

Executive Summary

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

1. Introduction

The City of Temple must submit a Consolidated Plan to the U.S. Department of Housing and Urban Development every 5 years. The plan outlines the needs and assets of the community and the general plan for addressing the deficiencies and enhancing the assets. Temple receives Community Development Block Grant (CDBG) funds to serve low- to moderate income residents and neighborhoods.

This 5-Year Consolidated Plan covers Program Years (PY) 2015 through 2019. The City's Program Years each begin October 1 and end the following September 30. The funds must be expended to meet one or more of the 3 national objectives set forth by HUD:

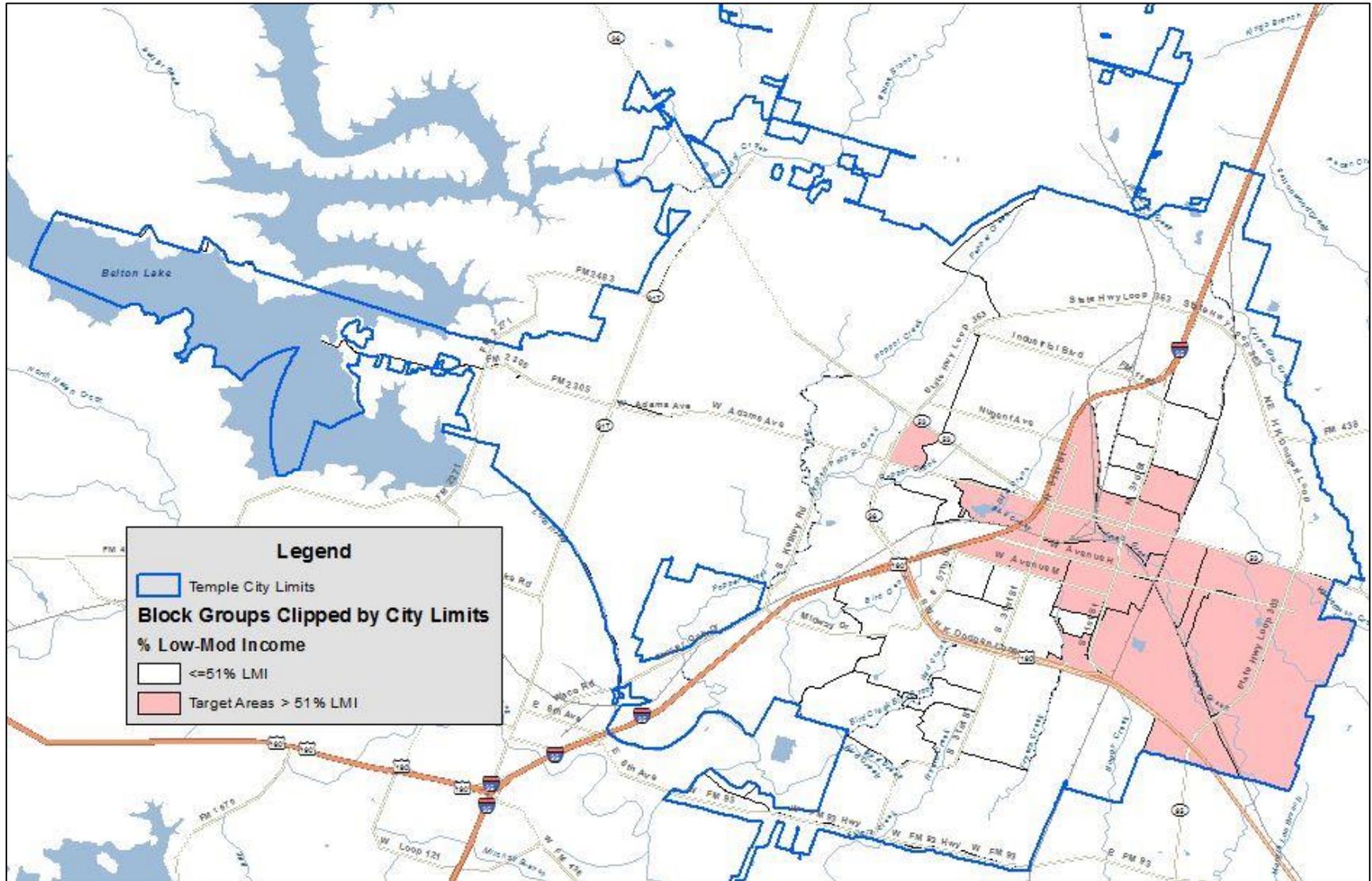
1. Benefiting low- to moderate-income persons (those with incomes at or below 80% of the current Area Median Income – AMI);
2. Preventing, reducing or eliminating slum and blight; or
3. Meeting an urgent community development need.

During the next 5 years, the City expects to focus its HUD entitlement funds on the first 2 objectives by improving the quality of life for those low- to moderate-income households throughout the city and in the neighborhoods with more than 51% low- to moderate-income residents. The quality of the neighborhoods 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 the area.

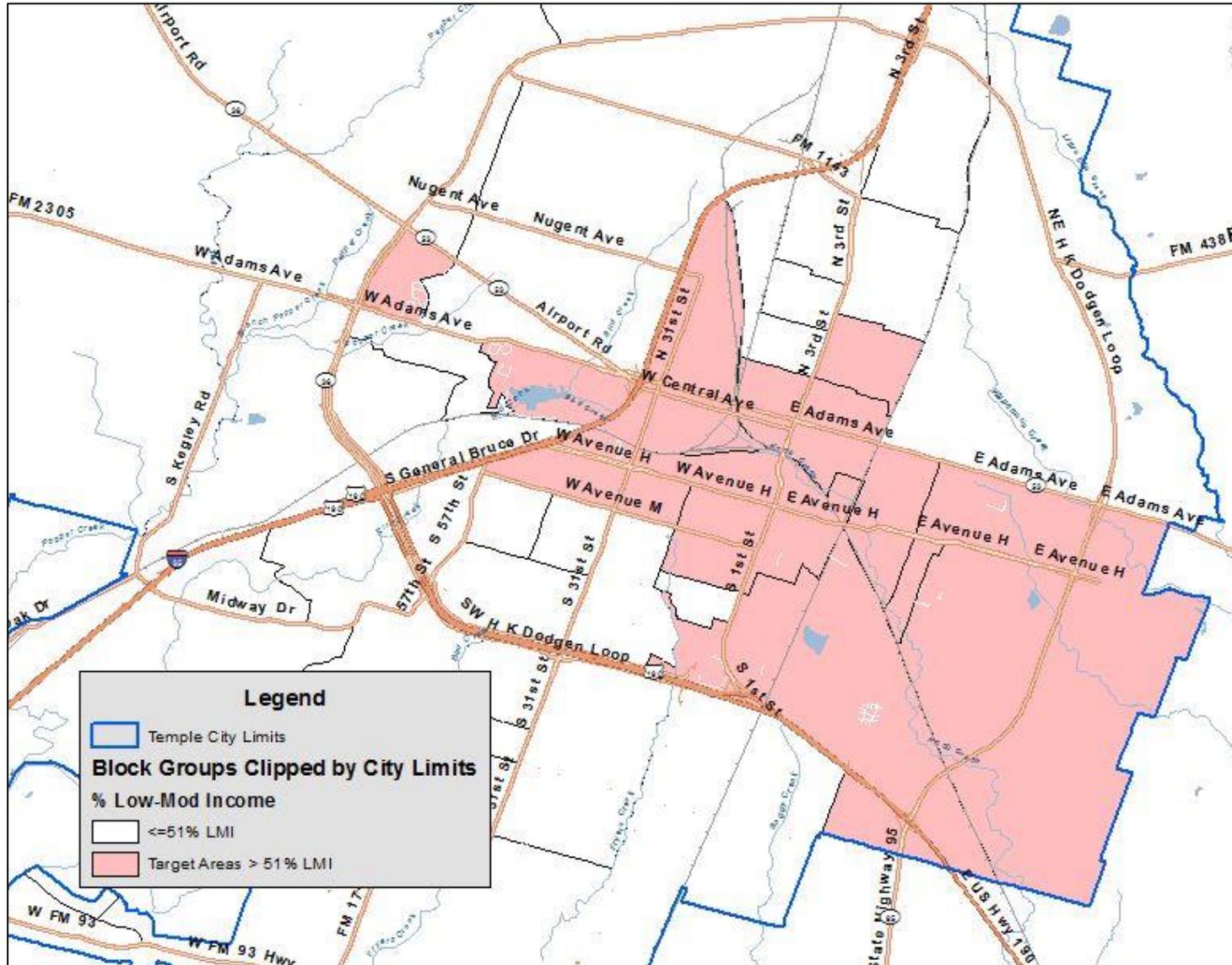
The City of Temple is unique in that it augments its CDBG allocation with general fund and hotel/motel tax revenue dollars to ensure that the public service agencies, housing providers, and homeless shelter/service providers have adequate funds to meet the area needs.

The 3 maps below show the CDBG Target Area in which area-based programs using CDBG funds must be carried out, and the proposed NRSA within the CDBG Target Area.

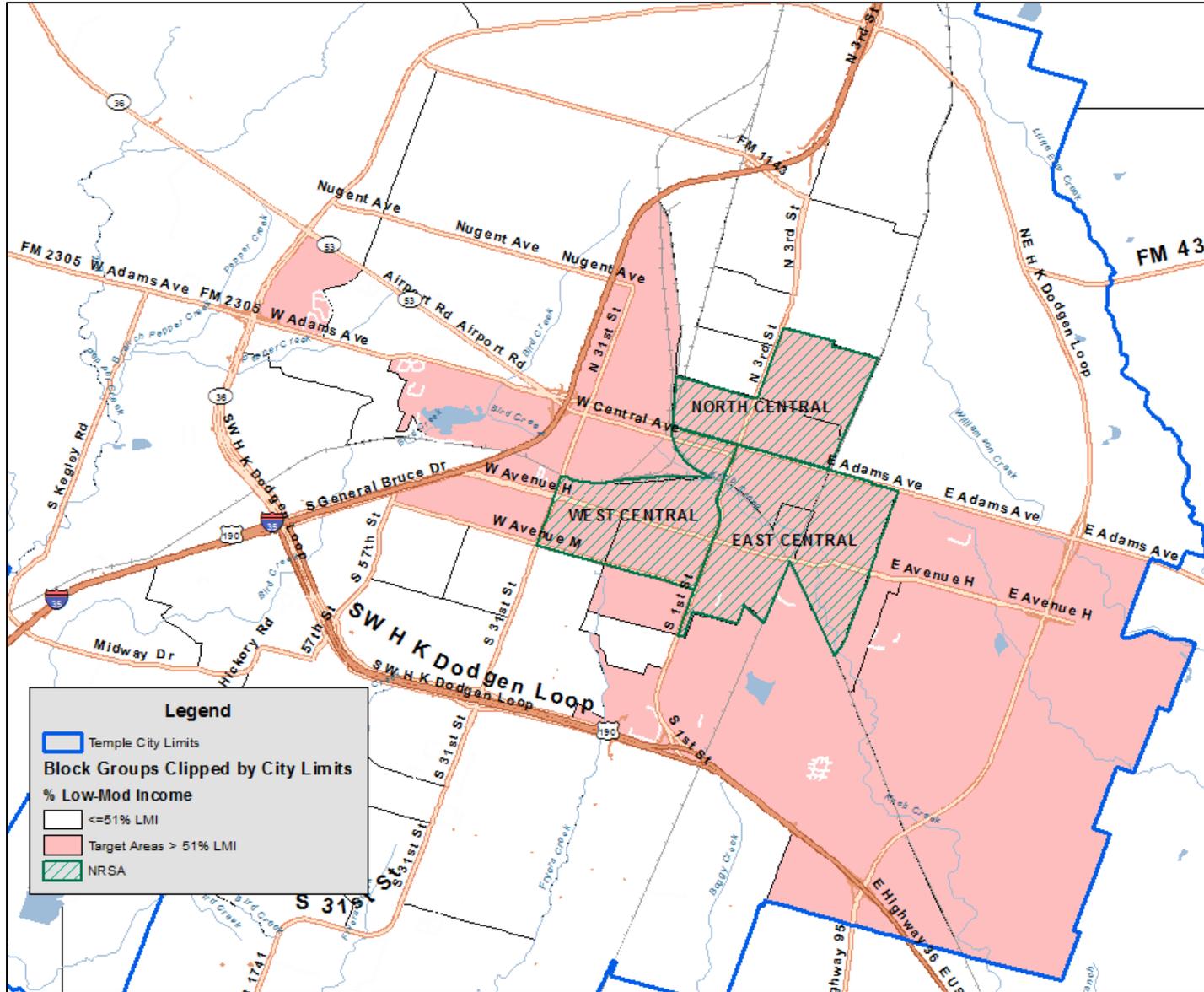
Current CDBG Target Area (> 51% LMI Households) Based on July 2014 HUD Data



Current CDBG Target Area (> 51% LMI Households) Inside Loop Based on July 2014 HUD Data



Proposed Neighborhood Revitalization Strategy Area (NRSA) within CDBG Target Area



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

Overview

Housing: 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 – 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 HUD's 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 department budgets and the Community Enhancement Grant (CEG) Program to focus on owner-occupied rehabilitation, including emergency 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.

Homeless: There are limited emergency shelters, transitional housing or permanent supportive housing programs within the city limits of Temple, TX and therefore, it is difficult to predict the number of people entering and exiting homelessness each year by population type. Local service providers are active in the Central Texas Homeless Alliance and participated in the Point-in-Time

(PIT) count for Bell-Coryell County conducted on January 23, 2015. The “known location” methodology was used to survey persons found at the sites identified by the community to be where those experiencing homelessness are known to congregate. The total number of survey responses does not represent the total populations experiencing homelessness, so estimates have been formulated by the Texas Homeless Network data team. Overall, for Bell and Coryell counties, it is estimated that 495 adults and 65 children experience homelessness annually. The largest population was single adults at 63.9% and families with children being 10.6% of those counted. Individuals meeting the definition of chronically homeless made up 30.4% of the total counted and 35.7% reported they were veterans. On the night of the PIT count, there were six (1.3%) unaccompanied minors.

The City of Temple works with the Central Texas Homeless Alliance and the Texas Homeless Network to identify and plan for the needs of homeless families and individuals in Temple. The City collaborates with the local Alliance, which is a member of the Texas Balance of State Continuum of Care. The Texas Homeless Network is the lead agency and provides trainings and technical assistance in developing and managing programs funded by the Continuum of Care and Emergency Solutions Grant programs.

The City of Temple is working with a consultant, provided through a Technical Assistance Grant by the Texas Homeless Network, to develop a comprehensive action plan to end homelessness in Bell County, including Temple, Belton, Killeen and the rural areas of the county.

Non-homeless Special Needs: It is difficult to estimate the exact number of special needs individuals in Temple, and more difficult to estimate the number of LMI special needs populations or those needing housing and supportive services. Special needs populations include the elderly, frail elderly, disabled, those with severe mental illness and/or substance use disorder, and people living with HIV/AIDS (PLWH). Though not a specifically identified “special needs population” group, veterans are a high-need population in Temple.

Based on the American Community Survey (ACS), there are approximately 9,500 elderly in Temple, with 47.2% living alone and 42.8%, many of whom are living alone, who are disabled. Approximately 10.7% of Temple’s elderly are living below the national poverty level.

Also based on the ACS, there are approximately 8,800 noninstitutionalized disabled individuals in Temple, and many are living alone. Many of the individuals have multiple disabilities. Approximately half of the disabled are working age, and comprise 11.2% of the total working age population. According to the ACS, only 20.7% of the working age disabled are employed, and earn \$10,000 below the median earnings of total workers in Temple. One-fifth of the disabled persons are living below the poverty level. Nearly one-third of the veterans in Temple are disabled.

Based on the Texas Department of State Health Services, there are currently 563 individuals in Bell County living with HIV/AIDS. It is estimated that 120 of the Bell County PLWH are residents of Temple.

The City of Temple will assist owner households with disabled or PLWH household members to repair and/or improve accessibility into and through their homes. Additionally, based on funding applications by area non-profits, the City may fund education and job training programs that are specific to the disabled. The City will also identify local and regional agencies that would qualify for and be willing to apply for Department of Labor and Veterans Affairs grants to serve the veteran population.

Non-housing Community Development: The City's needs for public improvements are centered around park improvements and infrastructure improvements/expansions. Infrastructure improvement needs include new and improved sidewalks and lighting along the sidewalks and streets, in order to improve pedestrian mobility; street improvements for vehicular and public transit mobility improvements; and water and wastewater line improvements. The need is greatest in the older areas with the highest concentration of low- to moderate-income residents. Centers for the disabled, low-cost health clinics and facilities for the homeless and victims of domestic violence also have a high priority need.

While CDBG funds will be used to address the needs, most improvements will be funded through general funds and bond funds. The City has recently passed a \$27.6 million bond fund for park improvements and expansions, which includes a wide variety of projects spanning across the entire city, including in the CDBG Target Area. Projects will include upgrades to select neighborhood parks, three new community parks, upgrades to athletic facilities and recreational centers, a deep water pool constructed at Lions Junction Family Water Park, as well as working towards connecting the trail system. All projects are to be scheduled to be completed within four years.

The City is currently developing a Neighborhood Revitalization Strategy Area (NRSA) Plan and will be presenting the plan to HUD for approval. Once approved, non-housing community development projects using CDBG funds will be concentrated in the NRSA.

3. Evaluation of past performance

The City has been focused on a variety of activities that helps us 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.

Streets: A section of Avenue H was resurfaced using CDBG funding in an area with a high percentage of residential LMI households. Used for a thoroughfare for residents and non-residents alike; 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 the LMI neighborhood.

Along a section of 1st Street sidewalk updates were completed with CDBG funding 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.

Parks: The City of Temple had planned to complete four infrastructure improvement projects in public parks, during this past Consolidated Plan cycle. Currently, one park improvement project is underway (as outlined by the 2013 annual action plan amendment), and one park improvement project was completed. The completed project has subsequently been deemed ineligible by HUD and funds were repaid into the City's CDBG account with non-federal funds. It is clear at this time that the City will be unable to meet the goal of four park projects during the 2010-2014 Consolidated Plan period. This is due to a number of factors outlined throughout this 2014/15 annual action plan; including but not limited to: decreased annual allocations from HUD, work stoppages in 2012 for capacity building within City operations, and undertaking ineligible activities. Moving forward the City will carefully identify qualified activities, respond in a timely fashion to community needs and address appropriate activities with CDBG funds.

