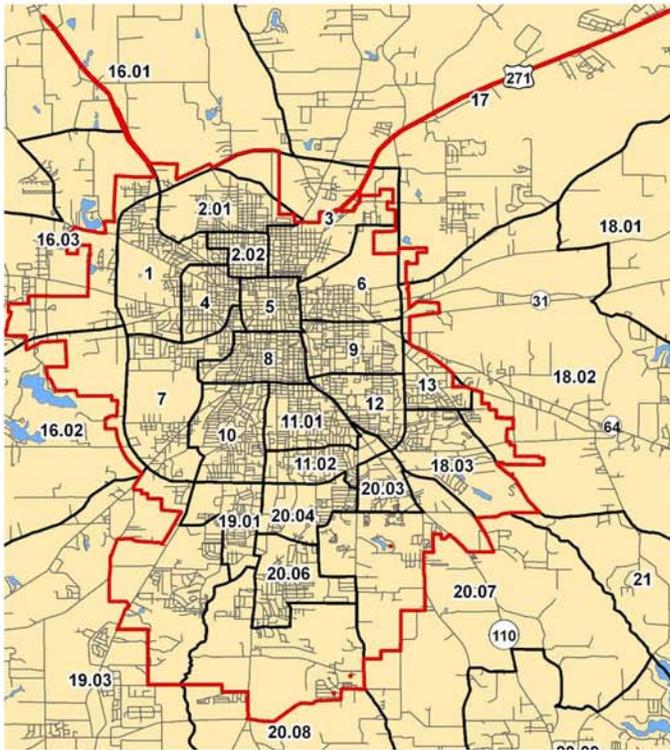


City of Tyler, TX

2010-2015 Consolidated Plan and 2010-2011 Annual Action Plan



June 2010



Prepared by:

J-QUAD Planning Group

14683 Midway Rd.
Suite #110
Addison, TX 75001

Office: (972) 458-0600
Fax: (972) 458-0602

TABLE OF CONTENTS

Executive Summary	i
Citizen Participation	ii
Community Profile.....	iii
Housing Market Analysis.....	iii
Housing and Homeless Needs Assessment	iv
Non Housing and Community Development Needs Assessment.....	iv
Strategic Plan.....	v
Annual Action Plan.....	viii
Performance Measurement System.....	viii
Priority Needs Addressed.....	x
Community Profile	1
Population Trends	1
Race and Ethnicity	1
Age Distribution	2
Households	3
Unemployment	3
Income	4
Poverty.....	5
Housing Market Analysis	10
Single Family Housing Supply.....	10
Housing Type	11
Age of Housing Stock.....	12
Single Family Housing Demand	13
Homeownership	20
Foreclosure	22
Multi-Family Housing Supply.....	28
Rental Housing.....	28
Demand for Rental Housing	28
Rental Affordability	29
Age of Rental Housing	30
CDBG Eligible Census Tracts	33
Public and Assisted Housing.....	33
Housing Needs Assessment	37
Overcrowding	38
Cost Burden	39
Housing Data – Family Needs.....	43

Housing for Special Needs Populations	57
Needs for Public Housing	57
Barriers to Affordable Housing and Fair Housing	58
Homeless Needs Assessment	63
Extent of Homelessness.....	63
Characteristics of the Homeless.....	65
Needs of the Homeless	66
Homeless Needs for Seriously Mentally Ill	68
Alcohol/Drug Abuse	70
Persons with HIV/AIDS	70
Elderly Households	71
Lead Based Paint.....	72
Strategic Plan	75
Funding Priorities	78
Homelessness.....	74
Other Special Needs	83
Affordable Housing.....	86
Non-housing Community Development Plan.....	89
Priority Needs Addressed.....	98
Barriers to Affordable and Fair Housing	102
Lead-based Paint Hazard.....	103
Anti-Poverty Strategy	103
Coordination.....	104
Institutional Structure	105
Public and Assisted Housing Resident Initiatives.....	106
Consolidated Plan Citizen Participation Plan.....	107
FY 2010 Annual Action Plan	1

I.	Introduction and Executive Summary of 2009 Annual Plan:	1-8
1.1	Introduction and Executive Summary of 2009 Annual Plan	1
1.2	Strategic Plan and 5-Year Goals	9-11
1.3	Public Participation	11
1.4	Organizational Input and Consultations	11
1.5	Summary of Annual Goals Outcomes and Objectives	11-13
1.6	Assessment of Performance	14-18
II.	Funding Sources:	19-22
2.1	HUD Federal Entitlement Funds	19
2.2	Other Resources/Leveraging	19
2.3	Local Match Requirements	19
2.4	Funding Summary	20
2.5	Summary of 2009 CDBG and HOME Projects	21
2.6	CPMP Project Summaries	22
III.	Strategies for Investment	35-48
3.1	Institutional Structure	35
3.2	Evaluate and Reduce Lead Hazards	35
3.3	Reducing the Number of Poverty Level Families	36
3.4	Addressing the Needs of Homeless and Special Needs Populations	37
3.5	Meeting Underserved Needs and Increasing Minority Homeownership	37
3.6	Non-Housing Community Development Plan	38
3.7	Improve Public Housing and Public Housing Resident Initiatives	39
3.8	Barriers to Affordable Housing – Analysis of Impediments	39-43
3.9	Geographic Distribution of Funding	43-45
3.10	Inputs/Resources	45
3.11	Performance Management	47
IV.	2010 Annual Goals, Objectives, Projects and Activities	49-58
4.1	FY 2010 Annual Plan Goals	49-56
4.2	Priority Needs Addressed and Annual Action Plan Outcomes	56-58

V.	Other Program Requirements	59-71
5.1	Efforts to Foster Decent Housing	59
5.2	CDBG Program Specific Requirements	60
5.3	HOME Program Specific Requirements	61
5.4	Additional HOME Program Requirements	64
5.5	Outreach Efforts for Procurement of Services	66
5.6	Program Monitoring Standards and Procedures	67
5.7	Coordination	70
5.8	Review of Other Entities' Consistency with Consolidated Plan Strategies	71

Certifications

Appendices

Maps

Housing Market Analysis

Map 1: Percent African-American, 2000 U.S. Census7
Map 2: Percent Hispanic, 2000 U.S. Census8
Map 3: Median Household Income 2000.....	.9
Map 4: Percent Single-Family Housing Units 2000.....	17
Map 5: Percent Multifamily Housing Units 2000.....	18
Map 6: Percent Pre-1960 Housing Stock, 2000 U.S. Census	19
Map 7: Percent African-American Households in Owner-Occupied Units, 2000 U.S. Census	23
Map 8: Percent Hispanic Households in Owner-Occupied Units, 2000 U.S. Census	24
Map 9: Median Home Value for Owner-Occupied Units, 2000 U.S. Census	25
Map10: Percent Owner-Occupied Housing, All Races, 2000 U.S. Census.....	26
Map 11: Percent Owners Paying More Than 30% of Household Income on Housing Expenses, 2000 U.S. Census.....	27
Map 12: Median Contract Rent, 2000 U.S. Census	31
Map 13: Percent Renter Occupied, 2000 U.S. Census	32

Map 14: Median Household Income 2000.....	35
Map 15: CDBG Eligible Census Block Groups, 2000 U.S. Census.....	36
Map 16: Overcrowding by Tract, 2000 Census	40
Map 17: Percentage of Owners Paying More than 30% Household Income, 2000 Census	41
Map 18: Percentage of Renters Paying More than 30% of Household Income on Housing Expenses, 2000 U.S. Census.....	42

Homeless Needs Assessment

Map 19: Percent Pre-1970 housing Stock.....	70
---	----

Strategic Plan

Map 20: CDBG Eligible Block Groups.....	73
---	----

EXECUTIVE SUMMARY

The 2010 - 2015 Consolidated Plan is a unified and strategic vision for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income households. The *Plan* is a requirement of the U.S. Department of Housing and Urban Development to receive Community Development Block Grant (CDBG), and Home Investment Partnership (HOME) funding. This is a five-year plan that serves as the basis for annual funding allocations, described in one-year *Action Plans*. The *Action Plans* identify the specific programs and activities to be undertaken with the federal funds received annually.

The City of Tyler is the lead agency in the development and overseeing the Consolidated Plan and J-QUAD Planning Group was retained to assist in the development of the Plan. In developing the *Plan*, the City followed a detailed citizen participation plan that involved a wide spectrum of the community. This included input from residents, businesses, non-profit organizations, other public and private entities that provide assisted housing, health services, social service, and fair housing services; housing and supportive service providers to special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons and chronically homeless persons), Section 8 Voucher Program participants, and the faith community. Information on special needs and the City's Continuum of Care was obtained from the Smith County Coalition for the Homeless. Public input was gathered through the activities outlined in the Citizen Participation Plan such as focus group sessions, Public Hearing, and a survey to identify the priority needs. This input provides a framework for activities and expenditures for housing, community development, and homeless needs. The *Plan* further identifies various community development issues, including public (human) services, public infrastructure and improvements, and economic development.

In addition to providing demographic analyses, market conditions, and needs assessment of community development issues, the plan also identifies strategies to address these

needs. The 2010 - 2015 Consolidated Plan includes a new element of the strategic planning process-performance measures for determining how well programs and services are meeting needs of Tyler's low-and moderate income people. In response to this HUD requirement a section titled "Performance Indicators" has been added to the Annual Action Plan chapter. This system should be used and reported yearly in the City's CAPER's report.

The major sections of the Consolidated Plan include Housing Market Analysis, Housing and Homeless Needs Assessment, Strategic Plan, Annual Action Plan, and the Citizen Participation Plan. The Housing Market Analysis and Housing and Homeless Needs Assessments utilize available data from the U.S. Census, and other sources, to isolate the pressing needs of the community. The Strategic Plan sets goals and objectives for the City's use of federal funding for five years and provides strategies for meeting them. The Annual Action Plan provides a blueprint for the use of next year's Community Development Block Grant, and HOME Investment Partnership funds.

[Citizen Participation Plan](#)

The City of Tyler has established a process to include the public and gather their input for priority needs in the community and is the lead agency in overseeing the Plan. Participants may take part in focus group sessions, comment period, and the Public Hearing, all of which are posted in local newspapers. Through focus group sessions and the Public Hearing, the City of Tyler gathered input from very low and low-income persons, particularly those living in slum and blighted areas and in areas where CDBG and HOME funds are proposed to be used. In addition, the strategies and procedures in the Citizen Participation Plan encouraged the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments, residents receiving housing assistance or living in assisted housing developments, and other low income residents of targeted revitalization areas. City of Tyler Neighborhood Services Department and the J-QUAD

Planning Group staff conducted focus group sessions for the AI and community forums to receive public input on priority needs and the Consolidated Plan at Glass Recreation Center, 509 W 32nd, Tyler, Texas Street on September 29, 2009. The Public Hearing City Council action for adoption was held in the Tyler City Hall, City Council Chambers on July 28, 2010 and adoption August 10, 2010. The 30 days Public Comment Period was July 1, 2010 through July 31, 2010. Notice of public hearings, City Council adoption and 30 days comment period was published in the Tyler Morning Telegraph Newspaper prior to the July 1, 2010 start date of the 30 days comment period and July 28th Public Hearing and August 10th Council adoption dates and was also posted at the City Hall. Public input was gathered through a survey conducted for the evaluation of priorities and needs for economic development, public services, homeless facilities and services, and public improvements.

Community Profile

The population of Tyler as shown in the 2006 - 08 American Community Survey's (ACS) 3-Year Estimates was 90,695 (with Margin of Error +/-1,988). This is an increase of 8.4 percent from the 2000 population at 83,650. According the Annual Population Estimates provided by the US Census the population of Tyler was 97,705 in 2008, a growth of 16.8 percent from 2000. Between 1990 and 2000, the population of Tyler increased by 8,200 (10.9%) from the 1990 count of 75,450.

Data Source	Population	Growth Rate
1990 U.S. Census	75,450	-
2000 U.S. Census	83,650	10.9% (a)
2006-2008 American Community Survey 3-Year Estimates	90,695	8.4% (b)
2008 Annual Population Estimates	97,705	16.8% (b)

- (a) Growth Rate from 1990
- (b) Growth Rate from 2000

Source: US Census

Table 1 – Population Growth

Housing Market Analysis

The Housing Market Analysis provides an extensive examination of the housing market in Tyler, with detailed analysis of data collected from the 2000 U.S. Census, 2006 – 2008 Annual Community Survey Data, the City of Tyler, and other sources. The document examines some basic demographics of the population of Tyler and provides descriptions of the owner-occupied and rental housing stock in the city. It also includes discussions of public and assisted housing, fair housing issues, barriers to affordable housing, homeless facilities, and facilities for persons with special needs. The document is fully annotated with thematic maps and data tables that support the discussion and highlight areas of the city where housing issues may be of particular concern.

Housing and Homeless Needs Assessments

The Housing and Homeless Needs Assessments summarizes available data on current needs for housing assistance for low, moderate and middle-income households. The Housing Needs Assessment, which starts on page 38 of the Community Profile Section, examines Comprehensive Housing Affordability Strategy (CHAS) tables provided by the U.S. Department of Housing and Urban Development (HUD) to identify household groups where a cost burden (paying more than 30% of their income on housing expenses) or overcrowding exists. U.S. Census data and ACS data were utilized to draw conclusions on the extent of the need for physical improvements to the housing stock in low-income neighborhoods. Information is also provided concerning lead-based paint hazards in residential structures in Tyler.

The Homeless Needs Assessments examines data provided by the City of Tyler and the 2009 homeless point-in-time survey. This section includes information on the services provided for the homeless community by non-profit, for-profit, and government agencies in Tyler. Sub-populations of homeless persons are also discussed.

Non-Housing and Community Development Needs

Non-housing and community development needs were established, in part through public input including a survey conducted during the citizen participation portion of the Plan's development and through evaluation of priorities presented by City leaders. These needs include economic development, public services, homeless facilities and services, and public improvements. Community Services was ranked the second highest priority specified in the Plan, Other community development needs included job training and placement services, credit counseling, and street improvements. The public input sessions provided citizens with an opportunity to help prioritize the major non-housing, housing, and community development categories and provide input into specific needs within each category. These priorities are reflected in the Strategic Plan goals, objectives, and strategies.

Strategic Plan

The Strategic Plan provides a framework for addressing the needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessments. The plan details the priorities assigned to the various types of services eligible for Community Development Block Grant funding and estimates the cost of meeting those needs. Within each major area of concern (Housing, Homelessness, Other Special Needs, Non-Housing Community Development, Barriers to Affordable Housing, Anti-Poverty Strategy, Lead-Based Paint, Institutional Structure, and Coordination), goals, objectives, and strategies were established to assist the City of Tyler in meeting the needs identified. The goals and objectives, along with associated performance indicators are listed in Tables 2C on the following page.

Table 2C Summary of Specific Housing/Community Development Objectives

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Housing Objectives				
1	1.1.1 Provide major housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of substandard housing brought to code standards.	12	0	DH-1
1	1.1.2 Provide urgent repair /ADA housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of housing units brought into conformance with ADA.	25	4	DH-1
1	1.2.1 Provide down-payment and closing cost assistance and principle reduction assistance.	The number of projects assisted with CDBG and HOME resulting in home ownership.	4 CDBG 27 Home projects	4 CDBG 5 Home projects	DH-2
1	1.2.2 Coordination with Housing Choice Voucher Program to identify participants for homeownership utilizing HCVP funding.	The number of participants who purchase a home.	5	No funding provided this fiscal year	DH-2
1	1.3.1 Investigate alternative housing types in an effort to enhance affordability.	The introduction of new affordable housing products that increase the affordable housing stock and affordability.	TBD	No funding provided this fiscal year	DH-2
1	1.4.1 Continue current code enforcement efforts.	The number of code enforcement inspections.	1625	325	SL-3
1	1.4.2 Continue demolition and clearance of vacant dilapidated structures.	The number of substandard structures demolished.	90	29	SL-3
1	1.5 Improve conditions for renters by providing Tenant Based Rental Assistance.	Increased affordability for low income and / or special needs renters.	15	No funding provided this fiscal year	DH-2
1	1.6 Strengthen nonprofit and CHDO Housing Providers.	Increased effectiveness and production on nonprofit and CHDO housing providers.	5	No funding provided this fiscal year	DH-2

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 2C – (Continued)
Summary of Specific Non Housing/Community Development Objectives**

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Infrastructure Objectives				
2	2.1 Provide funding for infrastructure improvements and public facilities in designated target areas.	Improve the quality of life for residents by improving the living conditions within the CDBG eligible and Target Areas.	5 projects	1 project	SL-3
	Façade Improvement Objective				
2	2.2 Improve exterior conditions and expand viability of small business through funding for exterior façade improvements.	Improve exterior conditions and viability of small businesses.	10 projects	7 Projects	EO-3
	Public Services Objectives				
2	2.3 Provide support to organizations to deliver public services.	The number of persons receiving services through these programs.	TBD	TBD	SL-1 SL-3
2	2.3.1 Provide credit counseling and homebuyer education services to first time homebuyers.	Improved eligibility to qualify for mortgage financing.	300 persons served	60 persons served	SL-2
	Homeless Objectives				
3	3.1.1 Strengthen the collaboration with homeless providers.	Improved coordination and understanding of homeless issues.	TBD	No funding provided this fiscal year	SL-3
3	3.1.2 Provide support for homeless count.	Improved understanding of homeless issues.	TBD	No funding provided this fiscal year	SL-3

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Annual Action Plan

The Annual Action Plan provides details on the specific uses planned for the CDBG, and HOME allocations for the coming fiscal year. The distribution of each allocation is displayed in tables to show the categories where funding will be provided and the amount of money set-aside for each. This section also provides details on resources available for community development efforts, discusses activities to be undertaken, and responds to specific requirements under the CDBG and HOME programs. The Annual Action Plan also provides discussions of the monitoring process employed by the City of Tyler where funding is provided to sub-grantees, and specifies the geographic extent of the distribution of grant funding.

2010 ENTITLEMENT FUNDING SOURCES

Fiscal Year 2010 Federal Funding:

Community Development Block Grant (CDBG) Allocation	\$1,028,236
HOME Investment Partnership (HOME) Allocation	\$518,172
Total	\$1,546,408

The FY 2010 Annual Action Plan identifies the method of distributing HUD funds and outlines the City's overall housing and community development needs and strategies.

PERFORMANCE MEASUREMENT SYSTEM

The Fiscal Year 2010 Annual Action Plan identified all activities with regards to federal requirement for Community Planning and Development (CPD) Formula Grant Programs called the Outcome Performance Measurement System. This new system allows HUD to collect information on the outcomes of activities funded with CPD formula grant assistance, and to aggregate that information at the national, state and local level.

The Performance Measurement System has three overarching objectives: (1) Creating Suitable Living Environments, (2) Providing Decent Affordable Housing, and (3) Creating

Economic Opportunities. There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible “outcome/objective statement in HUD’s Integrated Disbursement and Information System (IDIS) by entering data in the form of output indicators. The below chart illustrates the Outcome framework making links between Objectives, Outcomes and the 9 Outcome Statements.

	Outcome #1 Availability/Accessibility	Outcome #2 Affordability	Outcome #3 Sustainability
Objective #1 Suitable Living Environment	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Accessibility</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Affordability</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Sustainability</u>
Objective #2 Decent Housing	Create <u>Decent Housing</u> with Improved/New <u>Availability</u>	Create <u>Decent Housing</u> with Improved/New <u>Affordability</u>	Create <u>Decent Housing</u> with Improved/New <u>Sustainability</u>
Objective #3 Economic Opportunity	Provide <u>Economic Opportunity</u> Through Improved/New <u>Accessibility</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Affordability</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Sustainability</u>

Based upon the intent when funding an objective, the City of Tyler will determine under which of the three objectives to report the outcomes of their projects and activities. Once the objective is chosen, the City will choose which of the three outcome categories that best reflects what they are seeking to achieve (the results) in funding a particular activity. The Objectives, Outcomes and Outcome Statements for the City of Tyler have been developed based upon the adopted Five Year Consolidated Plan Fiscal Year 2010 – 2015 goals, objectives, strategies and outputs. Those objectives that did not indicate reportable beneficiary in HUD’s Integrated Disbursement and Information System (IDIS) were eliminated.

Priority Needs Addressed - Priority Needs and Outcomes were established for the 5 year Strategic Plan for fiscal years 2010 – 2015 for the City of Tyler. The Priority Needs and

Outcomes are then adapted to the anticipated funding levels for each Annual Action Plan. The Strategic Plan list the range of strategies to be employed in reaching the performance targets for the 2010 - 2015 Consolidated Plan. These outcomes form the basis for the City's Performance Measurement System, detailed in the 2010 - 2011 Annual Action Plan, as summarized below.

I. SUITABLE LIVING ENVIRONMENT

A. Outcome: Availability/Accessibility

Outcome Statements:

1. “***N.E.W. (Nutrition, Exercise, Wellness)***” – funds will be used for staff costs to provide healthy living skills and aid 50 pediatric patients in reducing weight and improving overall health.
2. “***Community Integration Program***” – funds will provide direct delivery costs to provide independent living skills training and transportation for 30 persons with mental retardation and mental illness.

B. Outcome: Sustainability

Outcome Statement:

1. “***Clearance/Demolition***”: Provides funding for project delivery costs and the removal of 29 dilapidated structures and site clearance to eliminate slum and blight.
2. “***Code Enforcement – Housing Inspections***”: Provides funding for project delivery costs and the identification of housing code violations from 325

inspections related to neighborhood revitalization.

3. **“Street Improvements, Curbs and Gutter – East End”**: Provides funding for project delivery costs and infrastructure improvements for one project in a low-income target neighborhood.

II. DECENT HOUSING

A. Outcome: Availability/Accessibility

Outcome Statement:

1. **“Housing Rehabilitation Program”**: **“Housing Rehabilitation Program”**: Funding for project delivery costs for Urgent Repair / ADA renovations (0 units urgent repair and 4 units ADA) occupied by low-income homeowners. CDBG funds are used to remove conditions that threaten the immediate safety and health of homeowner occupants and to increase handicapped accessibility for disabled.
2. **“Homebuyer Education - Credit Counseling Program”** – will provide credit counseling and homebuyer education assistance to 60 potential first-time homebuyers.

B. Outcome: Affordability

Outcome Statement:

1. **“Homebuyer’s Program”**: Provides project delivery costs & funds for down payment, Closing Cost and principal reduction assistance to 5 low-income homebuyers with income up to 80% MFI.

III. ECONOMIC OPPORTUNITY

A. Outcome: Sustainability

Outcome Statements:

1. ***“Business Façade Improvement Program”***: Provides facade improvements to eligible businesses to aid in the improvement of 7 exterior building facades and removal of slum and blighted conditions.
2. ***“Adult Literacy Program”***– will provide educational services for 80 illiterate adults.

TYLER COMMUNITY PROFILE

POPULATION TRENDS

The population of Tyler as shown in the 2006-08 American Community Survey (ACS) 3-Year Estimates was 90,695 (with Margin of Error +/-1,988). This is an increase of 8.4 percent from the 2000 population at 83,650.

According to the Annual Population Estimates provided by the US Census the population of Tyler was 97,705 in 2008, a growth of 16.8 percent from 2000. Between 1990 and 2000, the population of Tyler increased by 8,200 (10.9%) from the 1990 count of 75,450.

Data Source	Population	Growth Rate
1990 U.S. Census	75,450	-
2000 U.S. Census	83,650	10.9% (a)
2006-2008 American Community Survey 3-Year Estimates	90,695	8.4% (b)
2008 Annual Population Estimates	97,705	16.8% (b)

(a) Growth Rate from 1990
(b) Growth Rate from 2000

Source: US Census

Table 1 – Population Growth

RACE AND ETHNICITY

A look at the ethnic distribution of the residents of Tyler, in Table 2 below, indicates that the largest racial groups are White and African-American with 61.9 percent and 26.6 percent respectively. The African-American population of Tyler increased by almost 4.8 percent from 1990 to 2000. It should be noted in comparing the racial distribution between 1990 and 2000 that the Census allowed additional racial categories in the 2000 Census. The category 'Hawaiian and Pacific Islander' was split from the Asian category from 1990 and the 2000 Census allowed respondents to identify more than one racial category. The 'Two or More' category groups all respondents that indicated more than one racial group. Tyler experienced a significant increase in the Hispanic

Race	1990		2000	
	#	%	#	%
White	49,891	66.1%	51,795	61.9%
Black or African American	21,252	28.2%	22,275	26.6%
American Indian & Eskimo	214	0.3%	287	0.3%
Asian and Pacific Islander	386	0.5%	838	1.0%
Other	3,707	4.9%	8,455	10.1%
Total	75,450	100.0%	83,650	100.0%
Hispanic	6,724	8.9%	13,234	15.8%

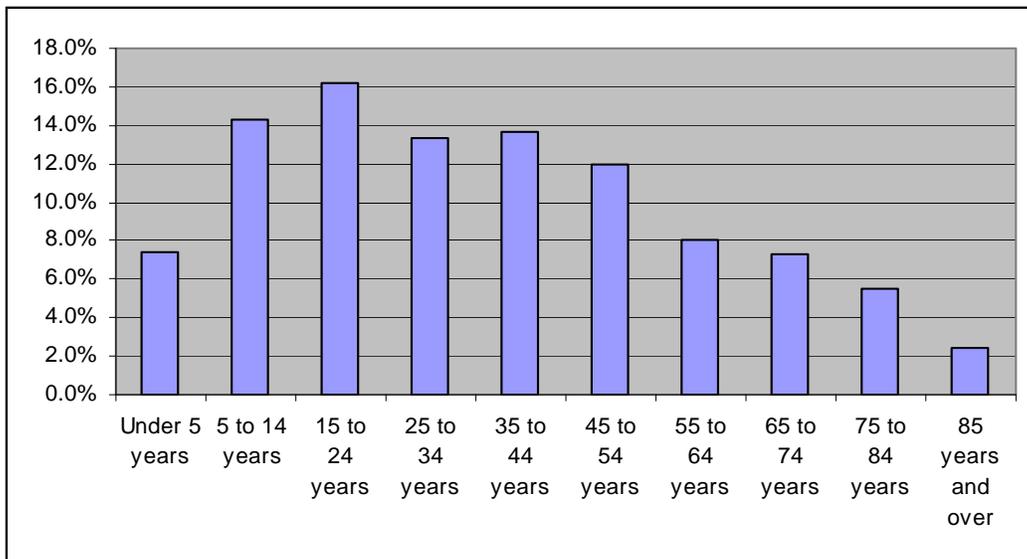
Source: 1990 and 2000 U.S. Census

Table 2: Population by Race, 1990 and 2000

population, by 96.8 percent between 1990 and 2000. The percentage of Hispanic population of the total population increased from 8.9 percent in 1990 to 15.8 percent in 2000, a 6.9 percentage point increase. The Census Bureau does not recognize Hispanic as a race, but rather as an ethnicity, this may account for the 128.1 percent increase in the “Other” category between 1990 and 2000. Maps 1 and 2, on pages 7 and 8, provide a graphic depiction of concentrations of African-Americans and Hispanics by census tract in 1990 and 2000.

AGE DISTRIBUTION

According to the 2000 U.S. Census the median age in Tyler was 34.1 years. As shown in Chart 1 below, the largest age group in Tyler was the 15 to 24 group, with over 16 percent of the population. About 22 percent were under the age of 15, and over 15 percent were over the age of 65. As with other communities across the country, the median age of the population is expected to rise in the coming years as the baby boom generation continues moving up the age distribution. In the next two decades the baby boomers will move entirely into the over 65 age category, creating the largest group in the over 65 category in U.S. history. These trends are expected to have an impact on housing needs in Tyler well as the rest of the country.



Source: 2000 U.S. Census

Chart 1: Age Distribution by Percent of Population – Tyler, TX

HOUSEHOLDS

As shown in Table 3, to the right, there were 21,064 family households of a total of 32,525 households in Tyler as counted by the 2000 U.S. Census. Of the total households, about 47 percent were married-couple households. About 22 percent were enumerated as married-couple households with children under the age of 18 present. Over 14 percent of households were female-headed, with over 10 percent having children over the age of 18 present.

Households	Number	Percent
Family households (families)	21,064	64.8%
With own children under 18 years	11,115	34.2%
Married-couple family	15,197	46.7%
With own children under 18 years	7,078	21.8%
Female householder, no husband present	4,723	14.5%
With own children under 18 years	3,383	10.4%
Non-family households	11,353	34.9%
Householder 65 years and over	3,825	11.8%
Total households	32,525	
Households with individuals under 18 years	11,223	34.5%
Households with individuals 65 years and over	7,955	24.5%
Average household size	4.3	
Average family size	3.1	

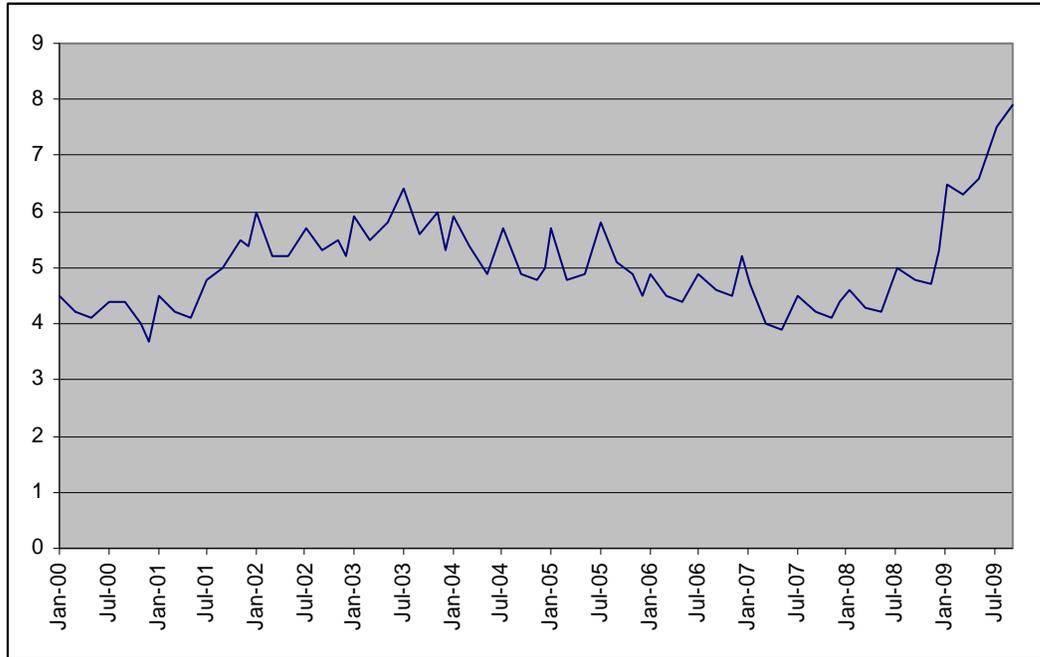
Source: 2000 U.S. Census

Table 3 - Households

About 35 percent of all households were non-family households. Over 34 percent of all households included children under the age of 18 and over 24 percent included persons over the age of 65. The average household size reported in 2000 was 4.3 persons, with an average family size of 3.1 persons.

UNEMPLOYMENT

The unemployment rate for the Tyler from Jan 2000 through September 2009 is shown in Chart 2 on the following page. Unemployment stayed at or below five percent between 2005 through January 2009 then showed a steady increase as the economic crisis worsened. As of September 2009 the rate had increased to 7.9 percent.



Source: U.S. Bureau of Labor Statistics

Chart 2: Unemployment Rate – Tyler, TX

INCOME

As shown in Table 4, to the right, the median household income for Tyler according to the 2006-08 American Communities Survey 3-Year Estimates was \$41,177. The income category with the largest percentage of households was the \$35,000 to \$49,999 income group, with over 15 percent of all households. Over 43 percent of all households earned below

Household Income	Number	Percentage
Less than \$10,000	2,956	8.9%
\$10,000 to \$14,999	2,262	6.8%
\$15,000 to \$24,999	4,961	15.0%
\$25,000 to \$34,999	4,216	12.7%
\$35,000 to \$49,999	5,050	15.2%
\$50,000 to \$74,999	4,921	14.9%
\$75,000 to \$99,999	3,425	10.3%
\$100,000 to \$149,999	2,801	8.5%
\$150,000 to \$199,999	1,094	3.3%
\$200,000 or more	1,445	4.4%
Total:	41,177	100.0%

Source: 2006 - 2008 American Community Survey

Table 4 – Household Income

\$25,000, approximating the below 80 percent of median income HUD uses for low-income designations. Map 3, on page 9, provides the median household income by census tract in 2000.

POVERTY

According to the 2006-08 American Community Survey figures on poverty in Tyler are detailed in Table 5 below. About 17 percent of all families in Tyler were living in poverty between 2006 and 2008. Married couple with children under 18 years old showed about 15 percent living in poverty, and over 27 percent of families with children under the age of 5 were living in poverty. The numbers for married couple families were significantly better than those for families with a female householder. In the case of female-headed households, 39.8 percent were living in poverty, with 48.8 percent of female-headed households with

Family Type	Below Poverty	Total	% Below Poverty
Married-couple family:	1,125	14,028	8.0%
With related children under 18 years:	966	6,532	14.8%
Under 5 years only	110	977	11.3%
No related children under 18 years	159	7,496	2.1%
Other family:	2,274	6,170	36.9%
Male householder, no wife present:	332	1,289	25.8%
With related children under 18 years:	248	732	33.9%
Under 5 years only	14	193	7.3%
No related children under 18 years	84	557	15.1%
Female householder, no husband present:	1,942	4,881	39.8%
With related children under 18 years:	1,792	3,671	48.8%
Under 5 years only	447	651	68.7%
No related children under 18 years	150	1,210	12.4%
Total Families	3,399	20,198	16.8%

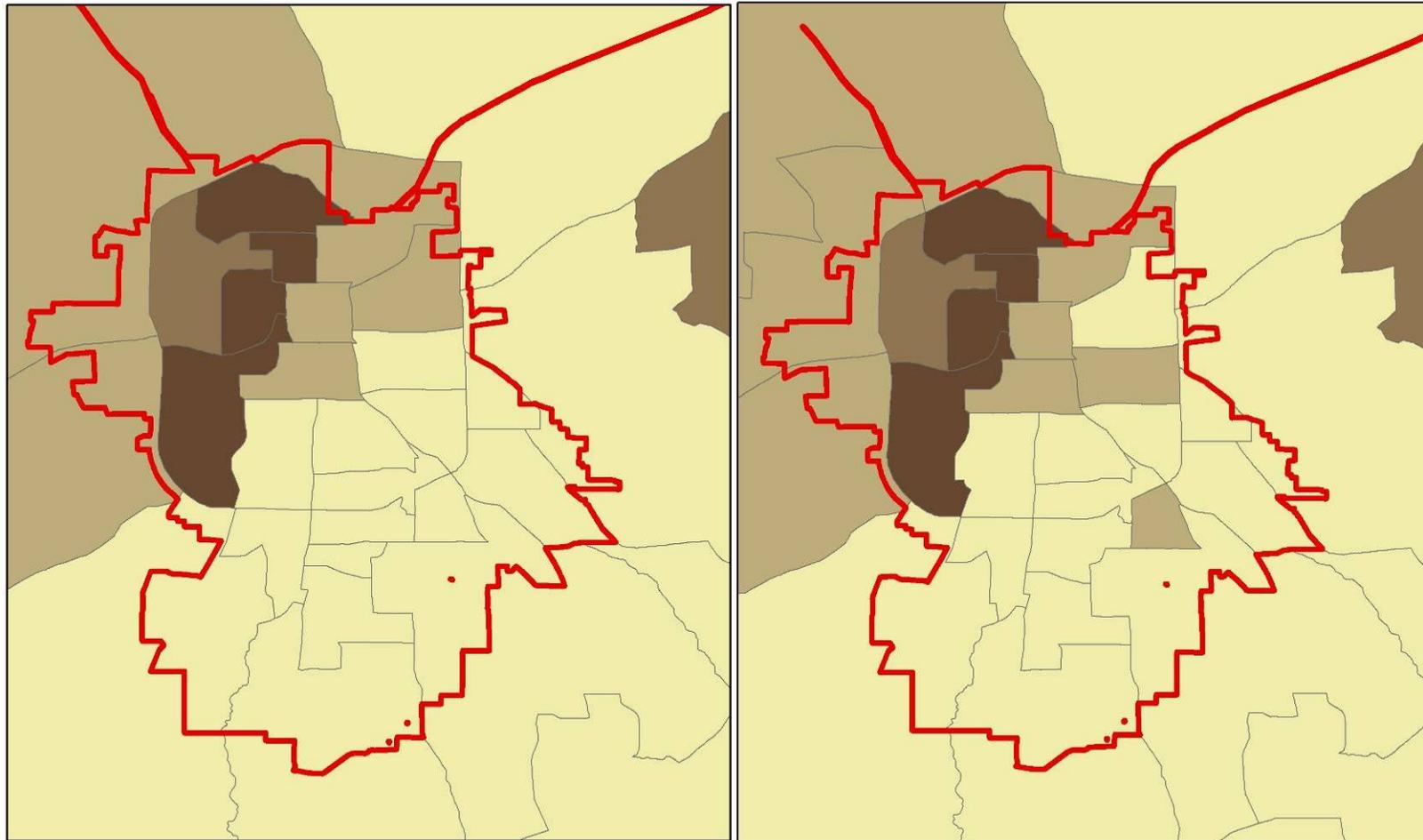
Family Type	Below Poverty	Total	% Below Poverty
All Persons	18,985	69,550	27.3%
Under 5	2,761	4,388	62.9%
Under 18	7,599	15,313	49.6%
Over 65	955	11,284	8.5%

Source: 2006 – 2008 American Community Survey

Table 5 - Poverty

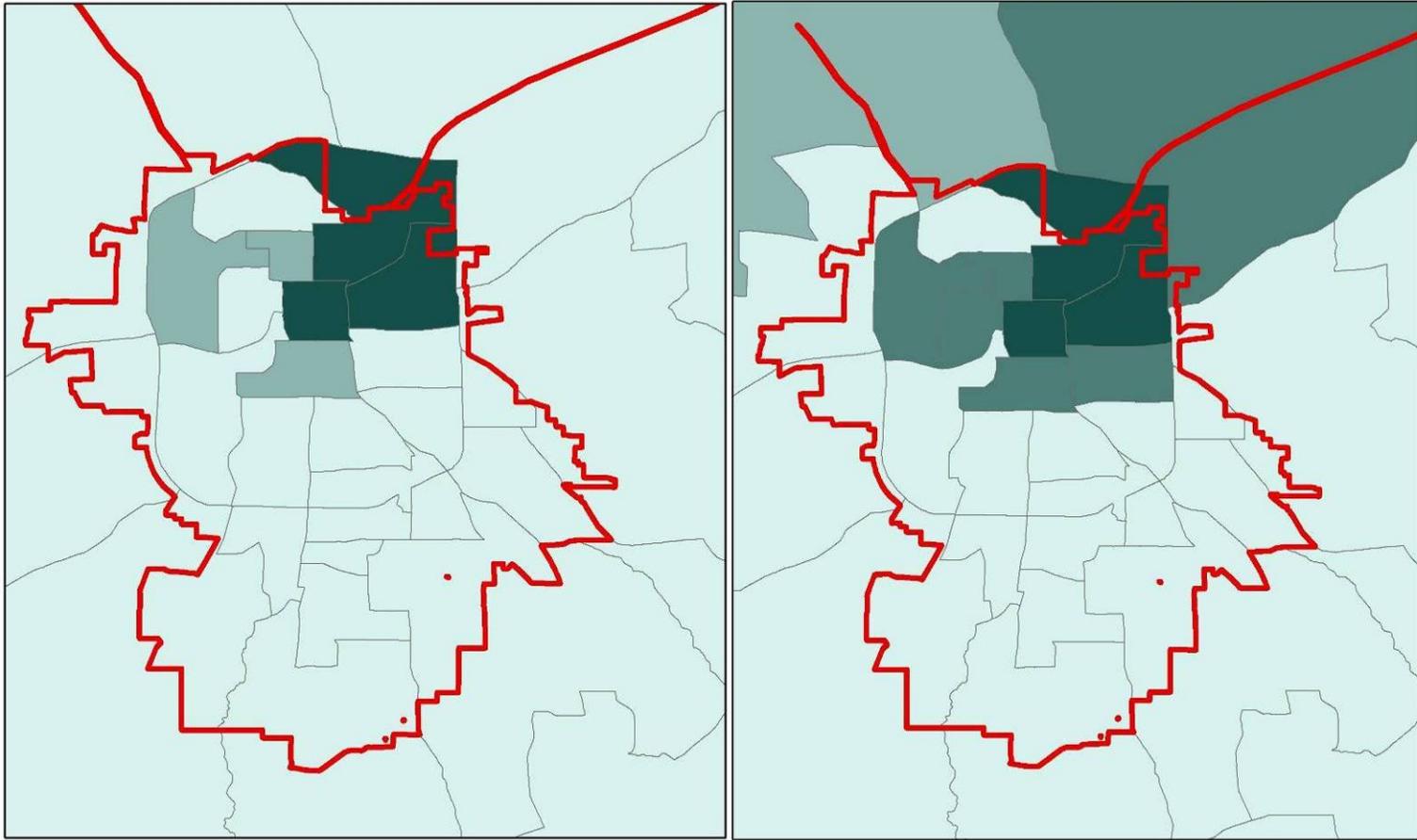
children under the age of 18 living in poverty and 68.7 percent living in poverty where there were children under the age of 5 present. For all people in Tyler, 27.3 percent were living in poverty between 2006 and 2008. About 50 percent of all children under the age of 18 were living in poverty, with 62.9 percent under the age of 5 in such dire straits. Over eight percent of people over the age of 65 were living in poverty during the period.

