



# FY 2015-2019 Five-Year

## CONSOLIDATED PLAN

and

# 2015-2016

## Annual Plan

Prepared by the Neighborhood Services Department

Consolidated Plan

TYLER

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OMB Control No: 2506-0117 (exp. 07/31/2015)

Consolidated Plan

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## **Executive Summary**

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

#### **1. Introduction**

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG and HOME funding based on applications to the U.S. Department of HUD.

The City of Tyler 2015 - 2019 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' low-and moderate income people. In addition to providing demographic analyses, market conditions, and needs assessment of community development issues, the plan also identifies strategies to address these needs. 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 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 provided and required by HUD. The majority of this data is from a HUD prepared tabulation of U.S. Consolidated Plan data years 2005 to 2009, therefore, some information may seem out of date based on current 2014 data. 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.

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

The Strategic Plan is designed to provide an overview of goals and objectives to be pursued over the course of the five-year period from 2015-2019 by adhering to the Performance Measurement System which 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 Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination;

\*Continue to plan, monitor, administer Entitlement Grant Programs and insure compliance with Federal Regulations

\*Improve living conditions in Tyler by addressing non-housing community development needs

\*Enhance the economic well-being of all citizens by addressing non-housing community development for special needs populations and low and moderate income persons

\*Improve the condition and availability of affordable housing

### **3. Evaluation of past performance**

Tyler has a history of successful programs funded through the Community Development Block Grant and HOME Program. Of particular importance to the health of the City have been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation and reconstruction activities targeting lower income and elderly households unable to properly maintain their homes. Additionally, via the HOME Program, new homes have been constructed by the City and sold to First-Time homebuyers; new affordable rental houses have been constructed by the City’s CHDO and leased to low/moderate tenants.

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 met its expected annual performance measure 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/moderate 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. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

#### **4. Summary of citizen participation process and consultation process**

Based on Community Participation Plan, outreach included public forums and focus group meetings, website review, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Tyler Housing Agency, Continuum of Care, Realtors, Developers, Chamber of Commerce, public and social services, elected and appointed officials.

#### **5. Summary of public comments**

The final public hearing and approval of plan by the Tyler City Council was August 12, 2015. No comments were received.

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

No comments were rejected.

#### **7. Summary**

This plan provides a framework through which Tyler manages its federal entitlement programs related to community development and HOME assistance. Data were provided through HUD's Econ software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The City worked with local service providers and other concerned citizens to develop the strategic plan and annual action plan, both designed to address needs within the City as identified through the public participation process and needs assessment.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	TYLER	
CDBG Administrator	TYLER	City of Tyler Neighborhood Services
HOPWA Administrator		
HOME Administrator	TYLER	City of Tyler Neighborhood Services
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The City of Tyler, Texas followed its designated Community Participation Plan in developing the 2015-2019 Consolidated Plan and 2015-2016 Annual Plan. City of Tyler Neighborhood Services, 900 W. Gentry Parkway, Tyler, Texas 75702, served as lead agency for the development of the 2015-2019 Consolidated Plan and 2015-2019 Annual Plan. Brenda Johnson, Neighborhood Services Manager served as primary contact.

### Consolidated Plan Public Contact Information

Brenda Johnson, Neighborhood Services Manager

City of Tyler

900 W. Gentry Parkway, Tyler Texas 75702

## **PR-10 Consultation - 91.100, 91.200(b), 91.215(l)**

### **1. Introduction**

Tyler works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process. Some of the agencies are listed in the tables below but others were invited and/or participated that were not found in the HUD database.

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

A major component of the City's strategy includes the continued participation in the Texas Balance of State Continuum of Care process and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing.

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

The City of Tyler and the East Texas Human Needs Network is involved in the development and activities of the local Continuum of Care System. Several local organizations such as social service agencies, charitable groups and religious organizations, i.e., Salvation Army and the East Texas Crisis Center provide emergency/transitional housing and/or supportive services to the homeless and at-risk persons including abused women and children and substance abusers.

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

The City of Tyler does not receive ESG funds. Consultation with Texas Balance of State CoC takes place with PATH, Salvation Army, Gateway to Hope and Mayor's Veteran Roundtable to end homeless for the City's jurisdiction. The Texas Balance of States CoC administers the operations of the HMIS system.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	HABITAT FOR HUMANITY (TYLER)
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
2	<b>Agency/Group/Organization</b>	Salvation Army - Tyler
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with children
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
3	<b>Agency/Group/Organization</b>	TYLER COMMUNITY HOMES/PATH
	<b>Agency/Group/Organization Type</b>	Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
4	<b>Agency/Group/Organization</b>	Tyler Day Nursery
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
5	<b>Agency/Group/Organization</b>	LITERACY COUNCIL OF TYLER
	<b>Agency/Group/Organization Type</b>	Services-Education
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
6	<b>Agency/Group/Organization</b>	Great Foundations Inc
	<b>Agency/Group/Organization Type</b>	Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
7	<b>Agency/Group/Organization</b>	Andrews Center
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
8	<b>Agency/Group/Organization</b>	Tyler Housing Agency
	<b>Agency/Group/Organization Type</b>	PHA

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015
9	<b>Agency/Group/Organization</b>	East Texas Human Needs Network
	<b>Agency/Group/Organization Type</b>	Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consolidated Plan Forum and Workshop - March 4, 6, 7, 2015

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

No specific organizations were intentionally left out of the public participation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	East Texas Human Needs Network	The City staff participate in the CoC process, and the goals of Strategic Plan align with CoC in provision of affordable housing options, and services to persons at risk of homelessness and homeless persons

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

Tyler works closely with the East Texas Human Needs Network and other local communities active in the Continuum of Care process, State agencies, local non-profit organizations, and other departments of the City of Tyler in the development of programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

**Narrative (optional):**

## **PR-15 Citizen Participation**

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

The public participation process that ultimately led to the development and completion of the City's 2015-2019 Consolidated Plan and 2015 Annual Plan provided valuable input and citizen comments regarding the lack of affordable housing and critical public service and homeless needs of low-income and moderate-income residents.

A series of community forums and technical workshops were held during the initial development phase. Public notices of the meetings were publicized in local newspapers in accordance with the Community Participation Plan. In accordance with HUD's initiative to increase the involvement of citizens, especially those of lower-income, in the planning and development stages of the Plan, forums and workshops were held at accessible and convenient locations. Attendance at the public forums and technical workshops included residents and representatives from non-profit organizations, City departments and staff from the City of Tyler.

The meetings were opened with a presentation outlining the need and purpose of the public meetings and technical workshops and the requirements for the 5-year Consolidated Plan and Annual Plan. 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 2015 Annual Plan.

The meetings were then opened to participants' comments, questions, and discussion and to receive comments on the Annual Plan processes, community needs, and eligible projects and activities. The technical workshops provided information to potential applicants of housing and public service project financing in FY 2015. The forums and workshops 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 2015-2019 Consolidated Plan and 2015 Annual Plan was published in the Tyler Morning Telegraph newspaper beginning July 10, 2015. This notice provided the public with a 30-day comment period prior to the final approval of the Annual Plan on August 12, 2015. The proposed FY 2015 Annual Plan and the proposed 2015 – 2019 Consolidated Plan were available for viewing at the Neighborhood Services building located at 900 W. Gentry Parkway beginning July 10, 2015.

Consolidated Plan

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**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	30 attended.	no comments received.	no comments received to accept.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Non-English Speaking - Specify other language: Hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	1 attended.	no comment received.	no comments received to accept.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Newspaper Ad	Minorities Non-English Speaking - Specify other language: hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	2 responded.	no comments received.	no comments received to accept.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Internet Outreach	Minorities Non-English Speaking - Specify other language: Hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	0 responded.	no comments received.	no comments received to accept.	

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The needs assessment analyzes a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. This data quantifies housing problems, such as overcrowding and its cost burdens, and measures the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burdened (paying more than 30 percent of household income on housing expenses) and extreme cost burdened (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Tyler, particularly in lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) do not provide a reliable measure of condition; although it represents the best, easily accessible data on the topic. Other needs are represented through various census and state data sources.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The following data provides an analysis of housing problems in Tyler, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burdened (paying more than 30% of household income on housing expenses), and severe cost burdened (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burdened, impacting lower income households particularly hard, with over 58% of renter and owner households earning less than 30% of the Area Median Income (AMI) paying more than 50% of their income on housing expenses. For rental households, cost burdened is the most common housing problem with 69% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses. Likewise, cost burdened is most common for owner households where 44% of all owner households earning below 80% of the AMI paying more than 30% of their income on housing expenses, with severe cost burdened not far behind with 20% paying more than 50% of their income on housing expenses. The next most pressing housing problem in Tyler is overcrowded rental housing in rental housing, with just over three percent rental units. When comparing overcrowded housing with cost burdened, the needs observed are not nearly as pressing.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	83,650	95,974	15%
Households	32,643	37,936	16%
Median Income	\$34,163.00	\$42,279.00	24%

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	5,210	4,820	6,325	4,060	17,520
Small Family Households *	1,250	1,815	2,370	1,395	8,315
Large Family Households *	405	490	640	535	1,405
Household contains at least one person 62-74 years of age	575	770	875	655	3,355
Household contains at least one person age 75 or older	600	824	1,079	640	2,100

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Households with one or more children 6 years old or younger *	925	985	1,370	740	1,675
* the highest income category for these family types is >80% HAMFI					

**Table 6 - Total Households Table**

**Data** 2007-2011 CHAS  
**Source:**

## Housing Needs Summary Tables

### 1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	195	200	75	125	595	20	65	0	15	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	55	80	70	65	270	0	20	40	0	60
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	140	130	90	60	420	85	65	230	110	490
Housing cost burden greater than 50% of income (and none of the above problems)	2,850	1,105	289	0	4,244	675	590	310	20	1,595

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	110	1,005	1,420	240	2,775	250	505	795	325	1,875
Zero/negative Income (and none of the above problems)	335	0	0	0	335	65	0	0	0	65

**Table 7 – Housing Problems Table**

Data 2007-2011 CHAS  
Source:

