

Executive Summary

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

1. Introduction

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 2020-2024 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. Further, the City identified the following four priority needs: (1) Non-Housing Community Development; (2) Decent and Affordable Housing; (3) Reducing Substandard Structures; and, (4) Addressing Homelessness.

During the Consolidated Plan period, the City will attempt to meet the following Outcome Indicators: direct financial assistance to 25 homebuyers, 1000 people assisted with public facilities, adding 10 overnight/emergency/transitional beds, build 6 new homeowner houses, rehabilitate 80 homeowner houses, demolish 60 substandard structures, enforce the building codes againsts 60 structures, and assist 10 people with public service activities.

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 first public hearing was held virtually on April 30, 2020. No comments were received from the public at that time. The second public hearing was held on June 10, 2020. No comments were received from the public. The third public hearing was held on June 26, 2020. The fourth public hearing was held on June 29, 2020.

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

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 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan. City of Tyler Neighborhood Services, 900 W. Gentry Parkway, Tyler, Texas 75702, served as lead agency for the development of the 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan. Dustin S. Wilson, Community Development Manager, served as primary contact.

Consolidated Plan Public Contact Information

Dustin S. Wilson, Community Development Manager

City of Tyler

900 W. Gentry Parkway, Tyler Texas 75702

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

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(I)).

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	Agency/Group/Organization	HABITAT FOR HUMANITY (TYLER)
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with representatives on March 19, 2020. Additional meetings and workshops were planned. However, the COVID-19 crisis prevented such.
2	Agency/Group/Organization	Salvation Army - Tyler
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was consulted via email during the development of the City's Consolidated Plan. Additional meetings and workshops were planned. However, the COVID-19 crisis prevented such.
3	Agency/Group/Organization	Andrews Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Met with representative on March 17, 2020. Additional meetings and workshops were planned. However, the COVID-19 crisis prevented such.
4	Agency/Group/Organization	Tyler Housing Agency
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Organization was consulted on an on-going basis during the Consolidated Plan development process due to the proximity of the manager.

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

No specific organizations were intentionally left out of the public participation process. Due to the COVID-19 outbreak, several scheduled meetings and workshops were canceled due to the health risk involved and so that the agencies could focus on their respective clientele.

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 – 91.105, 91.115, 91.200(c) and 91.300(c)

**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 2020-2024 Consolidated Plan and 2020 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.

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 Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	None attended.	No comments received.	No comments received to reject.	