Map 1: Percent African-American 1990 and 2000



Legend	Legend	
Tyler City Limits	Tyler City Limits	
Percent African-American 1990	Percent African-American 2000	
1.1% - 20.0%	2.4% - 20.0%	
20.1% - 40.0%	20.1% - 40.0%	
40.1% - 60.0%	40.1% - 60.0%	
60.1% - 96.7%	60.1% - 93.6%	

Map 2: Percent Hispanic 1990 and 2000

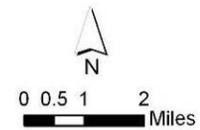


Legend

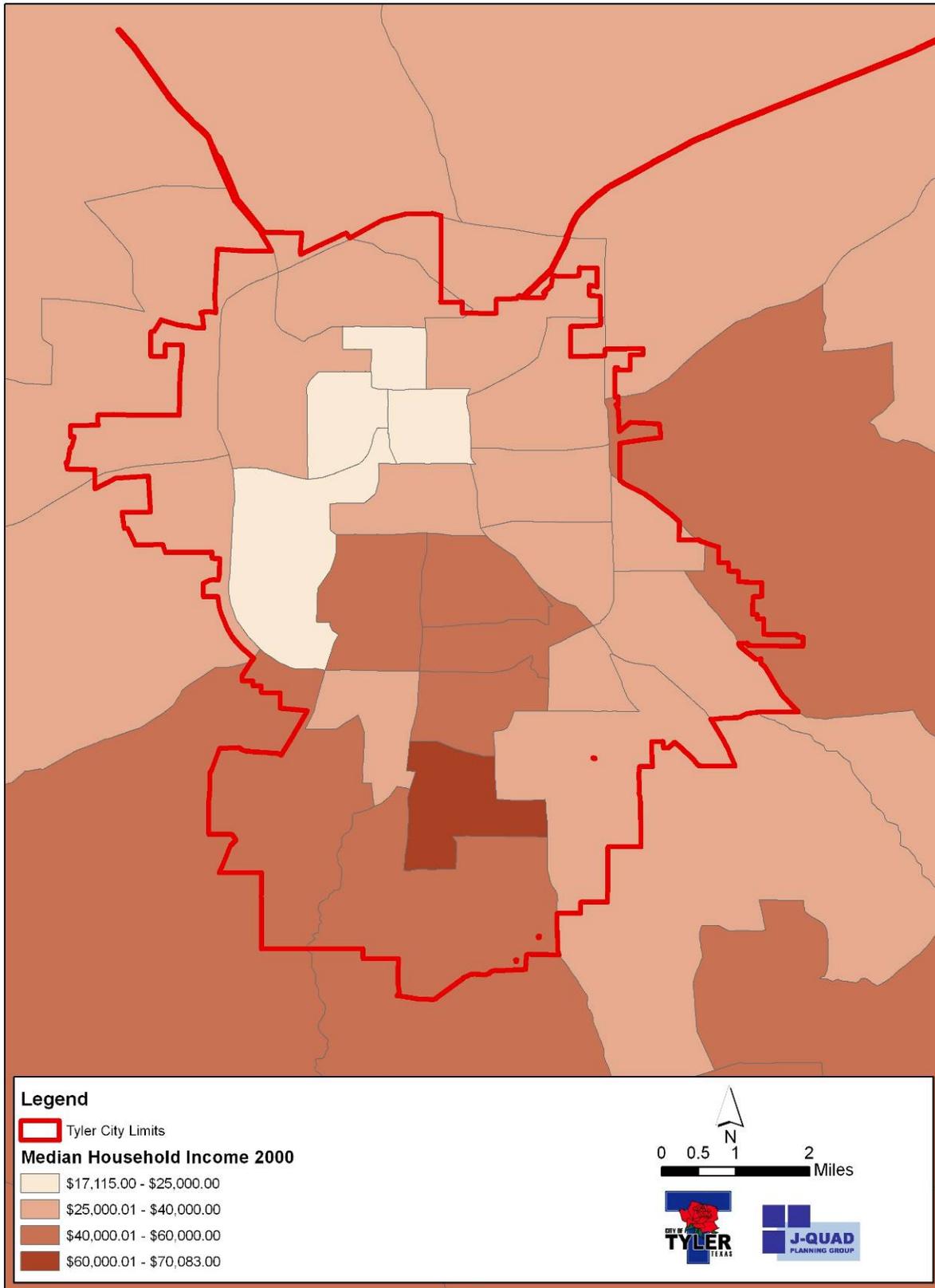
-  Tyler City Limits
- Percent Hispanic 1990**
-  0.8% - 10.0%
-  10.1% - 20.0%
-  20.1% - 30.0%
-  30.1% - 44.5%

Legend

-  Tyler City Limits
- Percent Hispanic 2000**
-  1.2% - 10.0%
-  10.1% - 20.0%
-  20.1% - 30.0%
-  30.1% - 66.3%



Map 3: Median Household Income 2000



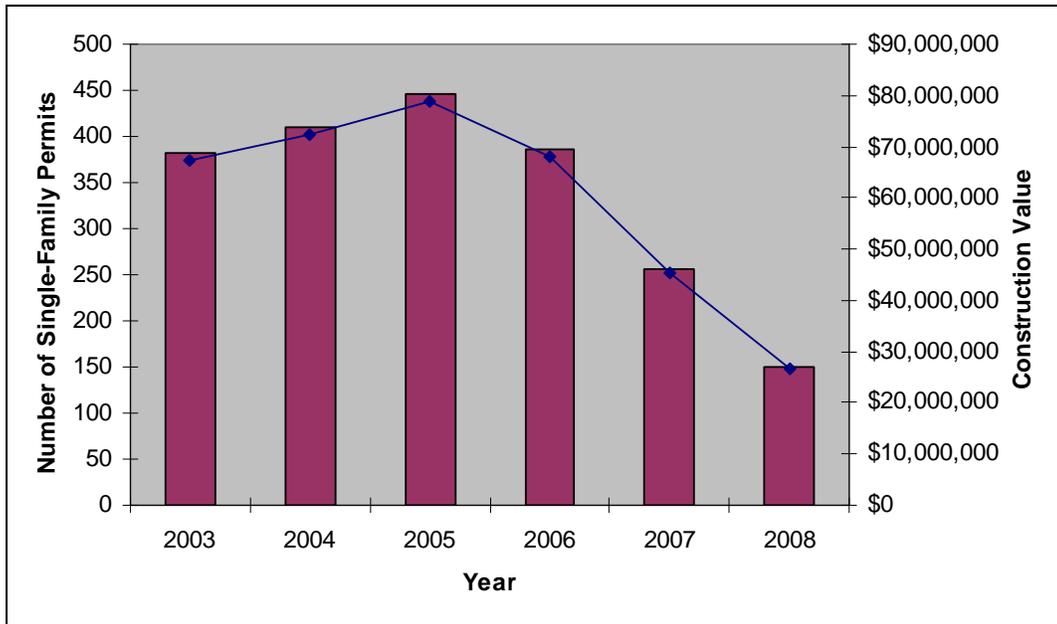
TYLER HOUSING MARKET ANALYSIS

The following section of the Consolidated Plan presents the analysis of housing supply and demand in Tyler. The analysis is based on data collected from the U.S. Census Bureau, the Greater Tyler Association of Realtors, the Real Estate Data Center of the Texas A&M University, realtytrac.com, and cost calculations by J-QUAD Planning Group. It should be understood that the current housing market was very unpredictable at the time of the creation of this document and projections into the future will be minimal. As economic conditions stabilize a clearer picture of the housing market will be possible. While some improvements have been seen in the market, further market declines could return through 2009 and possibly into 2010. Projections beyond that time period would be pure speculation without any concrete data to support it. This section will concentrate on the five years leading up to the preparation of this document.

SINGLE-FAMILY HOUSING SUPPLY

According to the U.S. Census, there were 35,337 housing units in Tyler in 2000. Between 2003 and 2008, 2,033 new single-family homes were issued building permits. These data are illustrated on the next page in Chart 3. Permitting activity peaked in 2005 at 447 units. Recent activity, however, shows a relative lull in activity with 150 new permits in 2008. According to the 2006-08 ACS 3-Year estimates, Tyler has 269 vacant units for sale and 1,086 vacant units for rent (all housing types) and a total of 3,186 vacant units.

The construction cost data provided on the chart shows similar trends as the number of permits during the five year period. The Census data showed that the average construction cost per unit remained same at \$176,450, during the five-year period.



Source: U.S. Census

Chart 3: Construction Permits (2003-2008)

HOUSING TYPE

According to the 2006-08 American Community Survey 3-Year Estimates provided in Table 6 to the right, show that over 70 percent of all housing units in Tyler were single-family homes. Eight percent of the total housing contained 2 to 4 units, and about 21 percent were multifamily units, with the remaining one percent other types, which include mobile/manufactured homes.

Housing Type	Number	Percent
Single-Family	25,557	70.4%
2 to 4 units	2,901	8.0%
Multifamily	7,485	20.6%
Other	374	1.0%
Total	36,317	100.0%

Source: 2006 – 2008 American Community Survey

Table 6 – Housing Type

According to the 2000 Census, over 69 percent of the city's housing units were single-family homes. This number increased by 1,986 units from 1990 to 2000,

only decreasing by 0.7 percentage points. Of the 35,553 housing units, 2,848 units were vacant in 2000, 8.0 percent of the units. This compared to the 1990 figure of 3,479 vacant units, or 10.6 percent. Census data also indicate that renters occupied 40.3 percent of single-family housing units in 2000. Of the total number of housing units in 2000, 51.7 percent were owner-occupied, 40.3 percent were renter-occupied in 2000. Map 4 and 5 on pages 17 and 18 show the percentage of single-family and multifamily units in 2000.

Units in Structure	1990	Percent	2000	Percent
1, detached	21,189	64.5%	23,175	65.2%
1, attached	931	2.8%	1,452	4.1%
2	1,369	4.2%	1,228	3.5%
3 or 4	1,269	3.9%	1,482	4.2%
5 to 9	2,023	6.2%	2,162	6.1%
10 to 19	1,844	5.6%	1,459	4.1%
20 to 49	1,266	3.9%	755	2.1%
50 or more	2,527	7.7%	3,390	9.5%
Mobile home	217	0.7%	450	1.3%
Boat, RV, van, etc.	225	0.7%	0	0.0%
Total:	32,860	100.0%	35,553	100.0%

Source: 1990 and 2000 U.S. Census

Table 7: Units in Structure, 2000 and 1990

AGE OF HOUSING STOCK

Table 8, to the right, provides a look at the age of housing stock in Tyler. About 15 percent of all housing units were built prior to 1950, 16.7 percent were built between 1950 and 1959, 15.7 percent were built between 1960 and 1969, 22.4 percent were built between 1970 and 1979, and 29.9 percent were built after

Housing Built	Number	Percent
Pre 1939	2,439	6.9%
1940 to 1949	2,983	8.4%
1950 to 1959	5,954	16.7%
1960 to 1969	5,573	15.7%
1970 to 1979	7,952	22.4%
1980 to 1989	6,520	18.3%
1990 to 1994	1,712	4.8%
1995 to 1998	1,955	5.5%
1999 to March 2000	465	1.3%
Total:	35,553	100.0%

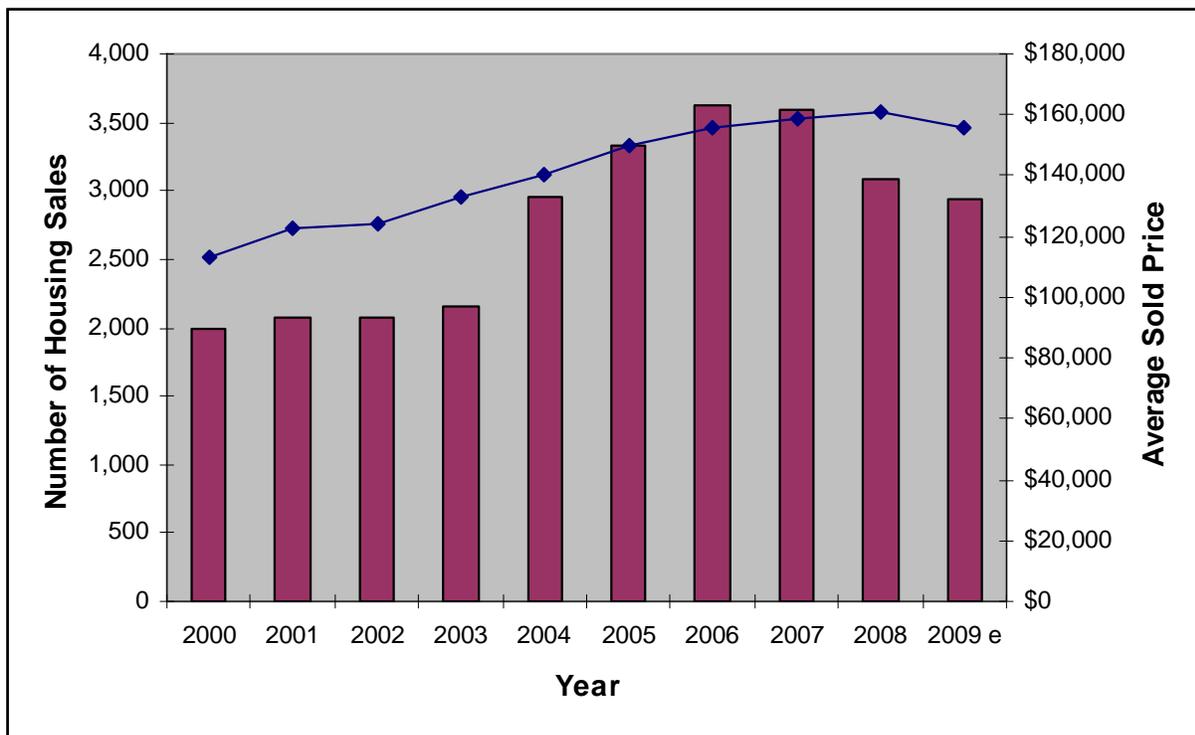
Source: 2000 U.S. Census

Table 8: Year Structure Built

1979. About 48 percent of the housing stock is more than 30 years old, built prior to 1970. This housing stock is more apt to be in poor condition, given its age, than newer housing stock and has had a longer period for the effects of neglect to settle in. While age does not indicate housing condition, correlations exist. Map 6, on page 19, provides a look at the geographic concentrations of older housing units.

HOUSING DEMAND FOR SINGLE-FAMILY, TOWNHOMES, AND CONDOMINIUMS

Housing demand as measured by the housing sales for single-family, townhomes, and condominiums is provided by the Greater Tyler Association of Realtors and the Real Estate Data Center of the Texas A&M University. These data are summarized in Charts 4, 5, and 6 on the following pages. Housing demand increased from 2003 to 2006 peaking at 3,622 units sold in 2006. Between 2006 through October 2009, the number of housing sales dropped to 3,078 units in 2008, and 2,933 units between January to October 2009.

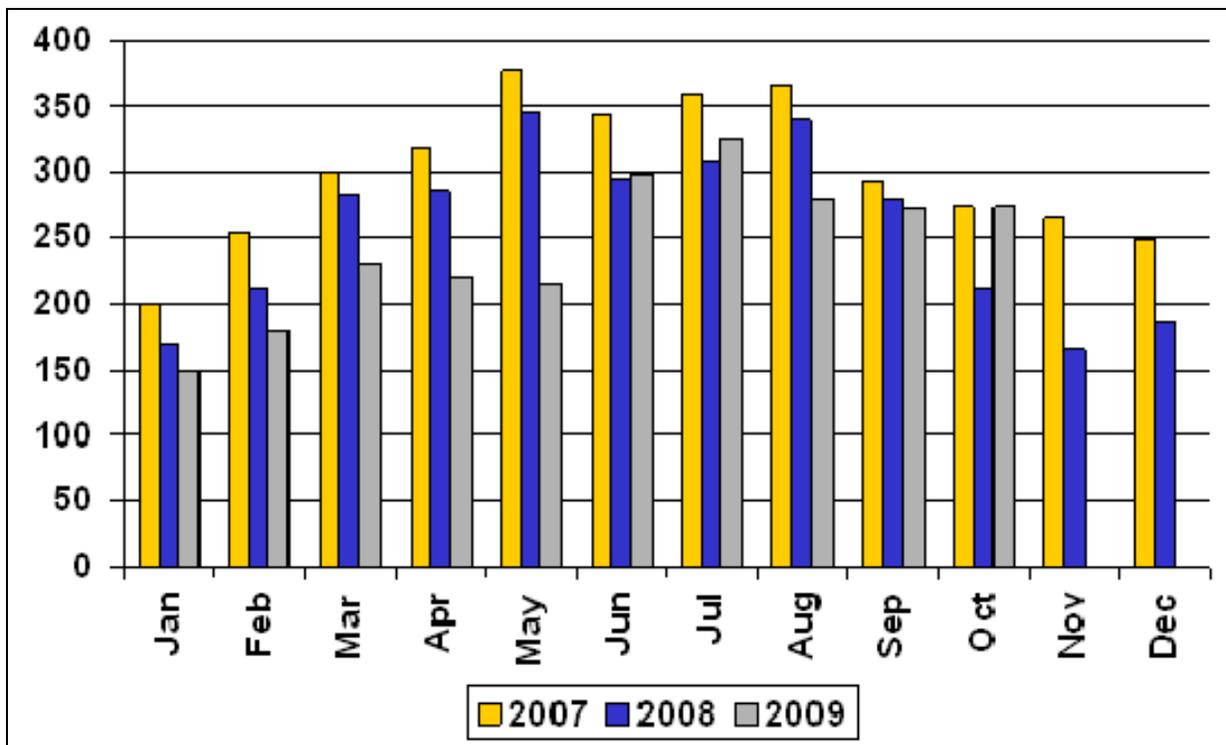


Source: Greater Tyler Association of Realtors and Real Estate Data Center of the Texas A&M University

Chart 4: Number of Housing Sales and Average Sold Price (Jan 2000-Oct 2009), Tyler

Chart 4 on the previous page shows that the average sold price steadily increased between January 2000 through October 2009. The average housing sold price was \$160,800 in 2008. As a comparison the 2000 Census reported the median housing sale price for single-family homes in the city at \$60,500.

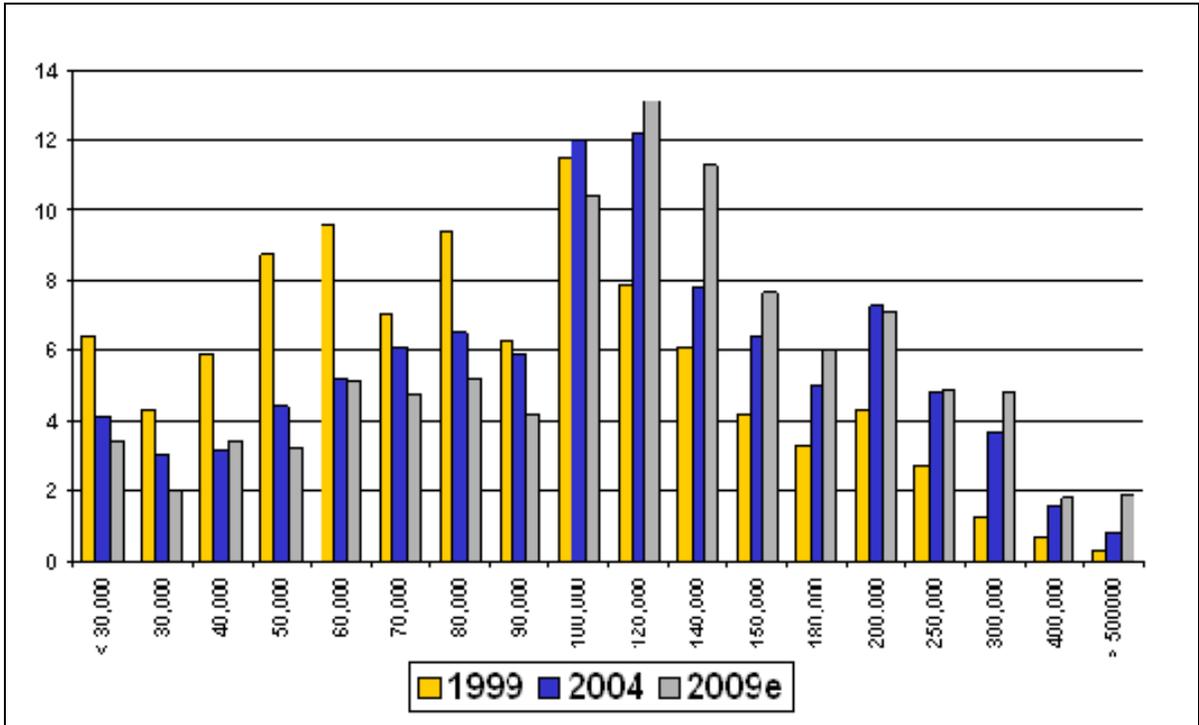
Chart 5, below, shows the number of housing units sold between January 2007 through October 2009 by month. In general, highest portion of home sales in each year occurred during summer. For the months from January through May, the number of housing sales in 2007 was consistently higher than 2008 and 2009 with 2009 having the lowest number of sales. For the months after May the number of sales in 2008 and 2009 are comparable to those in 2007.



Source: Greater Tyler Association of Realtors and Real Estate Data Center of the Texas A&M University

Chart 5: Number of Housing Units Sold by Month (January 2007 - October 2009), Tyler

Chart 6, below, compares the price distribution of housing units sold in Tyler between 1999, 2004, and 2009 (until October). The modal housing price range in 1999 was \$100,000 to \$120,000 with over 11 percent in this range. In 2004 and 2009, the modal housing price range was \$120,000 to \$140,000 with over 12 and 13 percent of housing units sold in this range respectively.

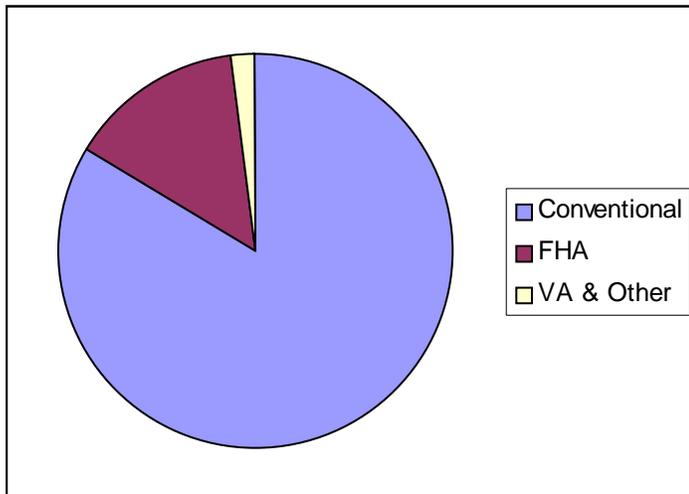


Source: Greater Tyler Association of Realtors and Real Estate Data Center of the Texas A&M University

Chart 6: Percent of Units by Price Housing Units Sold, Tyler

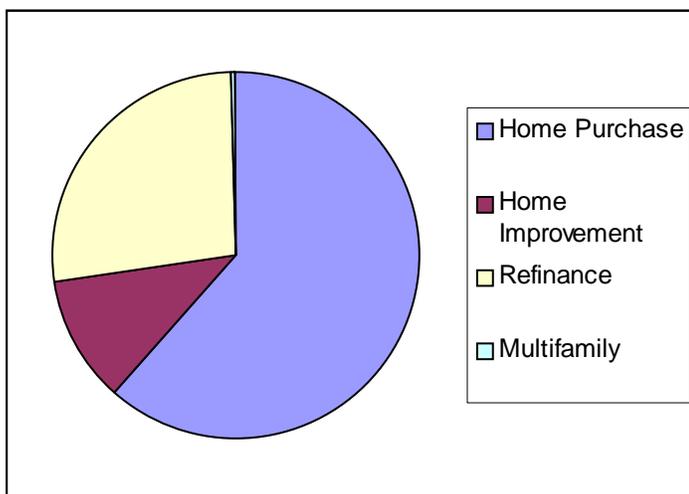
Chart 6 and 7, on the next page, describe the type of home loans originated in the census tracts within the city between 1997 and 2006. Chart 6, on the following page, provides a look at the percentage of loans originated by the loan types: conventional, FHA, and VA. About 83 percent of the homes between 1997 through 2006 were financed through conventional loans and the remaining 17 percent were originated from government insured loans.

Chart 7, below, provides a look at the percentage of loans originated by the loan purpose. This chart shows that about 61 percent of the home loans originated were for home purchase, about 11 percent for home improvement, about 27 percent refinance loans, and less than one percent for multifamily dwellings.



Source: Home Mortgage Disclosure Act data

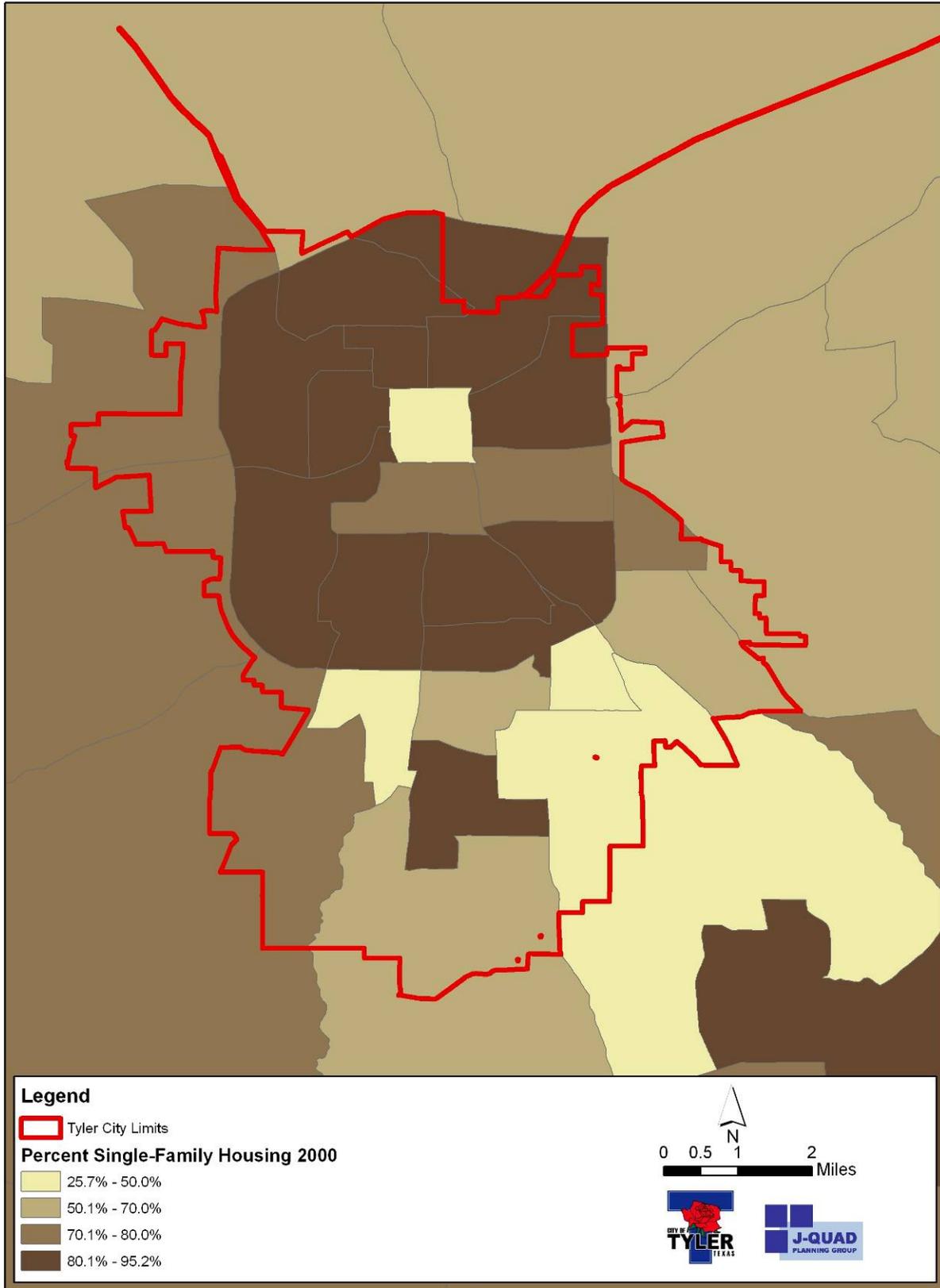
Chart 7: Type of Home Loans Originated, Tyler (1997-2006)



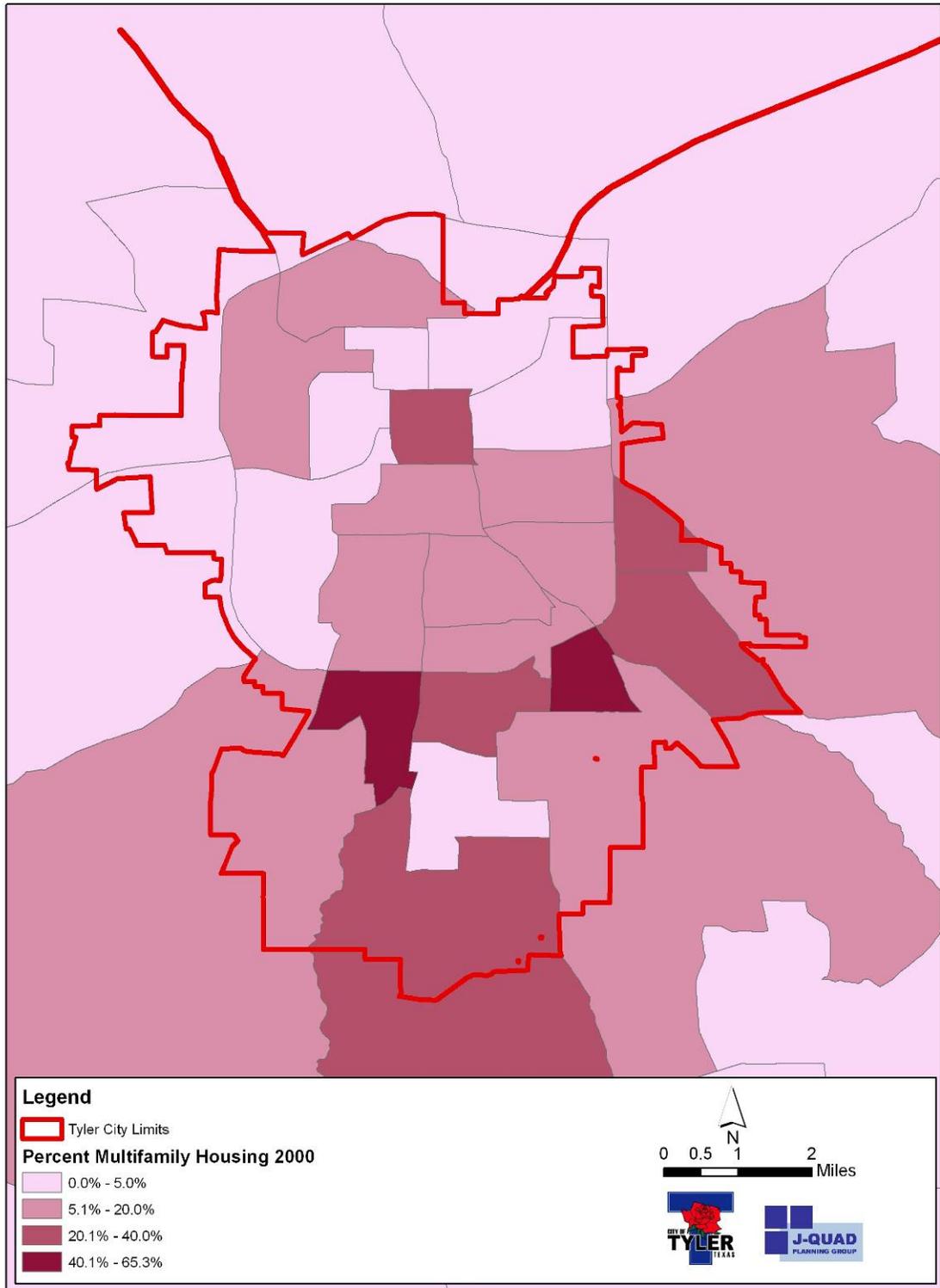
Source: Home Mortgage Disclosure Act data

Chart 8: Type of Home Loans Originated, Tyler (1997-2006)

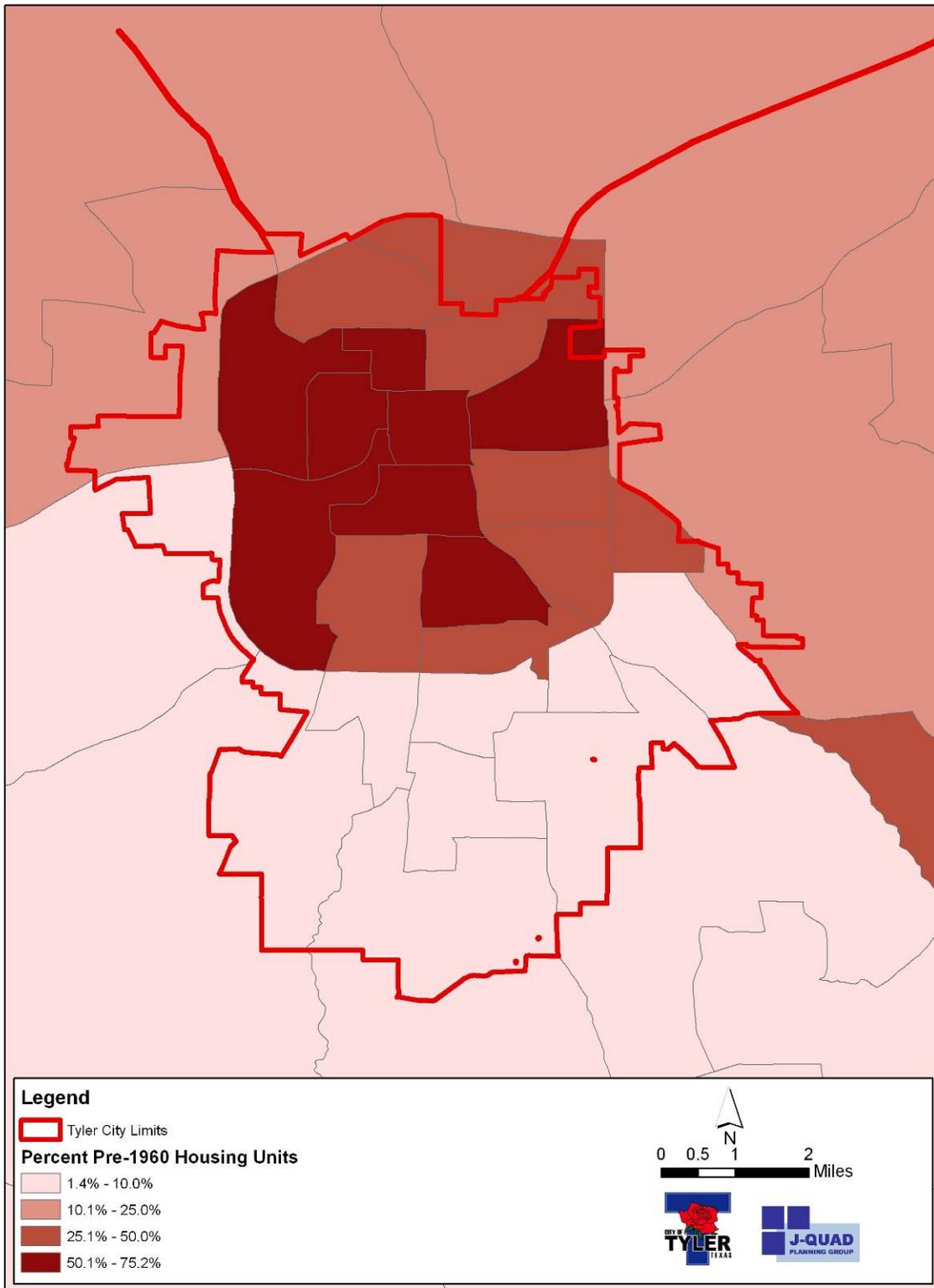
Map 4: Percent Single-Family Housing Units 2000



Map 5: Percent Multifamily Housing Units 2000



Map 6: Percent Pre-1960 Housing Stock



HOMEOWNERSHIP

According to the 2000 U.S. Census, 56.2 percent of Tyler residents owned their home in which they reside; an increase of 4.5 percentage points from 47.2 percent in 1990. Table 9, below, provides a comparison of homeownership rates among the three major ethnic groups in Tyler. The White homeownership rate stood at 61.5 percent according to the 2000 Census. African-American homeowners represented 44.1 percent of all African-American households and the Hispanic rate was at 49.7 percent in 2000. Maps 7 and 8, on pages 23 and 24, provide a graphic representation of African-American and Hispanic homeownership rates by census tract.