Public Service Agencies:

Temple HELP Center. The Temple HELP Center offers basic social services, intervention services, prevention services and other programs to those in need. The HELP center provides emergency and non-emergency financial assistance to residents who are experiencing

unexpected struggles and staff provides referrals that connect and enable individuals to address and resolve the issues they are facing. Life-skills classes are offered at the Temple HELP Center that offer a path to self-sufficiency; these classes are often required for those that receive aid and help reduce recidivism. The Temple HELP Center coordinates resources and collaborates with other agencies to prevent duplication of services across Bell County; working to ensure the most effective and efficient use of available limited funding. Through 2014/15, Bell County Health & Human Services (Temple HELP Center) has received \$85,800 from the City of Temple CDBG funds, providing services to over 500 LMI clients.

Hill Country Community Action Association. Hill Country Community Action Association (Meals on Wheels) provides nutritious, hot meals once per day, five days a week; through congregate and home delivered meal programs to eligible participants in the Temple area. Congregate meals are served each weekday by volunteers and paid center staff. Home delivered meals are delivered each weekday by paid meal delivery staff and volunteers. The Site Managers and In-Home Services Coordinator coordinate outreach efforts in the community to identify potential clients and assist clients in obtaining increased services when available. HCCAA provides opportunities and resources to improve the lives of Central Texans by providing accessible, quality and cost effective services to promote the reduction of poverty, the revitalization of low income communities, and the empowerment of low-income families and individuals to become self-sufficient. Through 2013, HCCAA has received \$68,000 from the City of Temple CDBG funds, providing services to over 1,400 LMI clients.

Families in Crisis. Families in Crisis supports and empowers individuals affected by family violence and sexual assault with the provision of safe shelter, while providing advocacy, education and resources to create a safe, supportive community. The agency provides information, referral and access to services that assist in safe management of emergency situations, aids in the recovery process for victims of all ages, guides them through the criminal justice system, educates them to prevent re-victimization and provides safe shelter and support services to victims and at-risk populations. Through 2014/15, FIC has received \$78,400 from the City of Temple CDBG funds, providing services to over 900 LMI clients.

Family Promise. Family Promise of East Bell County shelters homeless families and connects them with the needed services to obtain employment and permanent housing. Clients are empowered to become independent, self-sufficient and productive members of society. Family Promise develops and provides comprehensive services that include, but are not limited to, providing food, clothing, shelter, and low-cost housing. The organization provides intensive case management to homeless families to help them avoid future homelessness through the

acquisition of planning, parenting, and job interview skills. Through 2014/15, FP has received \$48,076 from the City of Temple CDBG funds, providing services to over 75 LMI clients.

Spot Blight Demolition: Demolition of vacant and dilapidated structures is conducted to address blighted conditions on a spot basis; in locations to be determined based on code violations. By eliminating these specific conditions of blight and physical decay, we improve public safety and health, while creating conditions more favorable for economic turn-around, reinvestment, neighborhood pride-of-place and community beautification. To date more than 30 structures have been demolished with CDBG funds in the 2010-2014 Consolidated Plan cycle.

4. Summary of citizen participation process and consultation process

The City of Temple has made a concerted effort to involve as many residents and stakeholders in the planning process as possible. The Consolidated Planning process was kicked off by a roundtable meeting of housing providers in Temple, including the public housing agency, Section 8 provider, TBRA providers, and ancillary social service providers. From there, the City conducted a meeting of stakeholders and residents, inviting more than 300, to discuss needs and program ideas. There were over 50 attendees discussing housing, public infrastructure, and social service needs. The evening also launched the public survey in English and Spanish. The survey was provided for on-line completion or in paper copies for manual entry. There were 273 surveys completed. The City held 5 public hearings regarding the Consolidated Plan and the Fair Housing Plan with Assessment of Fair Housing, formerly the Analysis of Impediments.

Many community organizations and stakeholders were involved in the consultation process, including state agencies, the Central Texas Council of Governments, the Temple Housing Authority, Bell County, Temple Chamber of Commerce, Central Texas Homeless Alliance, elected officials, various advocacy groups, many local faith-based institutions, churches, civic organizations and fraternal organizations. A list of those involved in the consultation process can be found in section PR-10: Consultation.

5. Summary of public comments

The overwhelming majority of the responses to open-ended questions was to bring more higher-paying jobs into the city and to educate and train the labor force to fill those jobs. Other comments centered around improving the infrastructure, particularly sidewalks and sidewalk/street lighting in the older areas of the city, and improving the housing stock and housing options. The need for more emergency shelters and permanent housing for the homeless was another recurring theme.

A detailed list of responses can be found in the Attachments to the Consolidated Plan; and the priority ratings as a result of the public input along with a sample of public comments can be found in the Citizen Participation chapter.

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 5-Year Consolidated 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 has resulted in a plan that maximizes CDBG funds and the City's general funds and 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 the proposed NRSA to effect greater comprehensive change in the area of greatest need.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan is aimed at addressing as many high priority needs outlined in the Needs Assessment chapters as possible within the available CDBG resources. The high priority needs have been determined through resident and stakeholder input, identified housing, service and facility/infrastructure gaps, input from the community, funding realities and availability/capacity of partners.

The plan addresses the housing, infrastructure, public facilities and public service needs that will be addressed during the next 5 years. Public services will serve low- to moderate-income residents of Temple. Housing and public services are allocated based on the income of the individual household seeking assistance regardless of the neighborhood within the incorporated area in which the individual or family lives. CDBG funds for infrastructure and public facility improvements can only be allocated to projects in CDBG Target Area – areas with more than 51% low- to moderate-income residents. In order to concentrate area-based improvements for greater effectiveness, the City is proposing to HUD a Neighborhood Revitalization Strategy Area (NRSA) within the existing CDBG Target Area. Area-based funding will be focused in this NRSA for the next 5 years. A map of the CDBG Target Area with the NRSA is in the next section SP-10 Geographic Priorities.

The community needs far outweigh the funds available through the CDBG program. In order to meet as many of the priority needs as possible, the City will augment CDBG funds with its own funds and will work in partnership with other entities, including public service and housing programs. The City utilizes general funds to support the work of City departments related to community development and has developed the Community Enhancement Grant (CEG) Program, allocating general fund dollars and revenues from the hotel/motel tax to better support community service agencies.

The priority programs to be supported through CDBG and CEG funds include affordable housing, NRSA improvements, shelter for the homeless, and social services for children, youth, disabled, seniors and low- to moderate-income individuals or families.

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

Geographic Area

The geographic areas for area-based assistance include all Census Block Groups with greater than 51% low- to moderate-income households. Additionally, the areas of highest priority are the overall CDBG Target Area, with the three sub-areas within the proposed Neighborhood Revitalization Strategy Area.

Target Area	CDBG Target Area
Target Area	Proposed NRSA East Central
Target Area	Proposed NRSA North Central
Target Area	Proposed NRSA West Central

Table 1 - Geographic Priority Areas

The map on the next page shows the overall CDBG Target Area and the proposed NRSA Target Areas.

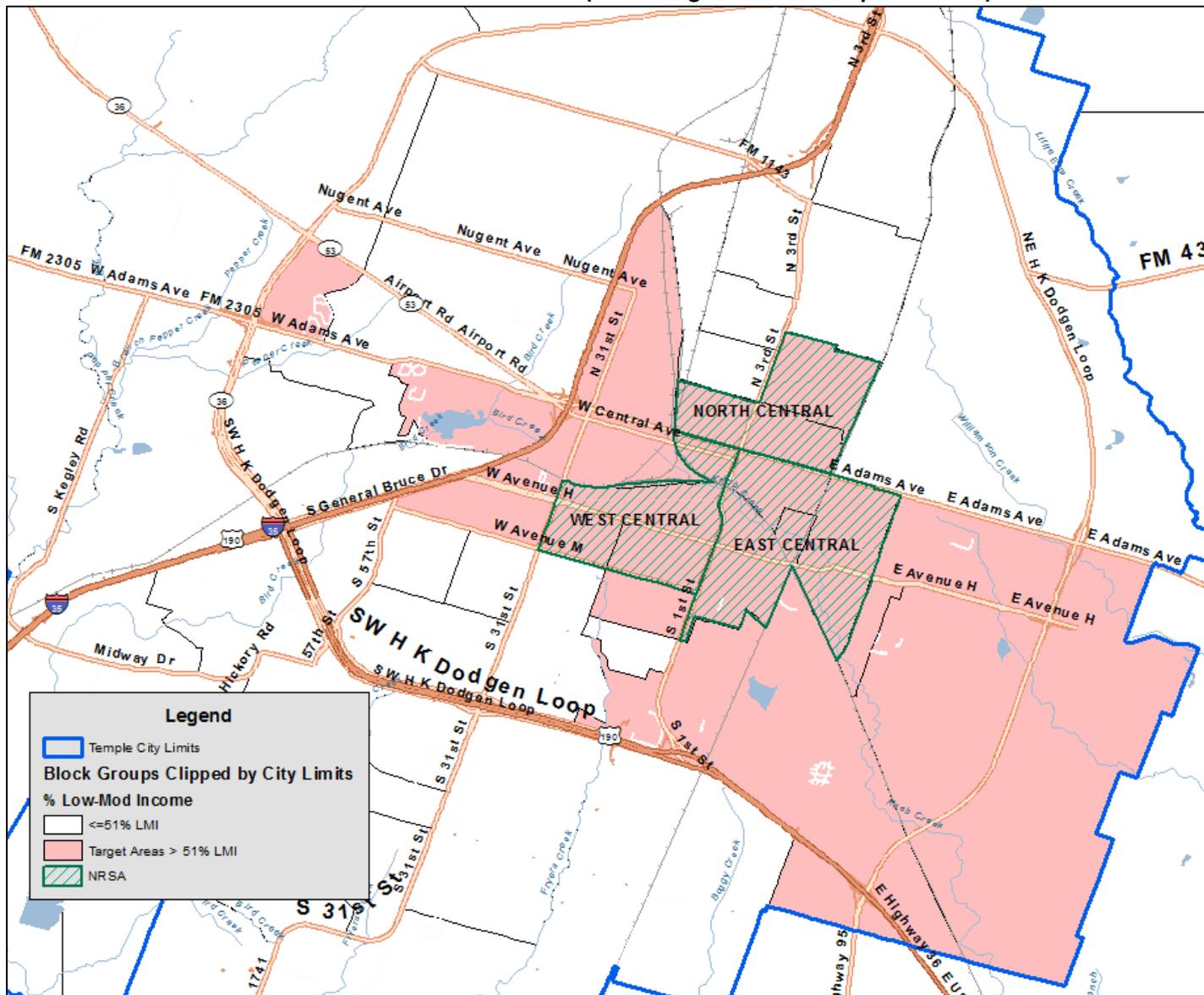
General Allocation Priorities

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

The allocation of area-specific investments is based on the following:

- Inside the CDBG Target Area (Census Block Groups with greater than 51% low- to moderate-income households) as defined using the latest data from HUD;
- Within the CDBG Target Area priority given to the proposed NRSA due to:
 - Age and condition of housing;
 - Age and condition of infrastructure;
 - Greatest concentration of extremely low- and low-income households;
 - Greatest concentration of minority households;
 - Location of general fund and private investments that can augment CDBG allocations; and
 - Location of supportive service agencies.

Area of Investment Concentration (CDBG Target Area and Proposed NRSA)



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

Priority Needs

1	Priority Need Name	Owner Occupied Housing Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-wide
	Associated Goals	Housing Rehabilitation/Reconstruction
	Description	Provision of housing rehabilitation for low- to moderate-income homeowners in Temple, with an emphasis on elderly and disabled.
	Basis for Relative Priority	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
2	Priority Need Name	New construction of affordable owner occupied housing
	Priority Level	High
	Population	Extremely low Low Moderate Public Housing Residents
	Geographic Areas Affected	City-wide
	Associated Goals	New Affordable Housing
	Description	There is a high priority need for new single family housing that is affordable for purchase by low- to moderate-income renters, including public housing residents.
	Basis for Relative Priority	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
3	Priority Need Name	Energy efficiency improvements in housing
	Priority Level	High

	Population	Extremely Low Low Moderate
	Geographic Areas Affected	City-wide
	Associated Goals	Housing Rehabilitation/Reconstruction
	Description	Older owner occupied housing units are often inefficient and high users of energy costing the owners more than average for utilities and wasting resources. Low- to moderate-income homeowners need energy efficient housing to reduce their housing costs and to provide an adequate year-round temperature without drafts or cooling escaping.
	Basis for Relative Priority	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
4	Priority Need Name	Accessibility improvements in housing
	Priority Level	High
	Population	Disabled Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	Housing Rehabilitation/Reconstruction
	Description	Homeowners who are elderly and/or disabled are often in need of exterior and interior improvements to allow for accessibility. Low-income households are unable to afford the cost, especially of safely constructed improvements.
	Basis for Relative Priority	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
5	Priority Need Name	Down payment assistance
	Priority Level	High
	Population	Low Moderate Public Housing Residents
	Geographic Areas Affected	City-wide

	Associated Goals	Down payment/closing cost assistance
	Description	In order to assist renters to become first time homebuyers, without a housing cost burden, down payment and closing cost assistance is often needed for the low- to moderate-income. Associated with the down payment and closing cost assistance is credit counseling and housing counseling as a pre-requisite for assistance.
	Basis for Relative Priority	The priority is based on the results of resident surveys, public and housing forums, stakeholder interviews, code enforcement results, and City staff knowledge of the housing conditions in Temple.
6	Priority Need Name	Tenant-based rental assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Homeless
	Geographic Areas Affected	City-wide
	Associated Goals	Tenant-based Rental Assistance
	Description	There is a need to provide rental assistance to homeless or those at risk of homelessness due to eviction. With the waiting list for Section 8 HCVs and the urgency of needing to house or keep housed those who are homeless or at risk of homelessness, this activity is a high priority. While the City does not anticipate funding TBRA with CDBG or other funds, it will assist non-profit agencies in applying for federal, state or private funding.
	Basis for Relative Priority	This activity is given a high priority based on the results of the resident surveys and stakeholder interviews and the results of information from the homeless coalition and agencies providing TBRA assistance.
6	Priority Need Name	New construction of affordable rental units
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Disabled

	Geographic Areas Affected	City-wide
	Associated Goals	New Rental Units
	Description	There is a shortage of sound rental units for all family types that will not pose a housing cost burden on the renters. New construction by private for-profit and non-profit developers through the use of Low Income Housing Tax Credits, Housing Trust Fund grants, and other local, state and federal grants will make more units available to the low- to moderate-income, especially the extremely low- and low-income, including the elderly and disabled.
	Basis for Relative Priority	This priority is based on the results of resident surveys and stakeholder interviews, Census data regarding renters with housing cost burdens, and input from developers.
7	Priority Need Name	Section 8 Housing Choice Vouchers
	Priority Level	High
	Population	Extremely Low Low Public Housing Residents
	Geographic Areas Affected	City-wide
	Associated Goals	Section 8 HCV
	Description	There is a shortage of Section 8 Housing Choice Vouchers for those on the waiting list and to move public housing residents up to HCV status.
	Basis for Relative Priority	The priority is based on the size of the waiting list for public housing and Section 8 HCVs, results of the resident surveys, results of stakeholder interviews and Census data that details the number of low-income renters with a housing cost burden. While the City does not fund HCVs with CDBG or other funds, it will support the Section 8 provider in securing additional vouchers.
8	Priority Need Name	Fair Housing Activities
	Priority Level	High
	Population	All populations
	Geographic Areas Affected	City-wide
	Associated Goals	Fair Housing

	Description	The housing forums and public meetings have shown that additional fair housing education is required. The City will conduct fair housing public forums, fairs, and meetings, as well as support the Section 8 and other TBRA providers in educating landlords about fair housing, particularly regarding accessibility, and encouraging landlords to accept rental vouchers.
	Basis for Relative Priority	This priority is based on the results of resident surveys and stakeholder interviews, responses during housing forums and public meetings, and input from the Section 8 provider.
9	Priority Need Name	Public parks
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Park Improvements
	Description	The voters recently passed a \$27.6 million bond program for the enhancement, expansion and addition of public parks, especially neighborhood parks, to serve Temple, including low- to moderate-income residents. The parks provide important neighborhood amenities for the under-resourced.
	Basis for Relative Priority	The high priority is based on the City's current Comprehensive Plan, neighborhood master plans, the results of resident surveys and stakeholder interviews, and input from the Parks & Recreation Department.
10	Priority Need Name	Sidewalk improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Disabled Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Infrastructure Improvements

	Description	Pedestrian mobility and safety, particularly for children, the disabled and those without vehicles is of high importance to the City. By expanding and improving the sidewalks in the CDBG Target Area, the City can provide better accessibility through the neighborhoods, to amenities, to schools and to public transportation.
	Basis for Relative Priority	The high priority is based on the results of the City staff members' knowledge of deteriorating sidewalks and those not ADA compliant, and results of resident surveys and stakeholder interviews.
11	Priority Need Name	Street improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Infrastructure Improvements
	Description	Maintenance of streets in CDBG Target Area is critical to maintaining neighborhood desirability and integrity, as well as improving vehicular safety. The City will use general funds for street improvements in the CDBG Target Area, with emphasis on the proposed NRSA.
	Basis for Relative Priority	The high priority is based on the results of the resident surveys and stakeholder interviews as well as the City staff members' knowledge of street conditions throughout the low- to moderate-income areas.
12	Priority Need Name	Street/sidewalk lighting
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Infrastructure Improvements

	Description	In addition to improving sidewalks and streets in low- to moderate-income neighborhoods, it is vital to ensure safety through improved lighting along the streets and adjacent sidewalks. The lighting improves the safety of pedestrians, as well as helps to reduce crime.
	Basis for Relative Priority	The high priority is associated with improving mobility throughout the neighborhoods and was determined based on the results of the resident surveys and stakeholder interviews.
13	Priority Need Name	Code enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Code Enforcement
	Description	Code enforcement is an integral part of maintaining the desirability and values in residential neighborhoods. Code enforcement officers who conduct windshield surveys to identify violations, receive/investigate complaints, cite violators and pursue the citation through to completion greatly help to make the neighborhoods safer and more desirable.
	Basis for Relative Priority	The priority is rated as high based on the results of the resident surveys and stakeholder interviews, and input from code enforcement officers and HOAs.
14	Priority Need Name	Demolition and Clearance
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Spot Blight Reduction