**2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)**

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	3,235	1,525	524	250	5,534	775	745	580	145	2,245
Having none of four housing problems	365	1,465	2,920	1,760	6,510	420	1,079	2,310	1,890	5,699
Household has negative income, but none of the other housing problems	335	0	0	0	335	65	0	0	0	65

**Table 8 – Housing Problems 2**

Data 2007-2011 CHAS  
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	875	1,105	520	2,500	240	265	455	960
Large Related	175	225	55	455	150	180	170	500
Elderly	300	415	349	1,064	435	470	365	1,270
Other	1,930	750	880	3,560	185	270	195	650
Total need by income	3,280	2,495	1,804	7,579	1,010	1,185	1,185	3,380

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS  
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	835	500	45	1,380	170	155	75	400
Large Related	150	90	10	250	70	125	20	215
Elderly	265	335	94	694	345	135	130	610
Other	1,865	415	165	2,445	125	220	90	435
Total need by income	3,115	1,340	314	4,769	710	635	315	1,660

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS  
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	155	165	70	30	420	85	40	155	70	350
Multiple, unrelated family households	20	45	80	45	190	10	45	115	40	210

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	20	0	10	50	80	0	0	0	0	0
Total need by income	195	210	160	125	690	95	85	270	110	560

**Table 11 – Crowding Information – 1/2**

Data Source: 2007-2011 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

**Table 12 – Crowding Information – 2/2**

Data Source:  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

According to the 2009-2013 American Community Survey (ACS), there were 15,448 single person households in Tyler (37% of all Tyler households), over 27 % of which were elderly (age 65+). Forty-three percent of single person households were homeowners, with 57% renters. Sixty-two percent of single person households lived in single-family housing units, compared to 35 % in two or more units. The median household income of single person male households was \$40,104, and single person female households was \$36,337. As shown in Table 6, severe cost burdened was a major factor for the "Other" category, with 47% of the rental cases and 27% of the owner cases. Most of the "Other" category will be made up of single person households.

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

Data from the 2009-2013 American Community Survey showed that 15.9% of the population of Tyler reported some form of disability. Disabilities reported increase with age. Those below the age of five (5) are reporting 0.5% with a disability. In the 5 to 17 year age group, 8.5% are reported to have disabilities. In the 18 to 64 year age group with disabilities, 64% reported ambulatory difficulty, 26% reported cognitive difficulty, and 44% reported independent living difficulty. The ACS data also showed that 15.3% of the population of Tyler reported a disability and living in poverty. Domestic violence

statistics were not readily available for the city. According to the 2015 Homeless Count conducted by East Texas Human Needs Network, of the 102 total respondents who had severe housing problems, 23% indicated that family violence played a role in their homelessness.

### **What are the most common housing problems?**

By far, the most common housing problem in Tyler is cost burdened. According to the CHAS data in the tables above, over 73% of households in the 0-30% AMI income category (including renters and owners) had a cost burdened of over 30%, with over 63 percent having a cost burdened of over 50%. A 30% cost burdened means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 76% of households in the 30-50% AMI income category had a 30% cost burdened, with 34 percent having a 50% cost burdened. About 40 percent of households in the 50-80% AMI category had a 30% cost burdened, with seven percent having a 50% cost burdened. Looking at severe cost burdened by tenure, 64% of renter households and 59% of owner households earning less than 30% of the area median income (AMI) were paying more than 50% of their income on housing expenses. For rental households, cost burdened is the most common housing problem with over 69% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses, with severe cost at 36% paying more than 50% of their income on housing expenses. Cost burdened is the most common for owner households where 44% of all owner households earning below 80% of the AMI paying more than 30% of their income on housing expenses, with severe cost burdened at 20% paying more than 50% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with three percent of the lowest income category living in overcrowded conditions and four percent living without complete kitchen or plumbing facilities.

### **Are any populations/household types more affected than others by these problems?**

Cost burdened and extreme cost burdened affect all household types in the lower income categories. For Tyler, cost burdened in renters is higher than homeowners. Sixty-nine percent of renters and 44% of homeowners spent more than 30% of their income towards housing expenses. Thirty-six percent of renters and 20% of homeowners spent more than 50% of their income towards housing expenses. In simple numerical terms, it would appear that "Other" households bear much of the brunt of severe cost burdened among renters and owners, with 48% of the total number of renter households experiencing severe cost burdened and 31% of the total experiencing severe cost burdened in this category. Large related households comprised the smallest portion of those experiencing severe cost burdened.

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

In Tyler, many low-income individuals and families who are currently housed are at risk of either residing in shelters or becoming unsheltered. Many are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with identifying job prospects which can lead to permanent jobs. Other social services are needed on occasion as circumstances demand.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The Point-in-Time Homeless Count provides the estimates of the various categories of homeless individuals and families in Tyler. These categories include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

Severe cost burdened is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes and leaving them without permanent shelter. These demands might include the cost to treat illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events or expenses during periods of loss wages.

## **Discussion**

Cost burdened and extreme cost burdened is the most common housing problem across all lower income households in Tyler, both renter and owner. The lower the income of the household, the more extreme the cost burdened. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burdened. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction

The 2007-2011 CHAS data, constructed from data collected by the US Census Bureau for HUD, outlines housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burdened greater than 30%, and overcrowding (more than 1.5 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables identifies disproportionately greater need within each income group for particular racial or ethnic group. The next section analyzes at severe housing problems (severe overcrowding and extreme cost burdened).

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,375	430	405
White	1,905	120	185
Black / African American	1,820	270	165
Asian	130	0	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	475	25	15

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,785	1,039	0
White	1,570	449	0
Black / African American	1,385	345	0
Asian	75	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	710	245	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,315	3,015	0
White	1,780	1,420	0
Black / African American	785	875	0
Asian	55	55	0
American Indian, Alaska Native	15	0	0
Pacific Islander	0	0	0
Hispanic	640	645	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

## 80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	975	3,085	0
White	635	1,730	0
Black / African American	160	870	0
Asian	0	0	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	175	385	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2007-2011 CHAS

Source:

\*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

### Discussion

As of the 2009-2013 American Community Survey data, the percentage of Whites in the total population was 79. In comparison, Hispanics (ethnicity) comprised about 25% and African-Americans comprised about 10% of the population of Tyler. The remaining racial and ethnic groups are relatively small, with about 2% for Asian and much less for all others. The data shows that African-Americans in the 80-100% income category show disproportionately greater need relative to housing problems. A disproportionately greater need is seen in the 0-30%, 50-80%, and 80-100% income categories for the Pacific Islander population. A disproportionately greater need is seen in the 0-30% income category for Asian and American Indian populations. Again, the size of Asian and American Indian populations is quite small.

**NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205  
(b)(2)**

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

The 2007-2011 CHAS data constructed from data collected by the US Census Bureau for HUD shows housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burdened over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below delineates the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables identifies disproportionately greater need within each income group for particular racial or ethnic group.

**0%-30% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,020	785	405
White	1,755	270	185
Black / African American	1,700	390	165
Asian	105	25	0
American Indian, Alaska Native	20	15	0
Pacific Islander	0	0	0
Hispanic	410	90	15

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,265	2,550	0
White	1,065	950	0
Black / African American	755	970	0
Asian	75	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	335	620	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

### 50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,110	5,220	0
White	415	2,790	0
Black / African American	270	1,395	0
Asian	40	70	0
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	370	920	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	400	3,655	0
White	260	2,105	0
Black / African American	4	1,025	0
Asian	0	0	0
American Indian, Alaska Native	0	55	0
Pacific Islander	0	0	0
Hispanic	135	425	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2007-2011 CHAS  
Source:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

**Discussion**

There is a strong connection with housing problems and household income in Tyler.

Higher percentage of African-Americans and Hispanics in the city lived in poverty, compared to Whites and African-Americans between 2009 and 2013.

The poverty rate among African-Americans was 34.4 percent and 23.4 percent for Hispanics, compared to 11.4 percent for White persons between 2009 and 2013. The poverty rate for the City was 19.9 percent during the period. Those with the highest poverty rate had greater severe housing problems

Household income levels among African-Americans and Hispanics were disproportionately lower compared to Whites.

The median household income was disproportionately lower for African-American households at \$28,938 compared to \$53,203 for White households, \$41,369 for Hispanic households, and \$43,289 for the overall city. The ethnic group with the lowest income were burdened with severe housing problems.



## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

### Introduction:

The 2007-2011 CHAS data was used to compare housing cost burden across racial/ethnic groups. Cost burdened (30 to 50% of household income going to housing expenses), extreme cost burdened (more than 50% of household income going to housing expenses), and no cost burdened (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the City as a whole.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	8,319	5,095	6,560	435
White	15,935	3,460	3,410	195
Black / African American	4,765	1,670	2,475	180
Asian	260	50	205	0
American Indian, Alaska Native	100	15	40	0
Pacific Islander	15	0	0	0
Hispanic	3,325	1,010	520	15

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

### Discussion:

The data shows a disproportionate need for Asians and Pacific Islanders in the 30-50% housing cost burdened group. Again, the numbers are quite small for these populations in comparison to Whites, Hispanics, and African-Americans.

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

From the CHAS data presented in the previous sections, there is little identifiable disproportionately greater need indicated between racial/ethnic groups in Tyler other than the lowest and the highest income groups for a relatively small Asian and Pacific Islander populations. The total Asian and Pacific Islander population made up about two percent of the total population of Tyler. However, the impact of the disproportionately greater need is small. Between the three major racial/ethnic groups, White, Hispanic, and African-American, which comprise more than 95% of the population of Tyler, the CHAS data shows more housing problems exist for very low- and low-income Hispanic and African-American households.

Female-Headed households with children were disproportionately higher among African-Americans and Male householder family types with children were disproportionately higher among Hispanics. Married couple households with children were disproportionately lower among African-Americans compared to all other racial and ethnic group populations.

The percentage of female-headed households with children among African-Americans was 23.0 percent and 17.1 percent among Hispanics, compared to 5.5 percent among Whites between 2009 and 2013. Households with children made up 21.0 percent of all Whites, 36.4 percent of all African-Americans, and 65.0 percent of all Hispanics.

Household income levels among African-Americans and Hispanics were disproportionately lower compared to Whites.