	Number	%	White	%	African-American	%	Hispanic	%
Owner-Occupied	18,283	56.2%	13,696	61.5%	3,591	44.1%	1,537	49.7%
Renter-Occupied	14,242	43.8%	8,561	38.50%	4,544	55.9%	1,556	50.3%
Total	32,525	100.0%	22,257	100.0%	8,135	100.0%	3,093	100.0%

Source: 2000 U.S. Census

Table 9: Tenure by Race

Housing affordability is an issue for those looking to become homeowners. Table 10, on the following page, provides examples of the income requirements for mortgage qualifications on homes of various values, based on current market conditions and basic assumptions concerning insurance and utility costs. The calculations were based on a 6.25 percent interest rate and a sliding scale for insurance and utilities, with the assumption that as values increase these expenses will increase as well. Taxes were estimated based on the legal ratio of assessment of 10 percent of the fair market value of property and tax rates of \$1.86794 per \$100 valuation for the Smith County tax assessment. This 2009 tax rate is a sum of the Smith County tax rate at 0.28894, the City of Tyler tax rate at 0.204, and the Tyler ISD tax rate at 1.375 per \$100 valuation. Income

requirements assume that no more than 30 percent of gross income is needed to meet housing expenses.

Table 10 shows that with current interest rates, housing is relatively affordable, given that the housing stock within that price range is available. If interest rates were higher, housing would be less affordable. At a 9.25 percent interest rate, the principal and interest payment (P&I) on a \$100,000 home would increase by approximately \$207 per month, requiring an additional \$8,294 per year in gross income to cover housing expenses. According to the 2006-08 ACS 3-Year estimates, the median household income in the city was \$41,177. This income per year is approximately \$19.80 per hour for a forty-hour workweek, 52 weeks a year for a single wage earner. This income may be sufficient to purchase a house at \$100,000. As a reference, the data provided by the Greater Tyler Association of Realtors shows that the average housing sales price in the city was 160,800 in 2008.

	Monthly P&I	Monthly Tax	Monthly Insurance	Monthly Utilities	Monthly Total	Yearly Income Requirements
\$60,000	\$369	\$93	\$90	\$100	\$652	\$26,096
\$80,000	\$493	\$125	\$100	\$120	\$838	\$33,501
\$100,000	\$616	\$156	\$110	\$140	\$1,022	\$40,866
\$120,000	\$739	\$187	\$120	\$160	\$1,206	\$48,232
\$140,000	\$862	\$218	\$130	\$180	\$1,390	\$55,597
\$160,000	\$985	\$249	\$140	\$200	\$1,574	\$62,962

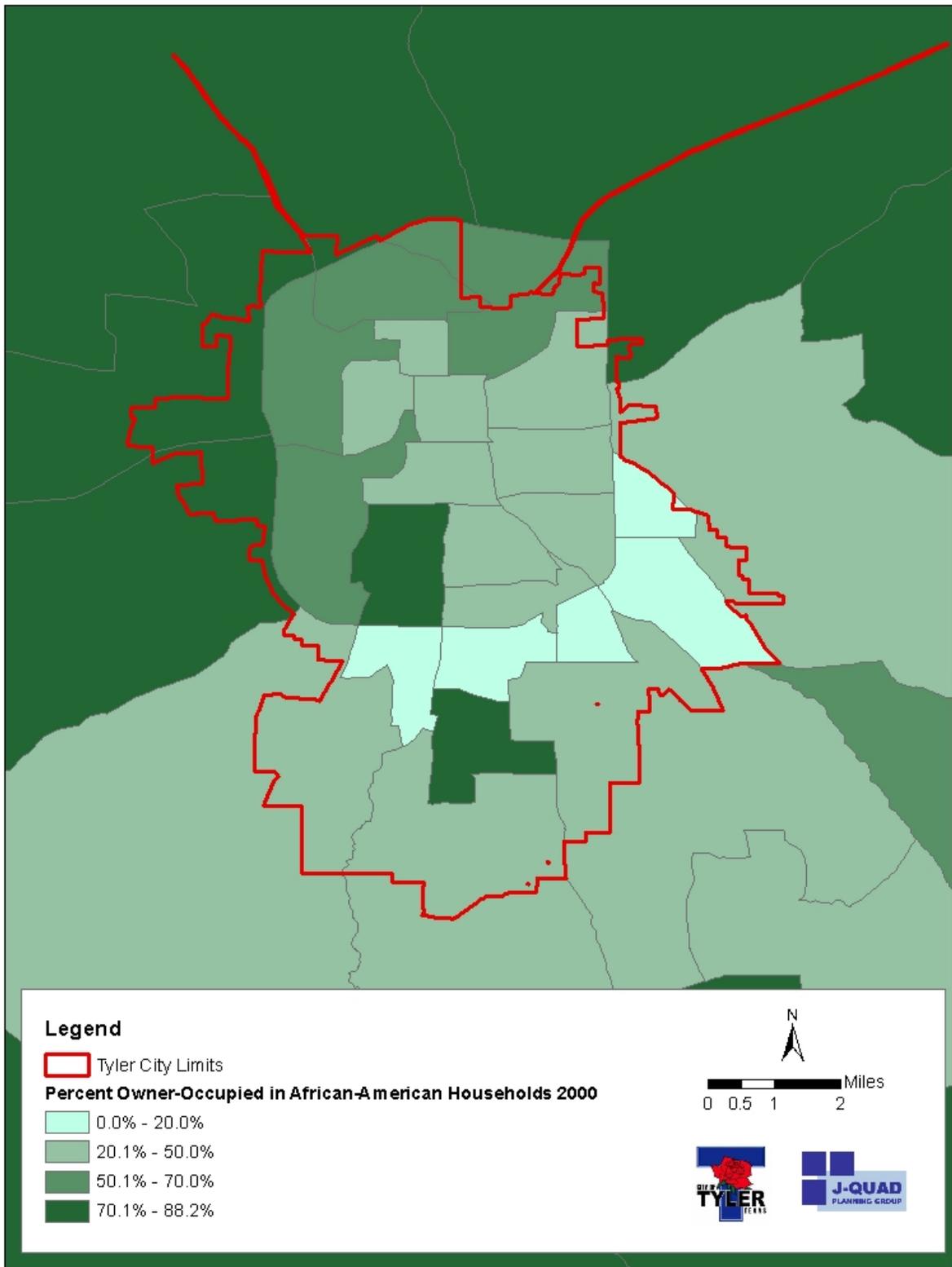
Table 10: Income Requirements for Various Home Values

Map 9, on page 25, shows the median housing value by census tract in 2000. Maps 10 and 11, presented on pages 26 and 27, show the percentage of the housing stock owner occupied for all races and the percentage of homeowners paying more than 30 percent of their household income on housing expenses, typically an indicator of problems with housing affordability.

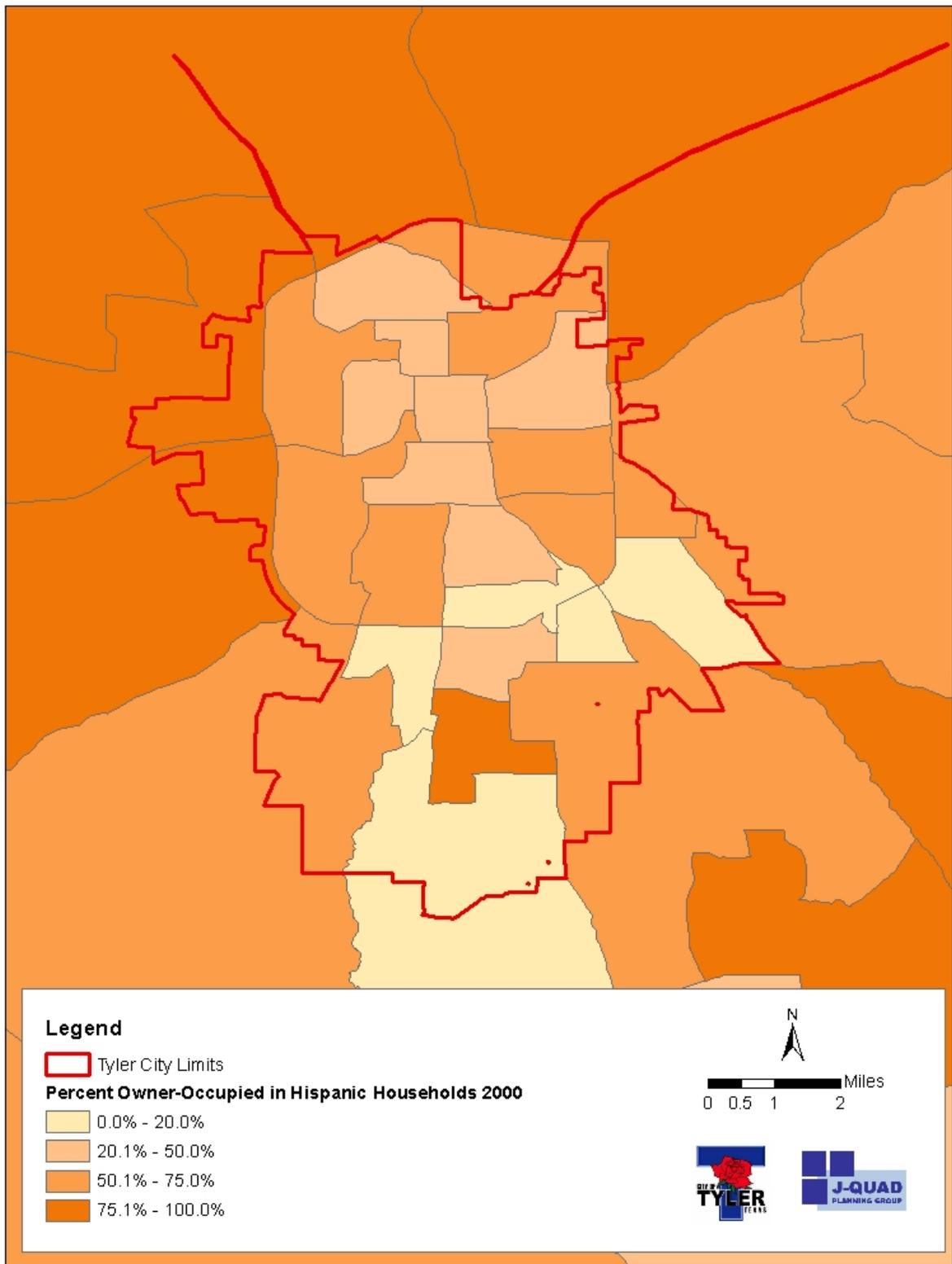
FORECLOSURE

According to realtytrac.com, there were 266 bank-owned properties in Tyler in November 2009, which represents one in 179,746 units in Tyler. In comparison Smith County had 426 foreclosed homes, which represents 1 in every 33,029 homes overall. With foreclosed units being sold at a discount to move them out of bank ownership, the glut of these homes on the market has a depressing effect on market price. But this rate of foreclosures is very low compared to various other states.

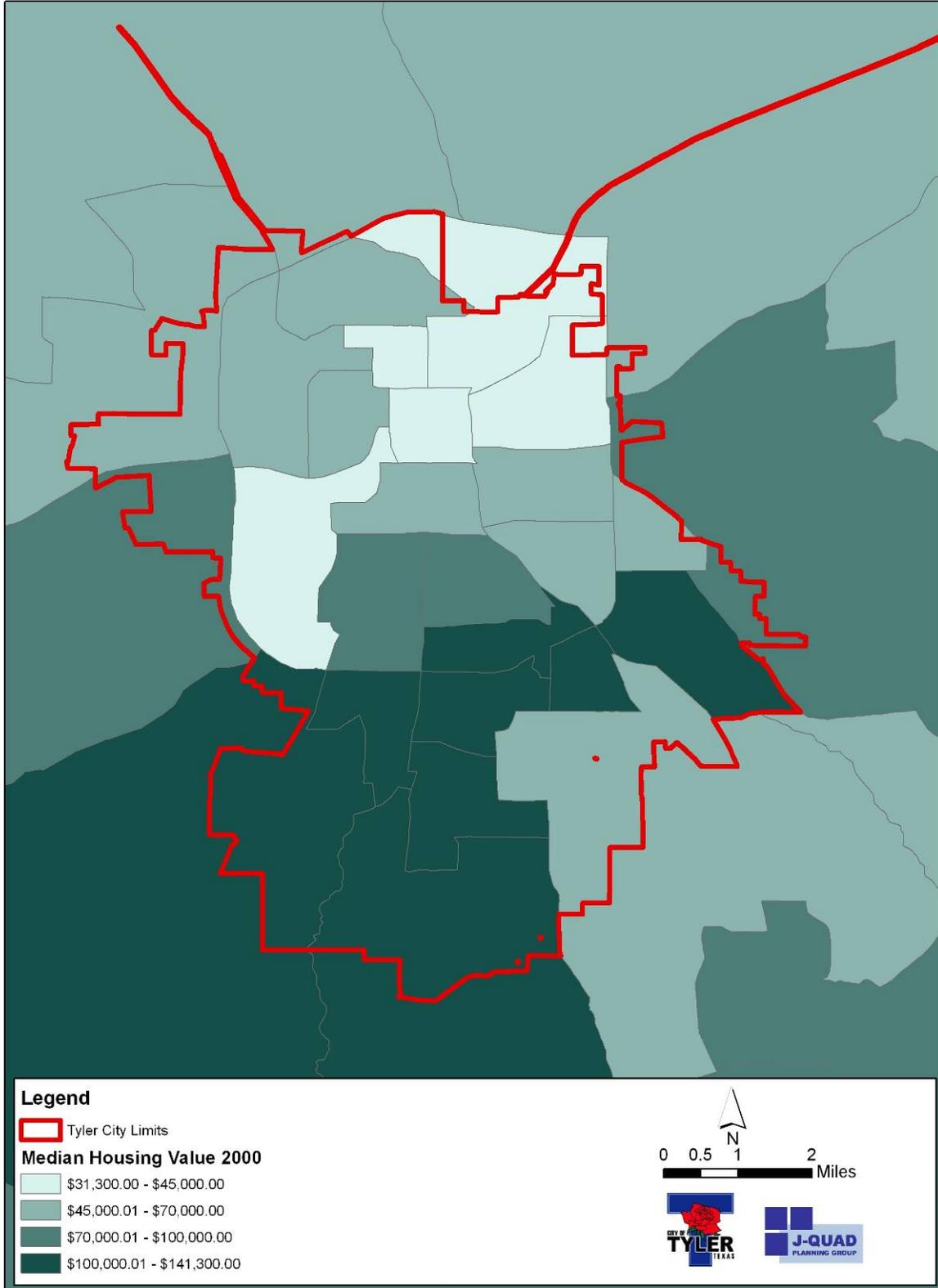
Map 7: Percent Owner-Occupied Households in African-American Households, 2000



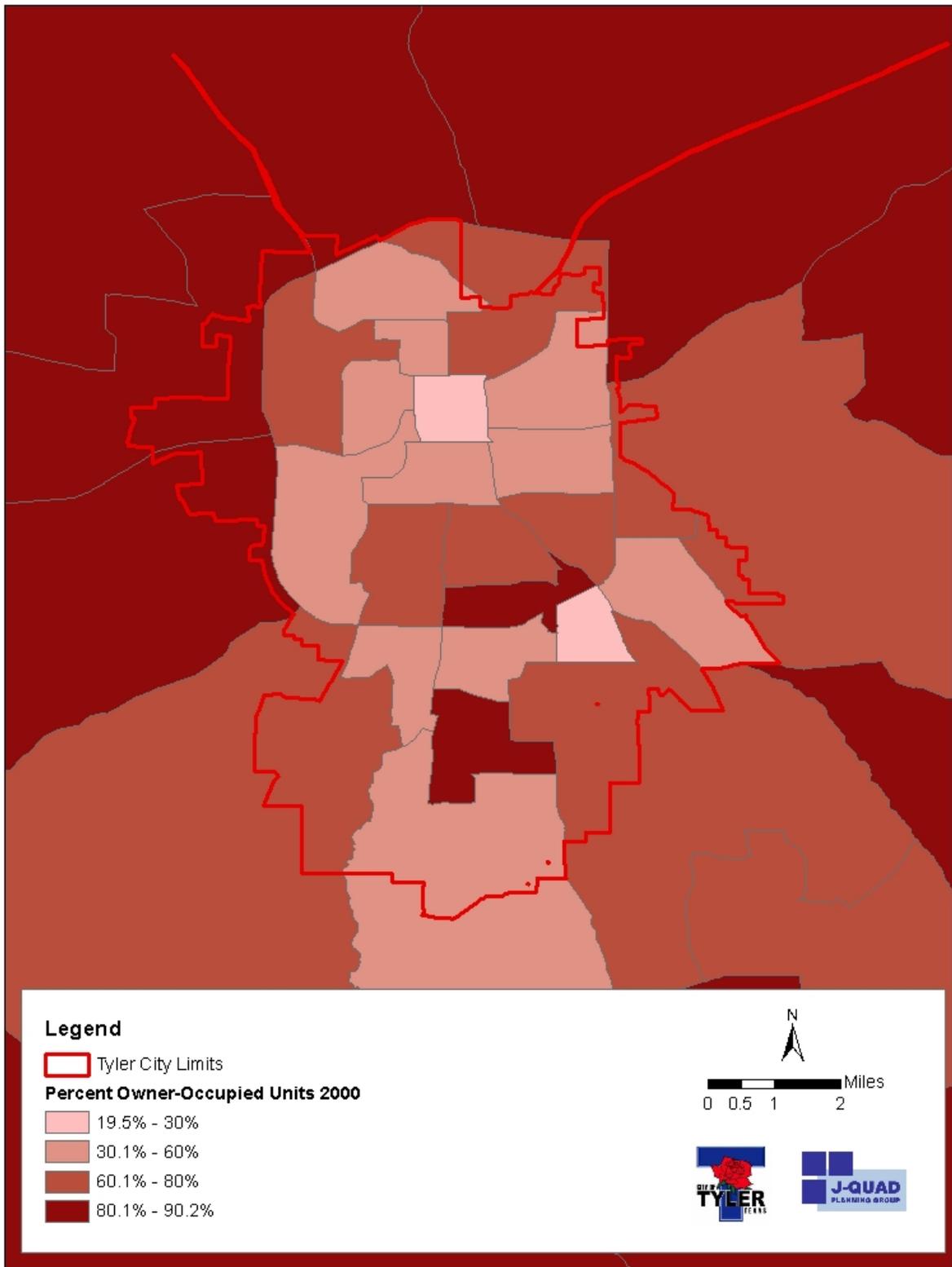
Map 8: Percent Owner-Occupied Households in Hispanic Households, 2000



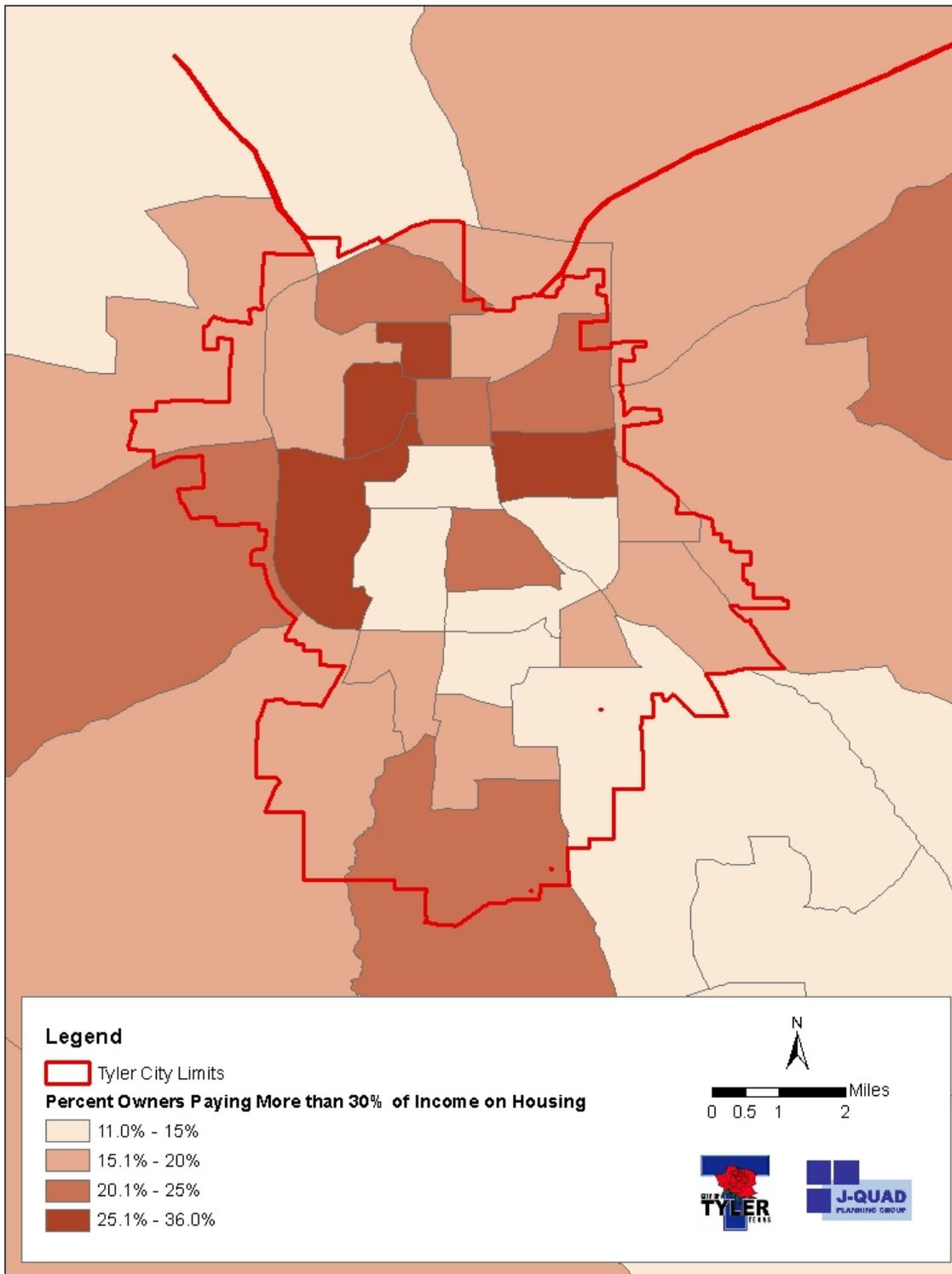
Map 9: Median Housing Value 2000



Map 10: Percent Owner-Occupied Households, 2000



Map 11: Percent Owners Paying More than 30 Percent of Household Income on Housing Expenses , 2000



MULTIFAMILY HOUSING SUPPLY

According to the Census data, multifamily permits were issued for 638 multifamily housing units (five or more units) in 103 buildings between 2001 and 2008. This figure represents 8.5 percent of the stock of multifamily housing units reported in the 2006-08 ACS 3-year estimates at 7,485 multifamily housing units in Tyler.

RENTAL HOUSING

According to the 2006-08 ACS 3-Year estimates, 34.7 percent of rental housing in Tyler was single-family housing and 48.0 percent was multifamily housing. Table 11, to the right, provides the distribution of rental units by the number of units in the structure during the three year period. Single-family homes contained 20.3 percent of the rental housing.

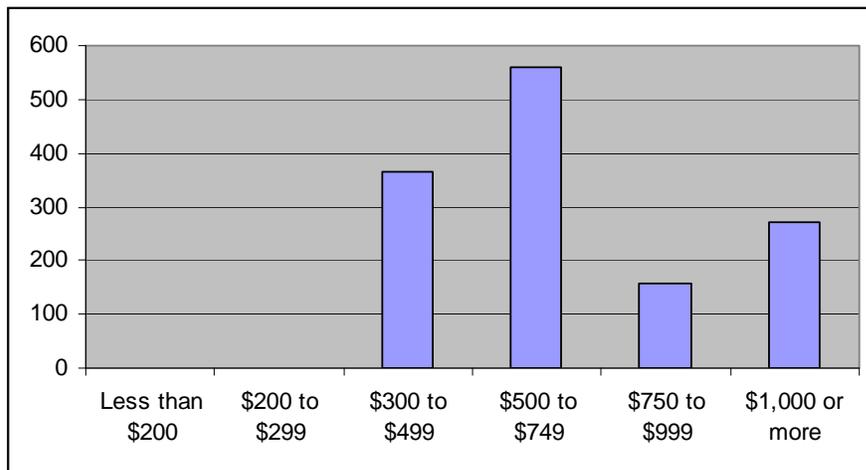
Units in Structure	Number	%
1, detached	3,866	27.9%
1, attached	942	6.8%
2	883	6.4%
3 or 4	1,519	11.0%
5 to 9	2,580	18.6%
10 to 19	1,827	13.2%
20 to 49	674	4.9%
50 or more	1,353	9.8%
Mobile home	157	1.1%
Boat, RV, van, etc.	52	0.4%
Total	13,853	100.0%

Source: 2006-08 ACS 3-Year Estimates

DEMAND FOR RENTAL HOUSING

Table 11: Units in Structure,

According to the 2006-08 ACS 3-Year estimates, Tyler has 269 vacant units for sale and 1,086 vacant units for rent (all housing types). Chart 9, on the next page, shows the number of vacant rental units by rent range during the period. Of the 1,373 units available for rent during the 3-year period, 41.4 percent were in the \$500 to 749 rent range, 26.8 percent were the \$300 to \$499 rent range. According to the ACS estimates, the median gross rent for the city was \$749 between 2006 and 2008.



Source: 2006-08 ACS 3-Year Estimates

Chart 9: Number of Units by Rent Range for Vacant Units for Rent in Tyler

RENTAL AFFORDABILITY

According to the 2006-08 ACS 3-Year estimates, 50.8 percent of renters in Tyler were paying more than 30 percent of their household income on gross rent. Those paying more than 30 percent of their income are considered “cost burdened” by the U.S. Department of Housing and Urban Development (HUD).

Table 12, on the following page, provides a look at gross rent by number of bedrooms in Tyler, according to 2000 U.S Census. Table 12 shows that for studio and single-bed rental units, the modal category was \$500 to \$749 with 37.0 percent and 57.9 percent of units in those categories respectively. For two-bedroom units, modal rent was \$750 to \$999 with 43.6 percent of units in the category. For three or more bedroom units, modal rent was \$1,000 or more with 40.9 percent of units in the category. Map 12, on page 31, provides a look at the geographic distribution of rents. Map 13, on page 32, shows the distribution of renter occupied in 2000.

	No bedroom		1 bedroom		2 bedrooms		3 or more bedrooms	
	Number	%	Number	%	Number	%	Number	%
With cash rent:	419		4,191		5,527		3,306	
Less than \$200	0	0.0%	14	0.3%	18	0.3%	88	2.5%
\$200 to \$299	0	0.0%	106	2.5%	112	2.0%	107	3.0%
\$300 to \$499	97	23.2%	546	12.9%	459	8.1%	206	5.9%
\$500 to \$749	155	37.0%	2,445	57.9%	1,829	32.1%	558	15.9%
\$750 to \$999	71	16.9%	794	18.8%	2,487	43.6%	911	25.9%
\$1,000 or more	96	22.9%	286	6.8%	622	10.9%	1,436	40.9%
No cash rent	0	0.0%	33	0.8%	172	3.0%	205	5.8%
Total	419	100.0%	4,224	100.0%	5,699	100.0%	3,511	100.0%

Source: 2006-08 ACS 3-Year Estimates

Table 12: Number of Bedrooms by Gross Rent

AGE OF RENTAL HOUSING

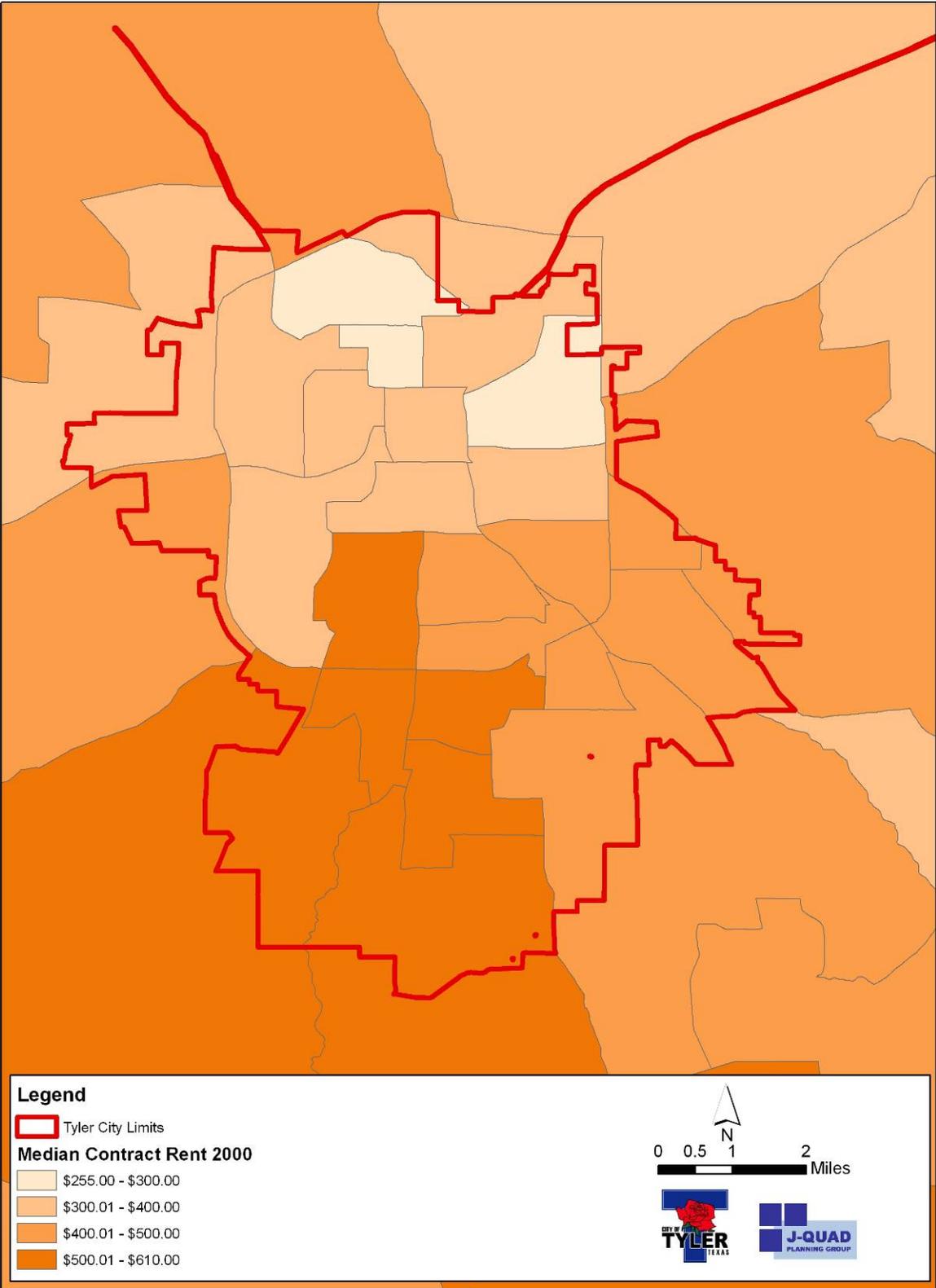
Table 13, below, compares the age of rental housing to the age of owner-occupied housing. The data show that the age of the housing stock tends to be older for owner-occupied housing, with the largest group in the 1980s for rental housing and in the 1950s for owner-occupied.

Year Built	Owner	%	Rental	%
Built 2005 or later	1,159	6.0%	348	2.5%
Built 2000 to 2004	1,071	5.6%	791	5.7%
Built 1990 to 1999	1,937	10.0%	1,385	10.0%
Built 1980 to 1989	2,767	14.4%	3,756	27.1%
Built 1970 to 1979	2,909	15.1%	3,038	21.9%
Built 1960 to 1969	2,854	14.8%	1,233	8.9%
Built 1950 to 1959	3,558	18.5%	1,677	12.1%
Built 1940 to 1949	1,704	8.8%	938	6.8%
Built 1939 or earlier	1,319	6.8%	687	5.0%
Total	19,278	100.0%	13,853	100.0%

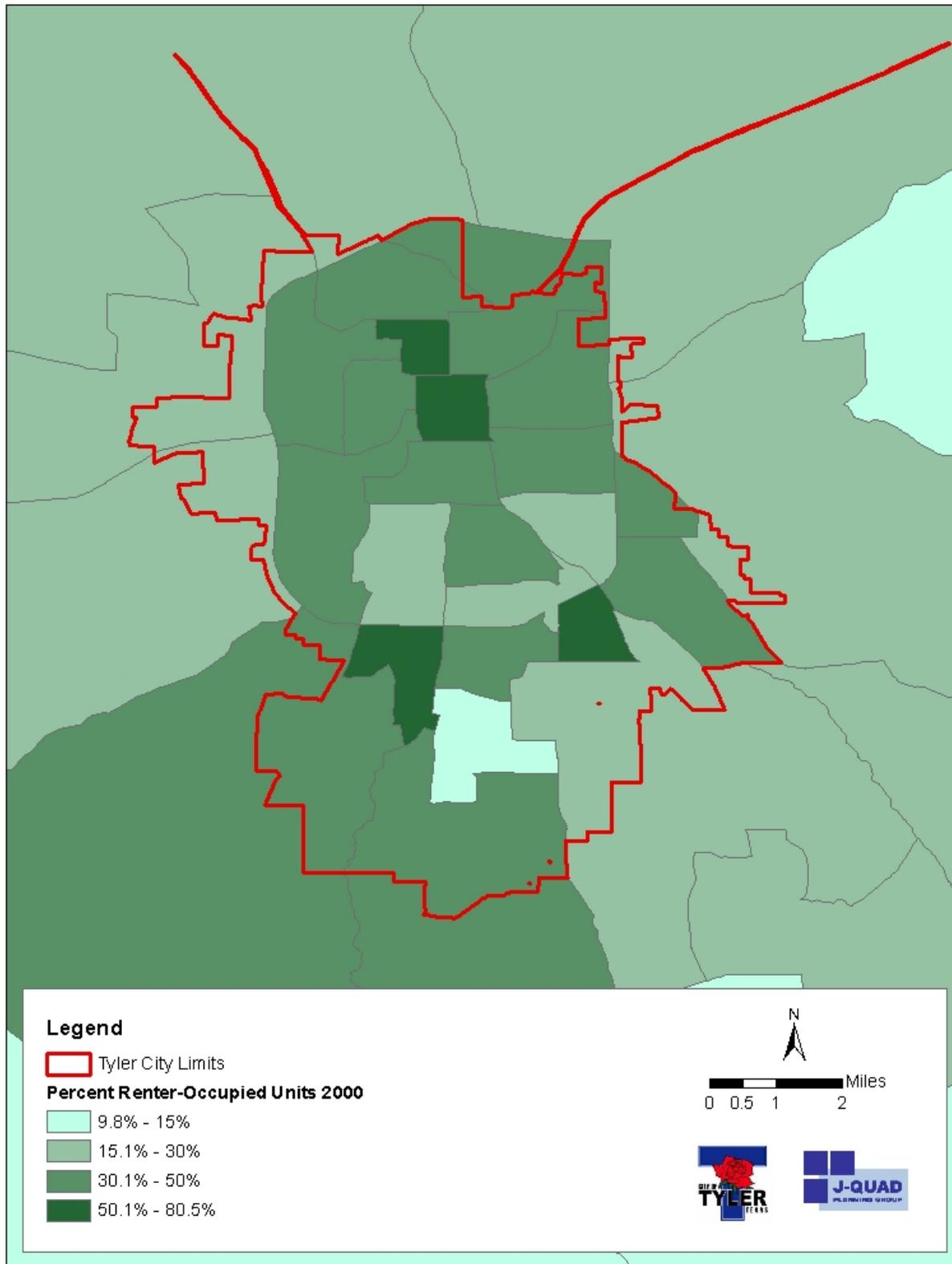
Source: 2006-08 ACS 3-Year Estimates

Table 13: Age of Rental and Owner-Occupied Housing

Map 12: Median Contract Rent 2000



Map 13: Percent Renter Occupied Units in 2000



CDBG ELIGIBLE CENSUS TRACTS

Income guidelines associated with the Community Development Block Grant and other federal housing programs specify that benefits be directed at households or communities where incomes are less than 80 percent of the household median, or \$27,330 in the case of Tyler. As a reference, the median household income for Tyler was \$34,163 in 2000. Map 14, on page 35, presents the median household income data by census tract, broken down by typical eligibility requirements found in federal housing grant regulations: 0 to 30 percent MHI, 31 to 50 percent MHI, 51 to 80 percent MHI, 81 to 100 percent MHI, and greater than 100 percent MHI. These data are aggregated further on Map 15, on page 36, identifying those census blocks eligible for CDBG area benefit, where 50 percent of the residents earn less than 80 percent of the median household income. The green census block groups on Map 15 indicate those areas eligible for CDBG funding according to the 2000 U.S. Census.