	Description	Neighborhood revitalization includes eliminating abandoned unsafe structures through demolition and clearance, as well as clearance of vacant lots and illegal dumping grounds. The City will support the demolition/clearance of abandoned structures and the clearance of debris in vacant lots and illegal dumping grounds.
	Basis for Relative Priority	The priority is rated as high based on the results of the resident surveys and stakeholder interviews, and input from code enforcement officers and HOAs.
15	Priority Need Name	Senior centers
	Priority Level	High
	Population	Elderly Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Public Facility Improvements
	Description	The ability for senior citizens to have a safe and relevant place to congregate, receive a mid-day meal, have recreational and educational activities is important to their health and well-being.
	Basis for Relative Priority	The high priority is based on the growing elderly population and the results of the resident surveys and stakeholder interviews as well as input from the Parks and Recreation Department.
16	Priority Need Name	Homeless facilities
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	City-wide
	Associated Goals	Homeless Shelter & Transitional Housing

	Description	Homeless shelters, transitional housing and permanent supportive housing are keys to ending homelessness in Temple. According to the Central Texas Homeless Alliance CoC, there are approximately 495 adults and 65 children in Bell and Coryell Counties experiencing homelessness annually. Though there is not a definitive count for homeless residents in Temple, it can be assumed that a significant number of homeless are from Temple.
	Basis for Relative Priority	Homeless shelters, transitional living centers and permanent supportive housing have been given a high priority based on the needs identified by the Central Texas Homeless Alliance, Texas Homeless Coalition’s data in the Point in Time count and the Housing Inventory, and the results of the resident surveys and stakeholder interviews.
17	Priority Need Name	Services to victims of domestic violence
	Priority Level	High
	Population	Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	Domestic Violence Shelter
	Description	In addition to providing shelter to homeless victims of domestic violence, there is a priority need to provide crisis intervention, counseling, medical care, education, job training, child care, food, clothing, transportation, legal assistance and other services to those who are sheltered and unsheltered.
	Basis for Relative Priority	The high priority is given to services to victims of domestic violence and their children who are either currently experiencing the violence or have escaped and are in need of shelter with supportive services in order to become self-sufficient. The resident surveys and stakeholder interviews indicated that the Temple residents see a great need and have placed a high priority on these services.
18	Priority Need Name	Services to the homeless
	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans

	Geographic Areas Affected	City-wide
	Associated Goals	Homeless Shelter & Transitional Housing HMIS
	Description	In addition to providing shelter, transitional housing and permanent housing to homeless individuals and families, there is a need to provide the related services that will allow them to reach whatever level of self-sufficiency that is possible in light of their conditions and situations. As a result, not only do the shelter and housing activities need to have accompanying supportive services, but the unsheltered need an array of services. Such services include food, clothing, counseling, medical care, substance abuse treatment, education, job training, life skills, and other essential services.
	Basis for Relative Priority	A combination of the Point in Time count and Housing Inventory has shown a high number of homeless and a high need for supportive services, especially for the special populations such as chronically homeless, chronic substance abusers, mentally ill, and veterans. The resident surveys and stakeholder interviews indicate that the general population agrees that a high priority should be given to services to homeless persons.
19	Priority Need Name	Services for abused/neglected children
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Children Services
	Description	Intervention and assistance to children who are being or have been abused or neglected is critical to the welfare of the community. Services such as intervention, forensic interviewing, counseling for the victim and non-offending family members, court advocacy and case management are needed to ensure an end to the abuse and/or neglect.

	Basis for Relative Priority	Services to abused/neglected children have been given a high priority due to the vulnerable nature of the victims and the need for involvement of governmental and government-supported agencies. The resident surveys indicate that there is a high level of awareness of the issue and a high priority to assist these children and their non-offending family members.
20	Priority Need Name	Youth services
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Youth Services
	Description	Youth services, including education, drop-out prevention, job readiness, college preparation, recreation, and gang/drug prevention, are essential services to ensure that youth are safe and prepared for adulthood and to keep the community safe from gang, drug and other criminal activity.
	Basis for Relative Priority	The residents completing the survey indicated that youth services is a high priority in the community. Input from stakeholders, youth agencies, and Parks & Recreation Department indicates that there is a high number of at-risk youth in Temple who need services to prevent low grades, dropping out of school, criminal activity and inability to become self-sufficient.
21	Priority Need Name	Senior services
	Priority Level	High
	Population	Elderly Frail Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	Senior Services
	Description	The elderly in Temple have need for a number of services, including home-delivered meals and medical care for the home-bound and for those who are mobile, congregate activities such as recreational activities, physical fitness classes, safety classes, educational classes, congregate lunches, among other services are both specific to the elderly and needed by the general population.

	Basis for Relative Priority	Services for the elderly through senior centers or in their homes has been given a high priority based on the results of the resident surveys, stakeholder interviews, and data from Heart of Texas Area Agency on Aging.
22	Priority Need Name	Services to non-elderly special populations
	Priority Level	High
	Population	Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families
	Geographic Areas Affected	City-wide
	Associated Goals	Services for Special Populations
	Description	Individuals who are disabled, mentally ill, chronic substance abusers, or are living with HIV/AIDS are generally low- to moderate-income due to their inability to secure employment at a livable wage. Additionally, they often need mobility assistance and/or transportation services. Medical care and counseling, as well as other supportive services are often out of reach for these population groups.
	Basis for Relative Priority	Based on Census data and state and local statistics, the number of individuals who are classified as non-homeless/non-elderly special needs and the gap in services are high. In addition, the residents completing the survey and the stakeholders interviewed indicated the need for services to be high.
	23	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Non-housing Community Development
Geographic Areas Affected		City-wide
Associated Goals		Emergency Subsistence

	Description	Emergency rent and/or utility assistance as well as prescription assistance can prevent homelessness or unsafe living conditions for the low- to moderate-income. One-time assistance, as opposed to longer-term tenant-based rental assistance, is often all that is needed to get a household over an unforeseen crisis and back to self-sufficiency.
	Basis for Relative Priority	The resident surveys, stakeholder interviews and data from the Census Bureau indicate that there is a high number of households with insufficient savings to weather an unforeseen crisis and that emergency subsistence payments are a high priority to ensure that they do not become homeless or live in unsafe conditions.
24	Priority Need Name	Food Distribution
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Food Pantries
	Description	The need for food and household goods for the extremely low- and low-income as well as the moderate-income who have met with unexpected economic crises is great in Temple. The City will support non-profits that manage the distribution of food and household goods.
	Basis for Relative Priority	The resident surveys, stakeholder interviews and data from the Census Bureau indicate that there is a high number of households with insufficient savings to weather an unforeseen crisis and that emergency subsistence payments are a high priority to ensure that they do not become homeless or live in unsafe conditions.
25	Priority Need Name	Employment training/placement
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	City-wide

	Associated Goals	Adult Education & Job Training
	Description	Employment at a livable wage is required for individuals to be self-sufficient. In order to prepare for adequate employment many adults require literacy education, GED preparation, job readiness assistance, and job training. Agencies to provide such services are a high priority for Temple.
	Basis for Relative Priority	Based on Census data, the number of adults with limited English proficiency and the number without a high school diploma indicate a high need for services to prepare them for employment. Additionally, specific job readiness and training is a high priority to move many from being working poor into self-sufficiency. Resident surveys indicated that the general population rates adult education as a high priority.
26	Priority Need Name	Assistance to businesses
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	CDBG Target Area
	Associated Goals	Economic Development
	Description	Micro-enterprise programs, facade improvements and other assistance to businesses, particularly small businesses and Section 3 businesses can stabilize and enhance mixed use neighborhoods and create jobs.
	Basis for Relative Priority	Temple's Economic Development Corporation, Choose Temple, resident surveys and stakeholder interviews indicate that the community places a high priority on assisting businesses in the area to thrive and grow.

Table 2 – Priority Needs Summary

Narrative (Optional)

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Due to shortage of CDBG funding and the lack of HOME designation, the City does not anticipate funding TBRA programs, but, recognizes the need for non-profits seeking other federal, state or private funds to be consistent with the Consolidated Plan. The City will support applications for state HOME and ESG funds for TBRA/Rapid Re-housing.
TBRA for Non-Homeless Special Needs	Due to shortage of CDBG funding and the lack of HOME designation, the City does not anticipate funding TBRA programs, but, recognizes the need for non-profits seeking other federal, state or private funds to be consistent with the Consolidated Plan. The City will support applications for state HOME and ESG funds for TBRA.
New Unit Production	While there is a documented shortage of affordable housing for sale, due to shortage of CDBG funding and the lack of HOME designation, the City anticipates using CDBG funds to support only 1 or 2 new units, but will also support new unit production through the Community Enhancement Grant Program and will support the efforts of non-profits to become state CHDOs or use other funds to develop new affordable housing for homeownership.
Rehabilitation	Nearly 2,000 homeowners are low- to moderate-income with a housing cost burden greater than 30% of their income and are not able to afford routine home maintenance, much less major improvements. Most cannot afford their insurance deductible when insured damage occurs. As a result, the housing deteriorates rapidly when there is a small repair issue that cannot be managed. Therefore, the City will expend CDBG funds for owner-occupied rehabilitation, including energy improvements and accessibility installations/improvements.
Acquisition, including preservation	There are more than 1,000 moderate-income renters with a housing cost burden greater than 30% of their income. With proper financial and credit counseling many would be able to become homeowners with housing costs less than their current rent costs. However, most require initial down payment and closing cost assistance to compensate for a shortage of savings. The City will expend CDBG and Community Enhancement Grant funds for first-time homebuyer's assistance.

Table 3 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Federal	Public improvements, public services, housing, economic development, administration	\$357,357	\$0	\$60,030.84	\$417,387.84	\$1,135,473	Remaining 4 years calculated assuming a 9% reduction in HUD allocations each year

Table 4 - 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.

Low Income Housing

There are over 1,500 low-income/public housing units within the City of Temple, provided by and managed by Temple Housing Authority (Central Texas Housing Consortium). In 2015/16 THA is exploring plans to build additional units in Temple. Existing housing areas will receive infrastructure and structural upgrades. THA expects to continue securing grants for projects that improve residents' lives and CTHC properties. External funding for the coming year is still to be determined.

THA provides many additional services to residents that improve their ability to gain/retain employment, achieve educational success, and improve their ability to achieve home ownership, including GED programs, Tutoring, Computer Classes, College Scholarships, Youth Programs, Senior Adult Services, Job Search Assistance, Life Skills Training, and a Meals Program. These programs help the City of Temple lift individuals and families out of poverty by creating suitable living environments and decent housing.

Low income home owners in the City can also access weatherization services for home sustainability from the Hill Country Community Action Association. These services provide a 1:1 investment in energy consumption for households receiving TANF or SSI, other households who are below 125% of poverty are also eligible. Through this program, energy conservation measures are addressed to reduce fuel consumption for heating and cooling. This program uses the EASY

audit to determine what measures need to be done in the home. Health and safety instruction is also provided, as well as checking the home for the presence of carbon monoxide. All weatherized homes receive carbon monoxide and smoke detectors. The City's home repair program will be able to increase the number of houses that qualify for the weatherization by making repairs to bring them into compliance with the EASY audit.

Federal Rental Assistance

The Section 8 Housing Choice Voucher Program provides rental assistance payments on behalf of low income individuals and families, including the elderly and persons with disabilities. The program provides financial assistance for decent, safe and sanitary housing to eligible households whose annual gross income does not exceed 50% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% of the area median income. Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets, medical and childcare expenses. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs.

TDHCA pays approved rent amounts directly to property owners. Temple Housing Authority does not currently track the number of HCV clients, but does work with HCV and also has two Section 8 housing areas within the city.

Tax Credits

Federal Low-Income Housing Tax Credits can be a significant source of equity for housing developments designed for lower income residents. The credit serves as a valuable income tax benefit to corporate investors. Investors will contribute cash for the development costs of an affordable housing project in order to obtain these benefits.

The City does not directly apply for these funds. Low income tax credits can be allocated to nonprofit and for profit developers. When appropriate the City may support residential developers' pursuit of this subsidy source.

Other Federal Resources

Other federal resources that may be utilized in the community include those to assist the homeless (Emergency Solutions Grant, Shelter Plus Care). The ESG program can be used for outreach and assessment services, support for homelessness prevention assistance, shelter programs, and access to permanent housing. The City does not receive ESG or SPC funding from HUD; however homeless service providers serving the City of Temple can apply (to funding agencies) for these funds.

Local Resources

The City of Temple provides significant resources to augment CDBG funds and to support programs that are not directly CDBG eligible but assist low- to moderate-income residents. The City will provide additional funding through its Community Enhancement Grant (CEG) Program, using general funds and hotel/motel tax revenues. The CEG Program provides approximately \$500,000 per year to service providers to augment the CDBG program. During PY 2015 the funds will be used for new affordable housing construction, first-time homebuyer's down-payment/closing cost assistance, homeless services, food pantries, adult education, job training/job readiness, children services, youth services and senior services.

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

Not Applicable

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 \$357,357 in 2016 CDBG funds to be addressed in this annual action plan. This is a 8.5% reduction in funds from last year. Goals and objectives have been adjusted to address the reduction in funds. 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 the 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 General Services division and Community Development office 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 Council of Governments, 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.

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SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Temple	Local Government	CDBG Management	City of Temple

Table 5 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System add MORE non-homeless

The Consolidated Plan is implemented through the structure created by the City of Temple, which is the lead agency and a CDBG Entitlement entity. The City’s strength is that it has a history of coordination and collaboration with other governmental entities and agencies in the implementation of HUD and non-HUD funded programs and services. The City’s Community Development staff is responsible for managing all HUD funds received by the City.

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 Central Texas Homeless Alliance works with the Texas Homeless Network to identify and plan for the needs of homeless families and individuals in Bell County, including Temple. The Alliance is a member of the Texas Balance of State CoC. The Texas Homeless Network is the lead agency and provides trainings and technical assistance in developing and managing programs funded by the Continuum of Care and Emergency Solutions Grant programs.

The City of Temple is working with a consultant provided by the Texas Homeless Network to develop a comprehensive plan to end homelessness in the Central Texas area including Temple, Belton, Killeen and the rural areas of Bell County.

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

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

Table 6 - Homeless Prevention Services Summary

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

All services in the system are available to people experiencing homelessness. While very few programs are targeted specifically to the homeless population, efforts are made by housing and service providers to work collaboratively with the agencies providing needed supportive services and affordable housing. The Central Texas VA Health Care System provides targeted outreach, services, and housing assistance to veterans and their families. The Central Texas Homeless

Alliance holds regular meetings with time set-aside for discussion of needs, gaps in services and available services allowing for information sharing and collaboration between agencies.

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

The strength of the service delivery system is that there is already a network of collaboration and cooperation between agencies. Often agencies are the sole source of a service which requires that agencies work together to meet the needs of their clients. The City is interested in working with agencies and the Balance of State CoC in order to address the needs of people experiencing homelessness specifically focusing on housing needs. Agencies participating in HMIS are able to provide referrals and information through this database reducing the time it takes to apply for and access programs.

The largest gap in the service system is financial. Agencies do not have the financial resources to expand and/or develop programs specifically to meet the needs of special populations including those experiencing homelessness. There is limited emergency shelters, Rapid Re-Housing programs and permanent supportive housing programs in the City of Temple. Affordable housing subsidies are limited to the Section 8 program and public housing units. The Section 8 waiting list was recently closed February 1, 2015. The public housing waiting list is open with a wait time of three to six months. The Central Texas Housing Consortium has developed a number of properties with rents below the market rate which are affordable to some low-income households. Agencies need funding to hire new staff and train existing staff in order to have the capacity to develop and manage new programs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The strategies for overcoming gaps and capacity issues in the service delivery system require additional funding. The City of Temple will continue to work with the Central Texas Homeless Alliance and the Texas Homeless Network to identify a strategies for developing new programs, identifying funding and building the capacity of local agencies. Additionally, the City will work with agencies located in other cities that are interested in developing satellite programs or would be willing to set-aside vouchers and service slots for Temple residents in their current programs. The City will continue to participate in the Texas Balance of State CoC in conducting PIT counts, needs assessments, gaps analysis and refining the CoC plan to develop a pro-active approach to changing needs of people experiencing homelessness in the community. The City of Temple is working with a consultant, provided though a Technical Assistance Grant by the Texas Homeless

Network, to develop a comprehensive action plan to end homelessness in Bell County, including Temple, Belton, Killeen and the rural areas of the county. It is anticipated that one of the outcomes of the Technical Assistance, and the development of upcoming Action Plan to Implement Solutions to Homelessness in Bell County, will be to hire an Action Plan Coordination who can help facilitate collaborative efforts between agencies that impact the homeless populations and available resources, such as the SOAR model at THN.

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SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

The table below details those goals determined in the priority needs section for which the CDBG funds or Community Enhancement Grant funds *may* be allocated over the next 5 years.