Table 4 – Citizen Participation Outreach

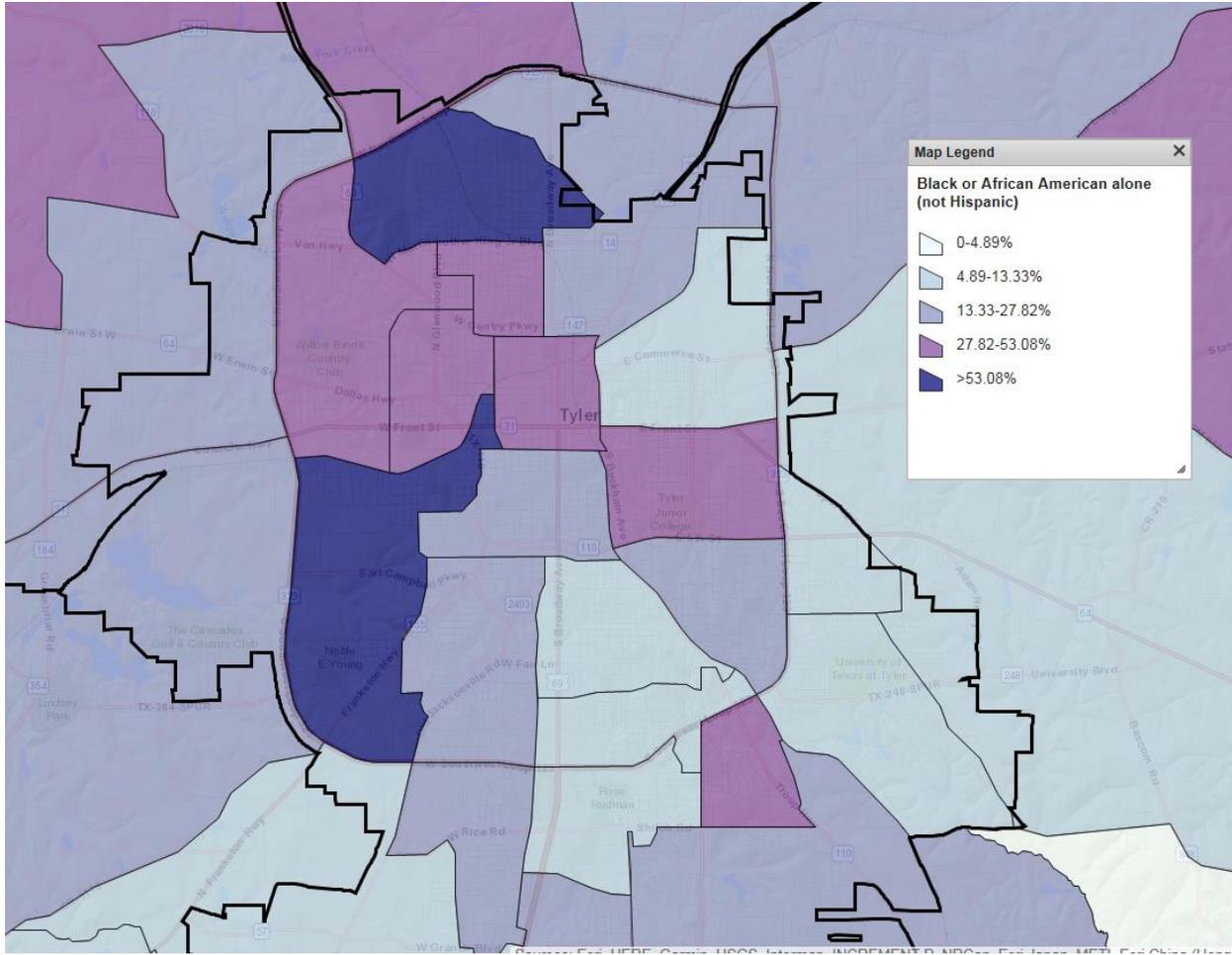
Needs Assessment

NA-05 Overview

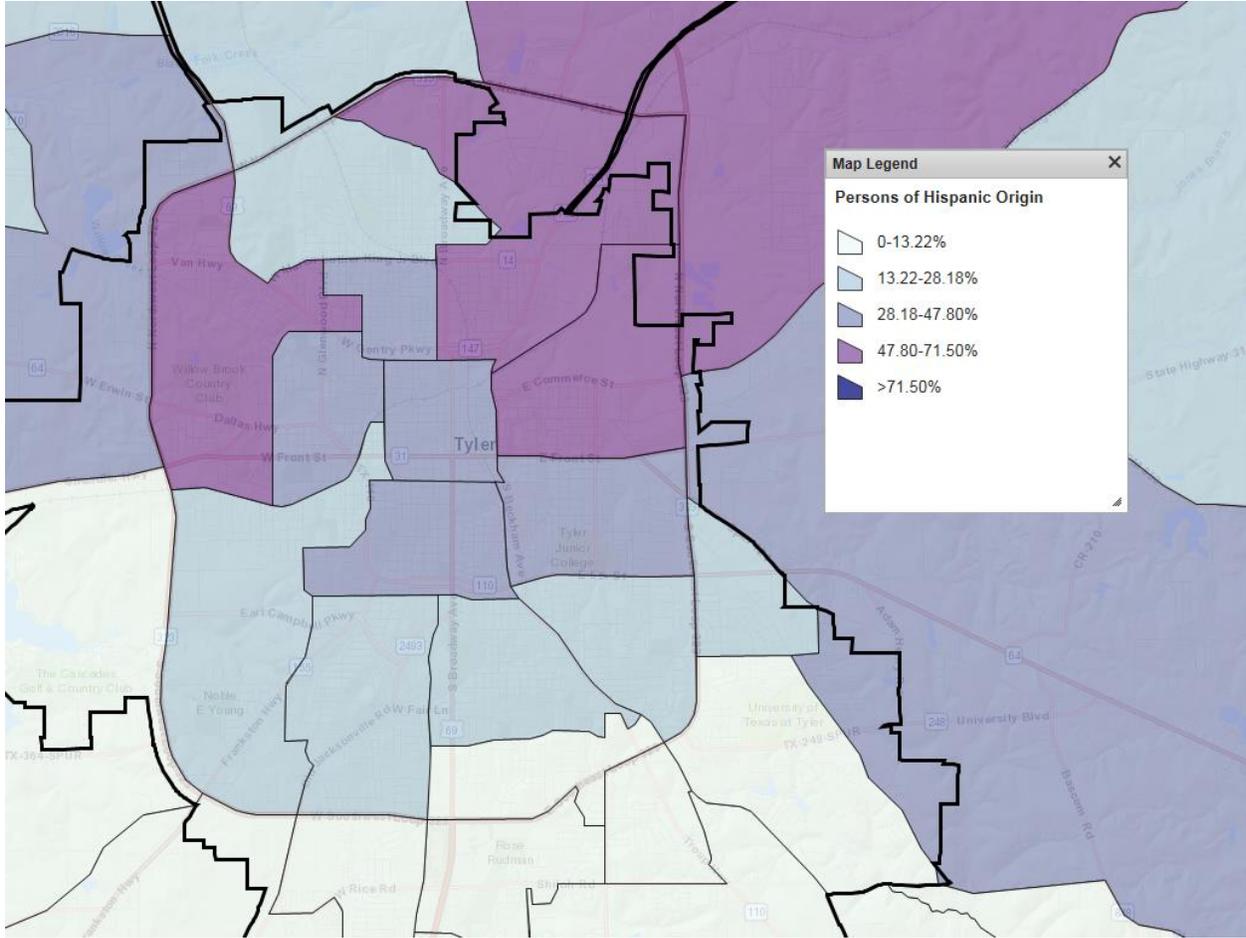
Needs Assessment Overview

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 (such as 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.