PUBLIC AND ASSISTED HOUSING

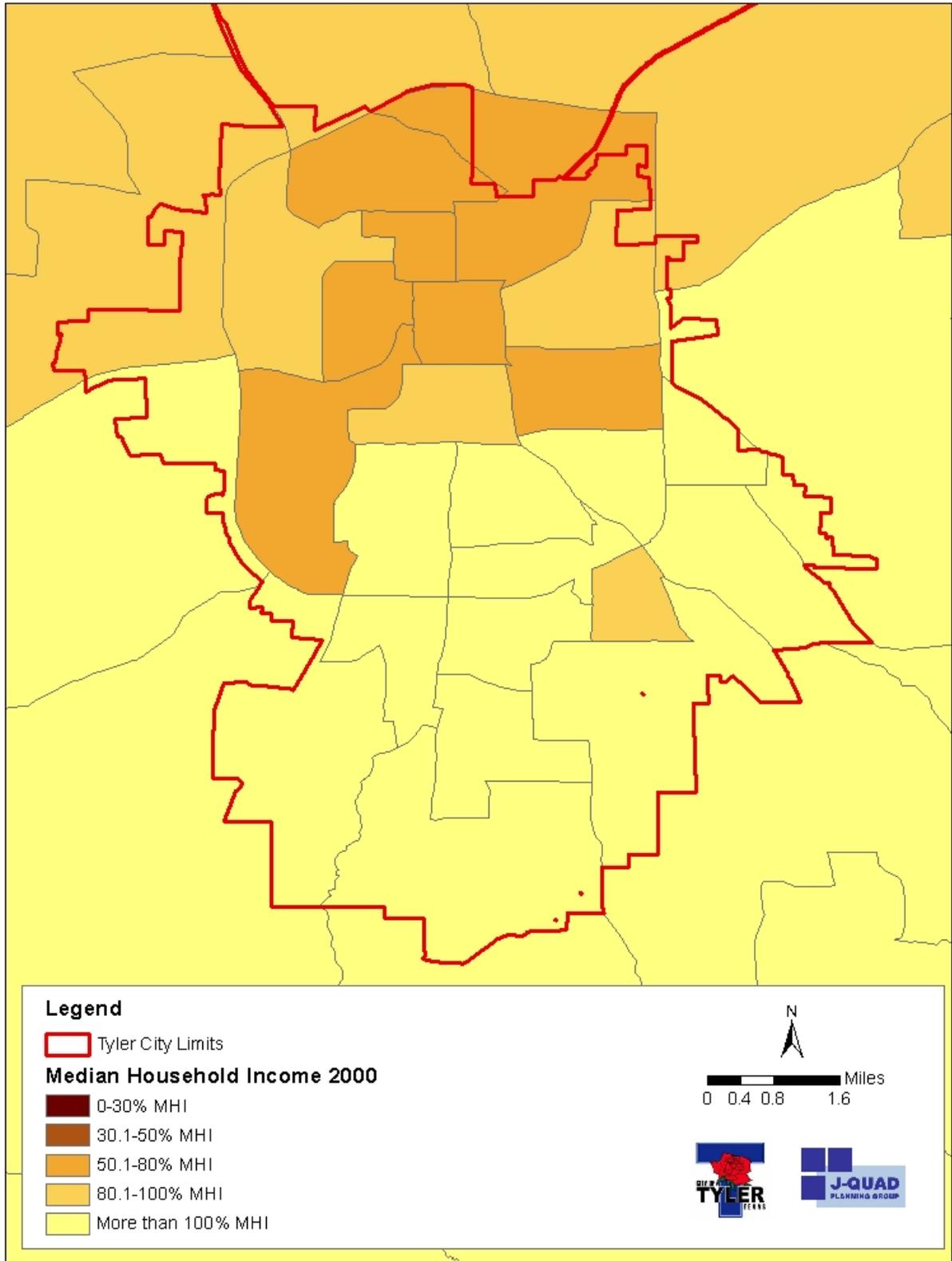
There are no public housing units in Tyler. The City of Tyler participates in the Section 8 Housing Program. The City's Housing Choice Voucher Waiting List was closed beginning June 30, 2009. Low-Income Housing Tax Credit Program is administered through Texas Department of Housing and Community Affairs (TDHCA), and Tyler has 796 units of LIHTC housing. Affordable Housing Disposition Program (AHDP) is administered by TDHCA and Tyler has 248 assisted housing units available through this program. Through the Section 202 program, 133 assisted housing units are available for elderly population earning less than 80 percent of median income. Other assisted units are made available through HOME Program and in partnership with non-profit housing organizations. Table 14, on the following page, provides an inventory of various types of assisted housing in Tyler by Program and target population.

Organization	Type of Program or Funding	Target Population	Total Units
Villas of Pine Ridge	LIHTC	<50-60% median income	120
Parkview Gardens Townhomes	LIHTC	<50-60% median income	36
Pine Creek Townhomes	LIHTC	<50-60% median income	120
The Park at Shiloh	LIHTC	<50-60% median income	176
Town Parc at Tyler	LIHTC	<50-60% median income	96
Southwest Pines	LIHTC	<50-60% median income	248
Total LIHTC			796
Liberty Arms	Section 8 Project Based	<80% median income	100
Grand Manor	Section 8 Project Based	<80% median income	120
Tyler Square Apartments	Section 8 Project Based and LIHTC	<80% median income	160
City of Tyler Section 8 Project Based			380
City of Tyler Section 8 Tenant Based Vouchers	Section 8 Tenant Based	<50% median income	908
Total Section 8 Tenant Based			908
Stonecreek Apartments	Affordable Housing Disposition Program	<80% median income	248
Total AHDP			248
Tyler Community Homes	HOME Program/CDBG Rehab	<80% median income	46
Total HOME			46
William Booth Garden Apartments	Section 202 for Elderly	<80% median income	133
Total Section 202 for Elderly			133
Habitat of Humanity	Non-Profit Housing Organization	Low-Income Homebuyers	62
Tyler Community Homes	Non-Profit Housing Organization	Low-Income Renters	Included above
Total Non-Profit Housing Organization			62
Total-Other Assisted Housing			2,573

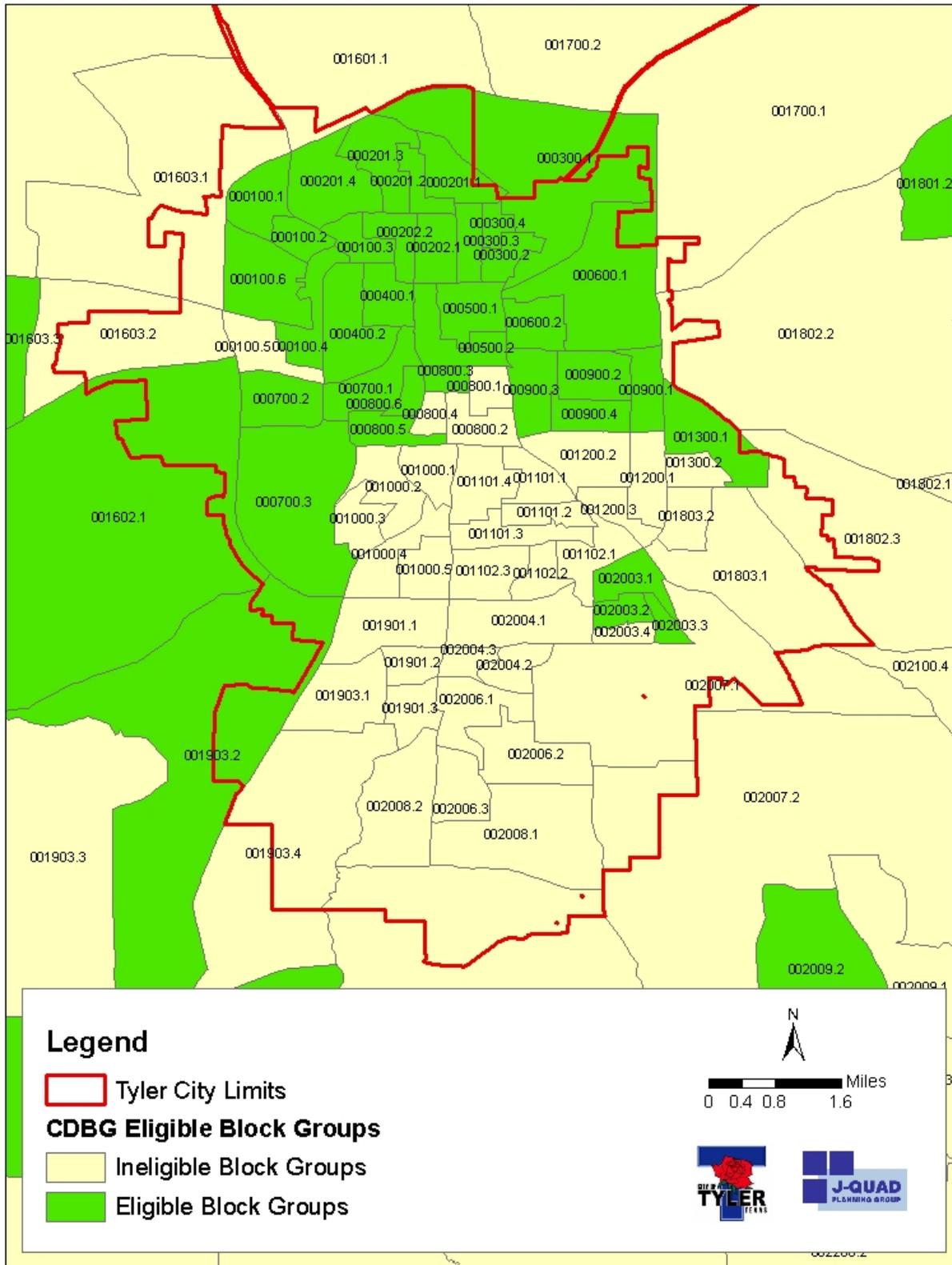
Source: City of Tyler

Table 14: Assisted Housing

Map 14: Median Household Income, 2000



Map 15: CDBG Eligible Block Groups



HOUSING NEEDS ASSESSMENT

This portion of the Consolidated Plan describes the estimated housing needs projected for the ensuing five-year period. The housing data and the analysis included in the section utilize Comprehensive Housing Affordability Strategy (CHAS) data, ACS 2006-08 3-Year estimates, 2000 US Census data, the Consolidated Plan for the Fiscal Year 2005 through 2009, and other sources.

The housing needs assessment gauges areas in the housing market that are not meeting the needs of the community. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household’s income needed to cover housing expenses (rent or mortgage payment plus utilities). Over 30 percent of a household’s income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing is being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just themselves. While that is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$30,000 major rehabilitation project.

Physical housing problems included in this section refer to 2000 Census data concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

Overcrowding

HUD defines overcrowding as more than one person per room. Table 15, to the right, provides a comparison between owner-occupied and rental housing overcrowding by this definition. In Tyler, owner-occupied housing was slightly more overcrowded than rental housing, with over 4.4 percent of owner-occupied housing fits the definition, while 3.5 percent of rental households fall in the range. According to the 2006-08 3-Year ACS estimates, the average household size was 2.5 for rental housing and 2.8 for owner-occupied housing.

Occupants Per Room	Number	%
Owner occupied:		
0.50 or less	14,535	75.4%
0.51 to 1.00	3,894	20.2%
1.01 to 1.50	793	4.1%
1.51 to 2.00	56	0.3%
2.01 or more	0	0.0%
Owner Occupied Total	19,278	100.0%
Renter occupied:		
0.50 or less	8,622	62.2%
0.51 to 1.00	4,744	34.2%
1.01 to 1.50	337	2.4%
1.51 to 2.00	128	0.9%
2.01 or more	22	0.2%
Renter occupied Total	13,853	100.0%

Source: 2006-08 ACSn3-Year Estimates

Table 15: Occupants per Room

Table 16, on the following page, provides the details on overcrowding by ethnicity. Hispanic and African-American households have higher levels of overcrowding compared to White households. Over 21 percent of Hispanic households were overcrowded between 2006 and 2008, compared to 3.7 percent of African-

American households, and one percent of White households. Map 16, on page 40, provides a look at the geographic dispersion of overcrowded households in Tyler.

	Total	1.00 or less Occupants Per room	1.01 or more occupants Per room	Percent of Total Overcrowded
Race				
White	20,542	20,346	196	1.0%
African-American	7,852	7,559	293	3.7%
Hispanic	4,008	3,161	847	21.1%

Source: 2006-08 ACSn3-Year Estimates

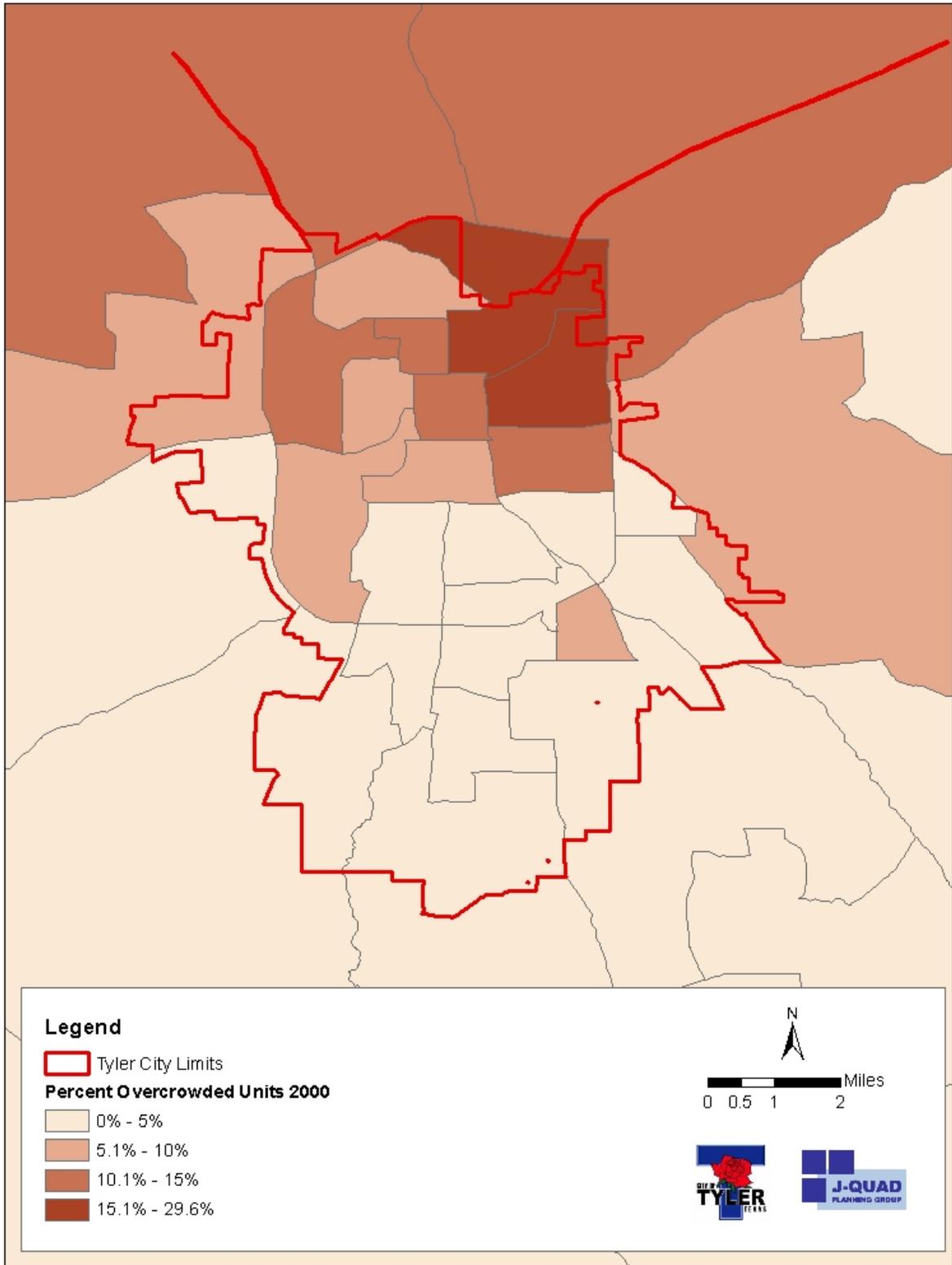
Table 16: Occupants per Room (Overcrowding) by Race

Cost Burden

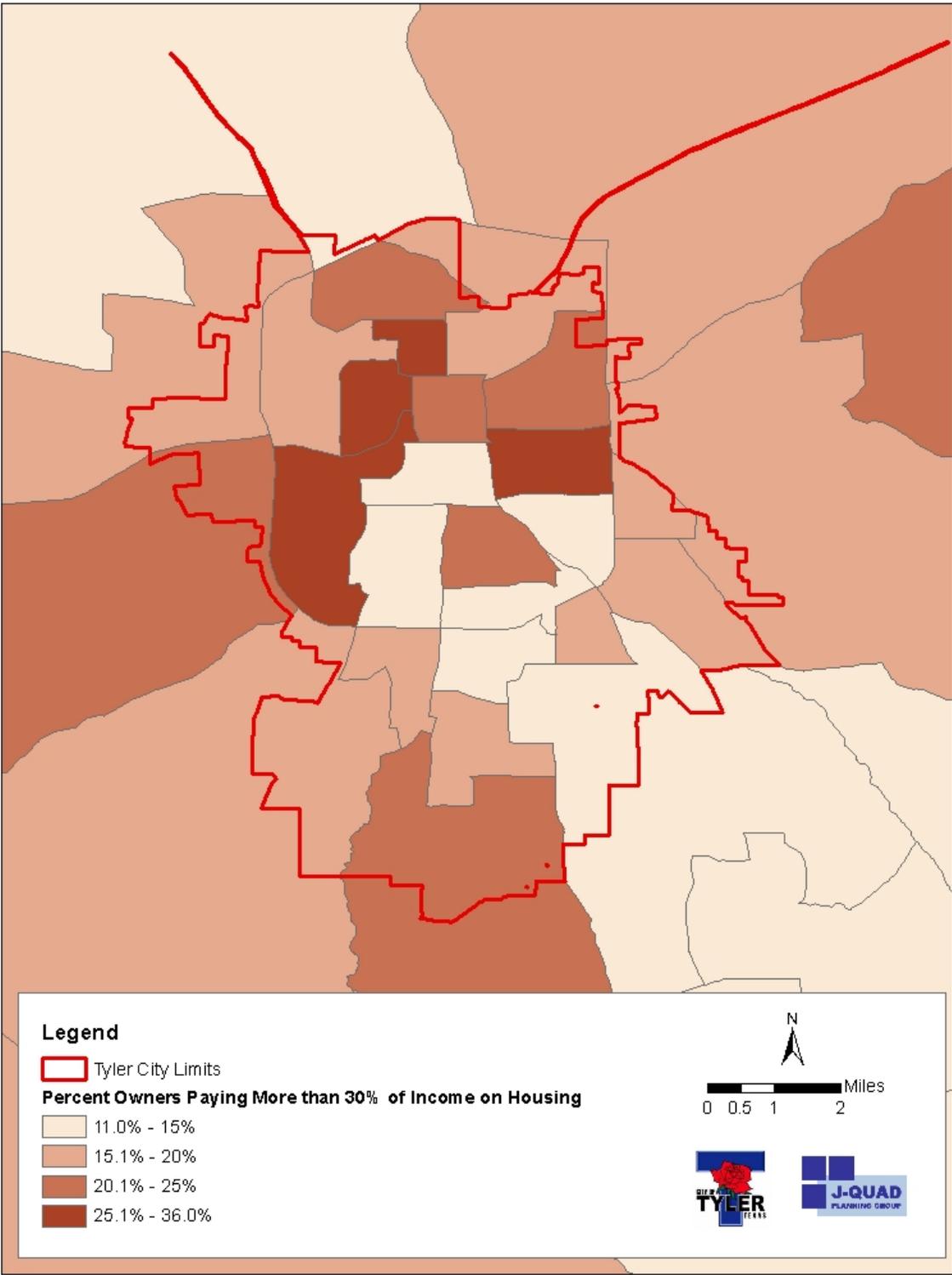
A significant indicator of housing affordability is the percentage of households paying more than 30 percent of household income by census tract. Citywide, 50.8 percent of renter-households paid more than 30 percent of their household income on housing expenses and of that group 57.4 percent renter households pay more than 50 percent of their income between 2006 and 2008. About 24 percent of owner-occupied households were cost burdened during the same period. Maps 17 and 18, on pages 41 and 42, provide an illustration of these variables.

According to the 2006-08 ACS 3-Year estimates, over 85 percent of renter-households earning less than \$10,000 per year paid more than 30 percent of their income on housing. In the next income group up, \$10,000 to \$19,999 per year, just 84 percent of renters paid more than 30 percent of their income on housing expenses. In the next income category, \$20,000 to \$34,999 per year, over 53 percent of households paid a high percentage of their income for housing expenses. It is only in the upper income levels (household incomes over \$100,000) that no households exceed the 30 percent level in housing expenses. Cost burden is further examined in the CHAS tables, starting on page 48.

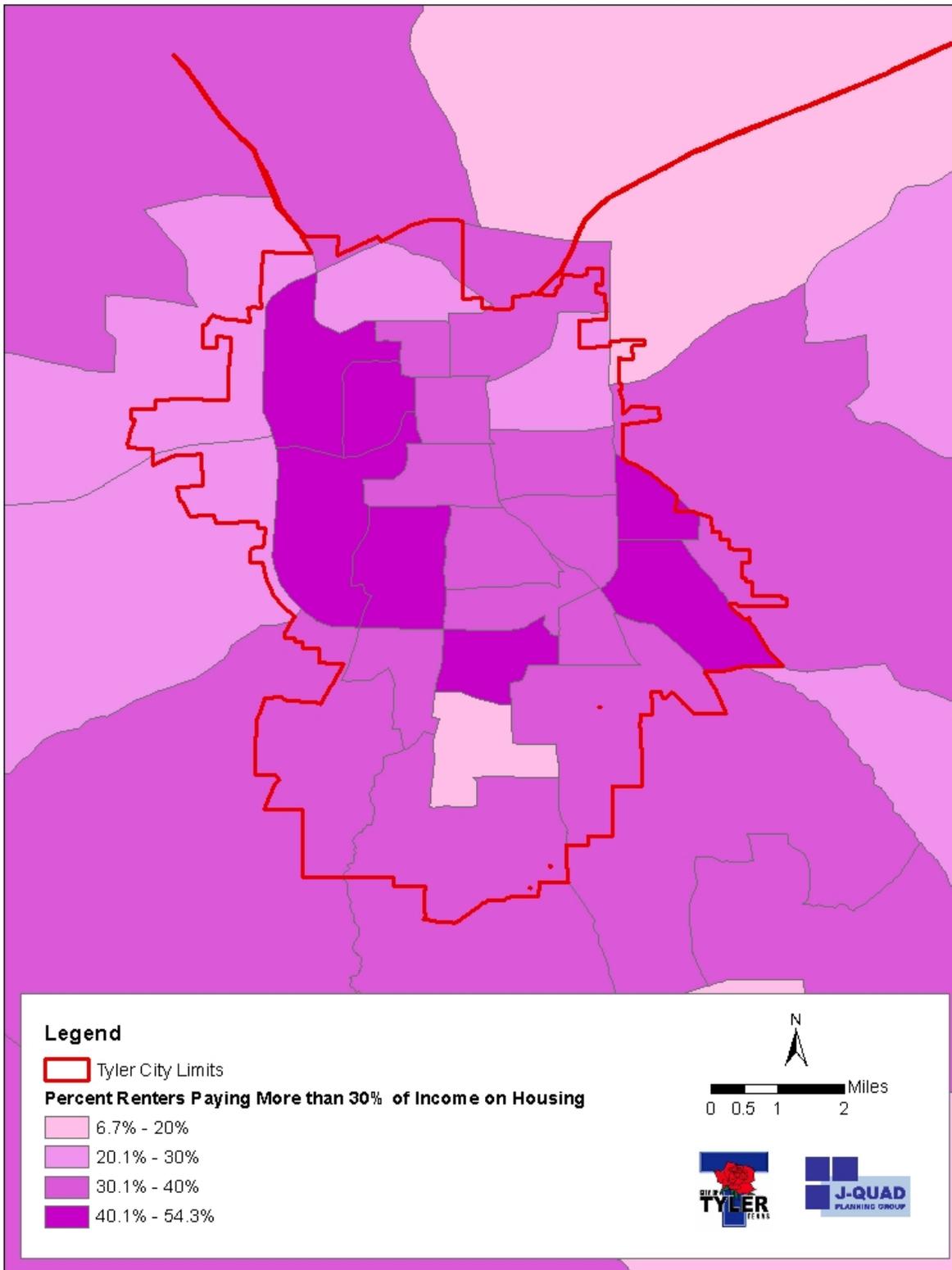
Map 16: Overcrowding, 2000



Map 17: Percent Owners Paying More than 30 Percent of Household Income on Housing Expenses , 2000



Map 18: Percent Renters Paying More than 30 Percent of Household Income on Housing Expenses , 2000



HOUSING DATA – FAMILY NEEDS

The following section of the housing needs assessment summarizes the available data on the current need for:

- Housing assistance for low, moderate and middle income households;
- Supportive housing for persons with special needs.

This assessment also considers the housing needs of persons living with disabilities, mental illness, and their families.

Housing Needs of Low, Moderate and Middle Income Households

Affordable housing is defined as gross housing costs (rent or mortgage payment plus utilities) totaling no more than 30 percent of a household’s gross income. A household paying more than 30 percent of their total income towards their rent or mortgage is considered to be cost burdened. A household paying more than 50 percent of their income towards their rent or mortgage is considered to be severely cost burdened. The following discussion analyzes the housing problems and assistance needs of households by various income groups. For purposes of the discussion below, a household with a housing problem is described as:

Occupying a housing unit that meets the U.S. Census definition of having a physical defect (lacking complete kitchen or bathroom); or paying more than 30 percent of their income on housing expenses.

Table 17, to the right, presents a comparison of households with 30 percent and 50 percent cost burdens among renters by ethnicity, which are calculated from 2000 Census data. Among owner households,

Race	Owner		Renter	
	% Cost Burden> 30%	% Cost Burden> 50%	% Cost Burden> 30%	% Cost Burden> 50%
White Non-Hispanic	17.0%	6.4%	37.8%	20.1%
African-American	25.8%	10.0%	39.4%	21.0%
Hispanic	24.1%	7.6%	35.9%	14.7%

Source: 2000 Census

Table 17: Percentage of Cost Burden by Race

about 26 percent African-American households, over 24 Hispanic households and 17 percent of White Non-Hispanic households had a cost burden of more than 30 percent. Also, 10 percent of African-American households, about eight percent Hispanic households and over six percent of White households had a cost burden of more than 50 percent. Among renter households, over 39 percent African-American households, about 36 Hispanic households and about 38 percent of White Non-Hispanic households had a cost burden of more than 30 percent. Also, 21 percent of African-American households, about 15 percent Hispanic households and over 20 percent of White households had a cost burden of more than 50 percent.

Very Low-Income Households

The "Very Low Income" designation applies to those households whose incomes are at or below 50 percent of the adjusted family median income. Table 19, on page 49, indicates that 6,801 households of the 8,809 very low-income households in Tyler had a housing problem in 2000. More than 6,390 households are paid more than 30 percent of their income for housing. Among them 4,233 were renters and 2,161 were homeowners. Cost burdened low-income households can be further identified by household type: elderly, small family, large family, and all others. Of the 4,233 cost burdened very low-income renters, 874 were elderly households, 1,459 were small families, 392 were large families, and the remaining 1,507 households were in the "other" category.

Disproportionate Need, Very Low-Income

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in

housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Comparing Table 19A and Table 22 it can be noted that 100 percent of Hispanic Elderly households within the Very Low-Income group (0 to 30 % MFI) category had housing problems compared to 76.6 for the for the population as a whole. In the same income group, 93.2 percent of Family households, 92.1 of Total Renters, 89.7 percent of Elderly Owners, and 87.3 of Total Households had housing problems compared to 82.9 percent of Family households, 79.7 of Total Renters, 70.9 percent of Elderly Owners, and 77.2 of Total Households, for the population as a whole. In the Very Low-Income group (31 to 50%) 65.3 percent of the Hispanic population of the Total Owner category had housing problems compared to 54.1 percent of the population as a whole.

Other Low-Income

The "Other Low-Income" designation applies to those households whose incomes are greater than 50 percent but less than or equal to 80 percent of the adjusted family median income. Table 19 indicates that 2,024 households of the 5,341 Other Low-Income households in Tyler had some sort of housing problem. It is estimated that 764 Other Low-Income renters and 774 Other Low-Income homeowners were paying more than 30 percent of their income towards their rent (cost burdened). Of the 764 cost burdened "Other Low-Income" renters, 225 were elderly households, 175 were small families, 30 large families, and the remaining 334 were in the "Other" category. There is significant improvement in the cost burden data from the Other Low-Income group, when compared with data for the Very Low-Income households.

Disproportionate Need, Other Low-Income

The following are the most obvious incidents from the CHAS data indicating disproportionate need, a difference of 10 percent in housing needs data between the population as a whole and minority population that show up for the Other Low-Income population.

Comparing Table 19A and Table 20, 55.8 percent of White Households within the Other Low Income (51 to 80 % MFI) had housing problems compared to 45.7 percent for the population as a whole, in the Family Owners category.

Comparing Table 19A and Table 22, the following categories had disproportionate need in Hispanic Households: Elderly Renters, Family Renters, Elderly Owners, and All Other Owners.

Moderate-Income

The "Moderate-Income" designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted family median income. Table 19 indicates that 1,808 households, or nearly 10 percent, of the 18,452 Moderate-Income households, had some sort of housing problem. Of this number, 301 Moderate-Income renters and 715 Moderate-Income homeowners were paying more than 30 percent of their income towards their rent (cost burdened). Of the 301 cost burdened moderate-income renters, 129 were estimated to be elderly households, 95 small families, and the remaining 77 were in the "Other" category.

Disproportionate Need, Moderate Income

- 1) Comparing Table 19A and Table 22, Hispanic Households within the Moderate Income (81 to 95% MFI) had disproportionate need in the following categories: Family Renters, All Other Renters, Total Renters, Family Owners, Total Owners, and Total Households.

Table 18: Households by Type and Income

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Owners	Total Owners	
Very Low Income (0 to 50% MFI)	1,211	1,999	501	1,948	5,659	1,700	730	372	348	3,150	8,809
0 to 30% MFI	663	1,129	300	1,089	3,181	807	318	152	199	1,476	4,657
31 to 50% MFI	548	870	201	859	2,478	893	412	220	149	1,674	4,152
Low-Income (51 to 80% MFI)	395	1,160	380	1,074	3,009	867	855	325	285	2,332	5,341
Moderate Income (81 to 95% MFI)	624	2,380	525	2,154	5,683	3,717	6,587	1,215	1,250	12,769	18,452
Total Households	2,230	5,539	1,406	5,176	14,351	6,284	8,172	1,912	1,883	18,251	32,602

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 19: All Households

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	Small Related (2 to 4)	Large Related (5 or more)	All Other Owners	Total Owners	
1. Very Low Income (0 to 50% MFI)	1,211	1,999	501	1,948	5,659	1,700	730	372	348	3,150	8,809
2. 0 to 30% MFI	663	1,129	300	1,089	3,181	807	318	152	199	1,476	4,657
3. % with any housing problems	76.6	80.5	91.7	77.5	79.7	70.9	76.4	83.6	59.8	71.9	77.2
4. % Cost Burden > 30%	72.2	73	78.3	77.1	74.8	69.9	76.4	63.8	54.8	68.6	72.8
5. % Cost Burden > 50%	55.8	58.5	48.3	71.2	61.3	35.9	49.7	38.8	47.2	40.7	54.8
6. 31 to 50% MFI	548	870	201	859	2,478	893	412	220	149	1,674	4,152
7. % with any housing problems	72.6	81.6	70.6	87.8	80.9	40.2	66	68.2	83.2	54.1	70.1
8. % Cost Burden > 30%	72.6	74.7	35.8	85	74.7	40.2	62.6	34.1	83.2	48.7	64.2
9. % Cost Burden > 50%	43.8	16.1	11.4	25.6	25.1	16.2	20.4	9.1	56.4	19.9	23
10. Other Low-Income (51 to 80% MFI)	395	1,160	380	1,074	3,009	867	855	325	285	2,332	5,341
11. % with any housing problems	59.5	25	56.6	32	36	26.3	40.9	58.5	59.6	40.2	37.9
12. % Cost Burden > 30%	57	15.1	7.9	31.1	25.4	25.8	35.7	23.1	59.6	33.2	28.8
13. % Cost Burden > 50%	20.3	2.6	0	0.4	3.8	9.8	5.8	4.6	21.1	9	6.1
14. Moderate Income (81 to 95% MFI)	624	2,380	525	2,154	5,683	3,717	6,587	1,215	1,250	12,769	18,452
15. % with any housing problems	22.3	11.1	41.9	4.6	12.7	3.8	7.8	21.8	12.8	8.5	9.8
16. % Cost Burden > 30%	20.7	4	0	3.5	5.3	3.3	5.9	4.9	12	5.6	5.5
17. % Cost Burden > 50%	11.2	0	0	0	1.2	0.8	0.9	2.5	1.2	1	1.1
18. Total Households	2,230	5,539	1,406	5,176	14,351	6,284	8,172	1,912	1,883	18,251	32,602
19. % with any housing problems	57.4	39.2	60.6	39.4	44.2	20.7	16.9	38.3	30.4	21.8	31.7
20. % Cost Burden >30	55.2	31.5	24	38.2	36.9	20.2	14.6	16.1	29.4	18.2	26.4
21. % Cost Burden >50	34.1	15	11.9	19.3	19.2	8.8	4.3	6.5	13.4	7	12.4

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 19A: All Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Other Owners	Total Owners	
1. Very Low Income (0 to 50% MFI)	1,211	2,500	1,948	5,659	1,700	1,102	348	3,150	8,809
2. 0 to 30% MFI	663	1,429	1,089	3,181	807	470	199	1,476	4,657
3. % with any housing problems	76.6	82.9	77.5	79.7	70.9	78.7	59.8	71.9	77.2
4. % Cost Burden > 30%	72.2	74.1	77.1	74.8	69.9	72.3	54.8	68.6	72.8
5. % Cost Burden > 50%	55.8	56.4	71.2	61.3	35.9	46.2	47.2	40.7	54.8
6. 31 to 50% MFI	548	1,071	859	2,478	893	632	149	1,674	4,152
7. % with any housing problems	72.6	79.5	87.8	80.9	40.2	66.8	83.2	54.1	70.1
8. % Cost Burden > 30%	72.6	67.4	85	74.7	40.2	52.7	83.2	48.7	64.2
9. % Cost Burden > 50%	43.8	15.2	25.6	25.1	16.2	16.5	56.4	19.9	23
10. Other Low-Income (51 to 80% MFI)	395	1,540	1,074	3,009	867	1,180	285	2,332	5,341
11. % with any housing problems	59.5	32.8	32	36	26.3	45.7	59.6	40.2	37.9
12. % Cost Burden > 30%	57	13.3	31.1	25.4	25.8	32.2	59.6	33.2	28.8
13. % Cost Burden > 50%	20.3	2.0	0.4	3.8	9.8	5.5	21.1	9	6.1
14. Moderate Income (81 to 95% MFI)	624	2,905	2,154	5,683	3,717	7,802	1,250	12,769	18,452
15. % with any housing problems	22.3	16.7	4.6	12.7	3.8	10.0	12.8	8.5	9.8
16. % Cost Burden > 30%	20.7	3.3	3.5	5.3	3.3	5.7	12	5.6	5.5
17. % Cost Burden > 50%	11.2	0.0	0	1.2	0.8	1.1	1.2	1	1.1
18. Total Households	2,230	6,945	5,176	14,351	6,284	10,084	1,883	18,251	32,602
19. % with any housing problems	57.4	43.5	39.4	44.2	20.7	21.0	30.4	21.8	31.7
20. % Cost Burden >30	55.2	30.0	38.2	36.9	20.2	14.9	29.4	18.2	26.4
21. % Cost Burden >50	34.1	14.4	19.3	19.2	8.8	4.7	13.4	7	12.4

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 20: White Non-Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	860	620	1,055	2,535	1,090	295	175	1,560	4,095
2. Household Income <=30% MFI	415	300	565	1,280	395	125	105	625	1,905
% with any housing problems	85.5	83.3	81.4	83.2	79.7	88	66.7	79.2	81.9
3. Household Income >30 to <=50% MFI	445	320	490	1,255	695	170	70	935	2,190
% with any housing problems	79.8	82.8	91.8	85.3	39.6	76.5	78.6	49.2	69.9
4. Household Income >50 to <=80% MFI	345	625	690	1,660	695	430	215	1,340	3,000
% with any housing problems	63.8	24	34.8	36.7	24.5	55.8	65.1	41	38.7
5. Household Income >80% MFI	530	1,650	1,600	3,780	3,410	5,720	960	10,090	13,870
% with any housing problems	25.5	7.9	4.4	8.9	3.7	7.5	14.1	6.8	7.4
6. Total Households	1,735	2,895	3,345	7,975	5,195	6,445	1,350	12,990	20,965
% with any housing problems	61.4	27.5	36.5	38.6	17	14.1	29.6	16.9	25.2

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 21: Black Non-Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	315	1,320	660	2,295	570	375	165	1,110	3,405
2. Household Income <=30% MFI	215	800	420	1,435	380	145	80	605	2,040
% with any housing problems	60.5	79.4	69	73.5	61.8	69	56.3	62.8	70.3
3. Household Income >30 to <=50% MFI	100	520	240	860	190	230	85	505	1,365
% with any housing problems	40	76	89.6	75.6	42.1	60.9	88.2	58.4	69.2
4. Household Income >50 to <=80% MFI	44	570	245	859	170	330	75	575	1,434
% with any housing problems	9.1	31.6	24.5	28.4	32.4	34.8	40	34.8	31
5. Household Income >80% MFI	80	865	415	1,360	295	1,345	265	1,905	3,265
% with any housing problems	0	17.3	2.4	11.8	8.5	10.4	11.3	10.2	10.9
6. Total Households	439	2,755	1,320	4,514	1,035	2,050	505	3,590	8,104
% with any housing problems	39.6	49.4	43.6	46.7	38.2	24.1	35.6	29.8	39.2

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 22: Hispanic Households

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
1. Household Income <=50% MFI	24	500	175	699	53	435	14	502	1,201
2. Household Income <=30% MFI	20	295	65	380	39	190	14	243	623
% with any housing problems	100	93.2	84.6	92.1	89.7	81.6	28.6	79.8	87.3
3. Household Income >30 to <=50% MFI	4	205	110	319	14	245	0	259	578
% with any housing problems	100	78	68.2	74.9	28.6	67.3	N/A	65.3	70.6
4. Household Income >50 to <=80% MFI	4	315	110	429	4	425	4	433	862
% with any housing problems	100	50.8	27.3	45.2	100	44.7	100	45.7	45.5
5. Household Income >80% MFI	0	330	90	420	10	555	25	590	1,010
% with any housing problems	N/A	59.1	16.7	50	0	30.6	0	28.8	37.6
6. Total Households	28	1,145	375	1,548	67	1,415	43	1,525	3,073
% with any housing problems	100	69	46.7	64.1	64.2	48.1	18.6	47.9	56.1

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

AFFORDABLE HOUSING NEED

Table 2A, presented on the following page, establishes the priority needs for affordable housing in Tyler. These priorities are based in part on public input and the extent of the identified need in terms of number of households and income level. In all cases, lower-income households have a higher priority than higher-income households. The estimated number of units was derived from CHAS data calculated from 2000 Census data. The percentages reported in the CHAS data for households with any housing problems were used to determine the number from the totals reported by income group and household type. As indicated previously, priorities were determined in part through a survey of providers and residents which was made available through public meetings and on the City's website, and through consultation with City staff.