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing Rehabilitation/Reconstruction	2015	2019	14A Single Family Rehab 14F Energy Eff.	City-wide	Owner occupied rehabilitation; energy efficiency improvements; accessibility		Homeowner Households rehabilitated: 20 Housing Units
2	Down-payment/Closing Cost Assistance	2015	2019	13 Direct Homeownership Assistance	City-wide	Provide homeownership opportunities for low-mod income renters		Direct Financial Assistance to Homebuyers: 5 Households
3	New Affordable Housing	2015	2019	12 Construction of Housing	City-wide	New housing for purchase		Homeowner Housing Added: 2 Housing Units
4	Fair Housing Activities	2015	2019	21D Fair Housing	City-wide	Affirmatively Furthering Fair Housing		N/A
5	Infrastructure Improvements	2015	2019	03L Sidewalks 03K Streets 03 Infrastructure	CDBG Target Area	Improvements to sidewalks, lighting, streets, water/sewer lines		Public improvements not related to housing; 12 projects 2,000 people
6	Public Facility Improvements	2015	2019	03 Public Facilities	CDBG Target Area	Improvements to facilities other than parks		Public facilities not related to housing; 1 facility 500 people
7	Spot Blight Reduction	2015	2019	04 Clearance, Demo, Remediation	CDBG Target Area	Demolition & clearance of abandoned properties		Slum/Blight reduction; 25 structures 150 people

8	Homeless Shelter & Transitional Housing	2015	2019	03C Homeless Shelters	City-wide	Shelter and housing for homeless		Homeless beds: 1,125 people
9	Services to Domestic Violence Victims	2015	2019	05G Domestic Violence Services	City-wide	Assistance to victims of domestic violence and/or sexual assault		Public services not related to housing; People benefiting: 1,125 people
10	Homeless Services	2015	2019	03T, 05G Homeless Services	City-wide	Assistance to unsheltered homeless or those within shelters or housing		Public services not related to housing; People benefiting: 200 people
11	Children Services	2015	2019	05D Children Services	City-wide	Assistance to underserved children		Public services not related to housing; People benefiting: 20 people
12	Youth Services	2015	2019	05D Youth Services	City-wide	Assistance to underserved youth		Public services not related to housing; People benefiting: 20 people
13	Senior Services	2015	2019	05A Senior Services	City-wide	Assistance to under-resourced elderly		Public services not related to housing; People benefiting: 1,600 people
14	Emergency Subsistence	2015	2019	05Q Emergency Subsistence	City-wide	Emergency rent/utility and prescription assistance		Public services not related to housing; People benefiting: 100 people
15	Food Pantries	2015	2019	05W Food Banks	City-wide	Assistance to non-profits distributing food to those in need		Public services not related to housing; People benefiting: 500 people

16	Adult Education & Job Training	2015	2019	05H, 19D, Adult Education	City-wide	Assistance to agencies providing ESL/literacy/GED education or job training		Public services not related to housing; People benefiting: 25 people
17	Economic Development	2015	2019	18A, 18C Economic Development	CDBG Target Area	Assistance to agencies and businesses increasing employment opportunities		Economic Development; businesses benefiting: 5 businesses
18	CDBG Administration	2015	2019	21A CDBG Administration	N/A	N/A		N/A

Table 7 – Goals Summary

Goal Descriptions

1	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	The City will fund the rehabilitation of owner-occupied housing, including the installation of energy efficiency improvements and accessibility improvements.
2	Goal Name	Down-payment/Closing Cost Assistance
	Goal Description	The City will fund Individual Development Accounts for individual rental households to save for the down-payment and closing costs in order to purchase a home. Additionally, the City may fund direct down-payment and closing cost assistance.
3	Goal Name	New Affordable Housing
	Goal Description	The City may provide assistance to state CHDOs or other non-profits for the development of new housing for purchase. The City will provide certifications of consistency with the Consolidated Plan for those entities applying for other funds to develop new housing units providing they meet the goals and purposes of the Consolidated Plan and the City.

4	Goal Name	Fair Housing Activities
	Goal Description	The City will provide education about fair housing to housing providers, landlords, realtors, residents and others in order to reduce discrimination and more greatly affirmatively further fair housing choice. The development of the Fair Housing Plan with the Assessment of Fair Housing (formerly Analysis of Impediments) is a major component of fair housing education.
5	Goal Name	Infrastructure Improvements
	Goal Description	The City will fund infrastructure improvements in the proposed NRSA within the CDBG Target Area. Sidewalks and sidewalk/street lighting will be improved with CDBG funds. Streets, water/wastewater lines, lift stations, and other infrastructure may be assisted with CDBG but will likely be funded only through general funds and bond funds.
6	Goal Name	Public Facility Improvements
	Goal Description	The City will support the efforts of other agencies to secure funding to improve public facilities in the proposed NRSA that meet the goals and objectives of the CDBG program and the City.
7	Goal Name	Spot Blight Reduction
	Goal Description	The City will fund demolition and clearance of dangerous abandoned structures and the clearance of lots with dangerous debris or being used as a dump site within the proposed NRSA.
8	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	The City may fund improvements to homeless shelters or transitional housing developments providing that the facilities meet the goals and objectives of the CDBG program and the City, and that sufficient funding is available.
9	Goal Name	Services to Domestic Violence Victims
	Goal Description	The City may fund agencies serving victims of domestic violence or sexual assault.
10	Goal Name	Homeless Services
	Goal Description	The City may fund agencies providing direct services to the unsheltered and/or sheltered homeless.
11	Goal Name	Children Services
	Goal Description	The City will fund agencies providing direct services to underserved children that may include programs providing recreation, child care, education, services to abused/neglected children, services to homeless children.

12	Goal Name	Youth Services
	Goal Description	The City will fund agencies providing direct services to underserved youth that may include programs providing recreation, drop-out prevention, crime prevention, education, job training/readiness, services to unaccompanied homeless youth.
13	Goal Name	Senior Services
	Goal Description	The City will fund agencies providing direct services targeting the elderly, which may include home delivered meals, congregate meals, recreation, health care, or other services to enhance the quality of life for the elderly.
14	Goal Name	Emergency Subsistence
	Goal Description	The City may fund agencies providing one-time emergency rent/utility and/or prescription assistance to those at eminent risk of eviction, utility termination or not being able to afford prescription drugs.
15	Goal Name	Food Pantries
	Goal Description	The City may fund non-profits distributing food and household goods to those in need.
16	Goal Name	Adult Education & Job Training
	Goal Description	The City will provide funding to non-profits, community college and other organizations for ESL/literacy education, GED preparation, and post-secondary education. Funds may also be used for job preparation including purchase of tools and uniforms
17	Goal Name	Economic Development
	Goal Description	The City will focus various economic development activities and job creation for local businesses in the NRSA. The activities may include micro-business development, façade improvements and other activities.
18	Goal Name	CDBG Program Administration
	Goal Description	The City will use up to 20% of CDBG funds to support staff salaries, training, and direct costs in managing the CDBG program,

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

During the 5 years of this Consolidated Plan (PY 2015 – PY 2019), the City, or its partners with other funding, will provide assistance to 27 households for first-time homebuyer’s assistance, home improvements and the construction of new housing units.

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

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

The Public Housing Authority has sufficient accessible units and meets the requirements of the Section 504 Voluntary Compliance Agreement.

Activities to Increase Resident Involvements

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

- The HA operates community centers at the properties with service coordinators to facilitate access to social service and to encourage participation in the management of the program;
- 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.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

Not Applicable

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

Barriers to Affordable Housing

The primary barrier to affordable housing is the configuration of the housing compared with the household composition. Based on the ACS, 57.8% of the households are owner-occupied and 42.4% are renter occupied. With only 12.9% of the housing units being in structures of 10 units or more and another 9.9% in structures of 5 to 9 units, there is a significant shortage of apartments for rent and approximately 20% of the renters must rent single-family or duplex homes which are considerably more expensive both in contract rent and renter-paid utilities and maintenance. More than half the rental units have more than a \$750 monthly gross rent, with \$770 as the median rent. The current Fair Market Rents for Temple are \$551 for a 1-bedroom, \$670 for a 2-bedroom and \$773 for a 3-bedroom. A survey of current apartments and single-family units for rent shows that the average actual rents for apartments exceed the FMRs by approximately \$100 and that single-family units rent for \$300 more than the FMR for a 3-bedroom.

Half of the units were built between 1980 and 2013, with 20.6% being built between 2000 and 2009. The newer units are more expensive due to amenities, construction costs, land costs and the need to recapture the costs as soon as possible. Not only are 20.6% of the units less than 15 years old, 74.9% of the households moved into their current home after 1999. The rather volatile housing market with considerable movement drives up the costs for rentals and purchases.

Rental cost is exacerbated by the high percent of vacant units that are not available for sale or rent. These represent 20% of all vacant units and 4% of all housing units including abandoned units held for other reasons other than seasonal use.

Another barrier to affordable housing is the shortage of landlords that accept Section 8 Housing Choice Vouchers. Not only do many apartment managers refuse to accept voucher holders without overtly violating fair housing laws, but most of the single family rentals are owned by landlords who control less than 4 total units and, for the most part, do not accept voucher holders nor are they under the requirements of the Fair Housing Act.

Housing values have increased more than 9% between 2010 and 2013, nevertheless 41.2% of homeowners have no mortgage, making housing more affordable on a monthly basis. However, 17.1% of owners without a mortgage have incomes of less than \$20,000 making housing costs unaffordable with property taxes, utilities, maintenance and repairs. The median housing costs for owners with a mortgage is \$1,230, affordable to owners earning over \$50,000, though 25% of owners with a mortgage earn less than \$50,000. A rule of thumb is that buyers should not have a value-to-income ratio that is greater than 2.0. Only 67% of owners with mortgages have a value:income ratio of 2.0 or less.

The disabled population has an even greater set of barriers to affordable housing. First and foremost, their incomes are considerably less than the non-disabled population making market rents farther beyond their means. While 29.7% of the non-disabled population 16 years and older are not in the labor force, 75.2% of those with a disability are not in the labor force. More than half (51.3%) of working-age persons with disabilities earn less than \$25,000 per year, compared with 37.6% of the non-disabled persons.

Though the households with disabled adults are much less able to afford market housing than the non-disabled, housing costs are often more expensive for the disabled. Landlords must make reasonable accommodations for disabled tenants, but these accommodations do not include interior structural changes. The landlords must allow the changes, but the tenant must pay for them, including widening doors, replacing bathroom facilities, lowering counters and light switches, removing carpeting and other accessibility related retrofits.

Other affordability barriers for disabled and elderly owners is maintenance and repairs because of the need to hire outside help rather than doing most of the work themselves. This adds to the cost of home maintenance and repairs, leading to deferred maintenance, further increasing repair costs.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City will address the barriers to affordable housing through 2 primary activities:

- Homebuyer assistance: In years 2 through 5, Temple intends to support agencies in their provision of first-time homebuyer's assistance.
- Owner-occupied housing improvements: During the 5 years of this Consolidated Plan period, 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 must 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 may fund carpentry tools through a free check-out program similar to the tool-trailer. This will expand 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.

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SP-60 Homelessness Strategy – 91.215(d)

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

Currently some agencies provide limited outreach services for the specific population that they serve including the Central Texas Veterans Affairs Health Care System. The City will work with local agencies to identify agencies that could provide outreach services, especially to the encampments in the area. Information regarding services and housing will be distributed by the local churches that operate soup kitchens and/or food pantries, as well as at nonprofit agencies and governmental entities. In Temple, there are resource centers where people may access information and referral to services on a walk-in or by appointment or the 211 system.

Addressing the emergency and transitional housing needs of homeless persons

There are a limited number of emergency shelters and transitional housing programs in Temple and the only permanent supportive housing program is limited to veterans. The City will continue to work with the Central Texas Homeless Alliance and the Texas Homeless Network to identify agencies that could provide emergency shelter, rapid re-housing and permanent supportive housing programs within the city limits.

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 and the Central Texas Homeless Alliance will continue to work with the Texas Balance of State Continuum of Care to identify strategies to develop additional affordable and supportive housing, in an effort to make homelessness rare, short-lived and non-reoccurring. Members from the Alliance currently serve on several committees for the Texas BoS CoC, which is working on strategies for “closing the front door” to prevent homelessness and “opening the back door” to ensure that time in an emergency shelter is not long-term and people move quickly into more stable housing. The City will continue to work with local agencies and Workforce Solutions to assist people in securing permanent employment with a living wage by expanding methods that are already successful and identifying innovative activities. Staff at service agencies will make referrals for their clients that are eligible for entitlement benefits. Agencies will be encouraged to send staff to the SOAR training offered by the Texas Homeless Network.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Texas Homeless Network, the Texas Interagency Council on Homelessness, Mental Health Authorities and the Department of State Health Services are working together to develop a statewide discharge plan so that no person is discharged into homelessness. Similar efforts are being made with the Texas Department of Criminal Justice and the Texas Department of Child and Protective Services. All publically funded institutions will be asked to adopt this plan and work with local governments and providers to ensure that people are housed when they are discharged and that discharge planning begins when the person enters the facility. Local agencies will continue to refer to agencies that provide housing even if they are outside the city limits of Temple, TX.

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Agencies Contacted:

Organization	Responsible Entity Type	Services Provided	Geographic Area Served
Area Agency on Aging of Central Texas	Government	Senior services: Nutrition, transportation, care coordination, in-home assistance, benefits counseling. Information and referral, nursing	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties
Central Texas Council of Governments	Government	Section 8 program; regional planning; Area Agency on Aging, Workforce Solutions;	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties
Central Texas Housing Consortium	Government	Public Housing and affordable housing	Temple, TX and Belton, TX
Salvation Army	Non-Profit	Food pantry, utility assistance, clothing, back-to-school supplies and	Temple, TX
Family Promise of Central Texas	Non-Profit	Emergency shelter, meals, transportation to school and work	Temple, TX
Families in Crisis, Inc.	Non-Profit	Services, emergency shelter, transitional housing for victims of	Temple, TX and Killeen, TX
Central Texas Workforce Solutions	Government	Career exploration, job readiness, job matching and referrals, training and education, computers and software for resume preparation and access to the internet for job searches, child	Bell, Coryell, Milam, Lampasas, San Saba, Mills and Hamilton Counties

Bell County Human Services – Temple H.E.L.P.	Government	County indigent health care program, emergency financial assistance with utilities, rent, bills, prescription	Bell County, TX
Hill Country Community Action Agency	Government	Utility assistance, child care (through a contract with Workforce Solutions), weatherization programs, Head Start programs; senior programs including senior centers (one located in	Bell, Coryell, Milam, Lampasas, San Saba, Mills, Llano, Mason and Hamilton Counties
Temple Community Free Clinic	Non-profit	Free medical care and health education to income qualified patients	Temple, TX
Central Counties Center for MHMR Services	Government	Mental health services for adults, adolescents and children	Bell, Coryell, Hamilton, Lampasas and Milam counties
Department of Veterans Affairs	Government	Medical center; programs for qualified veterans	Temple, TX; Waco, TX, Killeen, TX
Bell County Public Health Department	Government	WIC program; HIV testing; STD testing; family planning and immunizations	Bell County, TX
Churches Touching Lives for Christ – Feed My Sheep	Non-profit	Food, hygiene items, clothing, emergency assistance with utility bills and week-end nutrition program for	Temple, TX

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

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

During the process of installing housing improvements in owner-occupied units, the City will assess LBP hazards. Housing constructed before 1979 will be assessed for lead-based paint and if present will be mitigated as per HUD regulations.

For Years 2-5 of the Consolidated Plan, the City will be funding first-time homebuyer's assistance and will require the subrecipient that manages the program to conduct Housing Quality Standards (HQS), including lead-based paint hazards on all prospective units to be purchased.

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

HUD-provided information from the ACS indicating that there are 245 low-mod income renters and 85 low-mod income owners with children present and living in housing built before 1980. The housing programs will address the LBP hazard issues for the owners and buyers. The City does not provide assistance to renters and must rely on the Section 8 and other TBRA providers to conduct HQS inspections on rental properties and not allow program participants to rent units with LBP hazards.

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

The City's CDBG policies and procedures include housing sections that discuss not only the eligibility of households but also the eligibility of the properties to be improved or purchased. In the property eligibility criteria, the City outlines the procedures for LBP assessment and remediation for owner-occupied units and the procedures for inspection/LBP assessment by the subrecipient of houses to be purchased with the assistance of CDBG funds.

The Central Texas Council of Governments (COG) manages the Section 8 HCV program. The policies and procedures for the management of the program includes sections on HQS inspections and LBP assessments.

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

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

The City of Temple uses CDBG and the in-house Community Enhancement Grant funds to support a number of activities that are aimed at reducing the number of poverty-level families. The programs can be aggregated within a few main goals:

Adult Basic Education: Depending on the agencies applying for CDBG or CEG funds, the City funds ESL/literacy education, GED preparation or other Adult Basic Education for both homeless and non-homeless individuals.

Post-secondary Education and Employment Assistance: Depending on the agencies applying for CDBG or CEG funds, the City supports post-secondary classes and scholarships through Temple College and job training/mentorships/job readiness programs for those seeking immediate employment. Additionally, if agencies apply for such funds, the City may support the purchase of job uniforms and tools for those enrolled in job training and job placement programs.

Youth Programs: One of the City's policies is to ensure that the next generation of workers are well prepared for the labor market. As a result, the City will fund agencies applying to assist in programs for youth such as drop-out prevention, college or trade school preparation, and other programs that will enhance the youth's desire and opportunity for developing a successful career after graduation.

Economic Development: One of the City's major policies for reducing poverty is its commitment to hiring Section 3 businesses and individuals. The City is committed to providing, to the extent feasible, contracts and job opportunities to very low-income businesses and individuals in the area. All City bids for Section 3-covered projects include language about preference given for new employment, training and contracting opportunities for low-income individuals and subcontracting companies. Businesses and individuals qualifying as Section 3 entities may apply through the City to become certified and placed on a list to be accessed by contractors and City staff.

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

In situations where the City either contracts housing improvements or grants funds to non-profits for housing improvements, preference will be given to Section 3-certified businesses or individuals.

For non-housing related construction contracts that use CDBG funds or are for activities in the proposed NRSA, the City will also give preference to Section 3-certified businesses or individuals and will monitor Section 3 participation.

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SP-80 Monitoring – 91.230

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

The City of Temple, completes annual reviews of the Consolidated Plan and Annual Plans to compare progress toward objectives and deliverables. This is accomplished primarily through the development of the Consolidated Annual Performance and Evaluation Review; but also through internal processes as established by City Policy.

The City of Temple employs a program specialist in the Department of General Services (formerly the Office of Sustainability and Grants) to oversee and manage the CDBG program. General Services staff monitor CDBG activities on a day to day basis, with additional standardized monthly processes. Several systems are in place in multiple departments to ensure accuracy and efficiency. A monthly meeting is held with the General Services staff, City of Temple Finance Department staff, and all project managers overseeing CDBG funded projects in order to encourage communication, accuracy, and timeliness in all CDBG activities and payments. During these monthly meetings, City staff discuss and resolve any potential issues that could impair the City's ability to meet established deadlines. In addition to self-monitoring, the City's program specialist monitors all public service agencies receiving HUD funds; reviewing files for documentation of program requirements.

Internally, the City of Temple uses several tools to monitor the CDBG program. Spreadsheets developed to maintain the 2005 Workout Plan are still in, use though not required by HUD. These tools along with the annual CAPER assist the City in evaluating the performance and timeliness of the City's CDBG projects.

The City will continue its sub-recipient monitoring policy for all CDBG funded activities. Monitoring will occur in accordance with existing executed contracts between the City and each sub-recipient. The City exercises a high degree of control over the activities of designated sub-recipients (CDBG). Therefore, minimum monitoring procedures consist of regular contact by telephone, email and in person; maintaining copies of all project documents in City files, obtaining written documentation of expenditures for reimbursement, and, submission of quarterly progress reports. The City's monitoring standards and procedures ensure that statutory and regulatory requirements are met and that the information submitted to HUD is correct and complete.

Annual Action Plan

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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.