The median household income was disproportionately lower for African-American households at \$28,938 compared to \$53,203 for White households, \$41,369 for Hispanic households, and \$43,289 for the overall city.

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**If they have needs not identified above, what are those needs?**

None identified.

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**



## NA-35 Public Housing – 91.205(b)

### Introduction

Since the goal was established, the Tyler PHA has increased its number of vouchers by seventy-seven (77) additional vouchers. The additional vouchers received were Tenant Protection (52) and Veteran Affairs Supportive Housing (VASH) (25). The PHA has consistently looked for opportunities to increase its voucher allotment from the Department of Housing and Urban Development (HUD).

The current waiting list is an excellent indicator of the need that exists within our jurisdiction. There are currently 455 applicants on the waiting list. There were 1800 that applied when the list opened December 2014. The Housing Agency used a random selection process to choose 500 applicants, hopefully to assist within 24 months.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
# of units vouchers in use	0	0	0	895	0	885	0	0	0

Table 22 - Public Housing by Program Type  
\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	13,170	0	13,095	0	0
Average length of stay	0	0	0	7	0	7	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	142	0	140	0	0
# of Disabled Families	0	0	0	220	0	219	0	0
# of Families requesting accessibility features	0	0	0	895	0	885	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
White	0	0	0	111	0	109	0	0	0	0
Black/African American	0	0	0	783	0	775	0	0	0	0
Asian	0	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>										

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Ethnicity	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher			
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *	
Hispanic	0	0	0	19	0	18	0	0	0	0
Not Hispanic	0	0	0	876	0	867	0	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>										

Table 25 – Ethnicity of Public Housing Residents by Program Type

**Data Source:** PIC (PIH Information Center)

**TYLER**

**40**

**Consolidated Plan**

**OMB Control No: 2506-0117 (exp. 07/31/2015)**

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

The Housing Choice Voucher waiting list gave preference to the elderly, disabled, and handicap as of 12-20-14

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Finding affordable housing is the most immediate needs of citizen who are seeking Housing Choice Vouchers. In relation to this, there is also a concern about the quality and location of housing for their families. The second need that most arise if the need for assistance in gaining employment.

**How do these needs compare to the housing needs of the population at large**

These needs mirror the population at large. Affordable Housing is a major issue to many low/mod income residents. These citizens also face the same issue of cost burdened by having to pay large percentage of their income on expenses to live comfortably from day to day.

**Discussion**

## **NA-40 Homeless Needs Assessment – 91.205(c)**

### **Introduction:**

The information in this section provides an estimate of homeless individuals and families within several categories. These numbers are taken from the previous 2015 Point-in-Time survey conducted by the East Texas Human Needs Network (ETHNN). The information collected is derived from individuals in homeless situations and persons who are at risk in becoming homeless. The survey collects homelessness information such as age, gender, education, employment, reasons for homelessness, duration, night-time residence, family type, special needs, etc.

Many experiencing homelessness do not wish to be found or represented as “homeless.” Therefore, organizations face unique challenges when working to curb the numbers of individuals and families experiencing homelessness in Smith County and around the state, not to mention the many difficulties encountered when providing needed services and care.

Recognizing homelessness as an often temporary circumstance rather than a permanent condition is essential in gathering information about the population experiencing homelessness. Furthermore, regardless of which definition is being used, simply finding those who fit the definition of homeless to participate in a survey, or in another way to be counted, is challenging. Our research is conducted at locations known to be frequented by people experiencing homelessness. Institutional locations include places such as shelters, soup kitchens, day centers, and service centers. Non-institutional locations include streets, parks, or abandoned buildings; these locations can become particularly dangerous in Texas, with days of staggering heat in the summer and freezing temperatures in winter. More difficult to identify are those staying temporarily with family or friends, those staying in hotels or living in cars, and those congregating in places not known to or accessible to researchers. Many remain transient at all times. For these reasons, data on homelessness are usually considered to be underestimates.

As the only homeless-advocacy organization in Smith County, the East Texas Human Needs Network (ETHNN), which includes members of the former Smith County Coalition for the Homeless, has made several efforts to assess the size, characteristics, and needs of the homeless population in order to inform policy makers and service providers. ETHNN is a member of the Texas Homeless Network Balance of State Continuum of Care (Tx BoS CoC).

**Homeless Needs Assessment**

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	10	30	40	43	11	162
Persons in Households with Only Children	3	0	3	3	1	162
Persons in Households with Only Adults	190	57	190	190	21	162
Chronically Homeless Individuals	72	0	72	70	8	365
Chronically Homeless Families	0	0	0	0	0	0
Veterans	63	25	0	63	7	162
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	2	3	5	5	5	162

**Table 26 - Homeless Needs Assessment**

Data Source Comments:

Indicate if the homeless population is: **Has No Rural Homeless**

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	130	0
Black or African American	77	0
Asian	4	0
American Indian or Alaska Native	2	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	20	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

Many races and ethnicities are represented in the Smith County homeless population with 57% identifying as white and 33% identifying as African-American. Nine percent stated their ethnicity was of Hispanic/Latino descent.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

- There was a 6% increase in the number of people staying in emergency shelter, as well as an increase of 3% in the number of people living on the streets.
- First time homelessness increased slightly from 41% to 43%.

- 31% are experiencing chronic homelessness, defined as those continuously homeless for a year or more, and those experiencing homelessness at least four times in the past three years.
- 25% experienced homelessness two to three times in the past three years.
- Those experiencing homelessness this year have been homeless for an average of 162 days a great improvement over last year's 204 but still much more than the average of 90 days in 2010.

## **Discussion:**

Per 2015 Survey, reasons for homelessness:

- Lack of employment and the inability to pay rent or mortgages are the most significant reasons for becoming homeless 54% and 45%.
- Shortage of affordable housing.
- Historically, the number one reason for unemployment is lack of transportation.

Self-reported needs of those experiencing homelessness:

- Top five needs are basic needs (food/clothing) at 75%, transportation at 73%, job training and placement at 53%, food stamps at 51%, and case management also at 51%.
- 77% (112) report needing medical care with only 75% (85) of those receiving care, 38% from Emergency rooms.
- 72% (105) report needing dental care with only 11% (11) of those receiving care.
- 48% (65) report needing behavioral health care, 70% (45) of those received care, 45% (21) from Veterans Affairs.
- 27% (21) report needing help with addiction disorders of those 83% (18) received care, 71% (22) from Veterans Affairs.
- 2% (2) report needing care for HIV/AIDS, 100% (2) received care, one from a private doctor and the other from a community clinic.

## **NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)**

### **Introduction:**

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

### **Describe the characteristics of special needs populations in your community:**

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15% of the total population and that of adult women at six percent. These percentages, when applied to Tyler, yield a total population of alcohol abuser at 9,300 persons, using 2009-2013 American Community Survey population figures. The elderly are those individuals aged 62 or older. This population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population aged 65 and over grew by 5%. The 2010 U.S. Census put the population of Tyler's population of 65 and over at 14.4% of the City's total population.

Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who provides their care all their lives, other arrangements must be made for their continued care. This group can include all ages, races, and ethnicities.

**What are the housing and supportive service needs of these populations and how are these needs determined?**

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- 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,
- 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. These needs were compiled through consultation with service providers.

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

AIDS Resources of Rural Texas (ARRT) assists clients with medical case management, outpatient/ambulatory medical care, AIDS pharmaceutical assistance, and short-term rental, mortgage and utility assistance. In the past year ending July 2010, ARRT provided AIDS pharmaceutical assistance to 125 clients, medical case management to 179 clients, housing subsidy assistance to 35 clients and outpatient/ambulatory medical care to 157 clients. All numbers represent unduplicated clients. The

same number of clients are in need of supportive services both from ARRT and from Big Country AIDS Resources (BCAR). BCAR provides referral services, food pantry, dental services, health insurance assistance and transportation. There were 496 clients assisted in the last year.

**Discussion:**

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some have needs that can only be met with help from outside their family. Some family members are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities:**

Tyler's need for public facilities continues in the form water, sewer, transportation, street improvement, sidewalks, and park improvements, to name a few.

### **How were these needs determined?**

The City conducted a series of public hearings asking seeking input into the ranking process for the variety of uses of CDBG and HOME funds.

### **Describe the jurisdiction's need for Public Improvements:**

The Public Improvement Needs identified in the city through the Consolidated Planning process included the need for maintenance, enhancement and expansion of streets, sidewalks, drainage, water and sewer connections.

### **How were these needs determined?**

The City conducted a series of public hearings asking seeking input into the ranking process for the variety of uses of CDBG and HOME funds.

### **Describe the jurisdiction's need for Public Services:**

Increase in the quantity and level of Public Service Agencies providing assistance and support to the needy and disenfranchised people. Also to provide more expanded social and recreational services and facilities for youth including job/employment training.

### **How were these needs determined?**

The City conducted a series of public hearings asking seeking input into the ranking process for the variety of uses of CDBG and HOME funds.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Tyler, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased somewhat, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the U.S. Census, the Tyler Housing Authority, and homeless service providers to present a picture of the local market.

According to the 2009 - 2013 ACS estimates (5-year average), the total number of housing units in the city was 41,944 with 4,031 or 9.6 percent vacant units. As shown in Table 1.7, there were 35,377 housing units in Tyler in 2000. The total number of housing units in the city increased 18.7 percent between 2000 and 2013. According to the 2009 - 2013 ACS estimates (5-year average), the total number of housing units in the city was 41,944, of which, 49.0 percent were owner-occupied, 41.4 percent were renter-occupied, and the remaining 9.6 percent were vacant. The median housing value in the city was \$126,200 and the median contract rent was \$665 between 2009 and 2013.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

The housing stock in Tyler is weighted heavily toward single-family housing, with 63% of households residing in single-family detached structures, while five percent reside in structures with two or more units. Approximately 56% of households are home owners, with 81% of owner households living in housing units with three or more bedrooms. With over 13,275 multifamily units serving over 16,874 renter households, the data suggest that about 28,026 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	26,451	63%
1-unit, attached structure	1,575	4%
2-4 units	3,112	7%
5-19 units	6,694	16%
20 or more units	3,469	8%
Mobile Home, boat, RV, van, etc	412	1%
<b>Total</b>	<b>41,713</b>	<b>100%</b>

**Table 27 – Residential Properties by Unit Number**

Data Source: 2007-2011 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	33	0%	730	4%
1 bedroom	159	1%	5,269	31%
2 bedrooms	3,752	18%	6,814	40%
3 or more bedrooms	17,118	81%	4,061	24%
<b>Total</b>	<b>21,062</b>	<b>100%</b>	<b>16,874</b>	<b>99%</b>

**Table 28 – Unit Size by Tenure**

Data Source: 2007-2011 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

Tyler Housing Authority (AHA) continues to manage 999 Housing Choice Vouchers that serve households below 30% of the area median income.