While the lowest income households are the highest priority on Table 2A, responsibility for addressing the needs of this group are divided between the City and other organizations. Non-profit organizations assume some of the responsibility for meeting these needs. The City's housing programs typically address the needs of low- and moderate-income households looking toward realizing the dream of homeownership.

Several specific issues were identified through the Housing Market Analysis and other research conducted in preparation of this document. Some of these issues are addressed in this Strategic Plan. Of major concern is the presence in Tyler of older and some poorly maintained housing stock. As the economy has worsened, homeowners have been less able to appropriately maintain their homes. The City should continue its efforts to assist homeowners with major rehabilitation or reconstruction efforts.

The need for more homeownership opportunities for low- and moderate-income households should be addressed. The average price of a home in Tyler's resale

market is beyond the typical low- and moderate-income household's ability to make payments and still remain within HUD's definition of housing affordability. The City should continue to provide down payment and closing cost assistance to help these household reduce the mortgage principal and their resulting monthly housing costs.

Homebuyer education provides households with better prospects of being successful homeowners. Homebuyer programs help prepare buyers for their obligations and commitments as homeowners and help them understand what is required to properly maintain their home. The City should continue to assist buyers through educational programs.

**Table 2A
Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	High	909 households
		31-50%	Medium	710 households
		51-80%	Low	290 households
	Large Related	0-30%	High	275 households
		31-50%	Medium	142 households
		51-80%	Low	215 households
	Elderly	0-30%	High	508 households
		31-50%	Medium	398 households
		51-80%	Low	235 households
	All Other	0-30%	High	844 households
		31-50%	Medium	754 households
		51-80%	Low	336 households
Owner	Small Related	0-30%	High	243 households
		31-50%	Medium	272 households
		51-80%	Low	350 households
	Large Related	0-30%	High	127 households
		31-50%	Medium	150 households
		51-80%	Low	190 households
	Elderly	0-30%	High	572 households
		31-50%	Medium	359 households
		51-80%	Low	228 households
	All Other	0-30%	High	119 households
		31-50%	Medium	124 households
		51-80%	Low	170 households
Non-Homeless Special Needs	Elderly	0-80%	High	195 households
	Frail Elderly	0-80%	High	212 households
	Severe Mental Illness	0-80%	Medium	418 persons
	Physical Disability	0-80%	Medium	1,052 persons
	Developmental Disability	0-80%	Medium	304 persons
	Alcohol/Drug Abuse	0-80%	Low	4,377 persons
	HIV/AIDS	0-80%	Low	27 persons
Victims of Domestic	0-80%	High	160 persons	

HOUSING FOR SPECIAL NEEDS POPULATIONS

As shown in Table 23, to the right, the number of people with various types of disabilities in Tyler is significant. Some of these disabilities may not require any particular special housing modifications, while many do. Typically, special home modification must be made to accommodate a resident and are not already available in a unit, with the exception of new apartments that must comply with Americans with Disabilities Act (ADA) standards. Accommodations are often expensive to provide in an existing unit. Universal design ordinances require that all new housing units be built with future

Total disabilities tallied for people 5 to 15 years:	1,024
Sensory disability	224
Physical disability	165
Mental disability	552
Self-care disability	83
Total disabilities tallied for people 16 to 64 years:	19,303
Sensory disability	1,561
Physical disability	3,050
Mental disability	1,873
Self-care disability	967
Go-outside-home disability	3,782
Employment disability	8,070
Total disabilities tallied for people 65 years and over:	10,842
Sensory disability	1,648
Physical disability	3,545
Mental disability	1,510
Self-care disability	1,437
Go-outside-home disability	2,702
Total disabilities tallied:	31,169

Source: 2000 U.S Census

Table 23 - Disabilities

accommodations in mind, minimizing the cost of future changes. These include larger doors to allow for wheelchair access, blocking in walls to facilitate the installation of grab bars, and larger space in closets and bathrooms to allow turning room for a wheelchair. While no data exist that indicate the extent to which the housing stock in Tyler accommodates persons with disabilities, it isn't very likely to be a significant number, beyond the recently built multifamily units that comply with ADA standards.

NEEDS OF PUBLIC HOUSING AND ASSISTED HOUSING

As described under the Public Housing Section on page 33, there are no public housing units in Tyler. There are no public housing units in Tyler. A total of 2,573 assisted housing units are available for low to moderate income populations in Tyler. The City of Tyler participates in the Section 8 Housing Program and provides

380 Project Based and 908 Tenant Based Vouchers. The City's Housing Choice Voucher Waiting List was closed beginning June 30, 2009. Low-Income Housing Tax Credit Program is administered through Texas Department of Housing and Community Affairs (TDHCA), and Tyler has 796 units of LIHTC housing. Affordable Housing Disposition Program (AHDP) is administered by TDHCA and Tyler has 248 assisted housing units available through this program. Through the Section 202 program, 133 assisted housing units are available for elderly population earning less than 80 percent of median income. Other assisted units are made available through HOME Program and in partnership with non-profit housing organizations. There is no loss of assisted housing units expected. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured. Table 14, on page 34, provides an inventory of various types of assisted housing in Tyler by Program and target population.

BARRIERS TO AFFORDABLE HOUSING AND FAIR HOUSING

The Analysis of Impediments to Fair Housing provides a list of impediments to fair housing in Tyler. The following are the impediments identified in the Analysis of Impediments completed in May 2010. The following impediments are identified and discussed in Section Six of this report as barriers to fair housing. The City plans to evaluate the recommended remedial actions and began implementation during FY 2010 -2011 for those that are feasible.

6.1 Real Estate Impediments

Impediment: Inadequate supply of affordable housing.

Remedial Actions:

1. Continue to work with local developers and non-profit organizations to expand the stock of affordable housing.
2. City Planning Staff should lead an effort to research and consider policy changes, to encourage affordable housing as an alternative means of promoting balanced housing development.
3. It is recommended that the City work in partnership with the Chamber of Commerce on workforce housing solutions.

6.2 Banking, Finance, and Insurance Related Impediments

Impediment: Impacts of increased foreclosures and the sub-prime mortgage lending crises.

Remedial Actions:

1. Create initiatives that reduce mortgage defaults and foreclosure rates among low- and moderate-income home buyers.
2. Develop a loan default prevention program based on providing counseling to affected borrowers, assistance with identifying alternative products that helps borrowers avoid sub-prime lending, and assistance with re-negotiation for more favorable terms for borrowers with sub-prime loans.
3. Evaluate the feasibility of creating a maintenance and replacement reserve account for affordable home buyers assisted with the City's federal funds to insure that funds are escrowed to help cover the cost of major repairs.

4. Evaluate the feasibility of creating a mortgage default and foreclosure prevention account for affordable home buyers assisted with federal funds to insure that funds are escrowed to help cover the cost of unexpected income/job loss and to write down interest rates.
5. Evaluate the feasibility of creating and implementing post purchase support programs in conjunction with non profit development partners to provide housekeeping and preventive maintenance training, and organize neighborhood programming such as associations, crime watch and other initiatives aimed at strengthening and maintaining neighborhood stability.

Impediment: Low number of loan applications from minorities.

Remedial Actions:

1. Tyler should increase its homebuyer outreach and education efforts in order to increase the number of minorities who apply for mortgage loans.

Impediment: Predatory lending and other industry practices.

Remedial Actions:

1. The City of Tyler should encourage lending institutions to insure that banking services are extended to all low-income census tracts and to provide greater outreach to the low income and minority communities to lessen the use of predatory lenders.
2. The City should encourage the Chamber of Commerce or another local entity to consider establishing a consumer hot line for receiving complaints relative to industry practices cited.

6.3 Socio-Economic Impediments

Impediment: Poverty and low-income among minority populations.

Remedial Actions:

1. The Chamber of Commerce should continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs.
2. The City of Tyler, in conjunction with the Chamber of Commerce, should become more active in supporting recruiting industries that match the demographics of the populations most unemployed, as a means of decreasing poverty rates, and increasing incomes and home ownership rates in the city.

6.4 Neighborhood Conditions Related Impediments

Impediment: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Remedial Actions:

1. The City should design and implement a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes.

6.5 Public Policy Related Impediments

Impediment: Lack of substantially equivalent local fair housing ordinance and regional enforcement.

Remedial Actions:

1. The City of Tyler should consider amending its local fair housing legislation to include familial status.
2. The City should increase fair housing education and outreach.

Impediment: Lack of knowledge of fair housing and enforcement remedies.

Remedial Actions:

1. The City should continue to disseminate regularly, fair housing materials with a focus on the protected groups.
2. The City of Tyler should continue to hold community events to bolster awareness and assist residents to obtain affordable housing.
3. A regional fair housing agency would be the most appropriate means to increase the awareness of fair housing.

HOMELESS NEEDS ASSESSMENT

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, the term "homeless" or "homeless individual or homeless person" includes—:

1. an individual who lacks a fixed, regular, and adequate nighttime residence;
and
2. an individual who has a primary nighttime residence that is —
 - a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
 - an institution that provides a temporary residence for individuals intended to be institutionalized; or
 - a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Regardless of their other difficulties, the lack of means or resources to meet their basic needs, housing, food, clothing, and medical care, is common to all homeless people. Some homeless people require limited assistance in order to regain permanent housing and self-sufficiency. Others, especially people with physical or mental disabilities, will require extensive and long-term supportive services.

EXTENT OF HOMELESSNESS

Smith County Homeless Coalition is the lead organization to provide homeless services in the county and Tyler. While the City of Tyler is not able to directly or fully fund all of the homeless programs, local non-profit organizations have been able to continue their services through other state, local, and federal funds. The City of Tyler continues to participate in the Smith County Homeless Coalition and

support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts in the next five-year period.

The Coalition also conducts annual point-in-time surveys each year. Data from the latest survey are reported in this report. According to the report of the point-in-time count from 2009, there were a total of 261 homeless persons in Tyler on the night of the census. Of that total, 62 were children. Table 24 shows the number of homeless persons identified from 2007 to 2009. As shown in Table 25, 103 homeless persons spent the previous night in an Emergency Shelter and 17 spent their night at a Transitional Housing facility.

	2007	2008	2009	Difference 2007-2009
Number of Homeless Persons Identified	244	204	261	17
Number of Homeless Children	34	43	62	28

Source: 2007-2009 Homeless Point-in-Time Surveys

Table 24 – Homeless Population

	2007	2008	2009	Difference 2007-2009
Emergency Shelter	56	97	103	47
Transitional Housing	12	11	17	5
Substandard Housing		4		0
Domestic Violence Shelter	7	2	11	4
On the street, under a bridge, etc.	5	9	3	-2
Substance Abuse Treatment Center	5	1	2	-3
Other	4	11	11	7
Hotel/Motel	3	2		-3
Living with Family		5	7	7
Subsidized Housing			2	2
In a place you were evicted from			2	2
Correctional Facility/jail		1		0
Living with Friends	2	5	13	11

Source: 2007-2009 Homeless Point-in-Time Surveys

Table 25 – Homeless Population by Shelter and Service

The number of homeless persons at Emergency Shelters increased by 47 between 2007 and 2009. Eleven homeless persons surveyed were victims of domestic violence and spent their previous night in the Domestic Violence Shelter.

CHARACTERISTICS OF HOMELESS

Table 26, below shows the number of homeless persons responded to the Point-in-Time survey. Of the respondents who identified their gender over 65 percent were male and 35 percent were female. Over 50 percent of the homeless persons identified were White, over 36 percent were African-American, and 13 percent were Hispanics.

	2007	2008	2009	Difference 2007-2009
Male	67	97	110	43
Female	32	51	58	26
White	64	85	85	21
Black/African American	24	48	61	37
Hispanic or Latino	12	13	22	10
Veteran	13	20	26	13

Source: 2007-2009 Homeless Point-in-Time Surveys

Table 26 – Nature of Homeless Population

On an average Point-in-Time survey respondents were homeless for 1.5 years in 2007, which increased to 3.0 years in 2009. Table 27, on the following page shows the duration of homelessness of survey respondents. The number of homeless persons who were homeless for more than a year marginally decreased, where as the number of persons who had at least four episodes in the past three years increased by 26. The longer and more frequent episodes of homelessness indicate the increase in chronic homeless population.

Table 28 shows the nature of homelessness in Tyler. Unemployment and the inability to afford rent or mortgage were leading causes homelessness in the city. physical or mental disabilities were another major cause of homelessness which indicates the need for housing and supportive services for homeless special needs populations in the city.

NEEDS OF THE HOMELESS	2007	2008	2009	Difference 2007-2009
1st time homeless in the past 3 years	60	98	97	37
Homeless persons 3 years	19	33	32	13
Continuously homeless for a year or more	11	7	5	-6
Duration diagnosed in past 3 years	4	5	30	26

Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, chronically diagnosed veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Each sub-category has its own special circumstances around which

Source: 2007-2009 Homeless Point-in-Time Surveys services are offered.

Table 27 – Duration of Homelessness

As shown in Table 28 on the following page, a total of 103 homeless persons identified the need for permanent supportive housing. Dental care, clothing, food were other immediate needs of homeless persons. Eighty five persons identified the need for Emergency Shelter, 73 persons identified the need for housing assistance services, and 50 persons identified the need for permanent supportive housing. Transportation assistance and job placement services were other important needs identified by the survey respondents.

Source: 2007-2009 Homeless Point-in-Time Surveys

Table 27 – Cause of Homelessness

	2007	2008	2009	Difference 2007-2009
Unemployment	51	60	88	37
Unable to pay rent/mortgage	35	67	75	40
Divorce	29	31	38	9
Addiction	26	30	34	8
Domestic Violence	20	18	21	1
Incarceration	20	26	37	17
Moved to seek work	16	17	26	10

	2007	2008	2009	Difference 2007-2009
Permanent Housing	62	104	103	41
Dental Care	60	95	94	34
Clothing and/or Food	55	79	91	36
Emergency Shelter	45	98	85	40
Transportation Assistance	62	70	78	16
Medical Care	55	76	73	18
Housing Placement Services	38	61	73	35
Food Stamps	42	56	70	28
Job Training and Placement	50	71	66	16
Transitional Housing	44	61	63	19
Permanent Supportive Housing	36	67	50	14
Case Management	34	41	38	4
Mental Health Treatment	22	24	33	11
SSI or SSDI	15	23	31	16
GED or Educational Training	17	21	30	13
Life Skills Training	28	34	26	-2
Substance Abuse Treatment	13	25	26	13
Legal Aid	19	21	23	4
Child Care	5	18	14	9
Pension or Social Security	13	14	13	0
Veterans Benefits	4	5	10	6
Do not need any services	3	5	6	3
TANF	8	14	5	-3
English as a Second Language	1	2	1	0

Source: 2007-2009 Homeless Point-in-Time Surveys

Table 28 – Needs of Homeless Population

HOMELESS NEEDS FOR SERIOUSLY MENTALLY ILL

According to the point-in-time count conducted in 2009, shown in Table 28, on the previous page, 33 survey respondents expressed the need for mental health services. The number of homeless persons that expressed the mental health services increased by 11 between 2007 and 2009. Over 26 percent of the respondents of the homeless survey indicated the use of mental health services in the past one year.

The homeless mentally ill are typically unable to work and are often not connected to entitlement programs. They usually benefit from the availability of supportive services, such as outreach, medication, case management, representative payee, specialized crisis services, and, often, substance abuse treatment. With housing placement, the mentally ill are often only successful if case management is available to help them manage their affairs.

Schizophrenia, major depression, and bi-polar disorder are the primary forms of mental illness that impact the ability of homeless individuals to meet their own needs. These illnesses differ in their causes, course, and treatment, and their symptoms can differ dramatically as well. Some people with major depression, for instance, may be too exhausted and overwhelmed to seek food, shelter, and medical care. People with other conditions may be talkative, fidgety, and wildly energized by mania. Some are tortured by delusions, fantasies, suspicion, and fear and may avoid human contact. Homeless conditions may also exacerbate the disorientation and mistrust that can accompany severe mental illness. It is important to note that severe mental disorders tend to endure, often for life, although they frequently follow a cyclical course that is unlike mental retardation or physical disabilities and, often, can be controlled with medication when consistently administered.

A significant number of the homeless mentally ill are substance abusers, which further troubles their lives. People who are severely mentally ill and homeless often have a weak social support system. Due to their conditions, they do not have or cannot use the informal social networks that might help them overcome homelessness. Minority homeless mentally ill persons may also have a variety of special needs resulting from their cultural background. For those who cannot speak English, navigating a complex social welfare system can be even more difficult. Multi-lingual, multi-cultural outreach workers and treatment staffs are generally more successful in assisting ethnic and minority homeless individuals.

Based on the 2000 census, 1,873 persons between the ages of 16 to 64 and 1,510 persons age 65 years and older were classified as having mental disability. These figures represent a total of 3,383 or four percent of the city's total population. Over 550 persons between the ages of 5 to 15 showed mental disability. Also, 3,050 persons between the ages of 5 to 64 and 3,545 persons age 65 years and older were classified as having a physical disability. These figures represent 5,434 or 7.9 percent of the city's population that indicated a physical disability.

Supportive Services for this population group will generally focus on the following needs:

- Group housing,
- Mobility assistance in normal daily activities,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

ALCOHOL/DRUG ABUSE

Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent and that of adult women at 6 percent. These percentages, applied to Tyler, would yield a population total of 9,260 persons. According to the point-in-time count conducted in 2009, there were 21 homeless people who admitted receiving treatment for substance abuse and 17 respondents identified alcohol and drug abuse as a reason for their unemployment.

Supportive Services for this population group generally focus on the following needs:

- Temporary group housing,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions, and
- Temporary assistance in meal preparation, housekeeping and shopping (based upon the stage of the problem), and
- Physical rehabilitation, in case of injuries.

Persons with HIV/AIDS

The 2009 results of the point-in-time survey identified one homeless person affected by HIV/AIDS.

Supportive Services for this population group will generally focus on the following needs:

- Hospice care of the advanced stages of the disease,
- Counseling/support groups to deal with the debilitating effects of the disease,
- Unemployment and the resulting loss of income/insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

Elderly Households

Elderly are those individuals aged 62 or older. The elderly live a distinctive lifestyle requiring numerous supportive services. Between 1990 and 2000, the population of over 62 years of age has declined over 31 percent and the population 65 years and older has dropped by 1.82 percent in the city. The 2006-2008 American Community Survey estimated the city's population of 62 and over at 14,917 or 16.4 percent of the total population. The 2000 Census estimated that 25 percent of city residents over the age of 65 had a "go-outside-home disability" (a condition that made it difficult to go outside the home), restricting them to services they could receive at home.

It is anticipated that supportive services for the elderly will increase locally, as well as nationwide, as the "baby boomer" generation approaches retirement age.

Table 29, on the following page, gives the number of households by income group for the elderly population as derived from CHAS data.

Elderly Renters and Owners	Very Low Income			Low-Income (51 to 80% MFI)	Moderate Income (81 to 95% MFI)	Total Elderly Households
	(0 to 50% MFI)	0 to 30% MFI	31 to 50% MFI			
Renters 1 & 2 member households	1,211	663	548	395	624	3,441
Owners	1,700	807	893	867	3,717	7,984

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

Table 29: Number of Elderly by income group

The needs to be addressed for this population group can be summarized as follows:

- Fixed incomes, limiting their ability to secure/ maintain housing and pay utilities,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

Lead Based Paint

The use of lead-based paints was banned in 1978. As a result, only housing built before 1978 typically presents a lead hazard, and then only if any coat of paint contains lead. The presence of lead itself is not a hazard, but the exposure to lead through dust or paint chips can have a detrimental effect on young children, who may inadvertently ingest dust contaminated with lead through the course of normal activities. Children may also be exposed to these hazards during remodeling or repair of older homes. Exposure to lead through ingestion of paint dust or chips can cause developmental problems in young children.

Children in all income levels are susceptible to lead poisoning. Because low-income families are typically housed in older housing stock, they are disproportionately affected. As the housing stock ages, inadequate maintenance can potentially create a hazardous environment for children less than 7 years of age, through the chipping, peeling, or flaking of lead-based paint. The lead hazard is particularly important in the City of Tyler since it has a significant number of older housing units. According to 2000 Census data, about 48 percent of all housing units were built prior to 1970. The tables below indicates the total number of children identified of having elevated blood levels in Texas due to lead poisoning was 20,577 and 233 for Smith County between 2005 to 2009.

Year	Population	Tested	% Tested	All Elevated	%Elevated
2004	2,117,357	287,681	13.6%	5,148	1.8%
2005	2,167,678	270,299	12.5%	3,474	1.3%
2006	2,238,797	257,993	11.5%	3,453	1.3%
2007	2,267,413	284,416	12.5%	2,880	1.0%
2008	2,298,121	324,810	14.1%	2,893	0.9%
2009	2,345,248	350,974	15.0%	2,729	0.8%

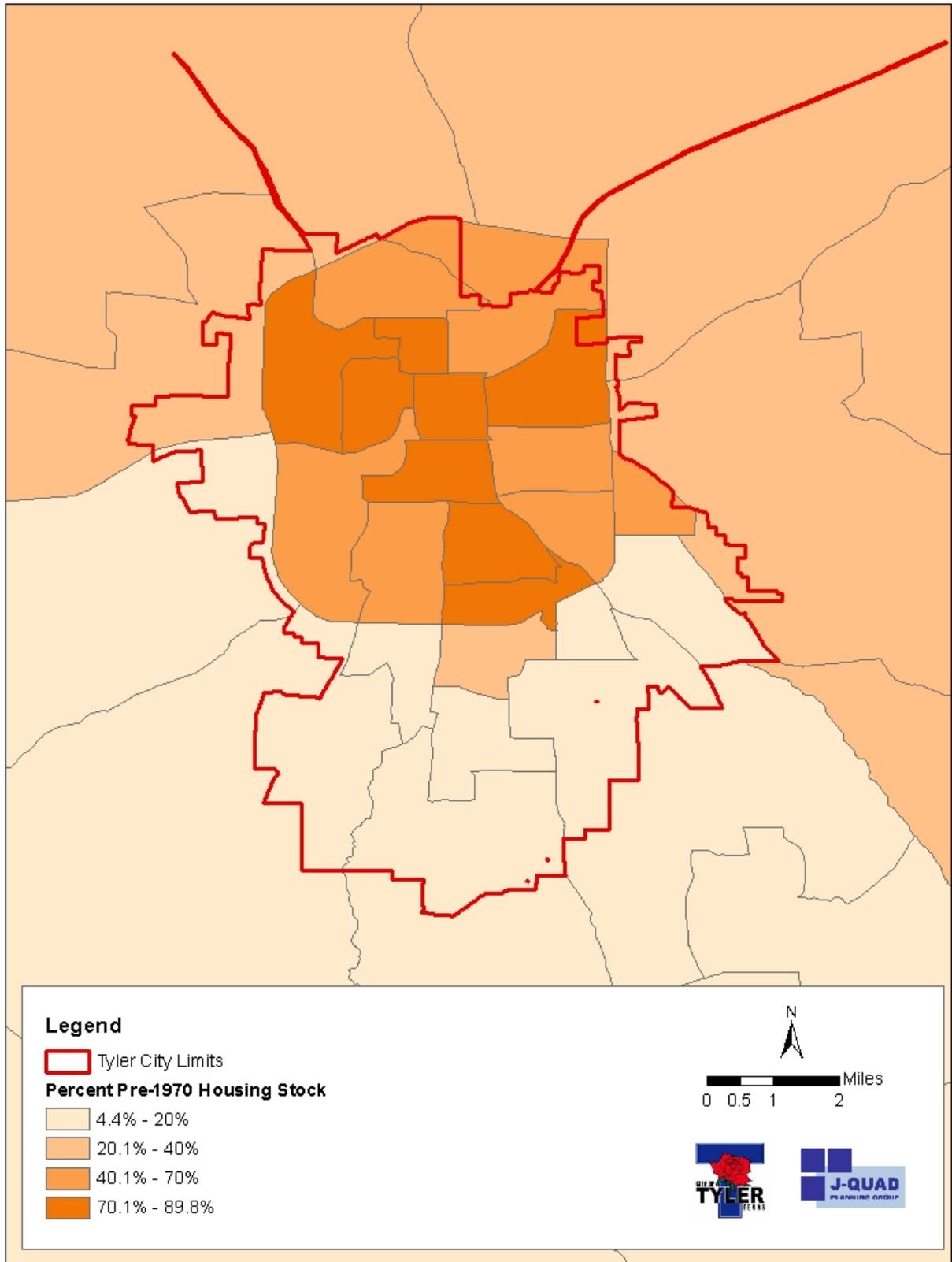
Table 30: Texas Children Tested for Lead by Year, 2005-2009

Year	Number of Children with Elevated Blood level in Smith County
2005	64
2006	53
2007	44
2008	36
2009	36
Total	233

Table 31: Smith County Children Tested for Lead by Year, 2005-2009

Map 19, on the following page, shows the census tracts throughout the city with the highest concentrations of housing units that might contain lead-based paint.

Map 19: Percent Pre-1970 Housing Stock



STRATEGIC PLAN

The City of Tyler traditionally funds a variety of housing, community service, economic development, public improvement, community facility, and homeless service programs through the Community Development Block Grant, HOME Investment Partnership Program. The Housing Market Analysis and Housing and Homeless Needs Assessment highlighted areas where pressing needs are present in the community. The Strategic Plan provides a basis for funding decisions for FY 2010 and through FY 2015, the 5-year span of this Consolidated Plan.

Table 1, to the right, provides an overview of City funding priorities ranked by general category. These priorities were determined in part through public input received during Consolidated Plan Public Hearings held March 2010 and Consolidated Plan and Fair Housing Impediment Analysis Public Forums September

2009. Surveys were also completed by various constituencies involved in homelessness, elderly and special needs services, health services, and youth services with the assistance of non-profit organizations during the aforementioned periods. The survey was also available for completion on the internet.

The City of Tyler will take advantage of any opportunity to secure additional federal and private funding for housing and community development activities through responses to Notices of Funding Availability issued by federal agencies, state agencies and through efforts to identify public/private partnerships with private non-profit and for-profit organizations. The City continuously looks for

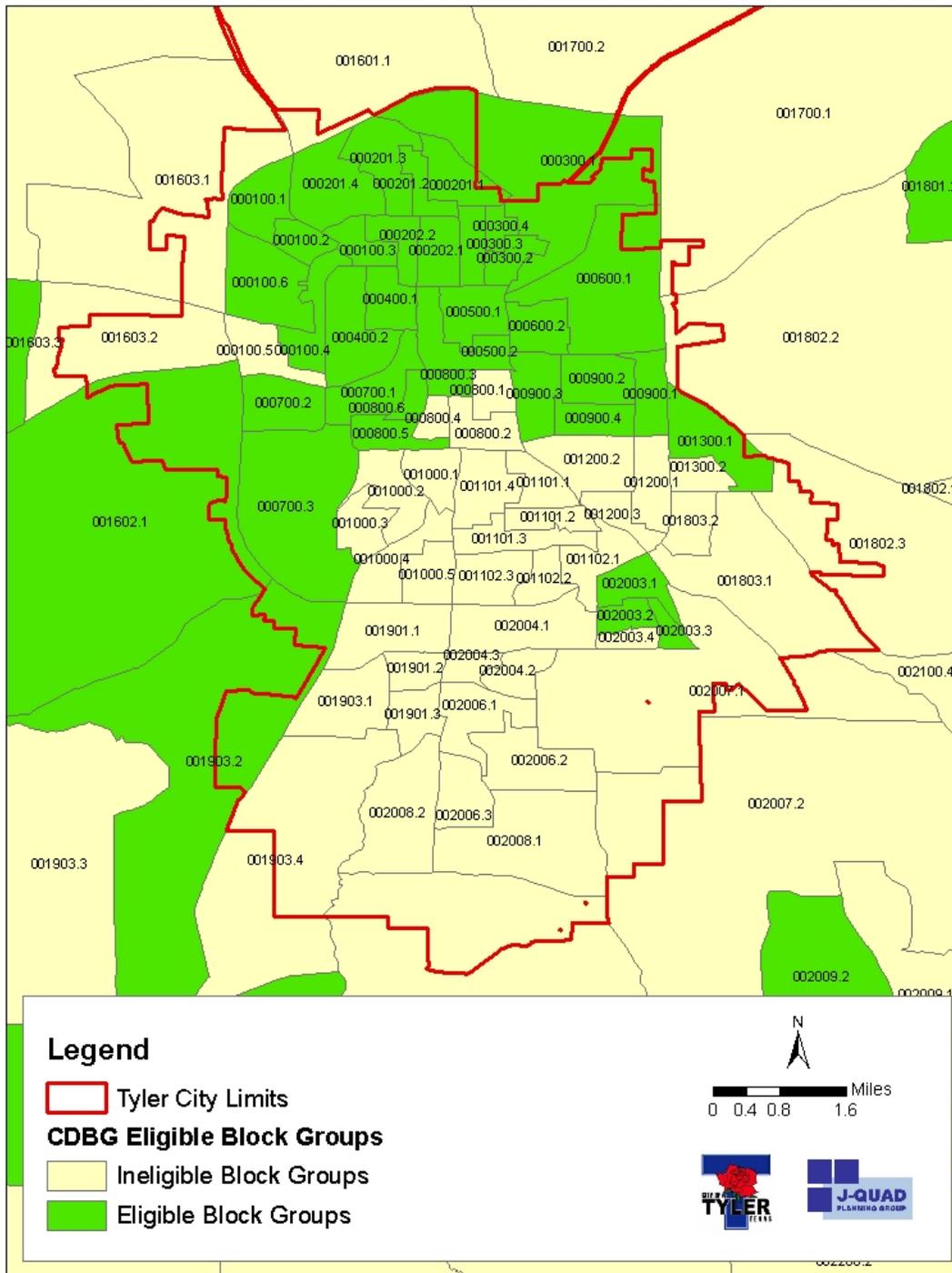
Table 1: Funding Priorities

Funding Category	Priority Rank
Housing	1
Public Improvements / Infrastructure	2
Economic Development	3
Public / Community Services	4
Community Facilities	5
Homeless Prevention	6
Homeless Facilities	7

opportunities to leverage federal funding, extending the ability of the federally funded programs to impact community needs.

Priorities outlined within the plan were established based on the aforementioned public input of interested individuals which included representatives of non-profit organizations, business owners, and citizens, both homeowners and renters, coupled with needs established through a series of interviews with knowledgeable individuals, active in community development and social service program delivery. Preferences indicated through the public input were adapted to the relevant subcategories in the tables that follow. The methodology for the development of these tables will be discussed as each table is presented. Proposed accomplishments detailed in this plan represent project outcomes projected on a yearly basis.

Map 5, on the following page, indicates those areas where the use of CDBG and HOME funding will be concentrated. Boundaries for these areas are defined by census block groups. Using 2000 Census data, block groups have been identified based on having more than 51 percent of the population with a household income of less than 80 percent of the citywide median household income. It is within these areas that CDBG funding can be utilized under the “area benefit” provisions of the CDBG regulations. Grant funding under the “individual benefit” provision is available anywhere in the city where the individual household income meets the income guidelines of the program. Program guidelines are generally designed to offer assistance to individuals earning 80 percent or below the median household income based on household size.



Map20: CDBG Eligible Block Groups

HOMELESSNESS

Table 1B, on the following page, was taken from the Smith County Coalition for the Homeless, as presented in the 2005 Continuum of Care prepared for the previous Consolidated Plan. As detailed in the Continuum of Care, the methodology for gathering the data included an annual point-in-time survey of the homeless conducted during January 2005. While the Homeless Needs Assessment utilizes survey data from a count conducted in 2009, the 2005 COC is the most recent overall data available. Data for Part 2: Homeless Subpopulations was derived from the 2009 survey report. The survey gathered information about the needs of the homeless and provided a head-count. The data are for the entirety of Smith County. Addressing the full range of needs present in Tyler will require an extensive expansion of funding available. Non-profit agencies operating in this arena are working to expand their own organizations' financial capacity, but systematic increases are needed as well.

Transitional housing provides temporary housing for homeless individuals and families. Residence at transitional housing facilities is limited, by HUD regulations, to 24 months. Supportive housing programs include support services in conjunction with housing. Supportive housing is provided to persons in special needs categories where independent living arrangements are likely to be unsuccessful. These categories include the mentally ill, chronic substance abusers, and persons with HIV/AIDS. Beds available for both transitional and supportive housing are in short supply, compared to the need as detailed in Table 1B.

Prioritization of the needs was established through consultation with supportive service and homeless agencies and a survey conducted during the development of the Consolidated Plan. The results were tabulated and adapted to the table as presented in Table 1B. Given the extent of the need, the low levels shown in the current inventory, demand for CDBG funding for other purposes, all issues

dealing with homelessness received at least a medium level of priority, with most receiving a high level.

Goal: Facilitate an expansion of housing and services offered to homeless families and individuals in Tyler.

Objective 1: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 1.1: Attend meetings, conferences, seminars, and outreach activities through Smith County Coalition for the Homeless to support homeless efforts.

Output: Attend at least 3 meetings and support at least one outreach effort.

Outcome: A clear understanding of issues surrounding homelessness and possible solutions.

Strategy 1.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

Output: At least one staff member will participate on one subcommittee and assist with homeless counts.

Outcome: Increased participation by the City of Tyler in the Smith County Coalition's homeless continuum of care process.

Objective 2: Expand emergency shelter facilities serving homeless families and individuals.

Strategy 2.1: Provide technical assistance and support non-profit efforts in seeking state, and federal funds and private funding sources.

Output: Assist homeless organizations by providing technical assistance.

Outcome: Increased collaboration between the City and non-profit organizations.

Objective 3: Support transitional housing opportunities for homeless families and individuals.

Strategy 3.1: Provide technical assistance, capacity building, and support to non-profit organizations to seek state, and federal funds and private funding sources to develop transitional housing projects.

Output: Support to non-profit agencies to develop transitional housing opportunities for homeless families and individuals.

Outcome: Better coordination of non-profit agencies providing homeless shelter and transitional housing.

Objective 4: Support permanent supportive housing units available to special needs populations.

Strategy 4.1: Work with non-profit agencies to develop partnerships that will enhance their ability to increase permanent supportive housing services to the homeless.

Output: Support for permanent supportive housing projects.

Outcome: To increase the number of permanent supportive housing units in Tyler.

Objective 5: Support efforts to continue to provide homeless programs for homeless special needs populations.

Strategy 5.1: Provide assistance and support to non-profit agencies to continue to provide homeless programs for homeless

special needs populations such as employment counseling and shelter assistance.

Output: Provide technical assistance and support to Smith County Coalition for the Homeless and non-profit agencies to continue to provide homeless programs for homeless special needs populations.

Outcome: To increase the supportive services for homeless special needs populations in Tyler.

**Table 1B
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	--------------------------	--------------------------	------------------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	184	0	89
	Transitional Housing	69	0	131
	Permanent Supportive Housing	100	0	100
	Total	353	0	320

Persons in Families With Children

Beds	Emergency Shelter	60	0	40
	Transitional Housing	70	0	130
	Permanent Supportive Housing	600	0	200
	Total	730	0	370

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	NA	NA	NA	NA
1. Number of Persons in Families with Children	NA	NA	NA	NA
2. Number of Single Individuals and Persons in Households without children	NA	NA	NA	NA
(Add Lines Numbered 1 & 2 Total Persons)	NA	NA	NA	NA
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	32		3	38
b. Seriously Mentally Ill	28			28
c. Chronic Substance Abuse	45			45
d. Veterans	26			26
e. Persons with HIV/AIDS	1			1
f. Victims of Domestic Violence	21			21
g. Unaccompanied Youth (Under 18)	NA			NA

OTHER SPECIAL NEEDS

The information provided and 2000 census data dealing with physically and mentally impaired indicate that there is significant need for special services. Trends established by 1980, 1990, and, 2000 indicate that the number will continue to increase significantly in the cases of elderly, frail elderly, physically and mentally impaired, and persons with HIV/ AIDS. An integrated network of social, educational, job training, health, food, and welfare assistance programs must be developed. Otherwise the continued increase needs among these population groups will place a considerable burden on the City and will further impact the City's efforts to effectively address affordable housing issues as well.

ELDERLY (HIGH PRIORITY) - Recent trends indicate that the elderly population will have a growth rate that is significantly higher than the population as a whole. As a result, demand for elderly services, such as meal delivery and transportation, will increase. Tyler has a network of providers that work in the area to provide a variety of services to the elderly. Additionally, elderly living on fixed incomes often encounter problems meeting expenses for utilities and prescription drugs. These financial considerations force the elderly to sometimes make hard decisions between which bills to pay or they cut back their food budget to make ends meet, to the detriment of their health. Typically, the elderly also have increased expenses related to health care, including the need for in-home assistance.

FRAIL ELDERLY (HIGH PRIORITY) - The 2007 American Community Survey estimated Tyler's population aged 65 and above at 13,135. The 2000 US Census estimated that 82 percent of this population had some type of disability, with 2,702 persons having a "go-outside-the-home" disability. These data

indicate that the need for services for this group is extensive and include most or all of the needs mentioned above for the elderly.

SEVERE MENTAL ILLNESS ONLY (HIGH PRIORITY) - According to the 2000 Census, the number of children with mental disabilities in the city was 552 for the age groups under 15. The population of mentally disabled for the age group 16 to 65 was 1,873, and 1,510 for the ages 65 and above. The mentally ill tend to be extremely impoverished. They typically are unable to work and are often not connected to entitlement programs. The non-homeless mentally ill need services such as outreach, medication, specialized crisis services, and, sometimes, substance abuse treatment. Some of these individuals are in genuine need of long-term care.