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	Federal	Public improvements, public services, housing, economic development, administration	\$357,357	\$0	\$60,030.84	\$417,387.84	\$1,135,473	Remaining 4 years calculated assuming a 9% reduction in HUD allocations each year

Table 8 - 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.

Low Income Housing

There are over 1,500 low-income/public housing units within the City of Temple, provided by and managed by Temple Housing Authority (Central Texas Housing Consortium). In 2015/16 THA is exploring plans to build additional units in Temple. Existing housing areas will receive infrastructure and structural upgrades. THA expects to continue securing grants for projects that improve residents' lives and CTHC properties. External funding for the coming year is still to be determined.

THA provides many additional services to residents that improve their ability to gain/retain employment, achieve educational success, and improve their ability to achieve home ownership, including GED programs, Tutoring, Computer Classes, College Scholarships, Youth Programs, Senior Adult Services, Job Search Assistance, Life Skills Training, and a Meals Program. These programs help the City of Temple lift individuals and families out of poverty by creating suitable living environments and decent housing.

Low income home owners in the City can also access weatherization services for home sustainability from the Hill Country Community Action Association. These services provide a 1:1 investment in energy consumption for households receiving TANF or SSI, other households who are below 125% of poverty are also eligible. Through this program, energy conservation measures are addressed to reduce fuel consumption for heating and cooling. This program uses the EASY

audit to determine what measures need to be done in the home. Health and safety instruction is also provided, as well as checking the home for the presence of carbon monoxide. All weatherized homes receive carbon monoxide and smoke detectors.

Federal Rental Assistance

The Section 8 Housing Choice Voucher Program provides rental assistance payments on behalf of low income individuals and families, including the elderly and persons with disabilities. The program provides financial assistance for decent, safe and sanitary housing to eligible households whose annual gross income does not exceed 50% of HUD's median income guidelines. HUD requires 75% of all new households admitted to the program be at or below 30% of the area median income. Eligibility is based on several factors, including the household's income, size and composition, citizenship status, assets, medical and childcare expenses. Qualified households may select the best available housing through direct negotiations with landlords to ensure accommodations that meet their needs.

TDHCA pays approved rent amounts directly to property owners. Temple Housing Authority does not currently track the number of HCV clients, but does work with HCV and also has two Section 8 housing areas within the city.

Tax Credits

Federal Low-Income Housing Tax Credits can be a significant source of equity for housing developments designed for lower income residents. The credit serves as a valuable income tax benefit to corporate investors. Investors will contribute cash for the development costs of an affordable housing project in order to obtain these benefits.

The City does not directly apply for these funds. Low income tax credits can be allocated to nonprofit and for profit developers. When appropriate the City may support residential developers' pursuit of this subsidy source.

Other Federal Resources

Other federal resources that may be utilized in the community include those to assist the homeless (Emergency Solutions Grant, Shelter Plus Care). The ESG program can be used for outreach and assessment services, support for homelessness prevention assistance, shelter programs, and access to permanent housing. The City does not receive ESG or SPC funding from HUD; however homeless service providers serving the City of Temple can apply (to funding agencies) for these funds.

Local Resources

The City of Temple provides significant resources to augment CDBG funds and to support programs that are not directly CDBG eligible but assist low- to moderate-income residents. The table on the next page shows how the general funds and hotel/motel tax revenues will be used in 2015-2016 for the Community Enhancement Grant Program. The City will provide additional funding through its Community Enhancement Grant (CEG) Program, using general funds and hotel/motel tax revenues. The CEG Program provides approximately \$500,000 per year to service providers to augment the CDBG program. During PY 2015 the funds will be used for new affordable housing construction, first-time homebuyer's down-payment/closing cost assistance, homeless services, food pantries, adult education, job training/job readiness, children services, youth services and senior services.

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

Not Applicable

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 \$357,357 in 2016 CDBG funds to be addressed in this annual action plan. This is a 8.5% reduction in funds from last year. Goals and objectives have been adjusted to address the reduction in funds. 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 the 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 General Services division and Community Development office 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 Council of Governments, 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.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

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Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Adult Education & Job Training	2015	2016	05H Job Training	City-wide	Education & Employment Assistance	\$TBD	Public services not related to housing 5 persons
2	Services to Domestic Violence Victims	2015	2016	05G Domestic Violence Services	City-wide	Assistance to victims of domestic violence	\$TBD	Public services not related to housing; 175 people
3	Senior Services	2015	2016	05A Senior Services	City-wide	Assistance to elderly	\$TBD	Public services not related to housing; 325 people
4	Spot Blight Reduction	2015	2016	04 Clearance, Demo, Remediate	CDBG Target Area	Demolition & clearance of abandoned properties	\$70,000	Slum/Blight reduction; 75 people
5	Infrastructure Improvements	2015	2016	03L Sidewalks	CDBG Target Area	Improvements to City infrastructure	\$100,000	Public improvements not related to housing; 400 people
6	Home Improvement Program	2015	2016	14A Single Family Rehab; 14F Energy Efficiency Improvements 14I Lead-based Paint Abatement	City-wide	Owner-occupied home improvements	\$114,387.84	Homeowner Households rehabilitated: 25 Housing Units
7	CDBG Program Administration	2015	2016	21A Administration	N/A	N/A	\$83,000	N/A

Table 9 – Goals Summary

Goal Descriptions

1	Goal Name	Adult Education & Job Training
	Goal Description	The City will fund the SOAR IDA Collaborative to provide funds for 5 individuals participating in the Individual Development Account for higher education or technical certificate that significantly enhances employment strategies.
2	Goal Name	Services to Domestic Violence Victims
	Goal Description	The City will fund Families in Crisis to provide victim intervention, crisis intervention, case management, shelter and other services to 175 victims of domestic violence and/or sexual assault
3	Goal Name	Senior Services
	Goal Description	The City will fund Hill Country Community Action Association to provide home delivered hot meals to 325 seniors.
4	Goal Name	Spot Blight Reduction
	Goal Description	The City's Code Enforcement Department will address blighted conditions, including structure demolition of abandoned homes deemed to be a public health hazard and in non-compliance with City Ordinances.
5	Goal Name	Infrastructure Improvements
	Goal Description	The City will fund mobility enhancements that may include installation of new sidewalks, repairs to existing sidewalks, multi-modal trail links, lighting for public spaces, and bus stop shelters.
6	Goal Name	Home Improvement Program
	Goal Description	The City will fund emergency home repairs, weatherization and accessibility improvements for home-owners.
7	Goal Name	Program Administration
	Goal Description	The City will administer/manage the CDBG program, including fair housing activities, and coordination/collaboration with relevant partner agencies.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Temple will use the PY 2015 allocation of \$357,357, plus \$60,030.84 in reprogrammed funds from prior years, for a total of \$417,387.84 in activity funding. These activities may include:

Public Service Agencies: Meals on Wheels for homebound, low income seniors, case management for emergency shelter clients escaping domestic violence and sexual assault, vesting Individual Development Accounts for qualified low income clients saving for education and job skills training.

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: The 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; and wellness and social opportunities that enhance neighborhood quality.

Housing Improvements: Through collaborations with regional and local non-profit partners, we will provide financial assistance to qualified low income residents to increase universal design features in homes in order to provide and improve accessibility features both inside and outside homes (5-20 homes depending on scope of work), provide down payment assistance to 2-10 qualified low income, first time home buyers, make emergency home repair services available to 5-20 qualified low income home owners, repair/rehab 2-10 homes for qualified low income clients.

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.

Projects

#	Project Name
1	<p>PSA: United Way Central Texas Savings, Opportunities, Assets, and Results: The SOAR Collaborative. Five qualified low income clients will participate in the Individual Development Account program; saving money to leverage as funding to pursue higher education or a technical certificate that significantly enhances employment opportunities.</p>
2	<p>PSA: Families in Crisis Victim Intervention Program 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 175 clients.</p>
3	<p>PSA: Hill Country Community Action Association Senior Nutrition Program Home delivered meals, hot and nutritious, are provided to low income seniors and disabled homebound residents. Meal delivery drivers are projected to serve around 325 clients.</p>
4	<p>Spot Blight Demolition City of Temple Code Enforcement 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</p>
5	<p>Infrastructure Improvements City of Temple &/or Contracted Transportation system enhancements that could include installation of new sidewalks, repairs to existing sidewalks, multi-modal trail links, lighting for public spaces, and bus stop shelters. These enhancements will establish more complete streetscapes in qualified neighborhoods and link residents to economic and social opportunities, public transportation and shopping.</p>
6	<p>Home Improvement Program Subrecipient TBD Accessibility Funds will be used to provide structural modifications to 5-20 qualified low income home owners to improve safety and accessibility of their residence.</p>
7	<p>Home Improvement Program Subrecipient TBD Emergency Home Repairs Funds will be used to provide emergency home repair services to 5 -20 qualified low income home owners to offset costs of emergent structural problems.</p>
8	<p>Home Improvement Program Subrecipient TBD Home Repair Funds will be used to repair homes that could then qualify for the Weatherization Program; qualification based on audits and recommendations from Weatherization non-profit Public Service Agency, for qualified low income home owners.</p>
9	<p>Administration City of Temple Department of General Services &/or Contractual 20% of the annual allocation will be used to effectively manage and efficiently implement activities for the CDBG program.</p>

Table 10 – 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 under served in the community. Additionally, there is a shortage of high capacity subrecipients and public service agencies.

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AP-38 Project Summary

Project Summary Information

Program Year 2015 Funding		Reallocations	Program Income	CDBG PY 2015 Allocation	TOTAL AMOUNTS
Entitlement Amounts					
	CDBG			\$357,357	\$357,357.00
	Total HUD Funding			\$357,357	\$357,357.00
	CDBG Prior Years Funds	\$60,030.84			\$60,030.84
	Program Income		\$0		
	TOTAL AVAILABLE FUNDS	\$60,030.84	\$0	\$357,357	\$417,387.84
Grant Program					
CDBG	TBD				\$TBD
	TBD				\$TBD
	TBD				\$TBD
	Total CDBG PSA Grants				\$50,000.00
	Housing Improvements				\$114,387.84
	Infrastructure Improvements				\$100,000.00
	Program Administration				\$83,000.00
	TOTAL ALLOCATED FUNDS				\$417,387.84

AP-50 Geographic Distribution – 91.220(f)

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

The City of Temple will focus its area-based resources in the area of the CDBG Target Area with the highest percent of low- to moderate-income and the greatest concentration of minority population. This is the proposed Neighborhood Revitalization Strategy Area (NRSA). The map below shows the location of the Target Area and the NRSA within Temple’s inner loop area.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Target	40.73%

Table 11 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

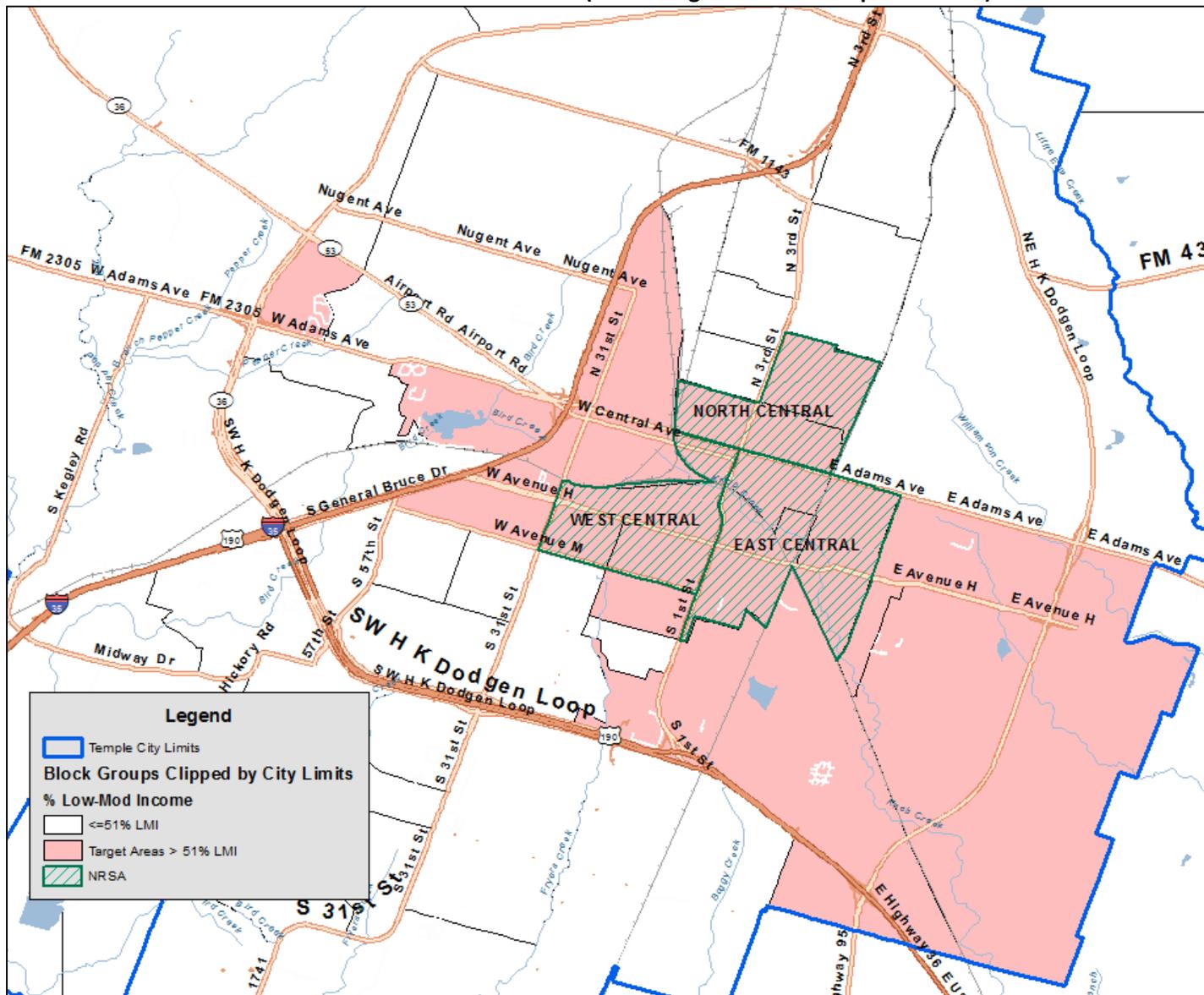
The allocation of area-specific investments is based on the following:

- Inside the CDBG Target Area (Census Block Groups with greater than 51% low- to moderate-income households) as defined using the latest data from HUD;
- Within the CDBG Target Area priority given to the proposed NRSA due to:
 - Age and condition of housing;
 - Age and condition of infrastructure;
 - Greatest concentration of extremely low- and low-income households;
 - Greatest concentration of minority households;
 - Location of general fund and private investments that can augment CDBG allocations; and
 - Location of supportive service agencies.

Discussion

Temple will focus all of its area-specific investments, including spot blight reduction through demolition, infrastructure improvements, and housing programs within the proposed NRSA that is located in the older area of the city with the highest percent of low- to moderate-income and the highest concentration of minorities. By doing so, the City can improve the living conditions of the most under-resourced and disadvantaged in the community, while making the greatest improvement to the landscape of the most deteriorating area.

Area of Investment Concentration (CDBG Target Area and Proposed NRSA)



Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During PY 2015, the City of Temple will provide housing rehabilitation services to 25 low- to moderate-income homeowners through the CDBG program. While shelter and supportive services will be provided to homeless victims of domestic violence and/or sexual assault, permanent housing will not be provided and the 175 homeless have not been included in the tables below.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	25
Special-Needs	0
Total	25

Table 12 - 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	25
Acquisition of Existing Units	0
Total	25

Table 13 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Temple will support the rehabilitation of 25 owner-occupied homes, including repairs, energy efficiency improvements, lead-based paint remediation, if necessary, and accessibility improvements, if necessary.

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 2015 to expand public housing units or to enhance the existing units.

There is a 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 HA operates community centers at the properties with service coordinators to facilitate access to social service and to encourage participation in the management of the program;
- 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 2015, no 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 rents paid by the 5th of the month through the COG not the tenant; and tenants understand that their behaviors not only can result in eviction but loss of vouchers.

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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.

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

During PY 2015, the City of Temple will provide funding for outreach and crisis intervention for 175 victims of domestic violence, including unsheltered persons, those temporarily with friends or relatives, and those needing to escape an abusive living situation.

Addressing the emergency shelter and transitional housing needs of homeless persons

As part of the CDBG-funded activities, a local Public Service Agency 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, local agencies provides TBRA to those exiting the emergency shelter.

The City's Community Enhancement Grants, using general funds, will provide approximately \$35,000 funds for emergency shelter operations.

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

During PY 2015, the City is not funding any agencies providing permanent housing or transition services from homelessness to permanent housing.

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 2015, the City is not allocating CDBG funds for homeless prevention activities.

Discussion

With the limited CDBG funding, the City's PY 2015 CDBG program is only able to fund the domestic violence program and is relying on the Community Enhancement Grant Program to provide funding for homeless shelter operations.

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

Introduction:

The primary barrier to affordable housing is the configuration of the housing compared with the household composition. Based on the ACS, 57.8% of the households are owner-occupied and 42.4% are renter occupied. With only 12.9% of the housing units being in structures of 10 units or more and another 9.9% in structures of 5 to 9 units, there is a significant shortage of apartments for rent and approximately 20% of the renters must rent single-family or duplex homes which are considerably more expensive both in contract rent and renter-paid utilities and maintenance. More than half the rental units have more than a \$750 monthly gross rent, with \$770 as the median rent. The current Fair Market Rents for Temple are \$551 for a 1-bedroom, \$670 for a 2-bedroom and \$773 for a 3-bedroom. A survey of current apartments and single-family units for rent shows that the average actual rents for apartments exceed the FMRs by approximately \$100 and that single-family units rent for \$300 more than the FMR for a 3-bedroom.

Another barrier to affordable housing is the shortage of landlords that accept Section 8 Housing Choice Vouchers. Not only do many apartment managers refuse to accept voucher holders without overtly violating fair housing laws, but most of the single family rentals are owned by landlords who control less than 4 total units and, for the most part, do not accept voucher holders nor are they under the requirements of the Fair Housing Act.

The disabled population has an even greater set of barriers to affordable housing. First and foremost, their incomes are considerably less than the non-disabled population making market rents farther beyond their means. While 29.7% of the non-disabled population 16 years and older are not in the labor force, 75.2% of those with a disability are not in the labor force. More than half (51.3%) of working-age persons with disabilities earn less than \$25,000 per year, compared with 37.6% of the non-disabled persons.