According to HUD's 2012 Low Income Housing Tax Credit (LIHTC) database, the City had over 1,200 units funded by the program. Of those over 1,100 were targeted to low-income groups.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

The HUD multi-family housing database indicates there is little risk of loss of affordable housing units from the inventory in the near future.

**Does the availability of housing units meet the needs of the population?**

Sixty-three percent of all households in Tyler reside in single-family homes. While this is often considered ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, which could serve a large senior or elderly population, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

**Describe the need for specific types of housing:**

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (81%). By comparison, 24 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a potential need for more apartment developments with larger units, particularly three or more bedrooms.

**Discussion**

The largest sector of housing units in Tyler are in single-family structures. More than half of renter households, live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units.

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Tyler was \$80,000. By 2011, the median value increased by 57 percent to \$126,100. Rental costs had similar, though somewhat lower, increases rising 43 percent from \$434 in 2000 to \$621 in 2011. In Tyler, 26.7 percent of renter households paid less than \$500 per month in rent. Just over eleven percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. There were no homes priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

### Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	80,100	126,100	57%
Median Contract Rent	434	621	43%

Table 29 – Cost of Housing

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,500	26.7%
\$500-999	10,394	61.6%
\$1,000-1,499	1,479	8.8%
\$1,500-1,999	163	1.0%
\$2,000 or more	338	2.0%
<b>Total</b>	<b>16,874</b>	<b>100.0%</b>

Table 30 - Rent Paid

Data Source: 2007-2011 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	455	No Data
50% HAMFI	2,405	1,815
80% HAMFI	9,495	4,870
100% HAMFI	No Data	7,354
<b>Total</b>	<b>12,355</b>	<b>14,039</b>

Table 31 – Housing Affordability

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	567	665	789	1,047	1,054
High HOME Rent	628	731	875	1,008	1,105
Low HOME Rent	540	578	693	801	893

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

### Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that eleven percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates a severe cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

### How is affordability of housing likely to change considering changes to home values and/or rents?

With a 57% increase in median home value, homeownership is becoming less affordable. With an improving economy, pressure on homeownership is likely to increase as the housing market recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a similar pace, 43 percent between 2000 and 2011. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

High HOME rents are relatively close to Fair Market Rents and all HOME rents as shown for 2011. These data suggest that the development of new rental housing units may increase the area median rent, while possibly remaining within the fair market rents for the area.

**Discussion**

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market; however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 43% since 2000, putting pressure on lower income households looking for rental opportunities.

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The condition of housing units highly correlates to the income of the household residing within those housing units. In Tyler, 75% of owner-occupied housing units and 48% of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 24% of owner households and 46% of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or substandard housing, with the later more likely for renter housing than for owner housing. Sixty-three percent of owner-occupied housing and 53% of renter-occupied housing were built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Almost 23,000 units in Tyler were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

### Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition suitable for rehabilitation are units where the home is determined to be no more than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,041	24%	7,749	46%
With two selected Conditions	255	1%	878	5%
With three selected Conditions	41	0%	77	0%
With four selected Conditions	0	0%	0	0%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
No selected Conditions	15,725	75%	8,170	48%
<b>Total</b>	<b>21,062</b>	<b>100%</b>	<b>16,874</b>	<b>99%</b>

**Table 33 - Condition of Units**

Data Source: 2007-2011 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,993	14%	2,418	14%
1980-1999	4,906	23%	5,487	33%
1950-1979	10,299	49%	7,219	43%
Before 1950	2,864	14%	1,750	10%
<b>Total</b>	<b>21,062</b>	<b>100%</b>	<b>16,874</b>	<b>100%</b>

**Table 34 – Year Unit Built**

Data Source: 2007-2011 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	13,163	62%	8,969	53%
Housing Units build before 1980 with children present	1,215	6%	1,005	6%

**Table 35 – Risk of Lead-Based Paint**

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Sixty-three percent of the owner-occupied housing stock and 53 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years

older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents do not or cannot provide needed maintenance. In some areas of Tyler, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50% of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor.

### **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

The data shows that the number of housing units in Tyler built prior to 1980, and potentially where lead-based paint hazards might be found, includes 62% of all owner and 53% of rental housing. Six percent of owner and 6% rental housing units built prior to 1980 were occupied by families with children present, a total of over 2,214 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households.

Neighborhoods that were once middle class become home to lower income groups as they age.

Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 2,214 units in Tyler built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

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### **Discussion**

There is an extensive need for rehabilitation programs in Tyler targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing throughout the City of Tyler with the City's CDBG and HOME funding, provide owners of owner-occupied, single-family housing to facilitate needed repairs which have not been affected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

The City of Tyler Housing Agency (THA) continues to manage 999 Housing Choice Vouchers. THA does not currently administer public housing units. The voucher participants include 196 elderly household members and 589 persons with disabilities. The largest racial/ethnic groups that participate with this program are Whites at 237 household members and African-Americans at 2190 household members. All vouchers are targeted to low-income households, currently below 30-50% of the area median income.

### Totals Number of Units

	Program Type						
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher
				Project-based	Tenant-based	Disabled *	
# of units vouchers available						0	0
# of accessible units							
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Data Source: PIC (PIH Information Center)

Table 37 – Total Number of Units by Program Type

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:



**Public Housing Condition**

Public Housing Development	Average Inspection Score

**Table 38 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

The City of Tyler Housing Agency (THA) continues to manage 999 Housing Choice Vouchers. THA does not currently administer public housing units.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

The City of Tyler Housing Agency (THA) continues to manage 999 Housing Choice Vouchers. THA does not currently administer public housing units.

**Discussion:**

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

According to the 2015 Point-in-Time Survey conducted by the East Texas Human Needs Network of Tyler there was a 6% increase in the number of people seeking assistance from emergency shelters; most of this can be attributed to a shift in bed assignments at the Salvation Army. They no longer have transitional housing instead, all their beds are considered emergency shelter. There was a 3% increase in the number of people staying on the streets, and an insignificant decrease in the number of people at risk of homelessness.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds Current & New	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	44	0	99	25	0
Households with Only Adults	91	0	0	0	0
Chronically Homeless Households	50	0	0	0	0
Veterans	25	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

**Mental Health:** The Andrew's Center provides mental health services to Tyler and five other counties. They have a mobile crisis outreach center that provides screening and intake services. They refer patients to East Texas Medical Center Behavior Health per contract. They can also refer to the State Hospital if it is a severe situation and there is room available. Outpatient services for former inmates is also handled by the Andrew's Center. The Green Zone Program is run through the Andrew's Center. This program is funded through a State grant and provides assistance to veterans to access services.

**Medical Assistance:** Medical assistance is provided by the Northeast Texas Public Health District, PATH, Smith County Indigent Health Care, St. Paul's Children's Foundation, TJC Dental Clinic, Bethesda Clinic, Total Healthcare Center, local hospitals and Tyler Dream Center (women only).

**Education/Job Placement Assistance:** Organizations who provide education and job placement assistance include Christian Men's and Women's Job Corps, Community Work Force for Texas, Goodwill, Labor Ready, PATH, and Tyler Dream Center (women only).

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

The data used for this analysis was derived from the East Texas Human Needs Network survey conducted in conjunction with the Balance of State Point in Time Homeless Survey taken January 2015.

Services in place including but not limited to:

Outreach, Intake and Assessment: The Salvation Army, HiWay 80 Rescue Mission

Homeless Prevention: The Salvation Army, PATH

Permanent Affordable Housing: City of Tyler, PATH, The Salvation Army

Emergency Shelters: The Salvation Army, East Texas Crisis Center, Andrews Center (Veterans)

Transitional Housing: PATH

Permanent Supportive Housing: HUD VASH Vouchers (Veterans)

**Supportive Services: PATH, The Salvation Army (Social Services), Veterans Administration, Gateway to Hope, HiWay 80 Rescue Mission**

**With the addition of the 2-1-1 system across Texas, outreach to other homeless individuals has become easier. Anyone in need can use any phone to dial 2-1-1 for assistance and be connected immediately to Tyler's Community Resource Center.**

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Special needs populations in Tyler include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances; however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

The supportive housing needs of special needs populations in Tyler vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities, who were previously cared for by parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers; thus, increasing the demand for group housing that provides the care this population needs.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

In a community the size of Tyler, there is constant communication between supportive service and housing providers. The East Texas Human Needs Network has facilitated a more formal collaboration between service providers. The monthly Network meetings provide the forum for discussing obstacles and learning about new services. In addition, the local 2-1-1 Call for Help through United Way also

meets quarterly with all agencies listed in their service to discuss needs. Case management remains the most effective way to coordinate services for homeless individuals and families and is the primary method used to move homeless individuals through the system.

For homeless persons entering the system, the 2-1-1 Texas A Call for Help Community Resource Center and the Homeless Management Information System (HMIS) can offer information and referral to case management and other supportive services. Most services are provided on a first-come, first-serve basis with the majority of programs having an application process and eligibility requirement.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City funds owner-occupied housing rehabilitation through deferred forgivable loans and grants to low and moderate income homeowners for the rehabilitation of single-family residential structures. The City also funds a minor repair program in an attempt to maintain housing stock, so that non-homeless persons with special needs can continue to reside in their own homes. As homeowners age, they are often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and more extensive rehabilitation needed to bring a home completely up to current building code which often times results is a total reconstruction project.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

The City funds owner-occupied housing rehabilitation through deferred forgivable loans and grants to low and moderate income homeowners for the rehabilitation of single-family residential structures. The City also funds a minor repair program in an attempt to maintain housing stock, so that non-homeless persons with special needs can continue to reside in their own homes. As homeowners age, they are often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and more extensive rehabilitation needed to bring a home completely up to current building code which often times results is a total reconstruction project.



## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

The following barriers to affordable housing resulting from public policies of the City of Tyler are identified through the Consolidated Plan process:

Several barriers continued to negatively affect affordable housing: long waiting lists, inability of residents to come up with rent deposits and utility deposits, due to local groups not having adequate funding because of the sluggish economy and lack of philanthropy due to the economy. Housing affordability is also impacted by local factors such as the availability of land for new construction, the income of residents, the supply of housing and, housing costs. Affordable housing in Tyler is deterred by insufficient funds for down payment, lack of credit, and poor credit. In addition, the long-term affordability of a home, such as the required monthly principal, interest, taxes, and insurance payments, are often too high compared with available income for a low-income household. Furthermore, the availability of homes for sale in the price range and size for the low- to moderate-income family is limited. According to the city's Tyler 1st Comprehensive Plan, most of Tyler's housing is composed of single-family houses. The homeownership rate is lower than the statewide rate of 60%. Prices for existing single-family houses in Tyler have increased substantially since 2000. New houses are, on average, much larger and more expensive than existing homes. Nearly half of Tyler's households do not receive enough income to afford the median-priced single-family home. The estimated average sales price of a new single-family house in Tyler is \$225,000

These barriers are caused by: Insufficient funds for downpayment, high existing debt or prospective purchasers, need for property repairs for owner-occupied residents, lack of credit, poor credit, available funding, mortgage loan denials, and unemployment. With local policies and issues, some of the barriers include development fees, tax policies, zoning ordinances, zoning changes, land use controls, permit fees and regulations, lack of affordable housing, municipal housing codes, and extensive development process.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the household's relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in Tyler provide employment opportunities and some descriptive consideration of education and employment levels.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,252	1,147	4	2	-2
Arts, Entertainment, Accommodations	3,763	7,946	13	13	0
Construction	1,368	1,848	5	3	-2
Education and Health Care Services	7,767	20,720	27	33	6
Finance, Insurance, and Real Estate	1,589	3,341	5	5	0
Information	814	2,080	3	3	0
Manufacturing	2,554	4,143	9	7	-2
Other Services	1,129	2,214	4	3	-1
Professional, Scientific, Management Services	1,659	3,692	6	6	0
Public Administration	0	0	0	0	0
Retail Trade	4,311	10,516	15	17	2
Transportation and Warehousing	1,211	2,454	4	4	0
Wholesale Trade	1,658	3,178	6	5	-1
Total	29,075	63,279	--	--	--

Table 40 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)



## Labor Force

Total Population in the Civilian Labor Force	47,355
Civilian Employed Population 16 years and over	43,929
Unemployment Rate	7.23
Unemployment Rate for Ages 16-24	23.89
Unemployment Rate for Ages 25-65	4.17

**Table 41 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	8,920
Farming, fisheries and forestry occupations	2,015
Service	5,544
Sales and office	11,425
Construction, extraction, maintenance and repair	3,330
Production, transportation and material moving	1,941

**Table 42 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,548	84%
30-59 Minutes	4,833	12%
60 or More Minutes	1,634	4%
<b>Total</b>	<b>41,015</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2007-2011 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	4,669	426	2,186

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	6,454	570	2,923
Some college or Associate's degree	10,870	683	3,216
Bachelor's degree or higher	11,115	220	2,128

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	403	635	1,098	1,878	1,079
9th to 12th grade, no diploma	2,346	1,371	826	1,473	1,000
High school graduate, GED, or alternative	3,511	2,848	2,500	4,599	3,892
Some college, no degree	5,153	3,461	2,491	4,206	3,343
Associate's degree	893	1,262	1,161	2,202	861
Bachelor's degree	897	2,439	2,180	4,374	2,128
Graduate or professional degree	0	699	1,124	2,678	1,704

**Table 45 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,833
High school graduate (includes equivalency)	23,084
Some college or Associate's degree	29,825
Bachelor's degree	46,101
Graduate or professional degree	64,451

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

According to the Tyler Economic Development Council, Inc., the major employers in the area include Trinity Mother Francis with 4,000 workers, East Texas Medical Center with 3,328 employees, and

Brookshire Grocery Company with 2,522 employees. Tyler Independent School District has 2,449 employees and Walmart has 1,711 employees. Trane and Suddenlink include 1,500 workers. UT Tyler includes 1,094 employees.

The most active business sector in Tyler, in terms of the number of workers in the various industries, was education and health care services with 25% share of workers. Retail Trade had 14% of all workers. That sector is followed by arts, entertainment, and accommodations with 12% of workers. Manufacturing with 8% followed by Finance, Insurance, and Real estate services with 5% share of workers, Whole sale Trade, Professional, Scientific, Management followed by Transportation and Warehousing with a 4% share.

The Tyler Metropolitan Statistical Area (MSA—Smith County) has experienced job gains over the past year, led by the mining and leisure and hospitality segments. However, manufacturing industries have actually shed jobs, as have other sectors. More recently, the pace of growth has picked up, with 1,000 jobs added between September and October 2014.

- Tyler’s economy is based in the medical, education, retail and leisure trade sectors.
- The majority of employment is in the service producing sector.
- Tyler serves as a major regional retail center.
- Retail sales continue to grow and boost Tyler’s economy.
- Tyler has unused office and retail capacity.
- Municipal finances are in good shape.

### **Describe the workforce and infrastructure needs of the business community:**

Tyler today is fortunate to have a diversified economy that includes manufacturing, health care, education, distribution, back office activities, retail, and real estate development. Home to three medical centers and three institutions of higher education, Tyler has experienced steady economic growth in recent years. The city serves as the retail, educational, and health care center for East Texas.

The City is the largest single investor in the Tyler Economic Development Council (TEDC) which focuses on business recruitment and retention. The TEDC has a four-point strategy: retention and expansion of existing businesses; new and small business development; targeted marketing and attraction of new business; and provision of incentives and infrastructure. The Tyler Area Chamber of Commerce, which includes many small businesses, as well as the larger firms, often collaborates with the TEDC on economic and business development planning for the Tyler region.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The Tyler Leadership Roundtable was established to begin the development of the Industry Growth Initiative. This initiative recommends 10 primary building blocks that Tyler should develop to foster an **Innovation Economy** and take the Tyler region into the next twenty years of economic prosperity and growth.

The objective is to pinpoint the industries that make the most sense to focus resources on, given Tyler's unique characteristics, and not to solely focus upon traditional manufacturing for City's economic vitality. The intent is to continue efforts to diversify the economic base with strategic tactics focused on achieving an **Innovation Economy** which brings higher paying jobs, economic growth, job creation and a higher standard of living. This means that Tyler must position itself to attract an educated workforce with high-tech, entrepreneurial skills. This does not mean that legacy industries that have made Tyler what it is should be ignored, but rather this plan provides strategies to build upon an already solid foundation."

The plan calls for the launch of a public private partnership that moves toward the **Innovation Economy** which include strategies focused on Higher Education, Healthcare and Bio-Med, Tourism, Arts and Entertainment, 21st Century Energy, Retiree, Infrastructure, Graduate Education and 21st Century Transportation.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The most active business sectors in Tyler, in terms of the number of workers in the various industries, is health care services and education, which were followed by retail trade. Health care services and education typically have stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. These sectors are followed by arts, entertainment, and accommodations, finance, insurance, and real estate services.

The area colleges and high schools now have dedicated curriculums to help meet the needs of the current and future workforce employment opportunities.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Tyler has within the community a university, college and junior college who work collaboratively together to offer workforce training for community residents.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Identification and prioritization of targeted economic opportunities for Tyler is critical to the creation of an efficient and focused economic development effort. The targeted opportunities for Tyler ultimately were selected based on a review of the targets from previous analyses a review of the area's assets ascertained through information gained during stakeholder interviews, focus/discussion groups and survey results; secondary research; and the assessment of the community. This information was then reviewed and compared against the needs of the potential targets. The foundation, the mortar, for building Tyler's future can be accomplished by creating a public private partnership (PPP).

Rising out of the PPP are the building blocks of Tyler's future. Level II targets and strategies – Education; Healthcare and Bio Medical; Tourism; Arts & Entertainment Facilities – are the essential components of Tyler's economic development today and tomorrow. These are the big drivers; strategies have been developed to turbo charge each sector. The next group, the Level III targets of 21st Century Energy; Retiree and Infrastructure are somewhat dependent on the success and growth of the blocks that make up Level II. Some of the strategies here are longer term; still, this report provides strategies and recommendations to further their development. The final Level – IV – is composed of graduate level schools and 21st Century transportation systems. Some of the recommendations at this Level are lofty, aspirational – but worth exploring. *The Industry*

*Growth Initiative is a planning document that presents Tyler with strategic tactics to attain long-term economic opportunities.*

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

### **Discussion**

To further examine the impact of employment proximity relative to housing choice for low and moderate income persons, we analyzed the use and availability of public transportation. The availability of jobs to low-income persons is largely dependent on the geographic location of the jobs. If jobs are concentrated in largely upper income areas, far removed from lower income persons, their ability to get to and from work may be difficult, sometimes causing hardships on employees or potential employees.

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households are cost burdened and pay a higher percentage (more than 30%) of their income on housing expenses.

In reference to low and moderate income households, a census tract is considered to have a high concentration of low- and moderate income households if 51% or more of the population are low- and moderate-income persons. Concentration of multiple housing problems appears to be related to the Area Median Income (AMI). Areas with less than 30% (AMI) are 5 times as likely to have one or more housing problems as compared to housing located in 80% or more AMI.

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### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The U. S. Department of HUD has defined "Areas of Poverty, Racial and Ethnic Concentration and Segregation (R-ECAP) – as areas or census tracts within a jurisdiction comprised of 50% or greater minority population and three times or more the tract level poverty of the MSA and generally lacking the basic amenities and failing to provide a quality of life expected and desired for any area within the MSA. HUD's goal of de-concentration is to achieve minority concentrations and poverty level less than defined above by RCAP-ECAP and to transform these areas of concentration into "Opportunity Areas". By HUD definition, Opportunity Areas offer access to quality goods and services, exemplary schools, health care, range of housing, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation.