DEVELOPMENTALLY DISABLED (HIGH PRIORITY) - According to the 2000 census data, the number of developmentally disabled in the city was 83 for the age groups under 15. The population of disabled for the age group 16 to 65 was 967, and 1,437 for the ages 65 and above.

PHYSICALLY DISABLED (HIGH PRIORITY) - According to the 2000 census data, the number of physically disabled in the city was 165 for the age groups under 15. The population of disabled for the age group 16 to 65 was 3,050, and 3,545 for the ages 65 and above. Physically disabled individuals experience problems with accessibility, both at home and in the community. Many have problems finding housing that meets their needs and can accommodate wheelchairs or other mobility enhancements.

ALCOHOL/OTHER DRUG ADDICTIONS ONLY (LOW PRIORITY) - The National Institute on Alcohol Abuse and Alcoholism estimates the number of adult men and women with a drinking problem at 15 percent and that of adult women at 6 percent. These percentages applied to Tyler would yield a population total of 9,259 persons. Alcohol and drug addicts would need extensive medical care and treatment, rehabilitation programs, and counseling/support groups to deal with their problems, as well as addressing unemployment and the resulting loss of income/insurance coverage due to their inability to perform job functions, and temporary assistance in meal preparation, housekeeping, and shopping (based upon the stage of the problem).

HIV/AIDS (MEDIUM PRIORITY) - HIV/AIDS services are provided by a number of organizations operating in Smith County. The *2009 Texas Integrated Epidemiologic Profile for HIV/AIDS* indicates that 309 individuals were living with HIV/AIDS in Smith County. The 2005 Continuum of Care indicates that there are 45 beds in the Smith County dedicated to HIV/AIDS patients.

AFFORDABLE HOUSING

Table 2A, presented on the following page, establishes the priority needs for affordable housing in Tyler. These priorities are based in part on public input and the extent of the identified need in terms of number of households and income level. In all cases, lower-income households have a higher priority than higher-income households. The estimated number of units was derived from CHAS data calculated from 2000 Census data. The percentages reported in the CHAS data for households with any housing problems were used to determine the number from the totals reported by income group and household type. As indicated previously, priorities were determined in part through a survey of providers and residents which was made available through public meetings and on the City's website, and through consultation with City staff.

While the lowest income households are the highest priority on Table 2A, responsibility for addressing the needs of this group are divided between the City and other organizations. Non-profit organizations assume some of the responsibility for meeting these needs. The City's housing programs typically address the needs of low- and moderate-income households looking toward realizing the dream of homeownership.

Several specific issues were identified through the Housing Market Analysis and other research conducted in preparation of this document. Some of these issues are addressed in this Strategic Plan. Of major concern is the presence in Tyler of older and some poorly maintained housing stock. As the economy has worsened, homeowners have been less able to appropriately maintain their homes. The City should continue its efforts to assist homeowners with major rehabilitation or reconstruction efforts.

The need for more homeownership opportunities for low- and moderate-income households should be addressed. The average price of a home in Tyler's resale

market is beyond the typical low- and moderate-income household's ability to make payments and still remain within HUD's definition of housing affordability. The City should continue to provide downpayment and closing cost assistance to help these household reduce the mortgage principal and their resulting monthly housing costs.

Homebuyer education provides households with better prospects of being successful homeowners. Homebuyer programs help prepare buyers for their obligations and commitments as homeowners and help them understand what is required to properly maintain their home. The City should continue to assist buyers through educational programs.

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	High	909 households
		31-50%	Medium	710 households
		51-80%	Low	290 households
	Large Related	0-30%	High	275 households
		31-50%	Medium	142 households
		51-80%	Low	215 households
	Elderly	0-30%	High	508 households
		31-50%	Medium	398 households
		51-80%	Low	235 households
	All Other	0-30%	High	844 households
		31-50%	Medium	754 households
		51-80%	Low	336 households
Owner	Small Related	0-30%	High	243 households
		31-50%	Medium	272 households
		51-80%	Low	350 households
	Large Related	0-30%	High	127 households
		31-50%	Medium	150 households
		51-80%	Low	190 households
	Elderly	0-30%	High	572 households
		31-50%	Medium	359 households
		51-80%	Low	228 households
	All Other	0-30%	High	119 households
		31-50%	Medium	124 households
		51-80%	Low	170 households
Non-Homeless Special Needs	Elderly	0-80%	High	195 households
	Frail Elderly	0-80%	High	212 households
	Severe Mental Illness	0-80%	Medium	418 persons
	Physical Disability	0-80%	Medium	1,052 persons
	Developmental Disability	0-80%	Medium	304 persons
	Alcohol/Drug Abuse	0-80%	Low	4,377 persons
	HIV/AIDS	0-80%	Low	27 persons
	Victims of Domestic	0-80%	High	160 persons

NON-HOUSING COMMUNITY DEVELOPMENT PLAN

Table 2B, on the following page, prioritizes Non-housing Community Development needs determined in part through public input during this planning process and previous priorities detailed in earlier Consolidated Plans. The dollars needed to address the identified priorities are rough estimates without substantial back up from engineering studies or extensive cost estimation.

Needs identified for non-housing community development spans a range of issues from social services to economic development initiatives. Included in this category are public facilities, small business assistance, support to persons affected by code enforcement actions, elderly and special needs services, accessibility, and youth and children programming, and substance abuse services.

Of particular concern is the need to promote the strengthening of existing neighborhoods throughout Tyler. These efforts should be concentrated on target marketing of existing programs toward residents of neighborhoods where the fabric of the community is weakening due to a variety of economic or demographic conditions.

Table 2B Priority Community Development Needs	Priority Need Level High, Medium, Low, No Such Need	Estimated Dollars Needed To Address
Community and Public Facility Needs		
Senior Center	M	\$0
Youth Centers	L	\$0
Neighborhood Facilities	L	\$4,500,000
Child Care Centers	M	\$1,000,000
Parks and/or Recreation Facilities	M	\$2,000,000
Health Facilities	M	\$1,000,000
Non Residential Historic Preservation	L	\$0
Public Improvements and Infrastructure Improvement		
Flood Drain Improvements	M	\$2,000,000
Water / Sewer Improvements	M	\$3,000,000
Streets, Lighting and Traffic Signal Improvements	M	\$25,000,000
Sidewalk Improvements	L	\$100,000
Community and Public Service Needs		
School Aged After School Care and Tutoring	L	\$0
Services for Victims of Domestic Violence	H	\$200,000
Child Abuse/Domestic Violence Prevention and Outreach	H	\$100,000
Senior Services – Meals on Wheels/In Home Health Care	H	\$200,000
Senior Services Ombudsman Nursing Home/Assisted Living	L	\$0
Shared Housing for Seniors	L	\$0
Dental Services	M	\$50,000
Youth Services Recreational Activities	M	\$100,000
Transportation Services	H	\$200,000
Substance Abuse Treatment	H	\$200,000
Employment Training	H	\$500,000
Crime Awareness/Prevention – Neighborhood Watch	M	\$0
Fair Housing Services	M	\$50,000
Tenant/Landlord Dispute Resolution	L	\$10,000
Pre-School Child Care Services	H	\$200,000
Health Services	H	\$250,000
Counseling Child Crime Victims/Struggling with Transition	M	\$50,000
Legal Assistance and Advocacy	M	\$50,000
Accessibility Needs		
Accessibility – Rehabilitation/Additions/Structural Modification	L	\$500,000
Accessibility Services for Disabled / Independent Living / Job Training	M	\$200,000
Economic Development Needs		
Commercial-Industrial Rehabilitation	M	\$200,000
Commercial-Industrial Infrastructure	M	\$50,000
Micro-Business	L	\$250,000
Technical Assistance	L	\$50,000
Other Community Development Needs		
Energy Efficiency Improvements	M	\$50,000
Lead-Based Paint Hazards	H	\$25,000
Code Enforcement	H	\$50,000
Planning		
Planning	H	\$250,000
Total Estimated Dollars to Address		\$42,385,000

Strategic Plan and 5 Year Goals

This Strategic Plan is designed to provide an overview of goals and objectives to be pursued over the course of the five-year period from 2010 through 2015. The Strategic Plan also provides a basis for funding decisions in FY 2010 - 2011, the current Annual Action Plan, and each pursuing Annual Action Plan through FY 2014 - 2015.

The following goals, objectives, strategies, and performance measures were designed to address Goals of Affordable Housing, Non Housing, and Economic Development.

Affordable Housing Goals

Goal 1: Improve the condition and availability of affordable housing over a five-year period.

Objective 1.1: Improve the condition of housing for low-income homeowners.

Strategy 1.1.1: Provide major housing rehabilitation for low-income homeowners.

Output: Allocate funds for 12 units of major housing rehabilitation of owner-occupied structures for 5 year period.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of substandard housing brought to code standards.

Strategy 1.1.2: Provide urgent repairs / ADA housing rehabilitation for low-income homeowners.

Output: Allocate funds for 25 units of urgent repair / ADA housing rehabilitation of owner-occupied structures for 5 year period.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of housing units brought into conformance with ADA.

Objective 2.1: Increase the viability for potential homeownership opportunities.

Strategy 2.1: Provide down-payment and closing cost assistance and principle reduction assistance to low-income homebuyers.

Output: Provide assistance to 31 eligible applicants (4 CDBG and 27 HOME funded) over a five year period.

Outcome: Participants move from being renters to homeowners.

Indicator: The number of participants who purchase a home.

Strategy 2.2: Coordinate with the Housing Choice Voucher Program (HCVP) to identify homeownership opportunities through their subsidized funds.

Output: Support the Housing Choice Voucher Program in identifying funding for 5 participants to achieve homeownership over a five year period.

Outcome: HCVP participants that transition into homeownership.

Indicator: The number of HCVP participants that transition into homeownership.

Objective 3: Increase the number of affordable housing units available on the market in Tyler.

Strategy 3.1: Investigate alternative housing types for development in Tyler to enhance affordability in housing.

Output: Evaluate alternative housing types for possible pilot program development.

Outcome: The introduction of alternative types of housing choices in Tyler.

Indicator: The number of alternative types of housing choices introduced in the Tyler market.

Objective 4: Decrease the number of vacant substandard housing units within the City of Tyler.

Strategy 4.1.1: Continue current code enforcement efforts.

Output: Provide funding for 1625 code enforcement inspections over 5 year period.

Outcome: Elimination of blighted conditions in at-risk areas of the City.

Indicator: The number of substandard housing units inspected due to code enforcement efforts.

Strategy 4.1.2: Continue demolition and clearance of vacant dilapidated structures.

Output: Provide funding for demolition of 90 substandard structures over a 5 year period.

Outcome: Elimination of a blighting influence in at risk areas of the City.

Indicator: The number of substandard structures demolished.

Objective 5: Improve the condition of housing for low-income renters.

Strategy 5.1: Identify funding for Tenant Based Rental Assistance.

Output: Identify and secure federal, state or other grant funding resulting in 15 units of TRRA over a 5 year period.

Outcome: Increase affordability among renters or special needs populations.

Indicator: Funding applied for or grant applications submitted.

Objective 6: Strengthen the capacity of non-profit housing providers.

Strategy 6.1: Identify non-profit providers to participate in the CHDO Program or other affordable housing programs and identify and secure federal, state or other grant funding resulting in development of 5 units of affordable housing over 5 year period.

Output: The number of non-profit providers participating in affordable housing programs.

Outcome: Enhanced capacity of non-profit to participate in the affordable housing program.

Indicator: The number of non-profits participating in the development of affordable housing.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.
- Lack of qualified residents for homeownership opportunities.

Funding required to meet the objectives listed above would come from the CDBG and HOME Program entitlement grants. Proposals for the development of partnerships with private developers and homebuilders should include private financial participation on the part of the partners to leverage federal funds.

Non Housing Goals

Goal 2: Improve living conditions in Tyler by addressing non-housing community development needs over a five-year period.

Objective 2.1: Address infrastructure and public facility needs in the CDBG eligible areas of Tyler.

Strategy 2.1: Provide funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in designated target areas.

Output: Funding for 5 infrastructure projects that support neighborhood revitalization over a five-year period.

Outcome: Improve the quality of life for participants by improving the living conditions within the revitalization area.

Objective 2.2: Improve exterior conditions and expand viability of businesses by providing exterior façade improvement.

Strategy 2.2: Provide financial assistance to 10 small businesses to improve exterior facades over a 5 year period.

Output: Provide funding for small business.

Outcome: Improved economic viability of small businesses.

Objective 2.3: Address community needs through community-based public service programs.

Strategy 2.3: Provide funding to organizations to provide homebuyer counseling, credit counseling and assistance in qualifying for mortgage financing; and to deliver services to seniors, at risk adults, youth and children including educational programs related to the prevention of chronic diseases.

Output: Provide funding (CDBG 15% cap annually) for public service programs determine annually through a competitive bid process.

Outcome: Improved accessibility of program to low-income at risk populations in the City.

Strategy 2.3.1: Provide funding for “Homebuyer Education - Credit Counseling Program” – will provide credit counseling and homebuyer education assistance.

Output: Provide funding for Homebuyer Education - Credit Counseling Program over a 5 year period for assistance to 300 potential first-time homebuyers.

Outcome: Improved accessibility of program to low-income at risk populations in the City.

Funding required to meet the objectives listed above would come from the CDBG Program entitlement grant. Funding levels determined annually based on the 15% cap for public services projects. Project funding allocations to eligible projects will be based on a competitive RFP process.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.

Homeless Program Goals

Goal 3: Improve the condition and availability of affordable housing over a five-year period.

Objective 3.1: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 3.1.1: Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.

Output: Attend at least 3 meetings and support at least one outreach effort annually over a 5 year period.

Outcome: A clear understanding of issues surrounding homelessness and possible solutions.

Strategy 3.1.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

Output: At least one staff member will participate on one subcommittee and assist with homeless counts annually over the five year period.

Outcome: Increased participation by the City of Tyler in the homeless continuum of care process.

Funding required to meet the objectives listed above would come from the ESG entitlement or Super NOFA grants. City of Tyler is not an Entitlement for the ESG Grant. Funding levels determined annually based grant funds available. Coordination efforts will be carried out by existing staff.

PRIORITY NEEDS ADDRESSED

Priority needs for the City of Tyler are provided below. The outcomes listed show the range of strategies to be employed in reaching the performance targets that are included in the outcome statements. These outcomes form the structure of the City's Performance Measurement System, detailed in the Annual Action Plan.

I. SUITABLE LIVING ENVIRONMENT

A. Outcome: Availability/Accessibility

Outcome Statements:

1. **"Public Services"**: Provides funding (up to 15% of CDBG annually) during the 5 year period. Public service programs determined annually through a competitive bid process.

B. Outcome: Sustainability

Outcome Statement:

1. **"Clearance/Demolition"**: Provides funding for project delivery costs and the removal of 90 dilapidated structures and site clearance to eliminate slum and blight during the 5 year period.
2. **"Code Enforcement – Housing Inspections"**: Provides funding for project delivery costs and 1,625 code enforcement inspections during the 5 year period.
3. **"Infrastructure including Street improvements, Curbs and Gutter in target areas"**: Provides funding for project delivery costs and infrastructure improvements for five projects in designated target areas.

II. DECENT HOUSING

A. Outcome: Availability/Accessibility

Outcome Statement:

1. ***“Housing Rehabilitation Program”***: Funding for project delivery costs for Urgent Repair / ADA renovations (12 units urgent repair and 25 units ADA) occupied by low-income homeowners. CDBG funds are used to remove conditions that threaten the immediate safety and health of homeowner occupants and to increase handicapped accessibility for disabled during the 5 year period.
2. ***“Homebuyer Education - Credit Counseling Program”*** – will provide credit counseling and homebuyer education assistance to 300 potential first-time homebuyers during the 5 year period.

B. Outcome: Affordability

Outcome Statement:

1. ***“Homebuyer’s Program”***: Provides project delivery costs & Down payment, Closing Cost and principal reduction assistance to 31 low-income homebuyers, incomes up to 80% MFI, over the 5 year period.

III. ECONOMIC OPPORTUNITY

A. Outcome: Sustainability

Outcome Statements:

1. ***“Business Façade Improvement Program”***: Provides facade improvements to eligible businesses for improvement of 10 exterior building facades and removal of slum and blighted conditions.

Table 2C
Summary of Specific Housing/Community Development Objectives

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Housing Objectives				
1	1.1.1 Provide major housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of substandard housing brought to code standards.	12	0	DH-1
1	1.1.2 Provide urgent repair /ADA housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of housing units brought into conformance with ADA.	25	4	DH-1
1	1.2.1 Provide down-payment and closing cost assistance and principle reduction assistance.	The number of projects assisted with CDBG and HOME resulting in home ownership.	4 CDBG 27 Home projects	4 CDBG 5 Home projects	DH-2
1	1.2.2 Coordination with Housing Choice Voucher Program to identify participants for homeownership utilizing HCVP funding.	The number of participants who purchase a home.	5	No funding provided this fiscal year	DH-2
1	1.3.1 Investigate alternative housing types in an effort to enhance affordability.	The introduction of new affordable housing products that increase the affordable housing stock and affordability.	TBD	No funding provided this fiscal year	DH-2
1	1.4.1 Continue current code enforcement efforts.	The number of code enforcement inspections.	1625	325	SL-3
1	1.4.2 Continue demolition and clearance of vacant dilapidated structures.	The number of substandard structures demolished.	90	29	SL-3
1	1.5 Improve conditions for renters by providing Tenant Based Rental Assistance.	Increased affordability for low income and / or special needs renters.	15	No funding provided this fiscal year	DH-2
1	1.6 Strengthen nonprofit and CHDO Housing Providers.	Increased effectiveness and production on nonprofit and CHDO housing providers.	5	No funding provided this fiscal year	DH-2

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 2C – (Continued)
Summary of Specific Non Housing/Community Development Objectives

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Infrastructure Objectives				
2	2.1 Provide funding for infrastructure improvements and public facilities in designated target areas.	Improve the quality of life for residents by improving the living conditions within the CDBG eligible and Target Areas.	5 projects	1 project	SL-3
	Façade Improvement Objective				
2	2.2 Improve exterior conditions and expand viability of small business through funding for exterior façade improvements.	Improve exterior conditions and viability of small businesses.	10 projects	7 projects	EO-3
	Public Services Objectives				
2	2.3 Provide support to organizations to deliver public services.	The number of persons receiving services through these programs.	TBD	TBD	SL-1 SL-3
2	2.3.1 Provide credit counseling and homebuyer education services to first time homebuyers.	Improved eligibility to qualify for mortgage financing.	300 persons served	60 persons served	SL-2
	Homeless Service Objectives				
3	3.1.1 Strengthen the collaboration with homeless providers.	Improved coordination and understanding of homeless issues.	TBD	No funding provided this fiscal year	SL-3
3	3.1.2 Provide support for homeless count.	Improved understanding of homeless issues.	TBD	No funding provided this fiscal year	SL-3

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

BARRIERS TO AFFORDABLE HOUSING AND FAIR HOUSING

The recently completed Analysis of Impediments to Fair Housing Choice identified three fair housing impediments related to real estate market conditions; including large numbers of foreclosures in the Tyler real estate market, predatory lending, and low number of loan applications from minority borrowers. The relatively large number of home foreclosures can be linked to predatory lending as a significant aftereffect of those lending practices. Adjustable Rate Mortgages (ARMs), interest only loans, one hundred percent loan-to-value mortgages, and other mortgage instruments that enabled large numbers of families enter into homeownership have become burdens to many as the housing bubble proved to be unsustainable. As the Community Profile points out, a number of Tyler homeowners have lost their homes to foreclosure, many as a direct result of these lending practices. However, with this unfortunate state of the economy come opportunities for others. Relative bargains have been available to families as these foreclosed units are put back on the market. Investor purchases are common, with these homes being marketed as rental units, but where a family has been able to save enough for a downpayment and has avoided sub-prime mortgage products, some have been able to take advantage of the bursting housing bubble to find their own opportunities.

Review of City practices revealed no significant policy barriers to affordable housing. These policies include land use controls, zoning ordinances, building codes, fees and charges, and tax policies. No excessive, exclusionary, discriminatory or duplicatory policies, rules or regulations were found that constitute barriers to affordability.

LEAD-BASED PAINT HAZARDS

The City recognizes that older homes are potential sources of lead-based paint hazards, which can have detrimental effects on young children. As noted in the Homeless Needs Assessment, a considerable portion of the housing stock in Tyler has the potential of containing lead-based paint hazards.

The following actions will be undertaken:

- Provide public information and education regarding lead-based paint,
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable,
- Monitor regular reports from the County Health Department and Texas Department of State Health Services to track the level of reported lead poisoning,
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and abaters, and
- Continue to develop technical capacity within the City to manage lead-paint impacted projects

ANTI-POVERTY STRATEGY

In an effort to promote and encourage economic and social self-sufficiency, the City will undertake the following actions:

- Continue to provide and expand the Housing Choice Voucher Homeownership Program and apply for Family Self Sufficiency Program funding which is designed to provide supportive and educational services leading to a decreased dependence on subsidy programs,

- Continue to provide and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households,
- Continue to provide economic development incentives utilizing local funds to encourage the retention and creation of employment opportunities available to low income residents,
- Continue to include and enforce requirements of Section 3 in applicable contracts utilizing federal funds,
- Continue to support local non-profit organizations that provide educational courses in homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services,
- Continue to support public service activities that enhance the quality of life of low-income residents,
- Continue to support public service activities that allow youth to meet their maximum potential and ultimately leave the poverty environment,
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers, and
- Actively participate in the Smith County Coalition for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special need populations.

COORDINATION

The City continues to pursue all funding opportunities that provide assistance to public and private agencies and other public service providers. The City will continue to provide technical assistance, assist in securing other funding sources (federal and non-federal), and break down barriers in an effort to streamline processes and increase local coordination efforts.

The City of Tyler will continue to carry out and implement the consolidated strategy and plan. City Departments involved in this coordinated effort include, but are not limited to: Neighborhood Services Department, Planning & Zoning Department, Development Services, Engineering Department, Building Inspections Department, Code Enforcement Department, and the Police Department.

The Neighborhood Services Department will continue to work with neighborhood organizations, non-profit agencies, social service agencies, and the Smith County Coalition for the Homeless to enhance coordination among agencies to address the needs of persons that are chronically homeless. In addition, this department will continue to consult with the many public, private, and nonprofit organizations that participated in the Consolidated Planning process to keep up to date with changes within the community regarding community services.

Goal: Improve coordination efforts between the City and other agencies and organizations committed to the improvement of housing and community development services in Tyler.

Strategies:

1. Expand participation with agencies / organizations in order to address the needs of the chronically homeless and implement the Consolidated Plan.
2. Initiate a housing roundtable that brings together participants from all sectors of the housing industry, including non-profit and for-profit builders, financial institutions, community activists, appraisers, and insurance representatives, to discuss relevant topics and provide an opportunity for participants to network within the industry.

INSTITUTIONAL STRUCTURE

The City of Tyler will coordinate and administer the identified goals, objectives, and strategies discussed in this document through its Neighborhood Services

Department. The City will utilize and administer its CDBG, HOME, and other local, state, and federally-funded programs (as available) to support numerous affordable housing programs and other community development activities to assist low-income citizens and revitalize declining neighborhoods. The City will also consider and offer letters of support when appropriate to other organizations and agencies seeking grant or state/federal funding. The staff in the Neighborhood Services Department shall act as liaisons to coordinate with volunteer groups who offer free labor assistance to low-income homeowners, other public and private groups providing housing assistance, and public and private groups who provide supportive services to low-income families. In addition, the City will continue to provide technical assistance and funding of health and public services as funds are available.

PUBLIC HOUSING RESIDENT INITIATIVES

Tyler does not have a public housing authority or public housing units.

CITIZEN PARTICIPATION PLAN

The City of Tyler is an Entitlement Recipient of Community Development Block Grant Funds (CDBG) under Title I of the Housing and Community Development Act of 1974, as amended and HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. The City of Tyler' citizen participation plan was prepared in accordance with section 104 (a) 3 of the Housing and Community Act of 1974 and has been amended as required for the Consolidated Plan in accordance to CFR Part 91, section 105.

The Citizen Participation Plan encourages participation by very low and low-income persons, particularly those living in slum and blighted areas and in areas where CDBG and HOME funds are proposed to be used. In addition, it encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments. It encourages the participation of residents receiving housing assistance or living in public or assisted housing developments, in the process of developing and implementing the consolidated plan, along with other low income residents of targeted revitalization areas in which the developments are located.

I. Participation of residents in low and moderate income neighborhoods

The City will encourage citizens to participate in the development of the consolidated plan, any amendments to the plan, and the performance report through the following methods:

The principle mechanism for achieving citizen involvement in the development, administration and evaluation of Community Development Block Grant and HOME Activities will be through the Neighborhood Services Department of the City of Tyler. All aspects of citizen's participation will be conducted in an open manner, with freedom of access for all interested person and at handicapped accessible locations. The Mayor, City Council, and City Administrators may

appoint a citizen advisory committee to assist in receiving public input from the community. All citizen advisory committee meetings, public forums and public hearings will be posted on the official bulletin board of the City and / or published in the Tyler Morning Telegraph Newspaper publication.

2. Function

The Neighborhood Services Department will perform the following functions:

- a. To solicit comments from persons within the community and persons residing in CDBG eligible census tracts relating to the needs of their neighborhoods and performance of the CDBG and HOME programs.
- b. To provide information to persons within community and persons residing in CDBG eligible census tracts concerning public hearings, public forums or meetings, proposed CDBG and HOME activities, performance evaluations, etc.
- c. Conduct or assist with public hearings and neighborhood meetings to obtain citizen views at all stages of the Community Development Block Grant and HOME Programs. The Department and any appointed Advisory Committee will review all public comments, recommendations and proposals concerning the development of needs, proposed activities, program amendments and program performance and submit its recommendations to the City Council.
- d. Conduct Citizen Advisory Commission meetings as required.

- I. It is the policy of the City of Tyler to give citizens timely notice of local meetings and reasonable and timely access to local meetings, information, performance reports, and records relating to the City's proposed and actual use of Community Development Block Grant, and HOME Investment Partnership.

Procedures

- A. Official notice of public meetings and public hearings will be posted at least 72 hours in advance with the City Clerk of the City of Tyler, Tyler City Hall, Tyler, Texas 75702
- B. Notice of public hearings will be published in the Tyler Morning Telegraph Newspaper prior to hearing dates.
- C. A statement of program objectives, proposed use of funds, and other information regarding the proposed Consolidated Plan will be published in the Tyler Morning Telegraph Newspaper prior to the public hearing.
- D. Information that may be reviewed includes, but is not limited to:
 - i. Amount of grant funding and program income anticipated in the coming year.
 - ii. Range of activities that may be undertaken.
 - iii. Estimated amount of grant funding and program income proposed to be used for activities that will benefit low and moderate-income persons.

- iv. Any proposed activities likely to result in displacement and the City of Tyler' plan for minimizing displacement.
- II. It is the policy of the City of Tyler to take reasonable steps to provide technical assistance to group representative of persons of low and moderate-income that request assistance in developing proposals.

Procedures

Groups representing persons of low and moderate income who are interested in receiving technical assistance may write or call the City of Tyler, Neighborhood Services Department, 900 W. Gentry Parkway, Tyler, Texas 75702, Telephone Contact: 903-531-1303.

- A. An assessment of the type and extent of technical assistance needed by the representative group will be made by City staff upon request and in a timely manner.
 - B. The City will make a good faith effort to see that reasonable requests for technical assistance are responded to in a timely manner.
- III. It is the policy of the City of Tyler to hold public hearings and public forums for the purpose of obtaining the views of citizens and responding to proposals and questions.

Procedures

- A. A minimum of one Public Input Forum or Public Hearing to obtain the views of citizens on community development and housing needs will be held by the City of Tyler Neighborhood Services Department in a public facility accessible to the broader public. It is anticipated that hosting a public hearing or forum at a community facility will enhance citizen participation.

- B. A minimum of one advertised Public Hearing to obtain the views of citizens on community development and housing needs will be held by the Tyler City Council during the 30 day public comment period and advertised publication of the Consolidated Plan and Annual Action Plan for public comment. This public hearing will be held in the Tyler City Hall, City Council Chambers. This site is equally accessible to all sections of the city and is the normal place for public hearings.

- C. Other public meetings may be held as necessary.

- D. Together, the public input forum and public hearing will address community development and housing needs, development of proposed activities, and review of program performance.

- E. Any additional public hearings will be held in the Tyler City Hall, City Council Chambers.

- F. Reasonable accommodation for the physically challenged will be provided at public hearing sites. At least 48 hours (two complete business days) advance notice is required.

- G. Comments received during the public comment period and at public hearings will be incorporated into the Consolidated Plan.
-
- IV. It is the policy of the City of Tyler to take reasonable steps to assist non-English speaking residents to be able to understand and participate in discussions that take place at public hearings and public forums, when a significant number of non-English speaking residents can reasonably be expected to attend.

Procedures

- A. Anyone anticipating that the effectiveness of the public hearing will be significantly reduced because of English language limitations should contact the City of Tyler, Department of Neighborhood Services as far in advance of the public hearing as possible.
 - B. At least 48 hours (two complete business days) advance notice is required.
-
- V. It is the policy of the City of Tyler to provide citizens with reasonable advance notice of and opportunity to comment on proposed activities not previously included in the Consolidated Plan and any proposed deletion or other substantial change to the activities.

Procedures

- A. If the proposed Consolidated Plan is approved and it subsequently becomes necessary to substantially change the program content, a formal amendment process will be followed.

- i. An additional public hearing will be held.
- ii. Reasonable advance notice of the date, time, and place of the public hearing will be made available to the public.
- iii. The nature of the proposed change(s) will be described in sufficient detail to allow citizens to determine if they are affected and desire to comment on the proposed change.

B. "Substantial Change" is defined by the City of Tyler to be:

- i. A proposed new activity which cannot reasonably be construed to have been included within the programmatic intent of the adopted application or in the commitment of funds to a specific project; or
- ii. An activity that was identified in the adopted application, but which subsequently is proposed to be deleted; or
- iii. An activity that is proposed to be altered in terms of its purpose, scope, location, or beneficiaries to such an extent that it can no longer reasonably be construed as the activity reviewed by the public and approved by the Tyler City Council.

C. The criteria to be used in determining if an activity is at risk of becoming substantially changed from its originally intended purpose will be based upon further Tyler City Council actions to modify/amend the Consolidated Plan proposed activities.

- D. City staff shall proactively monitor each funded project for compliance with its respective performance criteria and provide periodic progress reports to the City Council.
 - E. Any activity that is judged to be at risk of substantially changing from its originally intended purpose, scope, location, or beneficiaries will be reviewed in a public hearing forum prior to a decision by the City Council as to whether the performance objectives of the project shall be amended.
- VI. It is the policy of the City of Tyler to take reasonable steps to address concerns expressed by citizens and to respond to any formal complaints or grievances in a timely manner.

Procedures

- A. Citizens are urged to bring any concerns they may have regarding the Consolidated Plan to the attention of the City of Tyler, Department of Neighborhood Services by calling 903-531-1303. It is anticipated that most concerns can be quickly and successfully addressed through direct conversation.
- B. Unresolved issues, complaints, or grievances may be formally submitted to the following address:

City of Tyler
Neighborhood Services Department
900 W. Gentry Parkway
Tyler, Texas 75702
Attention: Consolidated Plan Comment

C. In order for the City to be able to respond effectively, any formal complaint or grievance must be in writing and follow the procedures shown below:

i. It must be legible – typed correspondence is strongly urged.

ii. It must be signed, dated, and indicate if the correspondent is representing his/her personal concerns or those of a larger group, in which case, the name and description of the group must be stated.

iii. It must clearly identify the specific complaint or grievance and should state what corrective action is being sought.

D. The City will provide timely written answers to written complaints and grievances. The time required to respond may vary depending upon the nature and complexity of the specific complaint. Where practicable, written answers will be provided within 15 working days of the receipt of the written complaint.

VII. It is the policy of the City of Tyler to encourage citizen participation, particularly by low and moderate-income persons who reside in the areas for which grant funding is proposed to be used.

Procedures

A. Reasonable notice will be given to the general public at appropriate times as the details of the proposed use of grant funding is identified.

B. After specific proposals are received and evaluated and authorization is given by the City Council for the City Manager to negotiate the final funding decision, additional citizen participation procedures will be implemented. The specifics of these procedures may vary from project-to-project in order to respond to unique circumstances. The general process will be as follows:

- i. Identify the geographic boundaries of the area most likely to be affected by the proposal and the principal organizations known to represent or otherwise be affiliated with the low and moderate-income residents.
- ii. Proactively communicate the purpose of and means by which grant funding will to be used.
- iii. Provide reasonable opportunities for low and moderate-income residents to ask questions and receive answers regarding how they might be affected by the proposed use of grant funding.

3. Publications

1. Five-Year Consolidated Plan

A summary of the proposed five-year consolidated plan will be placed in *The Tyler Morning Telegraph Newspaper* and will allow at least thirty (30) days for persons to comment. The summary will describe the contents and purpose of the consolidated plan and include a list of the locations where copies of the entire plan may be examined.

2. One-Year Action Plan

A notification will be placed in *The Tyler Morning Telegraph Newspaper* to inform citizens of the availability of the one-year action plan to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

3. Substantial Amendments

A notification will be placed in *The Tyler Morning Telegraph Newspaper* to inform citizens of the availability of any substantial amendments to the one-year action plan or the five-year consolidated plan, as these documents are developed, to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

4. Consolidated Performance Report

A notification will be placed in *The Tyler Morning Telegraph Newspaper* to inform citizens of the availability of the consolidated performance report to afford citizens a reasonable opportunity to examine the contents. At least fifteen (15) days will be allowed to receive citizen comments

II. Access to Public Information

A. Public access to information and records regarding the CDBG and other Grant Programs.

The City will provide for full and timely disclosure of its program records and information for the preceding five years consistent with

applicable state and local laws regarding personal privacy and obligations of confidentiality.

Documents relevant to the program shall be made available at the City's Neighborhood Services Office located at 900 W. Gentry Parkway, during normal working hours for citizens' review upon either written or oral request. Such documents include 1) all mailing and promotional material; 2) records of public hearings; 3) All key documents, including all prior applications, letters of approval, grant agreements, the citizens participation plan, performance reports, evaluation reports, Consolidated Plan, other reports required by HUD, and the proposed and approved application for the current year; 4) Copies of the regulations and issuance's governing the program; and, 5) Documents regarding other important program requirements, such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements, and relocation provisions

B. Availability of Consolidated Plan

Copies of the consolidated plan will be available at the City of Tyler Library (main branch), and the City of Tyler Neighborhood Services Department.

III. Technical Assistance

The City of Tyler Neighborhood Services Department will provide for and encourage the submission of views and proposals regarding the Community Development and HOME Programs by citizens, particularly low and moderate-income persons and residents of blighted neighborhoods. The City will provide technical assistance to groups representative of persons of very low and low

income that request such assistance in developing proposals for funds under any of the programs covered by the consolidated plan. The level and type of assistance will be determined at the time of the request. The City will provide a timely written response to all written proposals submitted within thirty (30) days stating the reasons for the action taken by the City of the Proposals.

The Neighborhood Services Department will provide technical assistance to any appointed citizen advisory board or committee to familiarize them with overall program aspects; particularly the process for determining community needs, program planning, citizen input and program assessment.

IV. Anti-Displacement

The City of Tyler intends to minimize displacement of persons in the implementation of CDBG and HOME activities. If displacement becomes necessary in order to accomplish program objectives, persons displaced will be assisted according to the HUD Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition, including any amendments and 24 CFR part 92.353, displacement, relocation and acquisition regulations.

V. Complaints and Grievances

Citizen complaints or grievances may be submitted in writing and mailed to the Neighborhood Services Department Office, 900 W. Gentry Parkway, Tyler, TX 75702 or may be hand delivered. A written response will be provided within fifteen (15) working days where practicable to all written complaints and grievances received by the Neighborhood Services Department.

VI. Amendments

The City of Tyler will amend its consolidated plan whenever one of the following decisions are made:

1. To make a substantial change in its allocation of priorities or a substantial change in the method of distribution of funds;
2. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan;
3. To substantially change the purpose, scope, location, or beneficiaries of an activity.

Public comments for amendments to the consolidated plan will follow the procedures outlined above in section I-B concerning public hearings.

A “Substantial Change” is defined by the City of Tyler to be:

1. A proposed new activity which cannot reasonably be construed to have been included within the programmatic intent of the adopted application or in the commitment of funds to a specific project; or
2. An activity that was identified in the adopted application, but which subsequently is proposed to be deleted; or
3. An activity that is proposed to be altered in terms of its purpose, scope, location, or beneficiaries to such an extent that it can no longer reasonably be construed as the activity reviewed by the public and approved by the Tyler City Council.

2010 – 2011 ANNUAL ACTION PLAN

1. INTRODUCTION AND EXECUTIVE SUMMARY

1.1 Introduction and Executive Summary

As set forth in 24 CFR Part 91, the U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to incorporate their planning and application requirements into one plan called the Consolidated Strategy Plan. A Consolidated Plan was prepared for federal fiscal years 2010 - 2015. An Annual Action Plan for FY 2010 -2011 has been prepared and must be prepared for each of the remaining four fiscal years covered in the Consolidated Plan.

The City's proposed allocation for FY 2010 - 2011 consists of a total \$1,546,408 in projected support from the following programs: (1) Community Development Block Grant (CDBG) - \$1,028,236; (2) HOME Investment Partnership (HOME) - \$518,172.

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the Consolidated Plan. The 2010 - 2011 Fiscal Year will place considerable emphasis on improving housing and neighborhoods and leveraging entitlement funds.

This plan was developed using an effective citizen participation process in compliance with the regulations set forth in 24 CFR Part 91. A copy of the comments that were received is incorporated into this document. The City's participation plan encourages and empowers citizens to participate in the development of viable urban programs. Community forums and two public hearings were held to obtain the views of citizens on housing and community development needs and the development of proposed activities. The City utilized the public input received to help establish strategies and priority needs to guide the development of the Consolidated Plan.

The following is the proposed FY 2010 - 2011 Annual Action Plan, which identifies the method of distributing HUD funds, and outlines the City's overall housing and community development needs and strategies.

1.2 Strategic Plan and 5 Year Goals

This Strategic Plan is designed to provide an overview of goals and objectives to be pursued over the course of the five-year period from 2010 through 2015. The Strategic Plan also provides a basis for funding decisions in FY 2010 - 2011, the current Annual Action Plan, and each pursuing Annual Action Plan through FY 2014 - 2015.