There are affordability barriers for disabled and elderly owners is the affordability of maintenance and repairs because of the need to hire outside help rather than doing most of the work themselves. This adds to the cost of home maintenance and repairs and leads to deferred maintenance further increasing repair costs.

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 2015, 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.

Discussion:

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 2015, the City will use its CEGs to fund multiple local non-profit agencies, all of which address the housing, employment, education or social service needs of the most underserved in the community.

The City's proposed NRSA will allow the City to target CDBG, Community Enhancement Grants, and general funds into a concentrated area where the most underserved in the community live.

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, is used 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 CEG funds will provide partial assistance for the provision of a new housing unit for a low-

income household.

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.

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 lift individuals out of poverty. CEG funds will support a number of educational and job training/readiness programs.

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 2015. City staff will continue to attend HUD-sponsored trainings. Inter-departmental collaborations will continue and expand, particularly related to the multi-faceted improvements in the proposed NRSA.

The City of Temple is working with a consultant provided through a Technical Assistance Grant by the Texas Homeless Network, to develop a comprehensive action plan to end homelessness in Bell County; including Temple, Belton, Killeen and the rural areas of Bell County. One of the anticipated outcomes from the Technical Assistance, and the resulting Action Plan, is hiring an Action Plan Coordinator that will be instrumental in developing the institutional structure among homeless shelters/service providers, mainstream social service agencies, housing providers and the City.

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

As part of the Consolidated Planning process, the City hosted a number of housing forums to enhance coordination among the City, Public Housing Authority, COG, and social service agencies, particularly homeless agencies providing TBRA and other permanent housing solutions. These forums will continue through PY 2015.

In addition, the City and other CDBG Entitlement Jurisdictions are part of the Central Text CDBG Community Network, which invites any CDBG staff members to attend peer-to-peer meetings to

discuss best practices and lessons learned. Temple staff members regularly attend the meetings.

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, therefore 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.

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Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(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(l)(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
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Discussion:

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

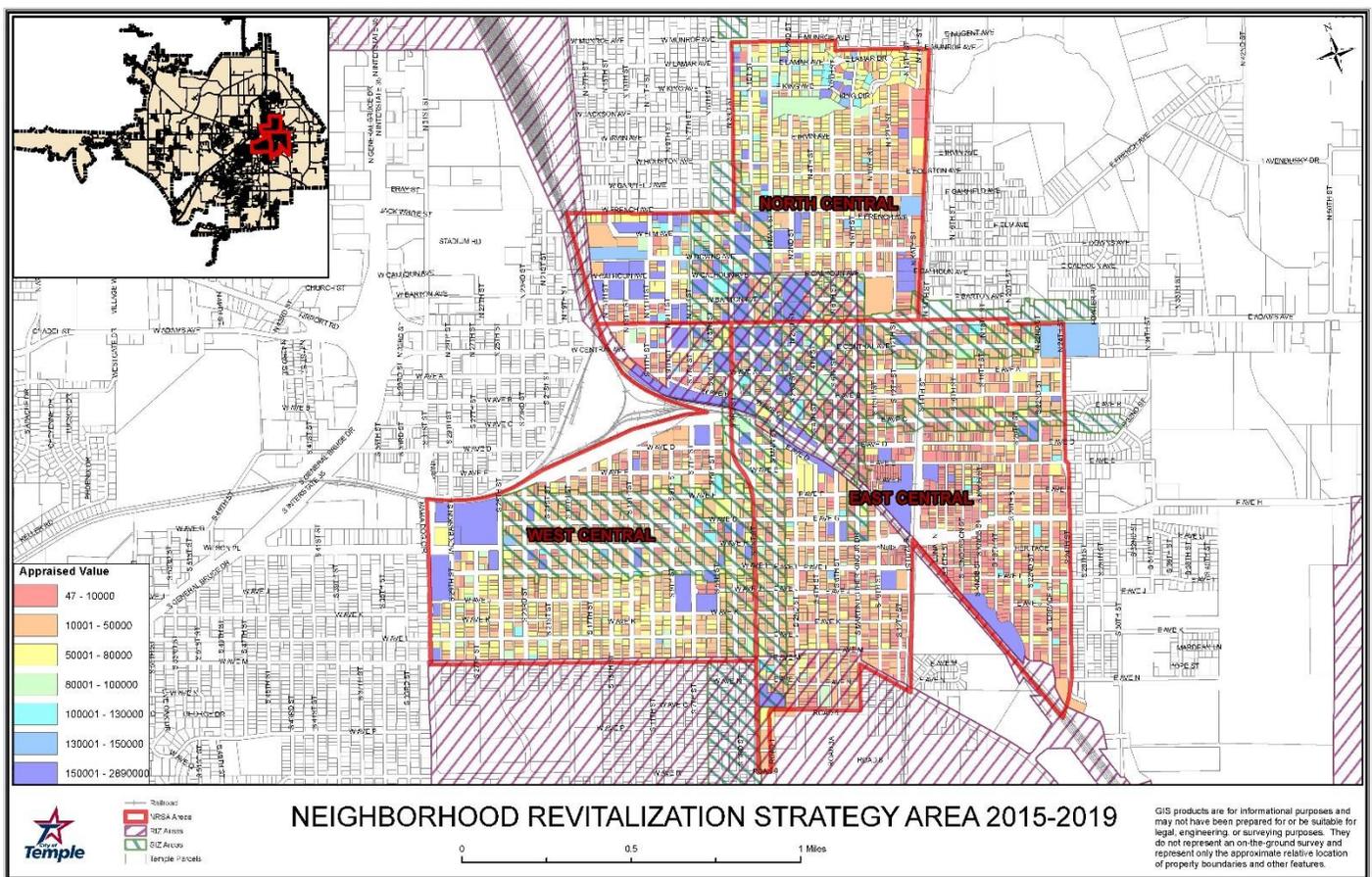
Neighborhood Revitalization Strategy

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Introduction to Neighborhood Revitalization Strategy Area Plans

The U.S. Department of Housing and Urban Development (HUD) encourages the establishment of a Neighborhood Revitalization Strategy Area (NRSA) as a means to create communities of opportunity in distressed neighborhoods. The goal of this program is to reinvest in human and economic capital, and economically empower low-income residents as part of an overall community revitalization strategy. Comprehensive community revitalization strategies seek to create partnerships among federal and local governments, the private sector, community organizations and neighborhood residents.

Within the NRSA, the City is afforded much greater flexibility in the use of CDBG funds. As outlined in the following sections, the proposed NRSA meets the threshold for low-moderate income (LMI) residents and is primarily residential. This strategy is being integrated into the upcoming Five Year 2015 - 2020 Consolidated and Strategic Plan.



History and Background

Temple is strategically located along the Central Texas technology corridor between San Antonio and Austin to the south and Dallas/Fort Worth to the north, and is easily accessible via road or air. The city is located on Interstate 35, the main north-south interstate through Texas that extends from Mexico to Canada. In addition, the other major highways in the community include: US Highway 190, SH 36, SH 53 and SH 95. Temple is a principal city in the Killeen-Temple-Fort Hood

Metropolitan Statistical Area, which has an estimated population of 405,300. Direct access to Interstate 35 positions Temple within 180 miles of 80% of Texas' population.

Temple was founded on June 29, 1881, by the Gulf, Colorado & Santa Fe Railway Company. The Santa Fe needed a town at a major junction point to provide services for railroad equipment and passengers. Jonathan Ewing Moore sold 181 acres of farmland for \$27 an acre to the railroad, which many thought to be an astronomical price for land with limited water sources. The Santa Fe scheduled a land auction for June 29th. Railroad trains were brought from five cities in Texas with prospective buyers. Those passengers who bought land were refunded their passenger ticket price. There was a party, barbecue and auction of town lots. After June 29th, land continued to be sold to new residents for \$45 to \$300 a lot from Moore and other sources. Temple was named for Mr. Bernard Moore Temple, the Gulf, Colorado & Santa Fe Railway chief engineer who built the tracks through Bell County.

Railroads connected the city to the rest of the state; by 1897, there were four railway lines in Temple – the main line and San Angelo branch of the Santa Fe; the main line and Belton branch of the Missouri, Kansas, and Texas. Each day there were 23 trains carrying passengers to and from the City. In the spring of 1894, the Temple Cold Storage and Ice Factory was furnishing ice to the Santa Fe. By 1900, a city sewer system was installed, and in 1905 an artificial gas plant was constructed. In that same year, the Interurban (trolley car system) between Temple and Belton was built.

By 1908, there were two oil mills, two planing mills, 22 physicians, six dentists, eight druggists, 12 real estate men, six restaurants, three hotels, 12 lawyers, six cotton gins, four wholesale groceries, 12 churches, several lumber yards, three cotton compresses, one race track, and one fairground just north of Lake Polk. The railroad remained a major employer for Temple, and in 1891 it established the Gulf, Colorado & Santa Fe Railway Hospital in the city. Doctors who moved to Temple to work in the Santa Fe Hospital, saw the need to broaden their practices to include Temple residents, and opened the Temple Sanitarium in 1904 (which became the Scott & White Memorial Hospital and Clinic). In addition, in 1896 the King's Daughters Hospital was established to care for the community and those less fortunate. Today, building on a rich history of medical science, Temple is the only Health and Bioscience District in the state of Texas.

In 1909, agri-business suffered a major setback. An airborne fungus destroyed the cotton crops. This led to the establishment of the Blackland Research and Extension Center in 1912. *The Center has remained on the forefront of research, meeting the needs of farmers, agribusinesses and conservationists and is renowned world-wide for the plant, soil and water computer simulation models its scientists have developed. Blackland Center researchers and the technologies they developed in Temple laboratories, have improved the lives of millions, in part by welcoming visiting scientists from around the world and sharing knowledge and encouraging mutual cooperation and peaceful uses of technology.*

The onset of World War II was the impetus for much growth in central Texas and in Temple. In 1941, Camp Hood was established as a training camp for the "Tank Destroyers." And in 1942, construction began on McCloskey General Hospital, now the Central Texas Veterans Health Care System, to care for and rehabilitate the wounded soldiers and amputees.

Temple has, in recent years, continued to grow, experiencing a growth rate beyond the national average. Many people, including young professionals, physicians, and retirees (including military), are rediscovering the City as a great place to live, work, and play. Targeted public and private investment has spurred a housing renaissance in areas near Lake Belton, the Leon River, and near Belton. The creation of a NRSA will help target public investment and encourage private investment in areas that need an extra push, which will lead to the revitalization of the entire area. These areas have the potential for walkable, mixed-use development that has proven popular elsewhere in the State and throughout the country. Using the tools provided by the NRSA, and with the cooperation of various government agencies, business groups,

neighborhood organizations, and housing partners, the City of Temple can work with these neighborhoods to maximize their potential and become neighborhoods of choice.

Benefits of the NRSA

The City of Temple may take advantage of the following benefits a NRSA offers as described in amendments to the CDBG regulations at 24 CFR 570. They are as follows:

Public Service Cap Exemption: Public Services carried out pursuant to the strategy by a Community-Based Organization will be exempt from the public service cap (24 CFR 570.204(b)(2)(ii)); and

Job Creation/Retention as Low/Moderate Income Area Benefits: Job creation and retention activities undertaken pursuant to the strategy will be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs (24 CFR 570.208(a)(1)(vii) and (d)(5)(i));and

Aggregation of Housing Units: Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying for low- and moderate income national objective criteria, thus providing greater flexibility to carry out housing programs that revitalize a neighborhood (24 CFR 570.208(a)(3) and (d)(5)(ii)); and

Aggregate Public Benefit Standard Exemption: Economic development activities carried out under the strategy will be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements (24 CFR 570.209 (b)(2)(v)(L) and (M))

Components

The components of the plan include establishing the Neighborhood Revitalization Strategy Area (NRSA) boundaries, description of resident demographics represented within the boundary, method of consultation with stakeholders, assessment of the economic conditions of the area, strategy to implement a plan of economic empowerment and performance measurements. The NRSA plan also contains proposals for improving municipal services and establishing more comprehensive collaboration with community stakeholders. The City of Temple's strategy for the NRSA describes how it meets the following criteria:

Boundaries:

The City, in conjunction with stakeholders (see "Consultation" below) has identified a strategy area and the neighborhood boundaries for which the strategy applies. All area within the boundaries must be contiguous. Please see NRSA map for more information.

Demographic Criteria:

The designated area are primarily residential and contain a percentage of low-and moderate-income residents that is equal to the "upper quartile percentage" (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70 percent, whichever is less but, in any event, not less than 51 percent.

Consultation:

The City has described how the strategy is being developed in consultation with the area's stakeholders, including residents, owners/operators of businesses and financial institutions, nonprofit organizations, and community groups that are in or serve the area.

Assessment & Economic Empowerment:

The City's strategy includes an assessment of the economic conditions of the area and an examination of the opportunities for economic development improvement and the problems likely to be encountered. Each subject-specific assessment is followed by a development strategy and implementation plan to promote the area's economic progress focusing on activities to create meaningful jobs for the unemployed and low-and moderate-income residents of the area (including jobs created by HUD-assisted efforts) as well as activities to promote the substantial revitalization of the neighborhood.

Performance Measurements:

The strategy must identify the results (i.e., physical improvements, social initiatives and economic empowerment) expected to be achieved, expressing them in terms that are readily measurable.

Performance Reporting:

The City will report on the progress of the NRSA within the annual Consolidated Annual Performance and Evaluation Report (CAPER).

The NRSA plan also serves as the City's strategy to stimulate and promote the investment of human and economic capital to improve economic conditions, promote home ownership, identify economic needs and opportunities for individuals and small and disadvantaged businesses, and provide neighborhood assistance to help develop and sustain the ability of community organizations to undertake and complete projects that improve the quality of life in the community.

The NRSA plan guides the City's efforts to improve targeted areas through the following strategies:

- provides a method to encourage redevelopment that is not a part of traditional redevelopment efforts;
- addresses single-family residential and small businesses, which would not otherwise be served by traditional redevelopment efforts;
- Training and education;
- Economic and job development
- Community safety and neighborhood improvements (especially encourages inner City redevelopment that might not otherwise occur).
- Placemaking

The results of successfully implementing the strategies will include:

- stabilization of blighted neighborhoods;
- rehabilitation of older homes;
- greater access to affordable housing for persons with limited resources;
- development of infill housing opportunities downtown and in targeted areas; and,
- structural improvement of rental properties.
- Increased curb appeal

The initial five years of the NRSA Plan will take advantage of existing programs, expanding and augmenting them as needed to remain adaptive and responsive to demonstrated needs within the community. These strategies will result in a plan that promotes the NRSA's economic progress. Progress that will focus on activities that create meaningful job opportunities for the unemployed, under-employed, and very low and low income residents of the area; as well as activities that will promote revitalization of the neighborhood.

The NRSA plan was developed in consultation with area stakeholders; including residents, community groups, landlords, neighborhood watch associations, City of Temple Police Department, public service agencies, City of Temple Parks Department, Temple Independent School District, and the local business community. The NRSA plan was discussed at each community meeting in conjunction with the development of the Consolidated Plan (CP). Additional public meetings were

held specifically about the NRSA in late May and Early June to explain how the NRSA boundary had been finalized and core goals established based on public comments.

The NRSA plan addresses the central neighborhoods of Temple. Primarily residential, and the historic center of town, small businesses exist in pockets of the core neighborhoods. This area is largely defined by its problems currently; through implementation of these condition changing activities, we hope to transform the area to a sought after neighborhood, full of vitality, arts, diversity, accessibility, and pride-in-place.

Community Consultation

Methods

- Residents
- Business owner/operators
- Local Financial Institutions
- Community Groups

The City of Temple, in adhering to the approved Citizen participation Plan (CPP), encourages participation in the development and ongoing activities of the NRSA. The CPP has been developed to ensure that the City of Temple affords opportunities for citizens to provide input regarding the planning, implementation and evaluation of the CDBG program. All residents are welcomed and encouraged to submit comments; the City strongly encourages low and moderate income (LMI) residents, those that reside in areas directly impacted by CDBG funded activities, and public service agency clients, to participate.

The goals of the Citizen Participation Plan are to:

- Encourage citizen participation by all Temple residents, emphasizing the involvement of low- and moderate-income residents, people living in CDBG target neighborhoods, people with disabilities, minorities and residents of assisted housing;
- Inform citizens of the Temple Consolidated Plan and the Annual Action Plan, including funds available from CDBG and eligible activities under these programs;
- Give all citizens an opportunity to identify and respond to priority needs;
- Give all citizens an opportunity to identify and respond to priority proposed projects and the use of funds; and
- Give all citizens an opportunity to review and comment on program performance.

Process for Citizen Engagement and Participation in the NRSA

Opportunities for citizen participation in the planning and development of the NRSA, the subsequent reports, events, activities and information will be provided through several levels of community involvement and outreach opportunities, including:

Individual Citizens

The participation of individual citizens is the foundation of the City of Temple's CDBG Program. Reasonable efforts will be made to make all citizens aware of program-related meetings and events in their neighborhoods, as well as public hearings and citywide events that are related to the development of the NRSA. It is the goal of the program to create opportunities for ample participation for all interested citizens, including, but not limited to, low and moderate income residents, and persons living within the NRSA, people with disabilities, minorities and residents of assisted housing.

Public Service Agencies/Community Groups/Non-Profits/Businesses/Other Interested Groups

Any group, that does business in, resides in, or provides services to the residents of Temple are encouraged to participate in the NRSA. Reasonable efforts will be made to make all relevant groups aware of program-related meetings and events in their neighborhoods, as well as public hearings and citywide events that are related to the development of the NRSA. It is the goal of the program to create opportunities for ample participation for all interested citizens, including, but not limited to, public service agencies, community groups, non-profits, businesses, and other interested groups. Interested groups are encouraged to contact the Department of General Services to request a public meeting with their group (also open to the public and in an ADA accessible facility).

Meetings

Public meetings (for the purposes of the CDBG program) are defined as informal, but documented, meetings between City staff (and relevant contractors) and City residents. These meetings are designed to promote the open and honest exchange of ideas, to enhance the impact of CDBG funds for the communities of Temple. Public meetings will be held to collect information (formal and informal comments), to review performance and to generally encourage understanding of, and participation in, NRSA development and implementation.

City staff and relevant contractors, may host public meetings at various locations throughout the City, in a location that meets ADA accessibility standards; to solicit input on any aspect of the NRSA. Efforts that will be made to notify the public of all NRSA public meetings. Reasonable accommodations will be made for people with disabilities, upon advance request. Language interpreters will be provided for non-English speaking participants, upon advance request.

