occupied by low- to moderate-income households. The improvements will include repairs/rehabilitation, energy efficiency improvements that will reduce the homeowners’ utility costs, and accessibility improvements for the disabled.

Through non-CDBG City funds, the City provides a Tool Trailer Program and a Tool Lending Program that provides a neighborhood association, a group of homeowners or individuals a trailer filled with tools to

maintain yards or access to select tools. The trailer and tools are provided on a first-come/first-served basis and can be reserved in advance. The trailer is made available for specific lengths of time, agreed upon in advance by both the City and the group doing the service work. The trailer may be requested multiple times by one group if needed. The individual tools can be checked out through the library system.

The City grants funding to a subrecipient to provide maintenance education to owners and those intending to purchase a home. This education accomplishes two goals: (1) it trains owners in do-it-yourself and cost-saving maintenance; and (2) it educates prospective buyers in the true cost of homeownership beyond the monthly mortgage and utility payments.

## **Discussion**

The City will address the barriers to affordable housing through these activities:

- Homebuyer assistance: Temple intends to support agencies in their provision of first-time homebuyer's assistance, with general funds. This includes downpayment assistance programs and fee waiver programs.
- Owner-occupied housing improvements: During the PY 2016 Annual Action Plan, the City will fund improvements to homes owned and occupied by low- to moderate-income households. The improvements will include repairs/rehabilitation, energy efficiency improvements that will reduce the homeowners' utility costs, and accessibility improvements for the disabled.
- Owner-conducted or volunteer-conducted housing improvements: The City provides a Tool Trailer Program that provides a neighborhood association or a group of homeowners a trailer filled with tools to maintain yards. The trailer is provided on a first-come/first-served basis and can be reserved in advance. The trailer is made available for specific lengths of time, agreed upon in advance by both the City and the group doing the service work. The trailer may be requested multiple times by one group if needed.
- The City also provides a Tool Lending Program in addition to the above referenced Tool Trailer, which expands the opportunities for service and home maintenance projects to include interior home repair activities.
- The City grants funding to a subrecipient to provide maintenance education to owners and those intending to purchase a home. This education accomplishes two goals: (1) it trains owners in do-it-yourself and cost-saving maintenance; and (2) it educates prospective buyers in the true cost of homeownership beyond the monthly mortgage and utility payments.
- Rental Non-financial Support: The City will work closely with the Section 8 program and other TBRA

programs to identify potential affordable properties and to address fair housing issues.

During PY 2016, the City will address the barriers to affordable housing through owner-occupied housing improvements. The City will fund improvements to homes owned and occupied by low- to moderate-income households. The improvements will include repairs/rehabilitation, energy efficiency improvements that will reduce the homeowners' utility costs, and accessibility improvements for the disabled.

Through non-CDBG City funds, the City provides a Tool Trailer Program that provides a neighborhood association or a group of homeowners a trailer filled with tools to maintain yards. The trailer is provided on a first-come/first-served basis and can be reserved in advance. The trailer is made available for specific lengths of time, agreed upon in advance by both the City and the group doing the service work. The trailer may be requested multiple times by one group if needed.

The City grants funding to a subrecipient to provide maintenance education to owners and those intending to purchase a home. This education accomplishes two goals: (1) it trains owners in do-it-yourself and cost-saving maintenance; and (2) it educates prospective buyers in the true cost of homeownership beyond the monthly mortgage and utility payments.

The City of Temple has no HOME or ESG funds for new construction or TBRA, however, it uses its CDBG and general funds for the greatest possible impact on affordable housing issues in Temple. The housing rehabilitation program coupled with the Tool Trailer Program provides assistance to homeowners who cannot otherwise maintain or repair their property.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction**

The underserved face a number of obstacles to meeting their needs. One of the obstacles that is out of their control is the limited capacity of agencies that can provide assistance in breaking down the barriers and lifting up those in need. Lack of financial resources, shortage of staff and overwhelming needs of program participants limit the effectiveness of the service providers. CDBG allocations and Community Enhancement Grants will be used to help break down the barriers the under-resourced providers face in order that they may, in turn, address the obstacles their clientele face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Building agency capacity through greater resources, more staff and greater staff support and training will enhance all of the service and housing providers, as well as the City's staff, in meeting the needs of those they serve.

### **Actions planned to address obstacles to meeting underserved needs**

The City will continue to build collaborations in order to better identify and address the needs in the community. Informational forums regarding housing and fair housing will continue to be conducted to expand the number of landlords accepting voucher holders and discussing ways to enhance funding for public services.

The Community Enhancement Grants, funded through general funds and hotel/motel taxes, will assist a number of non-profits serving the low-income population. During PY 2016, the City will use its CEGs to fund The HOP (public transit), Hill Country Community Action Association, Families in Crisis, Temple College Foundation, Temple Housing Authority, Bell County Human Services (Temple HELP Center), and NeighborWorks, all of which address the housing, employment, education, or social service needs of the most underserved residents in the community.

### **Actions planned to foster and maintain affordable housing**

CDBG funds will be used to maintain affordable housing through owner-occupied housing improvements for the low- to moderate-income households. The Tool Trailer program, whereby the City loans a trailer filled with landscaping and home repair tools to an agency or group of residents for do-it-yourself repairs and improvements or for volunteers to assist in improving the homes of those who are unable to do the work themselves. The City also implement a reinvestment zone program, whereby developers and/or homeowners can receive cost waivers for building or repairing safe, decent and affordable housing in designated zones within the city.

### **Actions planned to reduce lead-based paint hazards**

During home improvement activities, the City will assess the lead-based paint and remediate any

hazards following HUD regulations and recommendations; as required.

### **Actions planned to reduce the number of poverty-level families**

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

### **Actions planned to develop institutional structure**

The City of Temple will continue the collaborations and technical assistance that was developed during the Consolidated Planning process. Meetings with community partners to address various programmatic areas, share knowledge, and integrate programs will continue through PY 2016. City staff will continue to attend HUD-sponsored trainings. Inter-departmental collaborations will continue and expand, particularly related to the multi-faceted improvements in CDBG qualified census tract areas and programs for LMI residents.

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

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

### **Discussion**

CDBG allocations and Community Enhancement Grants will be used to help break down the barriers the underserved face in getting their service needs met, securing affordable safe housing, and rising out of poverty. Money alone cannot successfully address these obstacles and the City staff is committed to enhancing existing collaborations and building new partnerships as well as enhancing the institutional structure of the City and its partnering agencies. One method in which the City staff is building institutional structure is through participation in the Central Texas CDBG Community Network meetings to discuss programmatic ideas with peers.

## Program Specific Requirements

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

#### Introduction

The City of Temple does not have program income, Section 108 loan guarantees or urban renewal settlements. No grant funds were returned to the City's line of credit and there are no float-funded activities.

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	83.00%

## **Discussion**

None of the above funding streams are applicable for the City of Temple.