The following goals, objectives, strategies, and performance measures were designed to address Goals of Affordable Housing, Non Housing, and Economic Development.

Affordable Housing Goals

Goal 1: Improve the condition and availability of affordable housing over a five-year period.

Objective 1.1: Improve the condition of housing for low-income homeowners.

Strategy 1.1.1: Provide major housing rehabilitation for low-income homeowners.

Output: Allocate funds for major housing rehabilitation of owner-occupied structures for 5 year period.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of substandard housing brought to code standards.

Strategy 1.1.2: Provide urgent repairs / ADA housing rehabilitation for low-income homeowners.

Output: Allocate funds for urgent repair / ADA housing rehabilitation of owner-occupied structures for 5 year period.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of housing units brought into conformance with ADA.

Objective 2.1: Increase the viability for potential homeownership opportunities.

Strategy 2.1: Provide down-payment and closing cost assistance and principle reduction assistance to low-income homebuyers.

Output: Provide assistance to eligible applicants over a five year period.

Outcome: Participants move from being renters to homeowners.

Indicator: The number of participants who purchase a home.

Strategy 2.2: Coordinate with the Housing Choice Voucher Program (HCVP) to identify homeownership opportunities through their subsidized funds.

Output: Meet with Housing Choice Voucher Program Manager at least annually to discuss homeownership opportunities for participants.

Outcome: HCVP participants that transition into homeownership.

Indicator: The number of HCVP participants that transition into homeownership.

Objective 3: Increase the number of affordable housing units available on the market in Tyler.

Strategy 3.1: Investigate alternative housing types for development in Tyler to enhance affordability in housing.

Output: Evaluate alternative housing types for possible pilot program development.

Outcome: The introduction of alternative types of housing choices in Tyler.

Indicator: The number of alternative types of housing choices introduced in the Tyler market.

Objective 4: Decrease the number of vacant substandard housing units within the City of Tyler.

Strategy 4.1.1: Continue current code enforcement efforts.

Output: Provide funding for increased code enforcement efforts over 5 year period, resulting in repair or issued citations.

Outcome: Elimination of blighted conditions in at-risk areas of the City.

Indicator: The number of substandard housing units demolished or repaired due to code enforcement efforts.

Strategy 4.1.2: Continue demolition and clearance of vacant dilapidated structures.

Output: Provide funding for demolition of substandard structures over a 5 year period.

Outcome: Elimination of a blighting influence in at risk areas of the City.

Indicator: The number of substandard structures demolished.

Objective 5: Improve the condition of housing for low-income renters.

Strategy 5.1: Identify funding for Tenant Based Rental Assistance.

Output: Identify sources of funding and / or federal, state grant announcements for TRRA.

Outcome: Increase affordability among renters or special needs populations.

Indicator: Funding applied for or grant applications submitted.

Objective 6: Strengthen the capacity of non-profit housing providers.

Strategy 6.1: Identify non-profit providers to participate in the CHDO Program or participate in affordable housing programs.

Output: The number of non-profit providers participating in affordable housing programs.

Outcome: Enhanced capacity of non-profit to participate in the affordable housing program.

Indicator: The number of non-profits participating in the development of affordable housing.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.

- Not enough funding to expand the range of programs offered.
- Lack of qualified residents for homeownership opportunities.

Funding required to meet the objectives listed above would come from the CDBG and HOME Program entitlement grants. Proposals for the development of partnerships with private developers and homebuilders should include private financial participation on the part of the partners to leverage federal funds.

Non Housing Goals

Goal 2: Improve living conditions in Tyler by addressing non-housing community development needs over a five-year period.

Objective 2.1: Address infrastructure and public facility needs in the CDBG eligible areas of Tyler.

Strategy 2.1: Provide funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in designated target areas.

Output: Funding for infrastructure projects that support neighborhood revitalization over a five-year period.

Outcome: Improve the quality of life for participants by improving the living conditions within the revitalization area.

Objective 2.2: Improve exterior conditions and expand viability of businesses by providing exterior façade improvement.

Strategy 2.2: Provide financial assistance to small businesses to improve exterior facades.

Output: Provide funding for small business.

Outcome: Improved economic viability of small businesses.

Objective 2.3: Address community needs through community-based public service programs.

Strategy 2.3: Provide funding to organizations to provide homebuyer counseling, credit counseling and assistance in qualifying for mortgage financing; and to deliver services to seniors, at risk adults, youth and children including educational programs related to the prevention of chronic diseases.

Output: Fund public service programs directed toward senior, at risk adults, youth and children services and others.

Outcome: Improved accessibility of program to low-income at risk populations in the City.

Objective 2.4: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 2.4.1: Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.

Output: Attend at least 3 meetings and support at least one outreach effort.

Outcome: A clear understanding of issues surrounding homelessness and possible solutions.

Strategy 2.4.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

Output: At least one staff member will participate on one subcommittee and assist with homeless counts.

Outcome: Increased participation by the City of Tyler in the homeless continuum of care process.

Funding required to meet the objectives listed above would come from the CDBG Program entitlement grant. Funding levels determined annually based on the

15% cap for public services projects. Project funding allocations to eligible projects will be based on a competitive RFP process.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.

Homeless Program Goals

Goal 3: Improve the condition and availability of affordable housing in FY 2010.

Objective 3.1: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 3.1.1: Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.

Output: Attend meetings and support at least one outreach effort.

Outcome: A clear understanding of issues surrounding homelessness and possible solutions.

Strategy 3.1.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

Output: Staff member will participate on one subcommittee and assist with homeless counts.

Outcome: Increased participation by the City of Tyler in the homeless continuum of care process.

Funding required to meet the objectives listed above would come from the ESG entitlement or Super NOFA grants. City of Tyler is not an Entitlement for the ESG Grant. Funding levels determined annually based grant funds available. Coordination efforts will be carried out by existing staff.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.

1.3 Public Participation

The public participation process that ultimately led to the development and completion of the City's 2010 – 2011 Annual Plan and 2010 – 2015 Consolidated Plan provided valuable input and citizen comments regarding the lack of affordable housing and critical public service needs of low-income residents.

A series of public hearings and Community Forums (a total of three public forums two public meetings and two technical assistance workshop sessions) were held during the initial development phase. The meetings were publicized in local newspapers and public notices. In accordance with HUD's initiative to increase the involvement of citizens, especially those of lower-income, in the planning and development stages of the Annual Plan and Consolidated Plan, meetings/workshops were held at the City of Tyler Glass Recreation Center and the City of Tyler Neighborhood Services Department. Attendance at the public meeting, community forums, and workshops included residents, representatives from non-profit organizations, and management staff from the City of Tyler. Although the meetings were adequately publicized, attendance was low.

Meetings were held at handicapped accessible and convenient locations during daytime and nighttime hours with a bi-lingual person (staff) present in order to accommodate and encourage the attendance of non-English speaking individuals, persons with disabilities, and low-income individuals.

The meetings were opened with an explanation of the need and purpose of the public hearings and the required 5-year Consolidated Plan and 1-year Annual Plans. Information was provided regarding the City's existing and proposed programs, the availability of funding for affordable housing programs, and public services. A brief review was given regarding the proposed goals and objectives to be included in the 2010 Annual Plan.

The meetings were then opened to a general and open discussion to receive comments about the Consolidated Plan and Annual Plan processes, community needs, and eligible projects and activities. City staff responded to comments with general information about the city's affordable housing programs, the status of the city's efforts to initiate a homebuyer assistance program, the funding of public service agencies, the availability of Housing Vouchers for low income renters, and the progress made on various public facility projects. Residents who desired more specific information were invited and encouraged to contact staff after the meeting or at a later date. The public hearings were closed after all comments were received and the meetings adjourned.

The Notice of Public Hearing and Request for Citizen Input for the City of Tyler 2010 - 2011 Annual Plan and 2010 – 2015 Consolidated Plan was published in the Tyler Morning Telegraph newspaper. This notice provided the public with a 30-day comment period prior to the final approval of the Annual Plan and Consolidated Plan on August 11, 2010. The proposed FY 2010 Annual Plan and 2010 – 2015 Consolidated Plan were available for viewing at the Neighborhood Services building located at 900 W. Gentry Parkway beginning July 1, 2010.

The proposed plan was presented at the July 28, 2010 City Council meeting with the request for City Council to provide direction on the plan prior to final approval.

The final approval by the Tyler City Council was August 11, 2010. All comments received from the public will be addressed before submitting the plan to the U.S. Department of Housing and Urban Development.

1.4 Organizational Input and Consultation

The following information and data gathered during the reviews completed for the Consolidated and Annual Plans were considered:

- Analysis of the city and regional housing market
- Availability and usage of Section 8 Vouchers
- Availability of financial resources
- Opportunities for leveraging of federal funds
- Existing zoning and building code practices
- Fair Housing Ordinances and Fair Housing Impediment Analysis
- Fair Housing Planning Guides
- Continuum of Care and Homeless services coalition data
- Incidence of fair housing complaints

1.5 Summary of Annual Goals, Outcomes, Objectives, Projects and Activities

Table 2C on the following page summarizes the Annual Action Plan Goals, Outcomes, Objectives, Projects and Activities.

**Table 2C
Summary of Specific Housing/Community Development Objectives**

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Housing Objectives				
1	1.1.1 Provide major housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of substandard housing brought to code standards.		0	DH-1
1	1.1.2 Provide urgent repair /ADA housing rehabilitation for low-income homeowners.	The number of households with improved living conditions and the number of housing units brought into conformance with ADA.		4	DH-1
1	1.2.1 Provide down-payment and closing cost assistance and principle reduction assistance.	The number of projects assisted with CDBG and HOME resulting in home ownership.		4 CDBG 5 Home projects	DH-2
1	1.2.2 Coordination with Housing Choice Voucher Program to identify participants for homeownership utilizing HCVP funding.	The number of participants who purchase a home.		No funding provided this fiscal year	DH-2
1	1.3.1 Investigate alternative housing types in an effort to enhance affordability.	The introduction of new affordable housing products that increase the affordable housing stock and affordability.		No funding provided this fiscal year	DH-2
1	1.4.1 Continue current code enforcement efforts.	The number of code enforcement inspections.		325 inspections	SL-3
1	1.4.2 Continue demolition and clearance of vacant dilapidated structures.	The number of substandard structures demolished.		29 units demolished	SL-3
1	1.5 Improve conditions for renters by providing Tenant Based Rental Assistance.	Increased affordability for low income and / or special needs renters.		No funding provided this fiscal year	DH-2
1	1.6 Strengthen nonprofit and CHDO Housing Providers.	Increased effectiveness and production on nonprofit and CHDO housing providers.		No funding provided this fiscal year	DH-2

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 2C – (Continued)
Summary of Specific Non Housing/Community Development Objectives

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Year Expected Units	Performance Measures
	Infrastructure Objectives				
2	2.1 Provide funding for infrastructure improvements and public facilities in designated target areas.	Improve the quality of life for residents by improving the living conditions within the CDBG eligible and Target Areas.		1 project	SL-3
	Façade Improvement Objective				
2	2.2 Improve exterior conditions and expand viability of small business through funding for exterior façade improvements.	Improve exterior conditions and viability of small businesses.		7 projects	EO-3
	Public Services Objectives				
2	2.3 Provide support to organizations to deliver public services.	The number of persons receiving services through these programs.		TBD	SL-1 SL-3
2	2.3.1 Provide credit counseling and homebuyer education services to first time homebuyers.	Improved eligibility to qualify for mortgage financing.		60 persons served	SL-2
2	2.3.2 Provide adult educational services to illiterate adults.	Adult literacy or GED.		70 persons served	EO-3
2	2.3.3 Nutrition, exercise, and wellness instructions on healthy living skills and pediatric patients.	Improve the health conditions of low income and low income expectant mothers.		50 persons served	SL-1
2	2.3.4 Provide independent living skills training and transportation for persons with mental illnesses	Improved mobility and life skills.		30 persons serves	SL-1
	Homeless Service Objectives				
3	3.1.1 Strengthen the collaboration with homeless providers.	Improved coordination and understanding of homeless issues.		No funding provided this fiscal year	SL-3
3	3.1.2 Provide support for homeless count.	Improved understanding of homeless issues.		No funding provided this fiscal year	SL-3

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

1.6 Assessment of Performance

The City of Tyler has continued to make great progress in accomplishing community development activities in recent years. Some activities have been delayed for various administrative reasons, shortage of contractors, staff turnover, and limited available resources and funding. The City is aware of these constraints and has made progress in improving the management of the federally funded programs. Significant progress was made in designing, processing, and gaining approval for a number of projects. These projects and others are now underway and are anticipated to be completed in this fiscal year.

Administrative Accomplishments:

- Efforts have been strongly focused on ensuring future compliance with federal requirements through the development, review, and implementation of various policies and procedures for financial reporting, eligibility, selection of projects and activities to receive funding, recordkeeping, reviewing and revising accounting procedures, and project development and monitoring.
- A comprehensive review of comprehensive program guidelines and documents for General Administration, Owner-Occupied Housing Rehabilitation Program, Urgent Repair Assistance Program, the Removal of Architectural Barriers, Construction Specifications Manual for Rehabilitation, and the Construction Specifications Manual for New Construction was updated.
- Contract documents, lien and deed restrictions, and project file documentation have been reviewed and updated for public service activities, public facility projects, and affordable housing programs to ensure compliance with federal requirements.
- Comprehensive full construction plans and blueprints have been developed for a variety of single-family dwellings designed to meet the affordable housing needs of families.

- A home buyers' education program has been initiated in conjunction with the City's Housing Choice Voucher Homeownership Program to provide newly constructed housing to be made available to Housing Choice Voucher tenants.
- A homebuyers program has been restructured to provide newly constructed housing to be made available to income eligible homebuyers.
- Contracts were developed and executed for the provision of affordable housing and public service activities to be provided by various non-profit organizations providing a variety of services to low income residents.
- Public hearings and discussions in conjunction with other entities to determine the housing and social service needs of low-income families were completed.
- Web site information about CDBG and the HOME Programs was improved.
- Work flow processes were developed for the HOME program to ensure compliance with federal requirements.
- Contracts were developed and executed for the provision of affordable rental housing to be made available to low income residents.

Project Accomplishments:

- Negotiated and completed the acceptance of privately donated land for future development of single-family construction projects.
- Completed application review and processing of applicants for homeowner rehabilitation program.
- Awarded Federal Stimulus CDBG-R funding and completed public facility projects.
- A number of public facility projects were underway and completed in low-income areas.
- Construction on single-family units through Habitat for Humanity for new homebuyers.

- Single family housing units awarded to contractors and under construction along Paul Street.
- Recently completed single family housing units sold to first time home buyers.
- Urgent Repair/ADA housing rehabilitation projects completed.
- Homebuyer Education workshops and counseling were provided at various locations by the City and Habitat for Humanity.
- Reconstruction projects were developed, awarded, and underway in low-income target areas.
- Demolitions were completed as ordered by the City's Neighborhood Revitalization Board.
- City-wide demolitions were completed via the City's Voluntary Demolition program.
- Neighborhood Empowerment Works fall and spring neighborhood clean up program was completed in low-income target areas.
- Low-income renters benefited from reduced rental rates from homes rehabilitated in prior years with CDBG and HOME funds provided to PATH-Tyler Community Homes.
- The homebuyers program provided assistance for homeownership to City of Tyler citizens.

With regards to non-housing issues, the City was fortunate to benefit from the combined efforts of numerous non-profit organizations that provided direct services to families for basic human needs. These organizations were able to assist hundreds of low-income individuals by leveraging CDBG funding with other funding sources. The City was also able to accomplish its goals of providing supportive assistance and facilitating collaborative efforts amongst local providers.

The activities and strategies addressed in the City's Action Plans have made positive impacts on low-income participants and the efforts to revitalize declining

neighborhoods. New construction and rehabilitation efforts initiated by the City, Habitat for Humanity, developers, and Tyler Community Homes in older neighborhoods have sparked private investment in areas of the City that have experienced limited new development activities. Public facility improvements have increased neighborhood appearance and accessibility, in addition to increasing the quality of life for low-income residents. Public services have been provided with a focus on activities for youth and special need populations, including illiterate adults and disabled individuals.

The City is currently meeting its expected annual performance measures for Code Enforcement, Demolition, Public Services, and Public Facility projects. The use of federal funds for demolition has resulted in dilapidated and dangerous structures being removed, resulting in increased safety and community appearance. Code Enforcement activities provided in low-income neighborhoods has resulted in the elimination of hundreds of code violations. Due to the success of these federally funded initiatives, the City has further expanded its code enforcement efforts with the creation of a code enforcement task group that is funded with local funds.

While the City is not able to directly or fully fund all of the homeless programs, local non-profit organizations have been able to continue their services through other state, local, and federal funds. The City continues to provide technical assistance and support for these organizations, in addition to being an active participant in the Smith County Coalition for the Homeless. The 2010 – 2015 Consolidated Plan process has resulted in more realistic and achievable goals and objectives for future years based on a comprehensive and current data-base of community needs.

Due to the review and revising of program guidelines; streamlining procedures; developing effective eligibility screening processes, project file documentation and financial accounting procedures; and development of comprehensive

contract and lien documents, significant progress has been made this past year. The Owner-Occupied Housing Rehabilitation Program was fully implemented. Accomplishments include completion of five (5) reconstruction projects that were already underway, and three (3) projects initiated and under construction. Two (2) rehabilitations projects under development were completed and an additional three (3) projects are under development. Additionally, ten (10) homeowners have been assisted with Urgent Repairs and two (2) disabled homeowners have received assistance to increase their accessibility and enjoyment of their home.

Additionally, progress was made in the City's initiative to provide affordable housing to low to moderate income citizens. Property previously acquired with CDBG funds has been rezoned and replatted; water & sewer utilities has been installed; a new street has been installed; house plans have been approved; new developers and contractors have been identified; and four (4) new construction homes are underway. Three (3) new construction homes sold and one (1) rehabilitation home sold to first time home buyers.

The City has assessed the effectiveness of its performance in the achievement of its overall five-year strategies, objectives, and priorities; and has concluded that while the City is currently meeting its expected annual performance measures in some areas, the need still exists for the city to develop new strategies to achieve all of its proposed goals in the coming year. Due to the redevelopment and streamlining of program guidelines and procedures, as well as the hiring of a Community Development Manager, it is anticipated that the next program year will result in full implementation of the City's homeownership programs. This effort should ensure that the City will be able to achieve substantial progress in meeting its affordable housing goals.

2. FUNDING SOURCES

2.1 HUD Federal Entitlement Funds for FY 2010 - 2011

The City's proposed allocation for FY 2010 - 2011 consists of a total \$1,546,408 in projected support from the following programs: (1) Community Development Block Grant (CDBG) - \$1,028,236; (2) HOME Investment Partnership (HOME) - \$518,172. The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the Consolidated Plan.

2.2 Other Resources/Leveraging

Other sources of funding expected to be received within the region are HUD Housing Choice Voucher Program, Section 202, Low Income Housing Tax Credit (LIHTC), Federal Home Loan Bank, FEMA, State funds, private lender financing, private foundation funds, non-profit organizations, for-profit developers, and local contributors.

Development and planning of programs eligible to receive federal funding will be approached with the concept of maximizing the extent of the federal dollar commitment with the least actual dollar commitment required to make the project feasible. Leveraging will also be accomplished through coordination of programs with non-profit and for-profit partners and volunteer work groups providing labor and assistance.

2.3 Local Match Requirements

The region's HOME Program match requirement for FY 2010 remains at 50%. Accordingly, the City will consider funding projects that require local matching funds. Possible sources of local match include:

- City general and other local funds,
- City or County donated properties,
- City donated services as allowed by HUD in a Cost Allocation Plan,
- Locally-funded infrastructure,
- Funds provided by local Community Development Corporations,
- Funds provided by other local non-profit housing organizations,
- Administrative costs, program delivery costs, and actual program expenses provided by non-profit organizations as supportive programming,
- Funds provided by private lending institutions,
- Private investment, and
- Value of volunteer labor

2.5 Summary of 2010 CDBG and HOME Projects

Funding Resource			Project/Activity	Eligible Location
CDBG	HOME	Total Funds		
\$205,647	\$51,817	\$257,464	Administration of CDBG and HOME Programs and other eligible activities that benefit low-income citizens, with services provided by staff, contractors, non-profits, &/or consultants for management, planning, and capacity building activities	City-wide
\$85,000	Not Eligible	\$85,000	Public Service Activities Operating expenses of non-profit organizations that provide eligible health and human services to low-income residents	City-wide
			<ul style="list-style-type: none"> ▪ \$36,335 – Literacy Council – Educational classes for 70 illiterate adults ▪ \$6,783 – N.E.W. (Nutrition, Exercise, Wellness) – provide direct delivery costs to provide healthy living skills and aid pediatric patients in reducing weight and improving overall health ▪ \$31,882 – Community Integration Program – provide direct delivery costs to provide independent living skills training and transportation for persons with mental retardation and mental illness ▪ \$10,000 – Homebuyer Education-Credit Counseling Program – provide credit counseling and homebuyer education assistance to potential first-time homebuyers 	
\$75,000	Not Eligible	\$75,000	Clearance and Demolition – funds to be utilized for removal of 29 dilapidated structures and clearance activities (including direct costs and project delivery costs)	City-wide
\$75,000	Not Eligible	\$75,000	Code Enforcement - provides funding for project delivery costs for the identification of 325 code violations in low income census tracts	LI CTs and BGs
\$108,876	\$0	\$108,876	Housing Rehabilitation – funds to preserve existing housing through Urgent Repair and Removal of Architectural Barriers of owner-occupied dwellings (including direct costs and project delivery costs)	City-wide
\$40,000	\$466,355	\$506,355	Homebuyer Activities – funds to provide or expand affordable housing opportunities for low-income homebuyers, including new development of single-family dwellings, down payment & closing cost assistance, principal reduction & homebuyer education to low-income homebuyers, including direct & project delivery costs	City-wide
\$50,000	Not Eligible	\$50,000	Business Façade Improvement Program – provides facade improvements to eligible businesses to aid in the improvement of exterior building facades and removal of slum and blighted conditions	LI CTs and BGs
\$388,713	Not Eligible	\$388,713	Public Facility Improvements – funds to expand, improve, and/or add public facilities & infrastructure that provide services to primarily low income residents, or are located in low-income areas	LI CTs and BGs
			<ul style="list-style-type: none"> ▪ ‘East End’ Public Facilities: Provides funding for project delivery costs and public facility and infrastructure improvements (streets, curb and gutter, sidewalks, drainage improvement) in low income neighborhood located in the 2010-11 target area “East End”, CT 9, BG 2. 	
\$1,028,236	\$518,172	\$1,546,408		

2.6 CPMP Project Summaries

The following pages contain information produced on HUD's CPMP program and provide the Project Title, a description of the Priority/Objectives identified in the 2010 - 2015 Consolidated Plan to be addressed with each project, and the proposed budget for each project. The tables also provide the HUD Matrix code, the project-level accomplishments, funding source, and performance measures.

Project Name: Administration - CDBG						
Description:	IDIS Project #: 1 UOG Code: 485496					
Reasonable costs of overall program management, coordination, monitoring, and evaluation of the CDBG and HOME Programs and other eligible activities that benefit low-income citizens, with services provided by staff, contractors, and/or consultants for management, planning, and capacity building activities. Costs include, but are not limited to, operating expenses, salaries, wages, and related costs of staff engaged in program administration.						
Location:	Priority Need Category					
900 W. Gentry Parkway Tyler, TX 75702	Select one: Planning/Administration ▼					
Explanation:						
Expected Completion Date:	Administration, management, capacity building, and planning for the City's 2010-2011 CDBG and HOME Programs. Funds may also be used for administrative and management services provided by consultants or contractors.					
9/30/2011						
Objective Category						
<input type="radio"/> Decent Housing						
<input type="radio"/> Suitable Living Environment						
<input type="radio"/> Economic Opportunity						
Specific Objectives						
Outcome Categories	1, ▼					
<input type="checkbox"/> Availability/Accessibility	2, ▼					
<input type="checkbox"/> Affordability	3, ▼					
<input type="checkbox"/> Sustainability						
Project-level Accomplishments	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
21A General Program Administration 570.206 ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Program Year 1	CDBG ▼	Proposed Amt.	\$205,647	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name: Administration - HOME							
Description:	IDIS Project #: 2 UOG Code: 485496						
Reasonable costs of overall program management, coordination, monitoring, and evaluation of the CDBG and HOME Programs and other eligible activities that benefit low-income citizens, with services provided by staff, contractors, and/or consultants for management, planning, and capacity building activities. Costs include, but are not limited to, operating expenses, salaries, wages, and related costs of staff engaged in program administration.							
Location:	Priority Need Category						
900 W. Gentry Parkway Tyler, TX 75702	Select one: Planning/Administration ▼						
Explanation:							
Expected Completion Date: 9/30/2011	Administration, management, capacity building, and planning for the City's 2010-2011 CDBG and HOME Programs. Funds may also be used for administrative and management services provided by consultants or contractors.						
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Specific Objectives							
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. _____ ▼ 2. _____ ▼ 3. _____ ▼						
Project-level Accomplishments	Accompl. Type: ▼ Proposed Underway Complete		Accompl. Type: ▼ Proposed Underway Complete				
	Accompl. Type: ▼ Proposed Underway Complete		Accompl. Type: ▼ Proposed Underway Complete				
	Accompl. Type: ▼ Proposed Underway Complete		Accompl. Type: ▼ Proposed Underway Complete				
	Proposed Outcome		Performance Measure		Actual Outcome		
	21H HOME Admin/Planning Costs of PJ (subject to 5% cap) ▼		Matrix Codes ▼		Matrix Codes ▼		
	Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼		
	Matrix Codes ▼		Matrix Codes ▼		Matrix Codes ▼		
	Program Year 1	HOME ▼	Proposed Amt. \$51,817		Fund Source: ▼	Proposed Amt.	
			Actual Amount			Actual Amount	
Fund Source: ▼		Proposed Amt.		Fund Source: ▼	Proposed Amt.		
		Actual Amount			Actual Amount		
Accompl. Type: ▼		Proposed Units		Accompl. Type: ▼	Proposed Units		
		Actual Units			Actual Units		
Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units			
	Actual Units			Actual Units			

Project Name: PS - Tyler Literacy Council							
Description:	IDIS Project #: 3 UOG Code: 485496						
Provides educational services to illiterate adults.							
Location:	Priority Need Category						
1530 SW Loop 323 - Tyler, TX 410 S. Chilton - Tyler, TX 1201 Old Noonday Rd-Tyler TX 409 W. Locust - Tyler, TX 1324 Richards - Tyler, TX	Select one: Public Services ▼						
Expected Completion Date: 9/30/2011	Explanation: Address community needs through community-based public service programs by providing funding for the "Adult Literacy Program", which will provide educational services for illiterate adults.						
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	Specific Objectives						
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1. Improve the services for low/mod income persons ▼ 2. Improve economic opportunities for low-income persons ▼ 3. ▼						
Project-level Accomplishments	01 People ▼	Proposed	70		01 People ▼	Proposed	70
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome	Performance Measure	Actual Outcome					
Sustainability	Economic Opportunity	Illiterate adults improve skills to live independently.					
05H Employment Training 570.201(e) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$36,335		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	70		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name: PS - N.E.W. - Total Health Care Center							
Description:	IDIS Project #: 4 UOG Code: 485496						
Provides direct delivery costs to provide healthy living skills and aid pediatric patients in reducing weight and improving overall health.							
Location: City-wide	Priority Need Category Select one: Public Services ▼						
Explanation:							
Expected Completion Date: 9/30/2011	Address community needs through community-based public service programs by providing funding for "N.E.W. (Nutrition, Exercise, Wellness Program". Funds will be used for staff costs to provide healthy living skills and aid pediatric patients in reducing weight and improving overall health.						
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Specific Objectives							
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve the services for low/mod income persons ▼						
	2. ▼						
	3. ▼						
Project-level Accomplishments	01 People ▼	Proposed	50		01 People ▼	Proposed	50
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure		Actual Outcome			
Availability/accessibility		Suitable living environment		Improved health conditions for expectant mothers.			
05M Health Services 570.201(e) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$6,783		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	50		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name: PS - Community Integration Program - Andrews Center							
Description:	IDIS Project #: 5 UOG Code: 485496						
Provides direct delivery costs to provide independent living skills training and transportation for persons with mental retardation and mental illness							
Location:	Priority Need Category						
City-wide	Select one: Public Services ▼ Explanation:						
Expected Completion Date:	Address community needs through community-based public service programs by providing funding for "Community Integration Program". Funds will provide direct delivery costs to provide independent living skills training and transportation for persons with mental retardation and mental illness.						
9/30/2011							
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives						
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve the services for low/mod income persons ▼ 2. Improve economic opportunities for low-income persons ▼ 3. Increase range of housing options & related services for persons w/ special needs ▼						
Project-level Accomplishments	01 People ▼	Proposed	30		01 People ▼	Proposed	30
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure		Actual Outcome			
Availability/Accessibility		Suitable Living Environment		Persons with special needs improve skills to live independently			
05B Handicapped Services 570.201(e) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$31,882		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	01 People ▼	Proposed Units	30		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name: PS - Homebuyer Education-Credit Counseling Program						
Description:	IDIS Project #: 6 UOG Code: 485496					
Provide credit counseling and homebuyer education assistance to potential first-time homebuyers.						
Location: City-wide	Priority Need Category Select one: Public Services ▼					
Expected Completion Date: 9/30/2011	Explanation: Address community needs through community-based public service programs by providing funding for "Homebuyer Education - Credit Counseling Program", which will provide credit counseling and homebuyer education assistance.					
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve access to affordable owner housing ▼ 2. ▼ 3. ▼					
Project-level Accomplishments	01 People ▼	Proposed	60	01 People ▼	Proposed	60
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
Affordability	Suitable Living Environment	Improved eligibility for home mortgage financing				
05R Homeownership Assistance (not direct) 570.204 ▼			Matrix Codes ▼			
Matrix Codes ▼			Matrix Codes ▼			
Matrix Codes ▼			Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$10,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	01 People ▼	Proposed Units	60	Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name: Clearance/Demolition							
Description:	IDIS Project #: 7 UOG Code: 485496						
Provides funds for project delivery and costs for the clearance and/or demolition/removal of dilapidated and/or unsafe structures and the elimination of slum and blight.							
Location:	Priority Need Category						
City-wide	Select one: Other ▼						
Explanation:							
Expected Completion Date:	Decrease the number of vacant substandard housing units within the City of Tyler by continuing the demolition and clearance of vacant dilapidated structures.						
9/30/2011							
Objective Category	Specific Objectives						
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories	1. Improve quality / increase quantity of public improvements for lower income persons ▼						
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	2. ▼						
	3. ▼						
Project-level Accomplishments	10 Housing Units ▼	Proposed 29		10 Housing Units ▼	Proposed 29		
		Underway			Underway		
		Complete			Complete		
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed		
		Underway			Underway		
		Complete			Complete		
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed		
		Underway			Underway		
		Complete			Complete		
Proposed Outcome	Performance Measure		Actual Outcome				
Sustainability	Suitable Living Environment		Improved safe and healthy environments				
04 Clearance and Demolition 570.201(d) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$75,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units	29		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name:		Code Enforcement					
Description:		IDIS Project #:	8	UOG Code:	485496		
Provides funds for project delivery costs and other costs associated with the elimination or reduction of code violations in low-income neighborhoods. Low-income CTs and BGs = CT 1, BG 1-4; CD 2.01, BG 1-2; CT 2.02, BG 1-2; CT 3, BG 1-4; CT 4, BG 1-2; CT 5, BG 1-2; CT 6, BG 1-2; CT 7, BG 1-3; CT 8, BG 3,5,6; CT 9, BG 1-4; CT 13, BG 1; CT 16.02, BG 1; CT 18.02, BG 2; CT 19.03, BG 2; CT 20.03, BG 1-3.							
Location:		Priority Need Category					
Low-income Census Tracts and Block Groups - description above		Select one:		Other ▼			
Explanation:							
Expected Completion Date:		Decrease the number of vacant substandard housing units within the City of Tyler through the continuation of code enforcement efforts.					
9/30/2011							
Objective Category							
<input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
		Specific Objectives					
Outcome Categories							
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability		1, Improve the quality of affordable rental housing ▼					
		2, Improve the quality of owner housing ▼					
		3, ▼					
Project-level Accomplishments	10 Housing Units ▼	Proposed	325		10 Housing Units ▼	Proposed	325
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome		Performance Measure			Actual Outcome		
Sustainability		Suitable Living Environment			Health and safety of neighborhoods is improved		
15 Code Enforcement 570.202(c) ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Matrix Codes ▼				Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$75,000		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units	325		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name: Housing Rehabilitation							
Description:	IDIS Project #: 9 UOG Code: 485496						
Provide funding for project delivery costs and to assist low-income owner households with rehabilitation costs to remove code violations, address immediate health and safety hazards, and improve handicapped accessibility. Funds may be offered to eligible low-income households on a city-wide basis or in a designated annual target area.							
Location:	Priority Need Category						
City-wide and CT 9, BG 2	Select one: Owner Occupied Housing ▼						
Explanation:							
Expected Completion Date:	Improve the condition and availability of affordable housing in FY 2010 by providing urgent repairs / ADA housing rehabilitation for low-income homeowners.						
9/30/2011							
Objective Category	Specific Objectives						
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	1. Improve the quality of owner housing ▼ 2. Increase range of housing options & related services for persons w/ special needs ▼ 3.						
Outcome Categories							
<input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability							
Project-level Accomplishments	10 Housing Units ▼	Proposed	4		10 Housing Units ▼	Proposed	4
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
	Accompl. Type: ▼	Proposed			Accompl. Type: ▼	Proposed	
		Underway				Underway	
		Complete				Complete	
Proposed Outcome	Performance Measure	Actual Outcome					
Availability/Accessibility	Decent Housing	Improve housing quality for low-income owners					
14A Rehab; Single-Unit Residential 570.202 ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Matrix Codes ▼		Matrix Codes ▼					
Program Year 1	CDBG ▼	Proposed Amt.	\$108,876		Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	Fund Source: ▼	Proposed Amt.			Fund Source: ▼	Proposed Amt.	
		Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units	4		Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	
	Accompl. Type: ▼	Proposed Units			Accompl. Type: ▼	Proposed Units	
		Actual Units				Actual Units	

Project Name: Homebuyer Activities						
Description:	IDIS Project #: 10 UOG Code: 485496					
Funding to provide or expand affordable housing opportunities for low-income homebuyers, including new development of single-family dwellings, down payment & closing cost assistance, principal reduction, and homebuyer education to low-income homebuyers, including direct and project delivery costs.						
Location: City-wide	Priority Need Category Select one: Owner Occupied Housing					
Explanation:						
Expected Completion Date: 9/30/2011	Increase the viability for potential homeownership opportunities by providing down-payment and closing cost assistance and principle reduction assistance to low-income homebuyers.					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1. Improve access to affordable owner housing 2. Improve access to affordable owner housing for minorities 3. Increase the availability of affordable owner housing					
Project-level Accomplishments	04 Households	Proposed	9	04 Households	Proposed	9
		Underway			Underway	
		Complete			Complete	
	Accompl. Type:	Proposed		Accompl. Type:	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type:	Proposed		Accompl. Type:	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
Affordability	Decent Housing	Improve accessibility to homeownership				
13 Direct Homeownership Assistance 570.201(n)			Matrix Codes			
Matrix Codes			Matrix Codes			
Matrix Codes			Matrix Codes			
Program Year 1	CDBG	Proposed Amt.	\$40,000	Fund Source:	Proposed Amt.	
		Actual Amount			Actual Amount	
	HOME	Proposed Amt.	\$466,355	Fund Source:	Proposed Amt.	
		Actual Amount			Actual Amount	
	04 Households	Proposed Units	4	Accompl. Type:	Proposed Units	
		Actual Units			Actual Units	
	04 Households	Proposed Units	5	Accompl. Type:	Proposed Units	
		Actual Units			Actual Units	

Project Name: Business Façade Improvement Program						
Description:	IDIS Project #: 11 UOG Code: 485496					
Funding to provide façade improvements to eligible businesses to aid in the improvement of exterior building facades and removal of slum and blighted conditions.						
Location:	Priority Need Category					
Low-income CTs and BGs	Select one: Economic Development ▼					
Explanation:						
Expected Completion Date:	Address infrastructure and public facility needs in the CDBG eligible areas of Tyler by improving exterior conditions and expanding viability of businesses by providing exterior façade improvement					
9/30/2011						
Objective Category						
<input type="radio"/> Decent Housing						
<input type="radio"/> Suitable Living Environment						
<input checked="" type="radio"/> Economic Opportunity						
Specific Objectives						
Outcome Categories	1. Improve economic opportunities for low-income persons ▼					
<input type="checkbox"/> Availability/Accessibility	2. ▼					
<input type="checkbox"/> Affordability	3. ▼					
<input checked="" type="checkbox"/> Sustainability						
Project-level Accomplishments	08 Businesses ▼	Proposed	7	08 Businesses ▼	Proposed	7
		Underway			Underway	
		Complete			Complete	
	Accmpl. Type: ▼	Proposed		Accmpl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accmpl. Type: ▼	Proposed		Accmpl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
Sustainability	Economic Opportunity	Improve exterior conditions and viability of small businesses.				
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.2 ▼		18A ED Direct Financial Assistance to For-Profits 570.203(b) ▼				
17D Other Commercial/Industrial Improvements 570.203(a) ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Program Year 1	CDBG ▼	Proposed Amt.	\$50,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	08 Businesses ▼	Proposed Units	7	Accmpl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accmpl. Type: ▼	Proposed Units		Accmpl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name: PF - East End - Street Improvements						
Description:	IDIS Project #: 12 UOG Code: 485496					
Funds to expand, improve, and/or add public facilities and infrastructure that provide services to primarily low-income residents, or are located in low-income areas.						
Location:	Priority Need Category					
"East End" Target Area, CT 9, BG 2	Select one: Public Facilities ▼					
Explanation:						
Expected Completion Date:	Address infrastructure and public facility needs in the CDBG eligible areas of Tyler by providing funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in the low-income neighborhood located in the 2010-11 target area "East End", CT 9, BG 2.					
9/30/2011						
Objective Category	Specific Objectives					
<input type="radio"/> Decent Housing						
<input checked="" type="radio"/> Suitable Living Environment						
<input type="radio"/> Economic Opportunity						
Outcome Categories						
<input type="checkbox"/> Availability/Accessibility	1. Improve quality / increase quantity of neighborhood facilities for low-income persons ▼					
<input type="checkbox"/> Affordability	2. Improve the services for low/mod income persons ▼					
<input checked="" type="checkbox"/> Sustainability	3. ▼					
Project-level Accomplishments	01 People ▼	Proposed	1573	01 People ▼	Proposed	1573
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
	Accompl. Type: ▼	Proposed		Accompl. Type: ▼	Proposed	
		Underway			Underway	
		Complete			Complete	
Proposed Outcome	Performance Measure	Actual Outcome				
Sustainability	Suitable Living Environment	Improve quality of life for residents				
03K Street Improvements 570.201(c)						
Matrix Codes ▼			Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt.	\$388,713	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	01 People ▼	Proposed Units	1573	Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

3. STRATEGIES FOR INVESTMENT

3.1 Institutional Structures

The City of Tyler will coordinate and administer the identified goals, objectives, and strategies discussed in this document through its Neighborhood Services Department. The City will utilize and administer its CDBG, HOME, and other local, state, and federally-funded programs (as available) to support numerous affordable housing programs and other community development activities to assist low-income citizens and revitalize declining neighborhoods. The City will also consider and offer letters of support when appropriate to other organizations and agencies seeking grant or state/federal funding. The staff in the Neighborhood Services Department shall act as liaisons to coordinate with volunteer groups who offer free labor assistance to low-income homeowners, other public and private groups providing housing assistance, and public and private groups who provide supportive services to low-income families. In addition, the City will continue to provide technical assistance and funding of health and public services as funds are available.