The poverty rate in the Tyler MSA is 16.7 percent. Three times the poverty is 50.1 percent, so 50.1 percent is the poverty threshold for the RCAP-ECAP criteria for the city. The census tract within the western area of Tyler had 50 percent or greater minority population. However no census tracts in the city were identified as having more than 50.1 percent poverty and populated with more than 50 percent minority population as defined by HUD as RCAP-ECAP census tracts.

**What are the characteristics of the market in these areas/neighborhoods?**

These neighborhoods contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials worked extensively in these areas in an attempt to maintain the integrity of the community in past years. The City uses CDBG grant funds for an owner-occupied housing rehabilitation program to assist low and moderate income homeowners for the rehabilitation of single-family residential structures. Rehabilitation and minor repair programs are conducted by City to improve housing conditions in these areas.

**Are there any community assets in these areas/neighborhoods?**

These areas do have community assets, including community and senior centers, parks, and other public facilities.

**Are there other strategic opportunities in any of these areas?**

In neighborhoods where many homes dilapidated have been removed, there may be opportunities for development of new housing units. In others areas, private and non-profit developers can find appropriate redevelopment sites through the City's Housing Infill Program (HIP) to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into these neighborhoods and improving the housing stock available in the market.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan is designed to provide an overview of goals, objectives, and strategies that the City of Tyler over a five-year period from 2015 through 2019 in meeting the priority needs of the community. This will guide the City's distribution of the Community Development Block Grant and HOME funding for the next five years. The Strategic Plan also provides a basis for funding decisions in FY 2015-2016, the current Annual Action Plan, and each pursuing Annual Action Plan through FY 2019-2020. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit) and toward particular areas within the City where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit)..

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

### Geographic Area

Table 47 - Geographic Priority Areas

<b>1</b>	<b>Area Name:</b>	McCain Drive Target Area
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Public Facilities
	<b>Identify the neighborhood boundaries for this target area.</b>	The approved Fiscal Year 2015 Target Area is McCain Drive. From the northwest corner of W. Front Street, due south to South Hill Avenue; due east to McCain Drive; due south on McCain Drive to West Houston. It is located in Census Tract 4, Block Group 2, which has a population of 1,222 and is 77.3% low/mod. The area is primary residential and has a concentration of Hispanic and African Americans. 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.
	<b>Include specific housing and commercial characteristics of this target area.</b>	This is a primary residential area with several single-family homes and affordable rental properties mixed in.  <b>See attached Map identifying the 2015 McCain Drive Target Area</b>
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The City has worked closely with the public and civic leaders to ascertain the priority needs within the targeted areas.
<b>Identify the needs in this target area.</b>	Street repair and curb installation is greatly needed	

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>In accordance with the successful past targeting of federal funds in identified annual target areas, the City has made available a percentage 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</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>Costs is the primary barrier.</p>

**General Allocation Priorities**

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

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

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

### Priority Needs

Table 48 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Suitable Living Environment
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities Housing Rehabilitation Code Enforcement Clearance/Demolition Housing Activity - TBRA Public Services Activities

	<b>Description</b>	Funding required to meet the objectives 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.
	<b>Basis for Relative Priority</b>	<p><b>Goal 1:</b> Improve living conditions in Tyler by addressing non-housing community development needs over a five-year period.</p> <p><b>Objective 1.1:</b> Address infrastructure and public facility needs in the CDBG eligible areas of Tyler.</p> <p><b>Strategy 1.1:</b> Provide funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in designated target areas.</p> <p><b>Strategy 1.1.1</b> Provide funding for construction of street, curb, gutter, sidewalk, water and sewer infrastructure improvements</p> <p><b>Objective 1.2:</b> Address community needs through community-based public service programs.</p> <p><b>Strategy 1.2:</b> Provide funding for services to seniors, at risk adults, youth and children including educational programs, and programs related to the prevention of chronic diseases.</p> <p><b>Objective 1.3:</b> Strengthen the collaboration with homeless providers to supply a continuum of services.</p> <p><b>Strategy 1.3.1:</b> Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.</p> <p><b>Strategy 1.3.2:</b> Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.</p>
2	<b>Priority Need Name</b>	Decent Housing
	<b>Priority Level</b>	High

<p><b>Population</b></p>	<p>Extremely Low  Low  Moderate  Middle  Large Families  Families with Children  Elderly  Public Housing Residents  Chronic Homelessness  Individuals  Families with Children  veterans  Persons with HIV/AIDS  Victims of Domestic Violence  Elderly  Persons with Mental Disabilities  Persons with Physical Disabilities  Persons with HIV/AIDS and their Families  Victims of Domestic Violence</p>
<p><b>Geographic Areas Affected</b></p>	
<p><b>Associated Goals</b></p>	<p>Homebuyer  PATH - Affordable Housing  New Construction  Housing Rehabilitation  Code Enforcement  Housing Activity - TBRA  Public Services Activities</p>
<p><b>Description</b></p>	<p>Funding required to meet the objectives 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.</p>

<p><b>Basis for Relative Priority</b></p>	<p><b>Objective 2.1:</b> Improve the condition of housing for low-income homeowners.</p> <p><b>Strategy 2.1.2:</b> Provide minor repairs / ABR housing rehabilitation for low-income homeowners.</p> <p><b>Objective 2.2:</b> Increase the viability for potential homeownership opportunities.</p> <p><b>Strategy 2.2.1:</b> Provide assistance for down-payment, closing cost, and principle reduction to low-income homebuyers.</p> <p><b>Strategy 2.2.2:</b> Provide financing for new construction development, of single family homes for purchase by eligible low-income homebuyers.</p> <p><b>Strategy 2.2.3:</b> Coordinate with the Housing Choice Voucher Program (HCVP) to identify homeownership opportunities through their subsidized funds.</p> <p><b>Objective 2.3:</b> Increase the number of affordable housing units available on the market in Tyler.</p> <p><b>Strategy 2.3.1:</b> Investigate alternative housing types for development in Tyler to enhance affordability in housing.</p> <p><b>Objective 2.4:</b> Decrease the number of vacant substandard housing units within the City of Tyler.</p> <p><b>Strategy 2.4.1:</b> Continue current code enforcement efforts.</p> <p><b>Strategy 2.4.2:</b> Continue demolition and clearance of vacant dilapidated structures.</p> <p><b>Objective 2.5:</b> Improve the condition of housing for low-income renters.</p> <p><b>Strategy 2.5.1:</b> Identify funding for Tenant Based Rental Assistance.</p> <p><b>Objective 2.6:</b> Strengthen the capacity of non-profit housing providers.</p> <p><b>Strategy 2.6.1:</b> Identify non-profit providers to participate in the CHDO Program or participate in affordable housing programs.</p>
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**Narrative (Optional)**

The Priority Needs for the City of Tyler are designed to address Affordable Housing, Homelessness, Other Special Needs, and Non-Housing Community Development Needs.

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

**Influence of Market Conditions**

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>The lack of available short-term transitional units for homeless veterans has prompted to City to address this need through tenant-based rental assistance (TBRA) for supportive rental assistance on a short-term basis (2 to 6 months) until the homeless veteran can find an affordable place to live and additional long-term support through other agencies or veteran support centers.</p> <p>The use of tenant-based rental assistance is dependent on rental property owners’ willingness to rent their units to TBRA approved clients. In many situations due to misinformation, landlords are reluctant to participate and rent to these clients due to the reputation they have that clients do not take care of their properties as well as other types of renters.</p> <p>Other market conditions that influence the use of TBRA stems from the amount of rent being asked for rental property. If rents are too high, the rental assistance or FMR might not be enough to allow clients to lease the units.</p>
<p>TBRA for Non-Homeless Special Needs</p>	<p>In addition to the explanation mentioned above, another factor for non-homeless special needs clients is that they may encounter housing units that do not meet their accessibility needs.</p>
<p>New Unit Production</p>	<p>The production of new housing units can be influence by several market conditions.</p> <ul style="list-style-type: none"> <li>• Cost of land.</li> <li>• Cost of construction and construction material.</li> <li>• Qualification for mortgage loans.</li> </ul> <p>Developers unwillingness to build smaller units.</p>
<p>Rehabilitation</p>	<p>Rehabilitation activities can be influenced by the increased cost of materials and labor. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, market financing may not be feasible without substantial equity investment by the owner or through grant funding being used to repair the home. With reduced grant funding, the number of families that can be helped has been reduced.</p>

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Acquisition, including preservation	With home purchases by private individuals, the historic low interest rates offset increases in the market value of the housing stock. Although there has been an increase in inquiries and applications to purchase single-family homes through the First-Time Homebuyer Program, the more stringent qualification guidelines due to the recent mortgage foreclosure crisis has made it difficult for some low and moderate income citizens to qualify for and obtain mortgage loans.

**Table 49 – Influence of Market Conditions**

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The City of Tyler receives funding for the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). This program will bring in approximately \$5,700,000 into the City through CDBG and HOME Entitlement funds to support affordable housing and promote economic development during the next five-year period. During the first-year (FY 2015-2016), the City will receive \$838,268 in CDBG and \$289,112 in HOME Entitlement funds. The funds will be used primarily for administration, acquisition, public service activities, clearance and demolition, code enforcement, housing rehabilitation, new construction, first-time homebuyer, and public facilities improvements.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	838,268	0	838,268	3,353,072	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation \$	Program Income \$	Prior Year Resources \$	Total \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	289,112	0	0	289,112	1,156,448	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 50 - Anticipated Resources

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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources, other adjustments by the City for housing development activities in underdeveloped and low-mod areas, such as waiver of fees for water, sewer, permits, etc. Additionally consider establishment of Neighborhood Empowerment Zones in partnership with participating developers.

Other sources of funding will include: the HUD Housing Choice Voucher Program, Low-Income Housing Tax Credit (LIHTC), Federal Home Loan Bank, State funds, private lender financing, private foundation funds, non-profit organizations, for-profit developers, and local contributors. Leveraging will also be accomplished through coordination of programs with non-profit partners and volunteer work groups who will provide labor and assistance.