Citizens and other interested parties may present oral comments at the time of the public meeting and/or submit written comments. The City will consider the views of all residents of the City of Temple, organizations and agencies that provide services to residents of the City of Temple, and other interested groups throughout the development and implementation of the NRSA plan.

Public hearings (for the purposes of the CDBG program) are defined as City Council meetings at which a CDBG agenda item is to be presented to Council, and attendees. Public hearings are held at Temple City Hall in a location that meets ADA accessibility standards (generally in Council Chambers). Reasonable accommodations will be made for people with disabilities, upon advance request. Language interpreters will be provided for non-English speaking participants, upon advance request. Citizens wishing to speak on this matter may do so by either signing up for Public Comments at the beginning of the meeting (there will not be any dialogue with the Council); or during the Public Hearing of the item. Written comment can also be submitted. The City will consider the views of citizens, organizations and agencies, and other interested groups in preparing and executing the NRSA.

Notice of Meetings

Participation is encouraged in all public meetings and public hearings. Notice will be given a minimum of fourteen (14) calendar days in advance of the occurrence of the public meeting and/or public hearing. Public meetings and public hearings are generally advertised as follows:

- Through a publication of general circulation (such as the Temple Daily Telegram)
- On the City's website (www.templetx.gov/cdbg)
- As part of regular City Council meetings announcements
- Posted on the public bulletin board (via City Secretary) at City Hall (2 N Main St)
- On the public access channel (local channel 10)
- Other locations as necessary at the discretion of City staff

Access to Information

In addition to opportunities to make oral comments at public meetings and public hearings, any citizen, organization, agency or other interested party may submit written requests for information and submit written comments regarding the NRSA, including the proposed use of funds and the benefit to low- and moderate-income residents. Copies of documents will be made available in other languages and/or in other formats (i.e. larger print) upon request.

Community Groups Consulted (attached)

Assessment

Housing Conditions

There are approximately 29,142 housing units (occupied and vacant) in the City of Temple, of which 18,906 are single family structures. Of Temple's housing stock, 21.6% is more than 50 years old and in need of substantial reinvestment. In addition, many residents are severely cost burdened (spending 30% or more of their household incomes on housing) including 15.9% homeowners and 48% renters, and, thus, lack the funds needed to repair their homes and address maintenance issues. This combination of factors requires that the City develop innovative incentives and pursue any possible funding opportunities to promote reinvestment into the City's physical conditions.

The proposed NRSA, referred to as Central Temple, represents an area within the city in which housing and neighborhood development is most needed. The following chart demonstrates key housing characteristics found in the NRSA compared to the City as a whole, including lower owner-occupancy rates and higher housing overcrowding.

Housing Data	NRSA	Temple, TX
No. of Housing Units	3,161	29,655
1 Unit, Detached Structures	2,146	19,068
Owner Occupancy Rate	37.4%	48.5%
Renter Occupancy Rate	42.5%	33.6%
Vacancy Rate	20.1%	17.8%
Housing Units Built 1949 or Earlier	47%	10.3%
1.01 or more occupants per room	4.3%	1.7%
<i>Source: U.S. Census Bureau, 2009-2013 American Community Survey</i>		

Much of the housing stock in the NRSA, both owner occupied and rental properties, suffers from disinvestment and lack of maintenance (City Council Agenda Report, June 2014). Incentives are needed to encourage private developers and homeowners to rehabilitate vacant and abandoned housing stock and to upgrade and maintain existing residential properties.

The housing problems previously identified can be linked to additional problems, such as increased crime, neighborhood tensions, and lack of business investment. The proposed NRSA also needs to be upgraded to attract private housing investment, to rehabilitate existing structures and to construct new market rate developments to improve the economic diversity within area neighborhoods. More low income family housing is not the answer for these neighborhoods. Rather the solution will involve the demolition and removal of vacant/dilapidated structures, the rehabilitation of existing housing already occupied by low and moderate income families, and the rehab/restoration of existing housing and the development of new housing for middle and higher income families.

These goals are interconnected and will not be accomplished easily or quickly but will require a long term, comprehensive approach by the City, in cooperation with local housing providers, neighborhood organizations, and private developers, to achieve the ideal result - suitable, livable, sustainable neighborhoods.

The City will leverage CDBG funds with local funding, external grants and local match to support housing programs in the NRSA. The City will also work to actively develop and support Neighborhood Associations to improve and revitalize their specific neighborhood areas within the NRSA.

Economic Conditions

Although Temple has been enjoying unemployment rates below the national average, this area has high rates of unemployment, some tracts above 20%. Minority concentration has occurred with Hispanics concentrating in the West Central area of the NRSA, African Americans in the East Central. Poverty is widespread; the NRSA is almost entirely 19-35% poverty with the East Central experiences higher rates of poverty up to 64%. Over 80% of the rental units in the West Central portion were built prior to 1949. With only one small area that is the exception, homeownership is less than 50%

across the NRSA, in some areas rental units make up more than 70% of the housing. Extreme low income households with severe cost burden in the West central area are more than 87%. Overall the NRSA reflects the significant impact the City of Temple faces due to the age of the community, the shifting population demographics and decline in jobs and economic opportunities in the urban core of the City.

The City recognizes that its investment in housing and neighborhood revitalization must include incentives to rehabilitate and reoccupy vacant, underused, and abandoned commercial buildings as well as investment in human capital within the City’s most distressed areas. By helping to provide the residents of the proposed NRSA greater access to training and higher education, educational attainment rates can be raised and its local economy can be strengthened for the City as a whole.

	NRSA	Temple
Total pop 16+	6,038	51,985
Total in Labor Force	2,960	32,179
Total employed 16+	2,575	29,787
Unemployment Rate	6.1	6.1
Not in Labor Force	3,079	19,806
% Not in Labor Force	51.0%	38.1%
<i>Source 2009-2013 American Community Survey</i>		

According to the Temple Comprehensive Plan, Temple’s population is projected to grow annually by 7% for the foreseeable future. However, only a limited amount of this growth is projected to occur in the NRSA. The loss of population and businesses in previous decades from the mature parts of the City has resulted in an erosion of property values, disinvestment and physical decline. Appraised residential property values within the NRSA are generally only 63% of the City actual median value. However, the adoption of the NRSA plan along with other activities that are being developed, along with financial incentive programs within the NRSA will spur some reinvestment. Taken together, these factors should contribute to the stabilization of central Temple.

Crime and Neighborhood Decline

As part of the NRSA we will work closely with our community policing group to monitor criminal behavior, changing community indicators and long term neighborhood impacts from the alleviation of the impacts of poverty.

“In 1992 the Temple Police Department initiated a Community Oriented Policing Service program in the current targeted areas due to an active criminal element and poor relations between police and our citizens. The endeavor brought us national attention for the success. This initiative went away after several years due to the problems being minimized. The danger of success and downsizing our efforts have necessitated us to refocus our attention in the residential and business districts being applied for. The current crime rate and distance from the community require us to recommit police resources in the designated areas. A neighborhood office will be opened next month, and the resources being asked for will be a great benefit.” ~Lt. Edward Best, Criminal Investigations Division Commander

Working in conjunction with Temple Police Department Crime Analyst, and in consideration of the responses to community surveys, seven crime areas were randomly selected to track over the next five to ten years in the NRSA. We selected a variety of criminal charges that were of potential importance to residents and business owners within the

boundaries of the NRSA. We established a baseline of data from 2010-2014 and have created a system to review these exact same indicators over the next five to ten years. We will track the following indicators to see if targeted community development within the NRSA reduces their occurrence:

- Drug crimes
- Robbery
- Assault
- Burglary (habitations)
- Burglary (of a building not a home)
- Graffiti
- Criminal Mischief

NRSA Crime Data from Temple Police Department

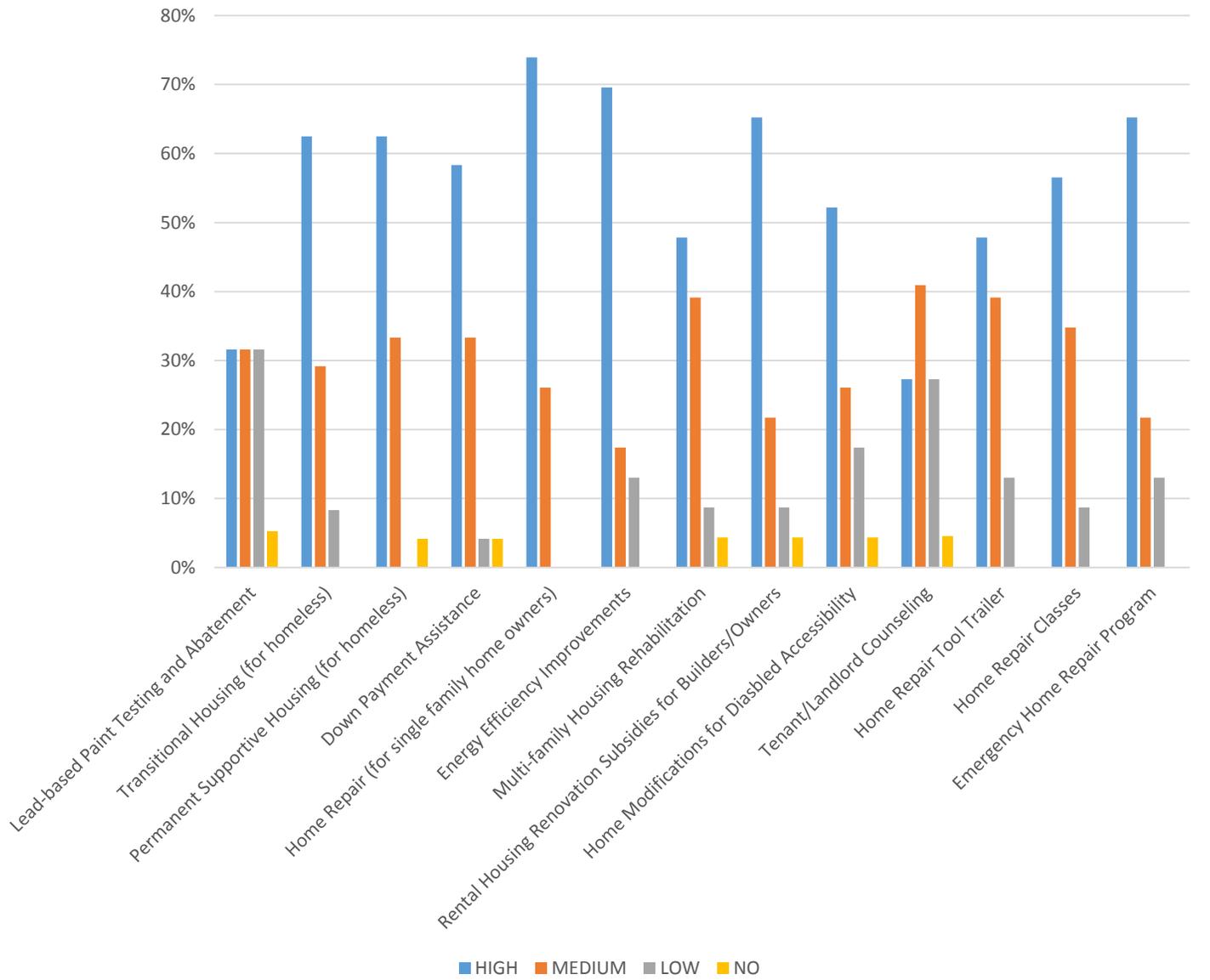
Year	Robbery	Drugs	Assault	Burg Building	Graffiti and Criminal Mischief	Burg Habitation
2010	25	174	243	52	59	74
2011	27	159	233	59	62	73
2012	25	182	258	34	79	58
2013	8	205	250	26	50	57
2014	18	268	234	26	49	62
total #	103	988	1218	197	299	324

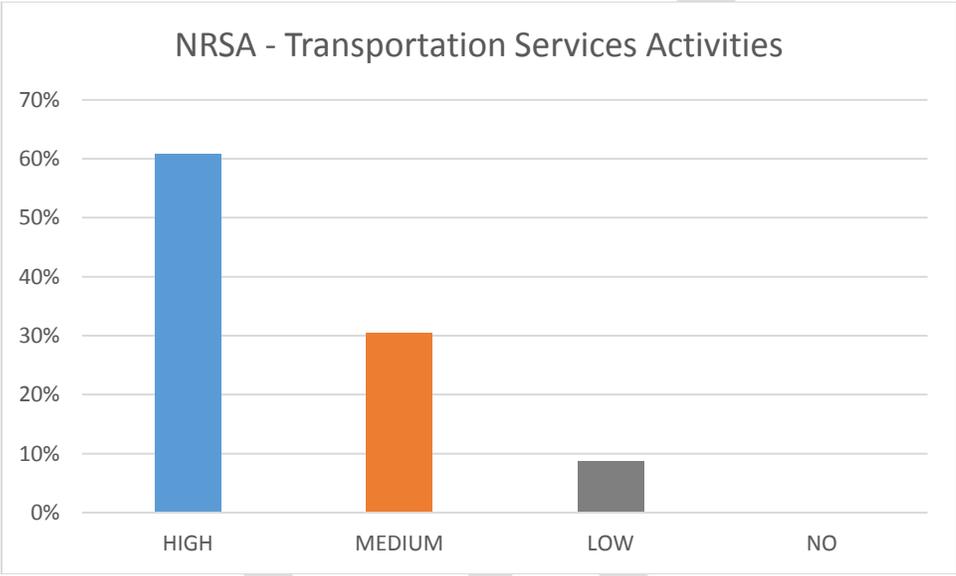
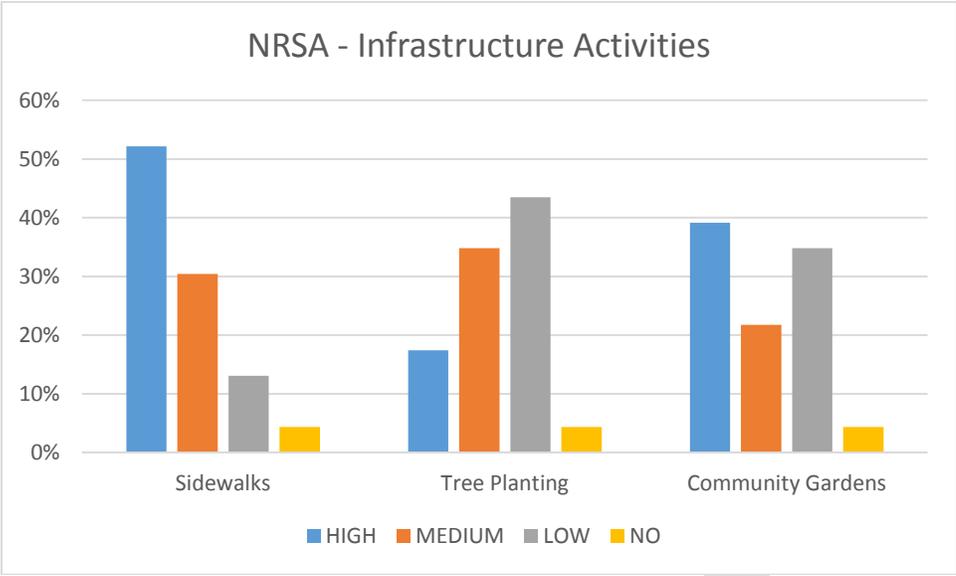
Opportunities