3.2 Lead-Based Paint Hazards

The City recognizes that older homes are potential sources of lead-based paint hazards, which can have detrimental effects on young children. As noted in the Homeless Needs Assessment, a considerable portion of the housing stock in Tyler has the potential of containing lead-based paint hazards.

The City is aware of the possible dangers of lead poisoning and will continue to monitor available health data to identify incidences of the problem. The City will distribute information to the public regarding the hazards of lead paint in addition to continuing the testing of lead paint on housing units being considered for CDBG or HOME assistance.

The following actions will be undertaken:

- City staff completed the EPA-Accredited Certified Renovator Training, and policies and procedures were updated requiring all contractors to complete the certified renovator training certification as well.
- Provide public information and education regarding lead-based paint,
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable,
- Monitor regular reports from the County Health Department and Texas Department of State Health Services to track the level of reported lead poisoning,
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and abaters, and
- Continue to develop technical capacity within the City to manage lead-paint impacted projects

3.3 Anti-Poverty Strategies

In an effort to promote and encourage economic and social self-sufficiency, the City will undertake the following actions:

- Continue to provide and expand the Housing Choice Voucher Homeownership Program and apply for Family Self Sufficiency Program funding which is designed to provide supportive and educational services leading to a decreased dependence on subsidy programs,
- Continue to provide and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households,
- Continue to provide economic development incentives utilizing local funds to encourage the retention and creation of employment opportunities available to low income residents,
- Continue to include and enforce requirements of Section 3 in applicable contracts utilizing federal funds,

- Continue to support local non-profit organizations that provide educational courses in homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services,
- Continue to support public service activities that enhance the quality of life of low-income residents,
- Continue to support public service activities that allow youth to meet their maximum potential and ultimately leave the poverty environment,
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers, and
- Actively participate in the Smith County Coalition for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special need populations.

3.4 Homeless and Special Needs

The City's 2010 - 2015 Consolidated Plan Non-Housing Objective 4 included objectives and specific strategies related to meeting the needs of homeless and populations with special needs, including efforts related to ending chronic homelessness. A major component of the City's strategy includes the continued participation in the Smith County Homeless Coalition and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts as described in the Consolidated Plan and specific objectives contained in the 2010 Annual Plan.

3.5 Meeting Underserved Needs and Increasing Minority Homeownership

The lack of adequate and sustained financial resources was identified as a primary obstacle to meeting underserved needs. This is evidenced from the reports of local service providers that existing financial resources have been reduced, while the

requests for services have greatly increased, resulting in a significant burden in maintaining their capacity to provide services adequate to meet the needs of their program participants. The lack of a coordinated intake and referral system, with committed and collaborating non-profit partners sharing information and resources, continues to be a challenge in Tyler.

The City will continue with efforts to support and facilitate supportive services provided by non-profit organizations. Additionally, the City has committed \$75,000 in CDBG Public Service funds to assist three local non-profit organizations to provide educational services to populations that have been identified as under-served illiterate adults, mentally retarded and mentally ill citizens, and low income households.

The City has committed \$10,000 for homebuyer education efforts that provides homebuyer education counseling seminars. The City continues to provide information in both English and Spanish as needed to all program applicants and participants. It is anticipated that more than 75% of the individuals that will receive homeownership counseling and homebuyer assistance will be minorities.

3.6 Non-Housing Community Development Plan

Because the HOME Program funds are only to provide assistance specifically for affordable housing activities and projects, the City may not utilize HOME Program funds to assist in the implementation of projects or activities to address the identified non-housing needs. The focus of efforts will therefore be to encourage and support the projects and activities of other organizations and entities. The City will also make every attempt to design and develop affordable housing projects that will maximize leveraging funding from other sources and organizations. Additionally, the City will make every effort to obtain other sources of funding in support of the adopted objectives.

The City of Tyler has CDBG and other funding sources that may be utilized to support “non-housing” community development needs, including the provision of public services,

public facilities, program administration, demolition and clearance, and other CDBG eligible activities. These funds and services will be expended on priority community needs as described in the Consolidated Plan and each Annual Plan.

3.7 Public Housing and Public Housing Resident Initiatives

Tyler does not have a public housing authority or public housing units.

3.8 Barriers to Affordable Housing and Fair Housing

The Analysis of Impediments to Fair Housing provides a list of impediments to fair housing in Tyler. The following are the impediments identified in the Analysis of Impediments completed in May 2010. The following impediments are identified and discussed in Section Six of this report as barriers to fair housing. The City will evaluate the recommended remedial actions and began implementation of those recommendations that are feasible during FY 2010 - 2011.

3.8.1 Real Estate Impediments

Impediment: Inadequate supply of affordable housing.

Remedial Actions:

1. Continue to work with local developers and non-profit organizations to expand the stock of affordable housing.
2. City Planning Staff should lead an effort to research and consider policy changes, to encourage affordable housing as an alternative means of promoting balanced housing development.

3. It is recommended that the City work in partnership with the Chamber of Commerce on workforce housing solutions.

3.8.2 Banking, Finance, and Insurance Related Impediments

Impediment: Impacts of increased foreclosures and the sub-prime mortgage lending crises.

Remedial Actions:

1. Create initiatives that reduce mortgage defaults and foreclosure rates among low- and moderate-income home buyers.
2. Develop a loan default prevention program based on providing counseling to affected borrowers, assistance with identifying alternative products that helps borrowers avoid sub-prime lending, and assistance with re-negotiation for more favorable terms for borrowers with sub-prime loans.
3. Evaluate the feasibility of creating a maintenance and replacement reserve account for affordable home buyers assisted with the City's federal funds to insure that funds are escrowed to help cover the cost of major repairs.
4. Evaluate the feasibility of creating a mortgage default and foreclosure prevention account for affordable home buyers assisted with federal funds to insure that funds are escrowed to help cover the cost of unexpected income/job loss and to write down interest rates.
5. Evaluate the feasibility of creating and implementing post purchase support programs in conjunction with non profit development partners to provide housekeeping and preventive maintenance training, and organize neighborhood programming such as associations, crime watch and other initiatives aimed at strengthening and maintaining neighborhood stability.

Impediment: Low number of loan applications from minorities.

Remedial Actions:

1. Tyler should increase its homebuyer outreach and education efforts in order to increase the number of minorities who apply for mortgage loans.

Impediment: Predatory lending and other industry practices.

Remedial Actions:

1. The City of Tyler should encourage lending institutions to insure that banking services are extended to all low-income census tracts and to provide greater outreach to the low income and minority communities to lessen the use of predatory lenders.
2. The City should encourage the Chamber of Commerce or another local entity to consider establishing a consumer hot line for receiving complaints relative to industry practices cited.

3.8.3 Socio-Economic Impediments

Impediment: Poverty and low-income among minority populations.

Remedial Actions:

1. The Chamber of Commerce should continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs.

2. The City of Tyler, in conjunction with the Chamber of Commerce, should become more active in supporting recruiting industries that match the demographics of the populations most unemployed, as a means of decreasing poverty rates, and increasing incomes and home ownership rates in the city.

3.8.4 Neighborhood Conditions Related Impediments

Impediment: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

Remedial Actions:

1. The City should design and implement a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes.

3.8.5 Public Policy Related Impediments

Impediment: Lack of substantially equivalent local fair housing ordinance and regional enforcement.

Remedial Actions:

1. The City of Tyler should consider amending its local fair housing legislation to include familial status.
2. The City should increase fair housing education and outreach.

Impediment: Lack of knowledge of fair housing and enforcement remedies.

Remedial Actions:

1. The City should continue to disseminate regularly, fair housing materials with a focus on the protected groups.
2. The City of Tyler should continue to hold community events to bolster awareness and assist residents to obtain affordable housing.
3. A regional fair housing agency would be the most appropriate means to increase the awareness of fair housing.

The relatively large number of home foreclosures can be linked to predatory lending as a significant aftereffect of those lending practices. Adjustable Rate Mortgages (ARMs), interest only loans, one hundred percent loan-to-value mortgages, and other mortgage instruments that enabled large numbers of families enter into homeownership have become burdens to many as the housing bubble proved to be unsustainable. As the Community Profile points out, a number of Tyler homeowners have lost their homes to foreclosure, many as a direct result of these lending practices. However, with this unfortunate state of the economy come opportunities for others. Relative bargains have been available to families as these foreclosed units are put back on the market. Investor purchases are common, with these homes being marketed as rental units, but where a family has been able to save enough for a down-payment and has avoided sub-prime mortgage products, some have been able to take advantage of the bursting housing bubble to find their own opportunities.

3.9 Geographical Distribution

Based on the information gained during the development of the Consolidated Plan, the City will make the HOME Program funds available for affordable housing activities throughout the City, with no geographic preference. However, every effort will be made to distribute the funds in a manner that addresses the priorities of needs identified in this

plan. This includes distributing the funding throughout a variety of projects and activities that serve the maximum number of low-income, elderly, and special need households.

In accordance with the successful past targeting of federal funds in identified annual target areas, the City has made available 38% of the CDBG funds for affordable housing and public facilities projects and activities located in an “**Annual Target Area**” of the City. The selection criteria for annual target areas included an analysis of the following: number and percentage of low-income residents, number and percentage of occupied dwelling units needing rehabilitation or reconstruction, opportunities for investment (i.e., availability of infill lots), condition of infrastructure, availability and condition of recreational areas, past target area designation, existence of active neighborhood associations, interest of residents in forming neighborhood associations, and other information determined by the City to be relevant to the concentrating of neighborhood revitalization funds.

The approved Fiscal Year 2010 – 2011 Target Area is “**East End Target Area**” – begin North on East Lawrence to East Dawson; South on East Dawson to South Palmer Avenue; East on South Palmer to South Baxter Avenue; West on South Baxter Avenue to East Lawrence as shown on the map below. The area is primarily residential. The 2000 Census data indicates that the total population for Census Tract 9, Block Group 2 is 1,573. This low mod area has a concentration of White, Hispanic and African American. Other eligible projects and activities will be available on a city-wide basis unless they are required by HUD regulations to be limited to specific identified low-income areas.



3.10 Inputs / Resources

Inputs are resources dedicated to or consumed by the project or activity, such as money, staff, contractors, facilities, or equipment. Inputs may be directly provided by the City or through cooperative associations with other governmental entities, private entities, or non-profit organizations. The following list includes possible inputs for all of the proposed projects and activities.

- Builders/Developers

- CDBG Program
- CHDO Funds
- Child Care Providers
- City of Tyler
- East Texas Council of Governments
- ESG funds
- Faith-based organizations
- For-profit entities
- HOME Program
- Homeless shelters/providers
- HUD
- Local educational providers
- Local lending institutions
- Local Real Estate professionals
- Low Income Housing Tax Credits
- Non-profit organizations, including but not limited to: PATH, Center for Independent Living, Salvation Army, Tyler Community Homes, Habitat for Humanity, East Texas Crisis Center, Parents Anonymous, Alzheimer's Alliance, Literacy Council, East Texas Center for Independent Living, Tyler Senior Center, Meals on Wheels, East Texas Food Bank, Tyler AIDS Services, Goodwill Industries, ARC of Tyler, & Boys & Girls Club
- North East Texas Health District
- Other governmental entities
- Section 202 funds
- Section 8 Voucher Program
- Smith County Coalition for the Homeless
- Texas Dept of Housing & Community Affairs
- Texas state agencies
- Texas Workforce Commission
- The Andrews Center
- Tyler Economic Development Foundation

- Tyler ISD
- United Way of Tyler/Smith County

3.11 Performance Management

The Fiscal Year 2010 - 2011 Annual Action Plan identified all activities with regards to federal requirement for Community Planning and Development (CPD) Formula Grant Programs called the Outcome Performance Measurement System. This system is to be used with the Tyler Five Year Consolidated Plan and Annual Action Plans. This new system allows HUD to collect information on the outcomes of activities funded with CPD formula grant assistance, and to aggregate that information at the national, state and local level.

The Performance Measurement System has three overarching objectives: (1) Creating Suitable Living Environments, (2) Providing Decent Affordable Housing, and (3) Creating Economic Opportunities. There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible “outcome/objective statement in HUD’s Integrated Disbursement and Information System (IDIS) by entering data in the form of output indicators. The below chart illustrates the Outcome framework making links between Objectives, Outcomes and the 9 Outcome Statements.

Based upon the intent when funding an objective, the City of Tyler will determine under which of the three objectives to report the outcomes of their projects and activities. Once the objective is chosen, the City will choose which of the three outcome categories that best reflects what they are seeking to achieve (the results) in funding a particular activity. The Objectives, Outcomes and Outcome Statements for the City have been developed based upon the adopted Five Year Consolidated Plan Fiscal Year 2010 – 2015 goals, objectives, strategies and outputs. Those objectives that did not

report a beneficiary in HUD's Integrated Disbursement and Information System (IDIS) were eliminated.

	Outcome #1 Availability/Accessibility	Outcome #2 Affordability	Outcome #3 Sustainability
Objective #1 Suitable Living Environment	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Accessibility</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Affordability</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Sustainability</u>
Objective #2 Decent Housing	Create <u>Decent Housing</u> with Improved/New <u>Availability</u>	Create <u>Decent Housing</u> with Improved/New <u>Affordability</u>	Create <u>Decent Housing</u> with Improved/New <u>Sustainability</u>
Objective #3 Economic Opportunity	Provide <u>Economic Opportunity</u> Through Improved/New <u>Accessibility</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Affordability</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Sustainability</u>

4. 2010 – 2011 ANNUAL GOALS, OBJECTIVES, PROJECTS, ACTIVITIES

4.1 FY 2010 Annual Plan Goals

This Strategic Plan is designed to provide an overview of goals and objectives to be pursued over the course of the five-year period from 2010 through 2015. The Annual Plan provides funding decisions in FY 2010 – 2011 based on the five year goals. The following goals, objectives, strategies, and performance measures were designed to address Goals of Affordable Housing, Non Housing, and Economic Development.

Affordable Housing Goals

Goal 1: Improve the condition and availability of affordable housing in FY 2010.

Objective 1.1: Improve the condition of housing for low-income homeowners.

Strategy 1.1.1: Provide major housing rehabilitation for low-income homeowners.

Output: No funds allocated in FY 2010.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of substandard housing brought to code standards.

Strategy 1.1.2: Provide urgent repairs / ADA housing rehabilitation for low-income homeowners.

Output: Allocate funds for 4 urgent repairs / ADA housing rehabilitations of owner-occupied structures in FY 2010.

Outcome: Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

Indicator: The number of households with improved living conditions and the number of housing units brought into conformance with ADA.

Objective 1.2: Increase the viability for potential homeownership opportunities.

Strategy 1.2.1: Provide down-payment and closing cost assistance and principle reduction assistance to low-income homebuyers.

Output: 4 units CDBG and 5 units HOME in FY 2010

Outcome: Participants move from being renters to homeowners.

Indicator: The number of participants who purchase a home.

Strategy 1.2.2: Coordinate with the Housing Choice Voucher Program (HCVP) to identify homeownership opportunities through their subsidized funds.

Output: Meet with Housing Choice Voucher Program Manager at least annually to discuss homeownership opportunities for participants.

Outcome: HCVP participants that transition into homeownership.

Indicator: The number of HCVP participants that transition into homeownership.

Objective 1.3: Increase the number of affordable housing units available on the market in Tyler.

Strategy 1.3: Investigate alternative housing types for development in Tyler to enhance affordability in housing.

Output: Evaluate alternative housing types for possible pilot program development.

Outcome: The introduction of alternative types of housing choices in Tyler.

Indicator: The number of alternative types of housing choices introduced in the Tyler market.

Objective 1.4: Decrease the number of vacant substandard housing units within the City of Tyler.

Strategy 1.4.1: Continue code enforcement efforts.

Output: 325 units inspected in FY 2010 resulting in repair or issued citations.

Outcome: Elimination of blighted conditions in at-risk areas of the City.

Indicator: The number of substandard housing units demolished or repaired due to code enforcement efforts.

Strategy 1.4.2: Continue demolition and clearance of vacant dilapidated structures.

Output: 29 units demolished in FY 2010

Outcome: Elimination of a blighting influence in at risk areas of the City.

Indicator: The number of substandard structures demolished.

Objective 1.5: Improve the condition of housing for low-income renters.

Strategy 1.5.: Provide funding for Tenant Based Rental Assistance.

Output: No funds allocated in FY 2010. The number of persons served will be determined during request for proposal process. City will continue to Identify sources of funding and / or federal, state grant announcements for TRRA.

Outcome: Increase affordability among renters or special needs populations.

Indicator: Persons served and funding applied for or grant applications submitted.

Objective 1.6: Strengthen the capacity of non-profit housing providers.

Strategy 1.6: Identify non-profit providers to participate in the CHDO Program or participate in affordable housing programs.

Output: The number of non-profit providers participating in affordable housing programs.

Outcome: Enhanced capacity of non-profit to participate in the affordable housing program.

Indicator: The number of non-profits participating in the development of affordable housing.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.
- Lack of qualified residents for homeownership opportunities.

Funding required to meet the objectives listed above would come from the CDBG and HOME Program entitlement grants. Proposals for the development of partnerships with private developers and homebuilders should include private financial participation on the part of the partners to leverage federal funds.

Non Housing Goals

Goal 2: Improve living conditions in Tyler by addressing non-housing community development needs.

Objective 2.1: Address infrastructure and public facility needs in the CDBG eligible areas of Tyler.

Strategy 2.1: Provide funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in designated target areas.

Output: Funding allocated in FY 2010 for infrastructure project supporting neighborhood revitalization including street improvements, curb and gutter project in the East End Target Area.

Outcome: Improve the quality of life for participants by improving the living conditions within the revitalization area.

Objective 2.2: Improve exterior conditions and expand viability of businesses by providing exterior façade improvement.

Strategy 2.2: Provide financial assistance to small businesses to improve exterior facades.

Output: Provide funding for small business. \$50,000 allocated in FY 2010 for façade improvement to 7 businesses.

Outcome: Improved economic viability of small businesses.

Objective 2.3: Address community needs through community-based public service programs.

Strategy 2.3.1: Provide funding for “Homebuyer Education - Credit Counseling Program” – will provide credit counseling and homebuyer education assistance.

Output: Provide funding for Homebuyer Education - Credit Counseling Program. \$10,000 allocated in FY 2010 for assistance to 60 potential first-time homebuyers.

Outcome: Improved accessibility of program to low-income at risk populations in the City.

Strategy 2.3.2: Provide funding for “Adult Literacy Program” – will provide educational services for illiterate adults.

. **Output:** Provide funding for Adult Literacy Program. \$36,335 allocated in FY 2010 for assistance to 70 adults.

Outcome: Improved adult literacy.

Strategy 2.3.3: Provide funding for “N.E.W. (Nutrition, Exercise, Wellness Program)” – funds will be used for staff costs to provide healthy living skills and aid pediatric patients in reducing weight and improving overall health.

. **Output:** Provide funding for N.E.W. Program. \$6,783 allocated in FY 2010 for assistance to 50 persons.

Outcome: Improved health for expectant mothers.

Strategy 2.3.4: Provide funding for “Community Integration Program” – funds will provide direct delivery costs to provide independent living skills training and transportation for persons with mental retardation and mental illness.

. **Output:** Provide funding for Community Integration Program. \$31,882 allocated in FY 2010 for assistance to 30 persons.

Outcome: increase independent living opportunities.

Funding required to meet the objectives listed above would come from the CDBG Program entitlement grant. Funding levels determined annually based on the 15% cap for public services projects. Project funding allocations to eligible projects will be based on a competitive RFP process.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.

Homeless Program Goals

Goal 3: Improve the condition and availability of affordable housing in FY 2010.

Objective 3.1: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 3.1.1: Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.

Output: Attend at least 3 meetings and support at least one outreach effort.

Outcome: A clear understanding of issues surrounding homelessness and possible solutions.

Strategy 3.1.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

Output: At least one staff member will participate on one subcommittee and assist with homeless counts.

Outcome: Increased participation by the City of Tyler in the homeless continuum of care process.

Funding required to meet the objectives listed above would come from the ESG entitlement or Super NOFA grants. City of Tyler is not an Entitlement for the ESG Grant. Funding levels determined annually based grant funds available. Coordination efforts will be carried out by existing staff.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.

4.2 PRIORITY NEEDS ADDRESSED AND ANNUAL ACTION PLAN OUTCOMES

The Priority Needs for the City of Tyler are provided below and are designed to address Affordable Housing, Homelessness, Other Special Needs, and Non-Housing Community Development needs. The outcomes listed show the range of strategies to be employed in reaching the performance targets that are included in the outcome statements. These outcomes form the structure of the City's Performance Measurement System.

I. SUITABLE LIVING ENVIRONMENT

A. Outcome: Availability/Accessibility

Outcome Statements:

1. “***N.E.W. (Nutrition, Exercise, Wellness)***” – funds will be used for staff costs to provide healthy living skills and aid 50 pediatric patients in reducing weight and improving overall health.
2. “***Community Integration Program***” – funds will provide direct delivery costs to provide independent living skills training and transportation for 30 persons with mental retardation and mental illness.

B. Outcome: Sustainability

Outcome Statement:

1. **“Clearance/Demolition”**: Provides funding for project delivery costs and the removal of 29 dilapidated structures and site clearance to eliminate slum and blight.
2. **“Code Enforcement – Housing Inspections”**: Provides funding for project delivery costs and the identification of housing code violations from 325 inspections related to neighborhood revitalization.
3. **“Street Improvements, Curbs and Gutter – East End”**: Provides funding for project delivery costs and infrastructure improvements for one project in a low-income target neighborhood.

II. DECENT HOUSING

A. Outcome: Availability/Accessibility

Outcome Statement:

1. **“Housing Rehabilitation Program”**: **“Housing Rehabilitation Program”**: Funding for project delivery costs for Urgent Repair / ADA renovations (0 units urgent repair and 4 units ADA) occupied by low-income homeowners. CDBG funds are used to remove conditions that threaten the immediate safety and health of homeowner occupants and to increase handicapped accessibility for disabled.

2. **“Homebuyer Education - Credit Counseling Program”** – will provide credit counseling and homebuyer education assistance to 60 potential first-time homebuyers.

B. Outcome: Affordability

Outcome Statement:

1. **“Homebuyer’s Program”**: Provides project delivery costs & funds for Downpayment, Closing Cost and principal reduction assistance to 5 low-income homebuyers with income up to 80% MFI.

III. ECONOMIC OPPORTUNITY

A. Outcome: Sustainability

Outcome Statements:

1. **“Business Façade Improvement Program”**: Provides facade improvements to eligible businesses to aid in the improvement of 7 exterior building facades and removal of slum and blighted conditions.
2. **“Adult Literacy Program”** – will provide educational services for 80 illiterate adults.

5. OTHER PROGRAM REQUIREMENTS

5.1 Efforts to Foster Decent Housing

The City of Tyler, through the implementation of the 2010 - 2015 Consolidated Plan and the FY 2010 - 2011 Annual Plan, will continue its efforts to foster decent housing for residents. Specifically, the City will:

- Continue to enforce building and housing codes that set forth the standards for all affordable housing programs administered and/or supported by the City
- Continue to provide educational opportunities and training for its staff administering affordable housing programs that provide housing meeting building and housing codes
- Continue to facilitate and fund the efforts of other entities and non-profit organizations providing affordable and standard housing
- Continue to enforce the Construction Specifications adopted by the Neighborhood Services Department that specifies the quality of materials and acceptable workmanship standards to be utilized on all CDBG and HOME funded projects
- Continue to make available technical assistance and funding in support of other projects and activities that remove health and safety hazards
- Continue to make available technical assistance and funding in support of public facility and infrastructure improvements in low income neighborhoods in order to encourage the redevelopment and new development of new affordable and decent housing opportunities and to improve the overall quality of life for low income residents

5.2 CDBG Program Specific Requirements

Tyler's CDBG entitlement funds are earmarked to continue to provide effective programming, monitoring, and management of activities meeting the CDBG national objectives: (1) benefiting low to moderate-income individuals; (2) eliminating slum and blight; and (3) addressing urgent needs.

The City utilized a Request for Proposal (RFP) process to solicit project for the upcoming fiscal year. Awards will be based on evaluation and ranking of individual project proposals. The City reserves the right to negotiate the final grant amounts and local match. Priority will be given to projects located in any designated target area. Large-scale economic development and housing projects are submitted year-round that require federal match or tax credits and land assembly. An applicant may be disqualified from receiving an award if prior expenditures, audits, or monitoring reports indicate an inability to utilize program assistance on a timely or effective basis.

Additional projects are determined based upon fulfilling the objectives outlined in the Consolidated Strategy Plan. The goal for 2010 - 2011 is to improve the quality of life for low to moderate-income individuals and families by addressing specific problem areas, such as affordable housing, employment and job training, infrastructure, business development, homelessness, and community services.

The proposed CDBG entitlement for fiscal year 2010 - 2011 is \$1,028,236. Funds will be used for, but not limited to, public improvements, community services, housing services, housing restoration/rehabilitation, housing staff costs, public services, and administrative costs. There have been no funds returned to the line-of-credit from which the planned use has not been included in a prior statement or plan. There was no income generated by a float-funded activity.

5.3 HOME Specific Requirements

The City of Tyler has no other forms of investment than those that are described in Sec. 92.305(b) of this HOME Investment Partnership Act. The proposed HOME entitlement for fiscal year 2010 - 2011 is \$518,172.

HOME Recapture Provisions: The City of Tyler may provide a subsidy in the form of a forgivable mortgage loan to assist first-time homebuyers in acquiring a home. The recipient of HOME funds must be a low-income household and occupy the property as his or her principal residence. Upon sale of the property to a homebuyer, an affordability restriction will be filed with the Court in a subordinate position.

If the homeowner retains ownership of the property for the full period of affordability, the full amount of the forgivable mortgage loan will be forgiven. The mortgage balance shall remain unchanged during the first year of the loan and be reduced on a prorated amount, depending on the period of affordability, for each year after the first year that the homeowner occupies the mortgaged property as their principal residence, until the outstanding principal balance of the mortgage is reduced to zero. Upon sale of the property by the homeowner during the affordability period, any proceeds from the payment of the HOME forgivable mortgage loan and any excess proceeds will be used to assist another eligible homebuyer to obtain a home.

The following provision and definitions will apply when a property is sold during the affordability period:

When the net proceeds are sufficient to repay both the HOME investment and a fair return to the seller, the full HOME investment will be recaptured and the seller provided a fair return on his or her investment.

Net proceeds are defined as the sales price minus loan repayments and/or closing costs. The fair return to the seller is the seller's prorated share of the homeowner's equity in the property (the initial investment, the value of major improvements, and

payment toward principal) based on the amount of time the seller occupied the property, after the HOME investment is satisfied.

When the net proceeds are not sufficient to repay the HOME investment and a fair return to the seller, the City will recapture the full HOME investment and any remaining funds will be used to repay a part of the seller's investment in the property. If the proceeds do not allow for the full repayment of the HOME investment, the City will forgive a prorated share of the HOME forgivable mortgage loan based on the amount of time that the seller occupied the property during the affordability period and recapture the remaining amount from net proceeds.

When the net proceeds are in excess of what is sufficient to repay both the full HOME investment and the fair return to the seller, the HOME investment will be recaptured and the seller's investment will be paid. The excess will be shared with the seller on a prorated basis, based upon the amount of time the seller occupied the property.

HOME Resale Provisions

The City will provide HOME assistance to develop homeownership opportunities for low income homebuyers utilizing options of the resale provisions authorized under 24 CFR 92.254 (a)(5)(i).

The selection of the applicable option will be based on individual projects. Deed restrictions, covenants running with the land, or other similar mechanisms must be used by the City as the mechanism to impose these resale requirements, except for option 3. The options are:

Option 1 – Recapture HOME Funds

The City will permit sale of property with the full repayment of the HOME assistance;

When the net proceeds are sufficient to repay both the HOME investment and the fair return to the seller, the full HOME investment will be recaptured;

When the net proceeds are not sufficient to repay both investments, the full HOME investment will be recaptured by the city first, with any residual being provided to the seller. When the net proceeds are in excess of what is sufficient to repay both the full HOME investment and the fair return to the seller, the home investment will be recaptured and the fair return to the seller will be paid. The excess will be shared with the seller on a prorated basis, based upon the amount of time the seller occupied the unit; and,

If the original cost to build or acquire the rehabilitated property exceeds the after rehab value of the property, the minimum HOME investment to be recaptured will be the original subsidy up to the original market value of the property.

Option 2 – Sell the Existing Property to a Subsequent Low Income Purchaser

If the property is sold during the affordability period, the city will restrict the sale of the property to only a low income buyer that will use the property as its principal residence. The seller must be allowed a fair return on investment, including improvements.

Option 3 – Certain Housing may be presumed to meet the Resale

Restriction

Upon an approved neighborhood revitalization strategy under 24 CFR 91.215 (e)(2) of the city's Consolidated Strategy Plan and a market analysis, the housing may be presumed to meet resale restrictions when the housing is available and affordable to a reasonable range of low-income homebuyers; a low income homebuyer will occupy the home assisted housing as the family's principal

residence; and the original owner will be afforded a fair return on investment during the period of affordability without the imposition of enforcement mechanisms by the city.

5.4 Additional HOME Program Requirements

The City's Affordable Housing Goals contain the goals and strategies to be utilized to increase the number and percentage of minority homeowners. The City will continue with its homebuyer education efforts that provide homebuyer education counseling seminars. The City continues to provide information in both English and Spanish as needed to all program applicants and participants. It is anticipated that more than 75% of the individuals that will receive homeownership counseling and financial homebuyers's assistance will be minorities.

HOME Program Forms of Investment

HOME Program funds will not be used for investment purposes or for the refinancing of existing mortgages. The City has elected to utilize the Recapture provision in the event of default on all homebuyer activities and will reduce the HOME Program investment on a pro-rated basis for any remaining affordability period. The affordability period is based on the total amount of HOME funds subject to recapture. The amount of funds subject to recapture shall be based on the net proceeds available from any sale, rather than the entire amount of the HOME investment that enabled the homebuyer to buy the dwelling unit.

Affirmative Fair Housing Marketing Plan - The City of Tyler, through a coordinated effort with other organizations, is committed to the goals of affirmative marketing and fair housing. The following steps will be taken:

Inform the public, potential tenants, and owners about federal fair housing laws and affirmative marketing policies;

Place news releases in the Tyler Morning Telegraph Newspaper promoting fair housing;

Produce and utilize print and electronic media advertisements and public service announcements to spread public information on fair housing;

Conduct fair housing workshops and seminars for the public;

Conduct fair housing presentations and seminars to the local Board of Realtors, lenders, and property owners;

Conduct a study to determine Impediments to Fair Housing;

Solicit bids and services from Minority Business Enterprises (MBE) and Women-owned Business Enterprises (WBE);

Support City Purchasing in maintaining a directory of MBEs and WBEs;

Utilized regional certified local and regional Disadvantaged Women and Minority Business Enterprises (W/M/DBEs), as required by federal funding sources and other local and regional entities;

Support the process for update the listing of W/M/DBEs for City purchasing and procurement and to be used as a W/M/DBE location tool for other city and regional office needs;

Report W/M/DBE participation to federal funding agencies for and through City Departments;

Work with the Purchasing Department to track W/M/DBE participation percentages; and

Strengthen ties with the City's economic development initiatives as well as other local and regional economic development entities.

Multifamily Housing Refinancing – The City does not intend to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds. In addition, the funds will not be used to refinance multifamily loans made or insured by any federal program. The City is aware that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.

5.5 Outreach Efforts for Procurement of Services

All funded projects will comply with the City of Tyler's Purchasing Policy for the procurement of services and materials. The policy allows for departmental level approval of small purchases and assures that small and minority businesses, and women's business enterprises are solicited whenever they are potential sources. The City's policy allows for the use of the state's listing of HUBs.

Funded projects will also be divided, when feasible, into smaller tasks or quantities to permit the maximum participation by HUBs. The City will also consider the scheduling of projects in order to encourage the maximum level of participation by small contractors. The requirements of the City's and applicable federal procurement procedures are

included in funded contracts with general contractors, with the requirement also that all subcontracts involved in the project be subject to these requirements.

5.6 Program Monitoring Standards and Procedures

The City of Tyler will provide effective monitoring of all HOME and CDBG funded organizations, projects, and activities to ensure compliance with city, state, and federal regulations, policies, and contracts. Monitoring will be focused on the following areas:

1) Financial – Staff will review requests for expenditures to ensure that all funded requests are for authorized activities on approved projects. Activity agreements, expense documentation, and beneficiary reports must be provided for funds to be expended. As part of the contract agreement, each subrecipient that receives any CDBG or HOME funding (including CHDOs) must submit either an independent audit or financial reviews to ensure fiscal accountability. Annually, the City of Tyler is subject to single audits conducted by an independent accounting firm.

2) Environmental – All projects and individual activities requiring environmental reviews per HUD regulations will be reviewed for clearance prior to funding approval. The review will be completed by staff, with the assistance of other departments and outside consultations as needed. Remediation of impacts will be implemented where required. Projects or activities unable to meet environmental requirements will be reviewed to determine alternative acceptable solutions, and if no alternatives are identified, the project will not be funded with federal funds.

3) Programmatic – Measurable results or accomplishments are expected on all funded projects, and will be evaluated through the monitoring process. Progress toward project goals will be reviewed on a monthly or quarterly basis. The City's reimbursement of funds for project expenditures is directly correlated with the reporting of accomplishments.

On-site inspections will be completed on all construction projects by trained inspection staff in the City's Neighborhood Services Department to ensure completion of the funded items included in the work write-ups. Inspection visits will be documented on an Inspection Log form in each project file that will include information regarding the date of inspection, weather conditions, work underway, workers present, and other comments. Additionally, City Building Inspection staff will conduct interim and final inspections on all construction projects to ensure compliance with applicable local, state, and federal building and housing codes. Contractors are required to warranty all work performed on construction projects for a minimum period of one year.

As required in the City's Owner Rehabilitation Agreement and the Owner Reconstruction Agreement, participating homeowners in the CDBG and HOME funded Owner-occupied Rehabilitation Program are also required to comply with applicable housing and building codes, including those regarding yard maintenance and community appearance.

Funded projects that have occupancy and/or affordability requirements will be monitored on an annual basis to ensure compliance. City staff will review or obtain documentation regarding utility usage and ownership status obtained from the homeowner or from the applicable source, i.e., Smith County Appraisal District. Liens will be placed on properties subject to locally or federally required occupancy and/or affordability provisions prior to the commencement of any construction activity.

4) Subrecipient Monitoring - All agencies who are recipients of the City's CDBG, HOME, or CHDO funds must enter into a contract with the City which defines very specifically the following: the funding amount, the services to be provided, the time frame in which the services will be provided, compliance responsibilities, reimbursement procedures, and recipient reporting requirements. Each recipient of funds must submit a monthly (or as needed) performance report, containing beneficiary information, such as the number, race, and income level of persons assisted. Each subrecipient will be monitored a minimum of once annually for each program year, with all organizations

receiving a desk review as needed and at least one site visit. Subrecipients will be closely monitored to ensure timeliness of expenditures.

A. The City will conduct a minimum of one annual on-site monitoring visit with each funded agency. Additional desk monitoring and review of performance will be conducted upon submittal of each incremental request for reimbursement funding. Monitoring will be directed toward determining:

- a) Program Performance
- b) Financial Performance
- c) Regulatory Compliance

B. Each site visit will be scheduled in advance and with written notification to the Executive Director and Board Chair. Agencies must be prepared to present compliance and supportive documentation upon request. This information will include documentation and verification of compliance with applicable regulatory requirements as described in the standard form contract, including compliance with local, state, and federal fiscal and programmatic eligibility requirements. Documentation regarding the agency's compliance with non-profit administration status must also be available.

C. The following documentation must be available for review:

- a) Agency's most current financial audit
- b) List of Agency's Board of Directors
- c) Agency's by-laws
- d) Personnel policies
- e) Accounting policies
- f) List of employees working with the CDBG or HOME Program
- g) Time distribution record for each employee working with the CDBG or HOME Program

- h) Program guidelines, including a description of client intake process and the process for verification of income eligibility
- i) Project files with documentation of eligibility for services
- j) Location of where records will be stored during the 5-year retention period

D. After analysis of the data collected during the monitoring visit, a written report will be provided to the Executive Director and Board Chair of each agency. This report will document the agency's accomplishments, any findings (violation of law or regulation which can result in a sanction) or concern (a matter which, if not properly addressed, can become a finding and can result in sanctions) of non-compliance, necessary corrective actions, and a deadline for the receipt of the corrections. The City will provide technical assistance as needed during this process.

E. Funding for the current year may be suspended until all corrective actions are completed. Funding for the current year will be terminated in the event that an agency fails to comply with requests for corrective action.

5) Labor Standards – Compliance with labor standards on eligible construction sites will be monitored by City staff through on-site interviews and desk reviews of bid documents, payrolls, and reports.

5.7 Coordination

The City continues to pursue all funding opportunities that provide assistance to public and private agencies and other public service providers. The City will continue to provide technical assistance, assist in securing other funding sources (federal and non-federal), and break down barriers in an effort to streamline processes and increase local coordination efforts.

5.8 Review of Other Entities' Consistency with Consolidated Plan Strategies

The City of Tyler will be available to review all requests from other entities regarding their compliance and consistency with the 2010 -2011 Consolidated Plan strategies, and will provide technical assistance as needed.