For the regions HOME Participation match requirement, the City considers funding projects that require local match funds. Some of the sources of local match will include: City general and other local funds, City or County donated properties, City donated services, locally-funded infrastructure, funds provided by Community Development Corporations, resources by other City departments with fee waivers, reduction, waiver of permit fees, etc., in-kind service and assistance by the Affordable Housing Task Force, funds provided by private lending institutions, as well as private investments and local higher education partners.

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

The City will make lots available to developers through the Housing Infill Program (HIP) who will committed to build affordable housing in low-mod census tract areas as part of the Affordable Housing Task Force. Priority is given to projects that intend to revitalize neighborhoods and stimulate economic development within the City.

**Discussion**

**SP-40 Institutional Delivery Structure – 91.215(k)**

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

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
Tyler Housing Agency	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
PEOPLE ATTEMPTING TO HELP - KID REACH	Non-profit organizations	Homelessness Non-homeless special needs Rental neighborhood improvements public services	Region
St. Louis Baptist Church	Community/Faith-based organization	Non-homeless special needs public services	Jurisdiction
Andrew's Center	Non-profit organizations	Non-homeless special needs Rental public services	Region
LITERACY COUNCIL OF TYLER	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Salvation Army - Tyler	Non-profit organizations	Homelessness Non-homeless special needs Public Housing public services	Jurisdiction

<b>Responsible Entity</b>	<b>Responsible Entity Type</b>	<b>Role</b>	<b>Geographic Area Served</b>
EAST TEXAS CRISIS CENTER	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
TYLER AIDS SERVICES	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Jurisdiction
East Texas Human Needs Network	Non-profit organizations	Economic Development Homelessness Planning Public Housing public services	Jurisdiction
HABITAT FOR HUMANITY (TYLER)	Regional organization	Economic Development Homelessness Ownership Rental neighborhood improvements	Region
Great Foundations Inc	Subrecipient	Non-homeless special needs public services	Jurisdiction
Tyler Community Homes	CHDO	Ownership Planning Rental neighborhood improvements	

**Table 51 - Institutional Delivery Structure**

**Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system in Tyler is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

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

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

**Table 52 - Homeless Prevention Services Summary**

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

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the East Texas Homeless Needs Network. These organizations partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

The City's CDBG and HOME funds continue to be used to help meet the demand for decent, safe and affordable housing, homelessness, and other special needs. Additionally, the Neighborhood Services Department, which administers the CDBG and HOME programs, will be involved in a number of activities. Activities will include continued participation in the Continuum of Care Plan. Continued involvement with organized targeted neighborhood organizations, and active collaboration with entities such as the United Way, East Texas Human Needs Network, The Salvation Army, Gateway to Hope Ministries, People Attempting to Help (PATH), Texas Homeless Network Balance of State, Habitat for Humanity, City of Tyler Police Department, the Andrews Center, the Department of Veterans Affairs, First Baptist Church and many others to help identify and meet the under-served needs in the areas of housing, employment and training opportunities, homelessness, and special needs.

The East Texas Human Needs Network (ETHNN) conducted its 2015 Point in Time Homeless Survey and Count on January 22 and identified the gaps in the service area with the following information: Although housing is a priority of all persons participating in the Point in Time Homeless Survey, the needs for transportation, job training and placement, and case management as listed in the top five. These align with the top five reasons for becoming homeless. Basic needs for clothing and food are also in the top five. Agencies believe this is an issue of accessibility. Those experiencing homelessness are very aware of what would help them get out and stay out of homelessness.

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

The City of Tyler Neighborhood Services staff will manage and work more closely with non-profit and for profit organizations in carrying out strategic plan activities and responding to those needs identified through surveys of homeless persons to help overcome gaps. Various initiatives within the strategy can include:

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyer	2015	2019	Affordable Housing		Decent Housing	CDBG: \$300,000	Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Public Facilities	2015	2019	Non-Housing Community Development	McCain Drive Target Area	Suitable Living Environment	CDBG: \$1,353,075	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted
3	PATH - Affordable Housing	2015	2019	Affordable Housing	McCain Drive Target Area	Decent Housing	HOME: \$75,000	Rental units rehabilitated: 15 Household Housing Unit
4	New Construction	2015	2019	Affordable Housing New Construction		Decent Housing	HOME: \$1,200,000	Homeowner Housing Added: 15 Household Housing Unit
5	Housing Rehabilitation	2015	2019	Minor Repair		Suitable Living Environment Decent Housing	CDBG: \$1,000,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit
6	Code Enforcement	2015	2019		McCain Drive Target Area	Suitable Living Environment Decent Housing	CDBG: \$250,000	Other: 625 Other
7	Clearance/Demolition	2015	2019	Housing Community Development		Suitable Living Environment	CDBG: \$250,000	Buildings Demolished: 87 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Housing Activity - TBRA	2015	2019	Affordable Housing Homeless		Suitable Living Environment Decent Housing	HOME: \$25,000	Homelessness Prevention: 5 Persons Assisted
9	Public Services Activities	2015	2019	Non-Housing Community Development		Suitable Living Environment Decent Housing	CDBG: \$150,000	Other: 1075 Other

Table 53 – Goals Summary

**Goal Descriptions**

1	Goal Name	Homebuyer
	Goal Description	Funds to provide or expand affordable housing opportunities for low-income homebuyers by providing down payment and closing cost assistance (including direct & project delivery costs) and homebuyer education assistance.

2	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	<p>The City has worked closely with the public and civic leaders to ascertain the priority needs within the targeted areas. In accordance with the successful past targeting of federal funds in identified annual target areas, the City has made available a percentage 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, and past target area designation. These target areas, selected annually, are primarily located in low-mod census tract areas that normally encompasses Districts 2, 3, and 4.</p> <p>The current year's activity will be located in 2015 McCain Drive Target Area, Census Tract 4. The boundaries are as follows: From the northwest corner of W. Front Street, due south to South Hill Avenue; due east to McCain Drive; due south on McCain Drive to West Houston. Activities will be the installation of curb and gutters and address drainage issues on McCain Drive.</p>
3	<b>Goal Name</b>	PATH - Affordable Housing
	<b>Goal Description</b>	<p>Three single-family homes rental units will be rehabilitated. These are units from PATH's existing stock of rental properties. The number of units rehabbed will be determined on the overall cost to bring units up to standard. It is anticipated that three (3) units will receive rehabilitation. These units are located within the Tyler City limits.</p>
4	<b>Goal Name</b>	New Construction
	<b>Goal Description</b>	<p>Construction of modest and affordable dwellings for low-moderate households.</p>
5	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	<p>Funds to preserve existing housing through Minor Repair and Removal of Architectural Barriers of owner-occupied dwelling (including direct costs and project delivery costs).</p>

<b>6</b>	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	Provide funding for project delivery costs for the identification of 325 code violations related to neighborhood revitalization in low income census tracts.
<b>7</b>	<b>Goal Name</b>	Clearance/Demolition
	<b>Goal Description</b>	Funds to be utilized for removal of dilapidated structures and clearance activities (including direct costs and project delivery costs).
<b>8</b>	<b>Goal Name</b>	Housing Activity - TBRA
	<b>Goal Description</b>	Provide transitional housing for up to five (5) homeless veterans through rental assistance for temporary housing for veterans in order to transition to self-sufficiency.
<b>9</b>	<b>Goal Name</b>	Public Services Activities
	<b>Goal Description</b>	Operating expenses of non-profit organizations that provide eligible health and human services to low-income residents.

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

The City of Tyler plans to provide HOME funding for housing rehabilitation, new construction, first-time homebuyer assistance, and down payment and closing cost assistance to provide affordable owner-occupied housing. Also tenant-based rental assistance will be provided for the homeless, particularly homeless veterans. Eligible applicants are low and moderate-income at 80% or below the median income citywide. It is anticipated that a total of approximately 100 households will be assisted through the HOME funding goals over the next five years.

In the upcoming year, the City anticipates being able to assist a total of 19 extremely low-income, low-income, and moderate-income families with HOME funding as follows:

- 5 homeless veterans through TBRA
- 5 households through homebuyer down payment/closing cost assistance

- 5 affordable single-family housing units constructed

- 4 families with affordable transitional homes

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Consolidated Plan

OMB Control No: 2506-0117 (exp. 07/31/2015)

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

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

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

**Activities to Increase Resident Involvements**

Not applicable

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

N/A

**Plan to remove the 'troubled' designation**

Not applicable

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

### **Barriers to Affordable Housing**

The following barriers to affordable housing resulting from public policies of the City of Tyler are identified through the Consolidated Plan process:

Several barriers continued to negatively affect affordable housing: long waiting lists, inability of residents to come up with rent deposits and utility deposits, due to local groups not having adequate funding because of the sluggish economy and lack of philanthropy due to the economy. Housing affordability is also impacted by local factors such as the availability of land for new construction, the income of residents, the supply of housing and, housing costs. Affordable housing in Tyler is deterred by insufficient funds for down payment, lack of credit, and poor credit. In addition, the long-term affordability of a home, such as the required monthly principal, interest, taxes, and insurance payments, are often too high compared with available income for a low-income household. Furthermore, the availability of homes for sale in the price range and size for the low- to moderate-income family is limited. According to the city's Tyler 1st Comprehensive Plan, most of Tyler's housing is composed of single-family houses. The homeownership rate is lower than the statewide rate of 60%. Prices for existing single-family houses in Tyler have increased substantially since 2000. New houses are, on average, much larger and more expensive than existing homes. Nearly half of Tyler's households do not receive enough income to afford the median-priced single-family home. The estimated average sales price of a new single-family house in Tyler is \$225,000

These barriers are caused by: Insufficient funds for downpayment, high existing debt or prospective purchasers, need for property repairs for owner-occupied residents, lack of credit, poor credit, available funding, mortgage loan denials, and unemployment. With local policies and issues, some of the barriers include development fees, tax policies, zoning ordinances, zoning changes, land use controls, permit fees and regulations, lack of affordable housing, municipal housing codes, and extensive development process.