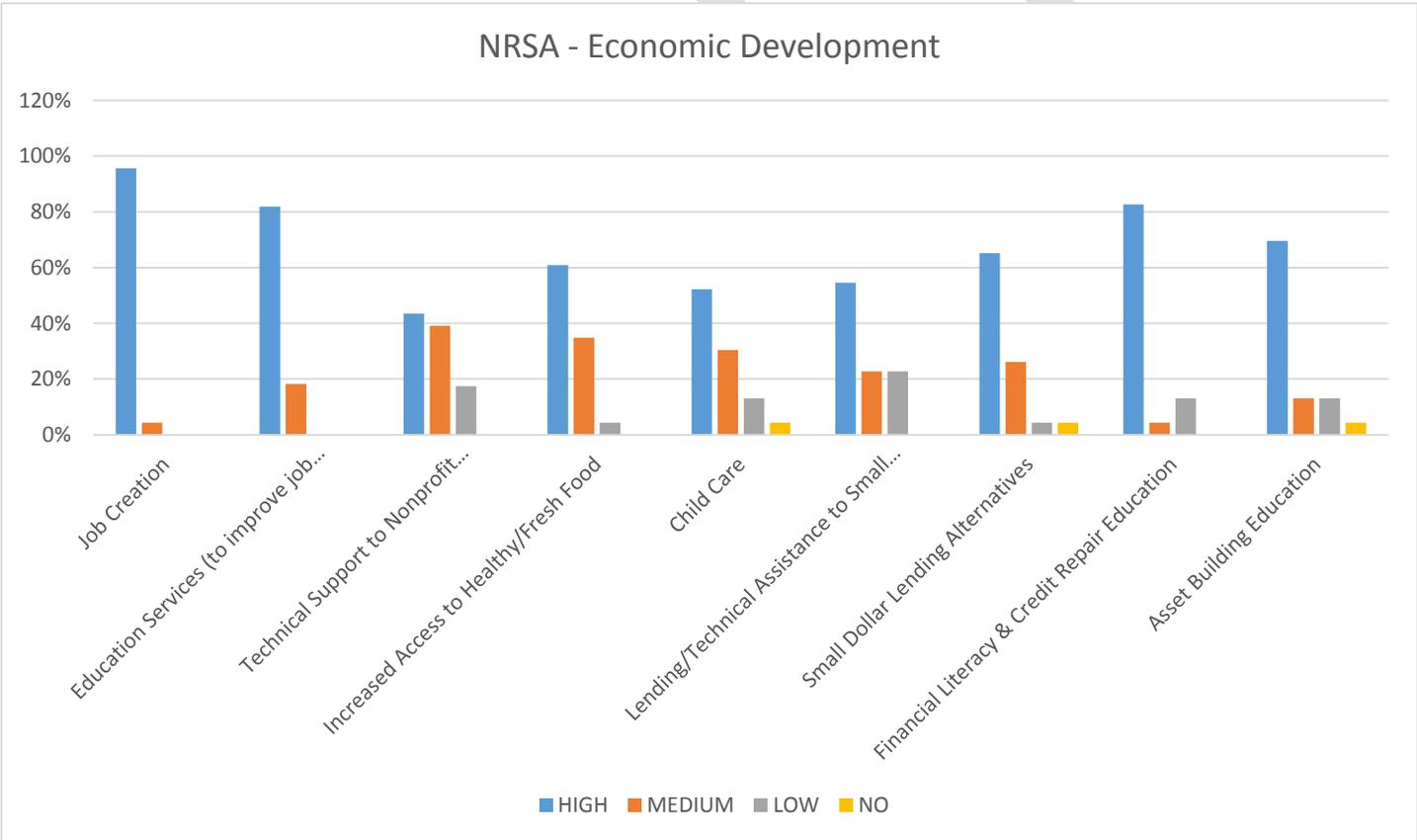
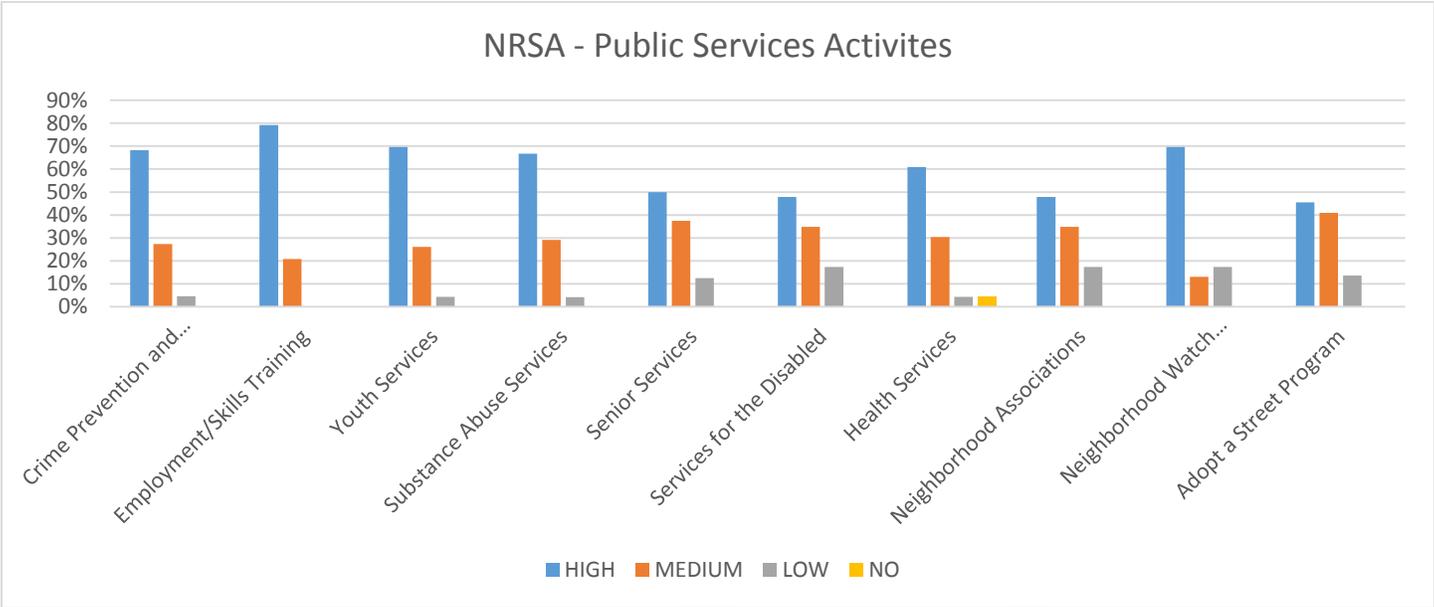
Multiple activities that impact the NRSA are currently under development and/or underway within the City; and through collaborative partnerships with public service agencies. Within the NRSA, CDBG funds will be targeted to strategically reduce the impacts of poverty. The City will collaborate with Community Based Development Organizations (CBDO's) to increase Public Services, Economic Development, and Housing Programs. Specific programs may include home repair and maintenance classes, landlord educational programs, housing rehabilitation and reconstruction, down payment assistance, financial literacy education, asset building education, gap-lending alternatives, micro-enterprise micro-loans, and more.

These activities were selected based on survey results as shown below:

NRSA - Housing Activities







Problems

Aged housing stock, cost burdened residents, infrastructure decay, population shifts, lack of employment opportunity, limited transportation options, and deep, cyclical, inherited poverty all impact the NRSA. Additionally, service provision is fractured by non-collaborative public service agencies, multiple small organizations, poor communication pathways,

and limited capacity; resulting in silo' d, ineffective, duplicative, and ineffectual services that have been in existence for years (decades sometimes) that do not track performance measures or community change indicators.

- Lack of (re-) investment
- Infrastructure Decay
- Lack of Access to Technology
- Poor Educational Attainment
- Community Opposition to certain types of development (NIMBYism)
- Lack of non-profit agency capacity
- Crime/security concerns

Economic Empowerment

The logic model below outlines how the activities supported by the NRSA will empower the community to attain greater financial stability, access to mainstream financial systems, provide education and increase skills and provide high quality services to LMI residents and businesses. We feel that there are several existing resources within the City that the NRSA will capitalize on to increase impact and effectiveness; including programs through: Workforce Development, Goodwill Industries, Temple Community College/Temple College Foundation, Texas A & M – Central Texas and others. The NRSA will be supported by activities with many collaborative partners, including an Individual Development Account project with our United Way, mentoring programs at Temple College Foundation, and financial literacy courses provided by Neighborworks America.

Consolidated Plan NRSA Performance Measures

- Support the creation of 5 new neighborhood based businesses
- 2% increase in employment
- Reduce families on assistance* by 5%
- Attract 1 new community lending institution to the neighborhood
- Formation of 5 neighborhood associations
- Offer 5 training seminars to train area residents about financial literacy/asset building and debt alleviation
- Designation of 1- 3 public service agencies as CBDO's
- Upgrade a minimum of 5 single family (1 to 4 unit) homes to decent, safe, sanitary and generally attractive condition in compliance with City codes
- Develop a plan to identify improvements to promote pedestrian safety and movement
- Collaborate with the Temple Police Department, nonprofits and neighborhood groups to engage neighborhood residents to be vigilant in reporting observed criminal activities as part of the Neighborhood Watch program
- Identify the means for the development of a comprehensive planning document for the NRSA
- Complete a comprehensive plan for the NRSA
- Facilitate a series of workshops: Skills to Work! To encourage dialogue and collaboration between area employers, educators, Workforce offices and potential employees.

*Assistance to include: SNAP, Unemployment, Food Pantry use, free meals, County emergency funds, Energy assistance, and local benevolence programs.

Alignment with Existing Economic Development Programs

The City of Temple currently has two economic development programs that will overlap with the proposed NRSA. These programs are more traditional and do not duplicate the NRSA performance measures, activities or goals. However, they will serve to leverage impact within the targeted NRSA in that they support businesses and may create employment opportunities as they are implemented. These programs are funded by the City with local monies and will complement the CDBG investment in the surrounding NRSA.

Strategic Investment Zone (SIZ)

Purpose

The City of Temple is committed to establishing long-term economic vitality in Strategic Investment Zone corridors, encouraging redevelopment and diversification. Through the implementation of this incentive grant program, property owners who meet certain eligibility criteria may facilitate new public and private sector investments.

Incentives

For eligible projects involving investment in real property, incentive grants are available on property located within a delineated Strategic Investment Zone corridor. The grants are provided as reimbursements, as a match to the funds disbursed by the Applicant. Only the Applicant's cash disbursements may be used as a grant match, in-kind contributions may not be used as part of the Applicant's match.

The City will consider offering additional economic incentives for development within certain areas of the City's Strategic Investment Zones, as determined necessary. If property is located within the boundaries of more than one SIZ, an applicant may only apply for incentives eligible in one SIZ area, subject to the applicable rules of eligibility.

Funding Cycle

The funding cycle shall be from October 1st to September 30th. For each funding cycle the City shall designate specific amount of funding available for that cycle. Upon exhaustion of those funds, the City will be under no obligation to fund additional grants. Likewise, the City is under no obligation to establish future funding cycles.

Applications shall be submitted to the General Services Office for consideration by Council.

Applications are available at www.templetx.gov/SIZ or at the following locations:

- General Services Office: City Hall, 2 North Main Street, Suite 106 (254-298-5600)
- City Manager's Office: City Hall, 2 North Main Street, Suite 306 (254-298-5600)

Eligibility

To be eligible for a SIZ Incentive Grant, the applicant must be the owner or a lessee of property located within the boundaries of one of the City's SIZ corridors. The current corridors are delineated in the following map and listed as follows:

- South 1st Street area*
- Avenue G/H area
- North 3rd Street area*
- Adams, Central, and Avenue C area
- Martin Luther King, Jr. Blvd. area*

*Certain portions of Downtown Temple are located within these Zones

Applications must be submitted and approved prior to commencement of work. Reimbursements will not be made on work commenced prior to approval.

Evaluation and Approval Process

- Applications should be submitted to the General Services Office.
- The General Services Office is available to assist the applicant throughout the completion of the application and will work closely with the Planning Office and City Manager's Office.
- A review committee will notify the applicant of its recommendation to the City Council and will forward the application and staff recommendations to City Council for consideration, as applicable.
- The City Council may approve a request for a grant in whole or in part, or deny the same.
- Applicants will be notified of City Council approval or disapproval in writing.
- Upon City Council approval an agreement will be executed between the applicant and the City.
- The applicant may not be reimbursed for work completed prior to execution of the agreement.

Map : The SIZ area is shown on the enclosed NRSA map.

Incentive Overview

Type of Grant	South 1 st Street	Avenue G/H	North 3 rd Street	Adams, Central and Avenue C	MLK, Jr. Blvd.
Façade	\$15,000	\$10,000	\$15,000	\$15,000	\$15,000
Sign	\$2,500	\$1,500	\$2,500	\$2,500	\$2,500
Landscaping	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$2,500 or \$3,500 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)	\$5,000 or \$10,000 (higher amt w/ irrigation)
Asbestos	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)	\$1,000 + \$3,000 (survey + abatement)
Demolition	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Sidewalk	\$10,000	\$5,000	\$10,000	\$10,000	\$10,000
Fee Waiver	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Code Compliance (Residential)	n/a	\$5,000	n/a	\$5,000	\$5,000
Maximum Grant	\$46,000	\$33,500	\$46,000	\$46,000	\$46,000
Maximum Investment Required	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial or Residential	\$20,000 Commercial / \$10,000 Residential	\$20,000 Commercial / \$10,000 Residential

Types of Grants

Façade – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the replacement or upgrade of an existing façade with an eligible masonry product to an eligible property, or to remove an existing façade to expose the original façade. Eligible masonry materials for a replacement façade for a replacement façade under this subsection include brick, stone, stucco, EIFS, rough-faced block, fiber cement siding products, such as HardiPlank® and such other materials that the City may approve from time to time. Façade improvement costs eligible for reimbursement with a façade improvement grant include demolition costs (including labor), landfill costs, and material and construction (including labor) costs, but specifically excludes design costs.

Sign – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the installation of new ground-mounted, monument type (building mounted signs within TMED) signs

on eligible properties or the replacement of a dilapidated sign. To be eligible, the base or footing of the sign must be concrete or metal. Sign improvement costs eligible for reimbursement with a sign improvement grant include demolition costs (including labor), landfill costs, and City-approved material and construction (including labor) costs, but specifically excludes design costs.

Landscaping – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the installation of new or additional landscaping to an eligible property. To be eligible the landscaping must exceed the City’s landscaping requirements for the area, as the same may be established from time to time. If an irrigation system is installed, or already exists, and will be maintained by the applicant, the maximum amount of the landscaping grant is greater than if no irrigation system exists. Landscaping improvement costs eligible for reimbursement with a landscaping improvement grant include ground preparation costs (including labor), materials (trees, shrubs, soil and amendments thereto and other decorative hardscape such as arbors, art, and walls or fences) and material and construction (including labor) costs, curbed islands, but specifically excludes design costs. The City will also consider making grants of trees from the City’s tree farm, if requested by the applicant, as part of a landscaping improvement grant application.

Asbestos – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for owner-initiated asbestos survey of a building and for asbestos abatement for a building on eligible property. Asbestos survey and abatement grant eligible costs include professional fees, labor costs, select demolition/removal costs, and replacement materials.

Demolition – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the demolition of existing buildings, signs, or parking lots on eligible property. Where the applicant is performing the demolition and seeking a demolition grant, eligible costs include labor and landfill costs, and equipment rental, but excludes design costs.

Sidewalk – The City will consider making grants (the amount varies depending on the eligible SIZ incentive corridor) on a 1:1 matching basis for the construction of new sidewalks, curb and guttering or the replacement of existing sidewalks or curb and guttering on eligible property. Sidewalk improvement costs eligible for reimbursement with a sidewalk improvement grant include demolition costs (where applicable, including labor), landfill costs, and material and construction (including labor) costs and equipment rental, but specifically excludes design costs.

Fee Waiver – The City will consider waiving platting, zoning, and building permit fees for eligible projects. The City cannot waive water and wastewater tap fees.

Code Compliance (Residential) – The City will consider grants on a 1:4 matching basis for the construction of real property improvements necessary to bring a structure in one of the approved SIZ incentive zones. To receive a grant under this subsection, the property owner must substantiate actual expenditures necessary to meet an existing City code by the property owner of \$4 for every \$1 of code upgrade grant sought from the City, up to the maximum grant amount. For example, to receive a code grant of \$5,000 from the City, the property owner would have to demonstrate actual expenditures by the property owner of \$20,000 that are necessary to meet existing City code requirements.

Tax Increment Reinvestment Zone (RZ)

Background & Purpose

The city of Temple Tax Increment Reinvestment Zone (RZ) has proven to be an extremely powerful catalyst in developing the economic base for the City. During the life of the Zone, the RZ has funded development projects that have attracted business growth in heavy industrial, manufacturing, distribution, advanced medical and bioscience technologies, rail and other specialized industries. Tax increment financing is a mechanism that local Texas Governments can use to publically finance needed structural improvements and enhanced infrastructure within a defined area (see NRSA map above for overlapping area). The improvements are usually undertaken to promote the viability of existing businesses and to attract new commercial enterprises to the area.

Specific Area of NRSA Intersection

The RZ project “Temple Reinvestment Zone” includes area in downtown Temple that is also included in the NRSA. RZ projects for the downtown area include:

- Pedestrian Access
- Crosswalks
- Signage and Lighting
- Parking Enhancements
- Drainage Improvements
- Gateway Signage
- Landscaping and Irrigation
- Renovation of the Santa Fe Depot
- Model Block Intersection
- Visitors Center
- Santa Fe Depot Landscaping
- Community Market

DRAFT

LOGIC MODEL • City of Temple, TX • NRSA • 2015-2019

VISION/GOAL	TIME	OUTCOMES	OUTPUTS	ACTIVITIES	INPUTS	
<p>The City of Temple NRSA will achieve increased quality of life, greater housing affordability, security, increased employment, and improved well-being for the very low, low and moderate income residents. This will be achieved through grassroots knowledge, skills and ability development in conjunction with existing and new community opportunities that are responsive to identified needs.</p>		<p>Short-term (Changes in awareness, knowledge, skills, attitudes)</p>				
		<p>Build inter-departmental awareness within City of what Community Development is and how their work intersects. Increase grassroots capacity within stakeholder groups to effect positive change in the community. Improve general opinion of the NRSA neighborhoods both internally and externally.</p>	<p>Collect contact information from interested residents; develop and maintain a contact list to disperse information. Use sign-in sheets for all meetings, events, workshops, etc.</p>	<p>Building collaborative partnerships with community agencies; both public and private, to further leverage impact and outcomes</p>		
		<p>Medium-term (Changes in Behaviors)</p>	<p>Increase collaboration between Temple Independent School District (TISD), The City, Transportation, Temple Housing Authority, Police Department, landlords, tenants, builders, financial institutions, non-profit agencies, health care providers, workforce development, the County, the state and federal programs.</p>	<p>Share information regarding NRSA and related activities via: local websites, public access television, area community calendars, publications of general circulation, and bulletin boards.</p>	<p>Partner with United Way of Central Texas to increase awareness of existing programs and build a network of funders working to achieve shared goals and performance measurement tracking for all participating agencies</p>	<p>City staff: one FTE ½ time CDBG, ½ time City funded, plus support staff and ancillary departmental collaboration</p>
		<p>Long-term (Impacts/Changes in systems)</p>	<p>Increased financial inclusion for LMI NRSA residents. Improved housing (structural) conditions for LMI homeowners & renters within the NRSA. Decreased cost burden for LMI households within the NRSA. Increased access to services provided by qualified agencies within the NRSA. Reduced unemployment. Establishment of neighborhood associations and neighborhood watch associations for increased cohesion</p>	<p>Identify best practices and lessons learned annually. Establish community indicators to track annually and every five to ten years to monitor change and potential impact.</p>	<p>Host a minimum of four community stakeholder meetings per year in support of the NRSA and related activities</p>	<p>CDBG funds, SIZ and RZ funds, other grants as acquired, plus City Office of Community Development budget for direct leverage</p>

2015 CDBG/Community Development
Distribution List

- City of Temple
- City of Killeen
- City of Belton
- Bell County
- Mayors, City Managers, Council members, commissioners, police departments, community development departments, planning departments, Sheriff's Department
- Central Texas Coalition for Supportive Housing
- NAMI
- MHMR
- Baylor Scott & White: CoC and discharge teams
- HELP Centers
- Temple Public Library
- United Way of Greater Fort Hood & Temple – all UW Agencies
- Salvation Army
- Goodwill
- Helping Hands of East Bell County
- Family Promise
- Families in Crisis
- Indigent Health Services
- VA
- HUD
- Texas Health Institute
- Ministerial group
- SSA
- THN
- Central Texas Youth Services Bureau
- Tree House
- Legal Aid
- Workforce
- Bell County Public Health
- Area Agency on Ageing
- HOCTIL
- Feed my Sheep
- Citizens for Progress
- Lori Scott @ Round Rock Serving Center
- Central Texas Housing Consortium
- CT- COG Housing/Vouchers
- Pat Roy-Jolly
- Arden Rivenbark
- Gene Deutscher/Mark Wilburn
- Temple Housing Authority
- Central Texas Council of Governments
- NAACP – Temple Chapter
- LULAC – Temple Chapters
- Area churches
- Alpha Phi Alpha Fraternity – Temple Chapter
- Temple Lions Club
- Temple Rotary Clubs
- AWARE Central Texas
- Hill Country Community Action Association
- Temple Independent School District
- NeighborWorks Waco