### **Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

Recommended remedial actions include creating partnerships, identifying new federal, state, city, and private resources needed to make housing more affordable.

**Action #1:** City of Tyler will continue to support the increased production of affordable housing through public private partnerships with developers and capacity building for nonprofits with the Entitlement Funds.

**Action #2:** City of Tyler will continue to help facilitate access to below-market-rate priced units by using its' federal funds to leverage nonfederal entitlement funding such as state low income tax credit and federal home loan bank funding and private sector participation in financing affordable housing and for neighborhood reinvestment.

**Action #3:** City of Tyler will continue to maintain a list of private partner lenders providing affordable housing financing and subsidies or offering buyers access to down payment, closing cost or favorable underwriting that supports buyers.

**Action #4:** City of Tyler will continue to identify and support local developers seeking additional federal, state and private sources of funds for affordable housing as they become available.

**Action #5:** City of Tyler will continue to encourage private sector support for affordable housing developed as a component of market rate and mixed use development.

**Action #6:** City of Tyler will increase fair housing education and outreach in an effort to raise awareness and increase the effectiveness of fair housing ordinances. The City will target funding for fair housing education and outreach to the rapidly growing Hispanic and other immigrant and refugee populations as funding becomes available. The City will also continue supporting fair housing workshops or information sessions to increase awareness of fair housing rights among immigrant populations and low income persons who are more likely to be entering the home-buying or rental markets at a disadvantage.

**Action #7:** City of Tyler will partner with local industry to conduct ongoing outreach and education regarding fair housing for the general public and focused toward protected class members, renters, home seekers, landlords, and property managers. Outreach will include providing joint fair housing training sessions, public outreach and education events, utilization of the City website and other media outlets to provide fair housing information, and multi-lingual fair housing flyers and pamphlets available in a variety of public locations. The City will continue to provide outreach to non-English speaking people.

**Action #8:** Encourage Fair Housing Enforcement Agencies to target increase fair housing testing for multifamily properties. City of Tyler will encourage HUD to provide increased fair housing testing in local apartment complexes. The testing program looks for evidence of differential treatment among a sample of local apartment complexes. Following the test, HUD will be asked to share its findings with the City that will offer outreach to landlords that showed differential treatment during the test.

**Action #9:** City of Tyler will continue to apply for competitive and non-Entitlement State and Federal funding and assistance from nonprofit intermediaries for financial literacy education programs. Financial literacy should be emphasized as a means of preventing poor credit and understanding the importance of good credit.



## **SP-60 Homelessness Strategy – 91.215(d)**

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

The East Texas Human Needs Network plan follows the models established by the Federal Strategic Plan to Prevent and End Homelessness and the Texas Interagency Council for the Homeless Annual Report and Pathways Home Addendum.

The plan presents strategies building upon the lesson that mainstream housing, health, education, and human service programs must be fully engaged and coordinated to prevent and end homelessness. Specifically our community will: 1. Enhance leadership, collaboration, and civiv engagement; 2. Retool the homeless response system; 3. Increase access to stable and affordable housing; and 4. Implement a Housing First Program.

The 2015 Point in Time Homeless Survey and Count conducted by the East Texas Human Needs Network (ETHNN) took place on Thursday, January 22. Volunteers use what is known as the “known location” methodology to survey persons found at sites identified by the community to be where those suffering from homelessness are known to congregate. The resulting survey sample represents people in homeless situations and persons who are at risk of becoming homeless. This information is used by local communities in the development of short and long term strategies to alleviate homelessness.

#### **Homelessness by the numbers:**

- 233 homeless persons were found on the night of January 22, 2015. Of those identified that night, 190 (82%) were adults and 43 (18%) were children.
- Thirty-five percent of homeless respondents were female, an increase of 4%; 65% were male.
- Many races and ethnicities are represented in the Smith County homeless population with 57% identifying as white and 33% identifying as African-American. Nine percent stated their ethnicity was of Hispanic/Latino descent.
- Single individuals represent the highest percent of respondents in our surveyed population at 73%. Homelessness in families with children increased to 14%.
- Median age of adults was 47 years old; children’s median age was 5 years old.

Military veterans are homeless at a higher rate than other groups. In Smith County, 27% of our surveyed populations are classified as veterans, a 4% decrease from last year. Sadly, 36% of those identified are not receiving VA benefits.

The survey estimates homeless characteristics and needs in order to develop better strategies for assisting people out of homelessness.

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

There is a shortage of housing of all types in Tyler which creates a shortfall of addressing the shelter needs of the homeless. This is why Implementing a Housing First program is important. Housing First is a simple philosophy that dictates that the most vulnerable and chronic people experiencing homelessness be offered the choice to move into permanent housing combined with available supportive services ("permanent supportive housing") right away. It discourages imposing conditions on permanent housing, whether related to health, employment or sobriety. This approach has a documented track record of ending people's homelessness while often encouraging them to make their own choices to get healthy, quit drugs and alcohol, and find employment when possible.

Member organizations include East Texas Crisis Center, PATH, Salvation Army, United Way, Tyler AIDS Services, The Andrews Center, Habitat for Humanity, Meals on Wheels, East Texas Food Bank, and others. These organizations continued to provide emergency shelter and transitional housing needs, in addition to actively identifying and seeking other resources.

As the only homeless-advocacy organization in Smith County, the East Texas Human Needs Network (ETHNN), which includes members of the former Smith County Coalition for the Homeless, has made several efforts to assess the size, characteristics, and needs of the homeless population in order to inform policy makers and service providers. Over the past ten years, Texas Homeless Network (THN) and ETHNN have addressed this issue, refining methodology and adding to what is known about the problem of homelessness in Texas. Working closely with and partnering with emergency shelters, transitional housing programs, City of Tyler and many other concerned agencies and churches a culmination of resources can be used to address homelessness.

An inventory of beds is conducted on the same night as the Point in Time Homeless Survey and Count.

- 334 beds were available on January 22, 2015.
- 210\* beds were in Emergency Shelters (63%).
- 99 beds were in PATH's Transitional Housing program. PATH residents were not surveyed and are not reflected in the chart above.(30%).
- 25 beds were in Permanent Supportive Housing (7%) (Veterans only).

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals**

**and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

The City of Tyler actively participates with local initiatives designed to provide supportive services and environments to assist homeless and special need populations. Consultation with Texas Balance of States COC takes place with PATH, Salvation Army, Gateway to Hope and Mayor's Veteran Roundtable to end homeless for the City's jurisdiction. These organizations help provide permanent supportive housing and assists with linking the clients to services to include independent living skills. The program requires that all participants have a self-sufficiency plan in efforts to assist them in becoming self-sufficient and to remain in permanent housing to avoid becoming homeless again. The City will also use a HOME -funded TBRA program to assist homeless veterans transition to self-sufficiency with short-term housing opportunities. The City has non-HUD funds that it uses to provide needed public services from non-profit agencies to the community that would include assistance to the homeless and chronically homeless.

The ETHNN will continue to reach out to homeless individuals and families by making available its information and referral service, and advertising available services through different mediums such as radio and television advertisements, newspapers and flyers. A well developed referral and case management system will allow almost any agency to immediately assess the needs of homeless persons. The City will collaborate with homeless agencies that provide services to the homeless and persons that are subject to becoming homeless, such as recently released institutionalized persons.

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

East Texas Human Needs Network will continue working with all housing and mainstream service providers strengthening capacity and knowledge about collaboration by engaging the community, researching the needs, and collaboratively planning interventions to prevent and end homelessness.

ETHNN is also seeking to Implement a Homelessness Management Information System HMIS. A Homeless Management Information System is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals and families and persons at risk of homelessness.

A Continuum of Care (CoC) is a regional or local planning body that coordinates housing and services funding for homeless families and individuals. CoCs can track and manage the homeless community in their area. One of most important activities entrusted to CoCs is the biannual count of the homeless population and an annual enumeration of emergency systems, transitional housing units, and beds that make up the homeless assistance systems. These counts provide an overview of the state of homelessness in a CoC, and offer the information necessary to redirect services, funding, and resources as necessary. The CoC also manages these services, offering both prevention strategies and homeless assistance programs to assist those at-risk of or experiencing homelessness.

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

### **Actions to address LBP hazards and increase access to housing without LBP 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:

1.

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.

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

The City has not experienced any confirmed cases of lead-based paint poisoning cases. To ensure that protocols are followed for all HUD funded programs, it is required to notify persons living in or purchasing houses built before 1978 of the hazards associated with lead paint and encourage parents with children below the age of 6 to have their children tested, to seek safe housing and medical treatment immediately. Investigate availability and practicality of low cost encasement, encapsulation and other related products. The City of Tyler will continue to test homes constructed prior to 1978, receiving federal assistance, for lead-based paint in compliance with 24 CFR part 35, at the time households seek assistance from the City.

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

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:

- Appropriate City staff will completed the EPA-Accredited Certified Renovator Training. Policies and procedures will be updated as required and all contractors are required 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.

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

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

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.

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

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 other 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

## **SP-80 Monitoring – 91.230**

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

Compliance and monitoring of both the CDBG and HOME programs is the responsibility of the Neighborhood Initiatives Services Department. Staff reviews projects proposed by the City and eligible organizations for compliance with national objectives, the Consolidated Plan, local eligibility requirements and City Council Guidelines. Quarterly reports are collected for most programs to serve as an ongoing monitoring mechanism. Ongoing compliance and monitoring activities include the following:

- Projects proposed by eligible organizations will be reviewed by staff for compliance with eligibility requirements, national objectives, Consolidated Plan and City Council guidelines.
- An environmental review record will be prepared. The records will contain all assessments, findings and pertinent information.
- Monitoring through monthly, quarterly or annual reporting will be conducted on all programs offered through the City and through contractors and subrecipients.
- Staff will monitor to ensure that Federal labor standards, bidding and contract requirements are met.
- Prior to issuing reimbursement for any goods or services, the City will verify that the goods or services have been provided according to specific program requirements.
- An annual monitoring risk assessment and on-site visit, as applicable, will be conducted for contractors, subrecipients and City services. Monitoring will be completed on HOME-funded projects with affordability periods.
- An annual performance report identifying performance toward planned goals will be prepared (CAPER).