Demo



Black Concentration



Hispanic Concentration

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 approximately 60% 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, severe cost burdened is the most common housing problem with approximately 45% of all renter households earning below 80% of the AMI paying more than 50% of their income on housing expenses. For rental households, cost burdened is the second most common housing problem with approximately 41% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses. Likewise, severe cost burdened is most common for owner households where approximately 43% of all owner households earning below 80% of the AMI pay more than 50% of their income on housing expenses, with cost burdened not far behind with approximately 42% paying more than 30% of their income on housing expenses. The next most pressing housing problem in Tyler is overcrowded housing with approximately 5% of all housing being overcrowded.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	96,900	100,805	4%
Households	34,603	37,645	9%
Median Income	\$40,829.00	\$42,840.00	5%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	4,820	5,125	7,070	3,610	17,020
Small Family Households	1,205	1,785	2,640	1,265	7,780
Large Family Households	310	565	680	445	1,035
Household contains at least one person 62-74 years of age	745	995	1,155	720	3,400
Household contains at least one person age 75 or older	740	885	1,100	525	1,785

Demo

	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	853	1,075	1,419	430	1,210

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS

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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	235	70	110	550	20	55	25	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	30	25	30	145	4	0	15	50	69
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	154	30	150	50	384	10	110	220	105	445
Housing cost burden greater than 50% of income (and none of the above problems)	2,185	1,530	295	25	4,035	725	435	325	85	1,570
Housing cost burden greater than 30% of income (and none of the above problems)	305	1,165	2,140	245	3,855	310	415	720	195	1,640

Demo

	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
Zero/negative Income (and none of the above problems)	345	0	0	0	345	55	0	0	0	55

Table 7 – Housing Problems Table

Data 2011-2015 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
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,530	1,825	545	215	5,115	765	595	585	245	2,190
Having none of four housing problems	620	1,600	3,480	1,555	7,255	505	1,110	2,450	1,585	5,650
Household has negative income, but none of the other housing problems	345	0	0	0	345	55	0	0	0	55

Table 8 – Housing Problems 2

Data 2011-2015 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
NUMBER OF HOUSEHOLDS								
Small Related	765	1,090	1,035	2,890	190	290	370	850
Large Related	129	285	120	534	95	115	150	360
Elderly	520	775	449	1,744	610	345	395	1,350

Demo

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	1,350	840	970	3,160	170	169	225	564
Total need by income	2,764	2,990	2,574	8,328	1,065	919	1,140	3,124

Table 9 – Cost Burden > 30%

Data 2011-2015 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
NUMBER OF HOUSEHOLDS								
Small Related	625	455	85	1,165	115	130	50	295
Large Related	104	60	0	164	75	10	15	100
Elderly	370	660	84	1,114	390	130	165	685
Other	1,235	490	150	1,875	160	165	95	420
Total need by income	2,334	1,665	319	4,318	740	435	325	1,500

Table 10 – Cost Burden > 50%

Data 2011-2015 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
NUMBER OF HOUSEHOLDS										
Single family households	169	19	160	55	403	10	80	150	90	330
Multiple, unrelated family households	4	45	19	10	78	4	30	85	65	184
Other, non-family households	70	0	25	20	115	0	0	0	0	0
Total need by income	243	64	204	85	596	14	110	235	155	514

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	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 2018 American Community Survey (ACS) five year estimate, there were 36,434 total households in the City of Tyler. Of these, approximately 33%, or 11,871 were single person households. Approximately 12% of all households were a single person household occupied by someone over the age of 65.

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 2018 ACS five year estimate showed that approximately 13% of the population of Tyler reported some form of disability. The ACS data showed that approximately 3% of citizens under the age of 18 reported a disability while approximately 14% of citizens over the age of 65 reported a disability. The 2018 ACS one year data also showed that approximately 3% of the population of Tyler reported a disability and income in the previous 12 months below the poverty level. Domestic violence statistics were not readily available for the city. According to the 2019 Homeless Count conducted by East Texas Human Needs Network, of the 207 total respondents who were homeless, approximately 8% indicated that domestic 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, approximately 64% of households in the 0-30% AMI income category (including renters and owners) had a cost burdened of over 50%, with approximately 79% percent having a cost burdened of over 30%. A 30% cost burdened means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Approximately 76% of households in the 30-50% AMI income category had a 30% cost burdened, with approximately 41% having a 50% cost burdened. Approximately 53% of households in the 50-80% AMI category had a 30% cost burdened, with approximately 9% having a 50% cost burdened For rental households, cost burdened is the most

common housing problem with approximately 41% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses, with approximately 45% paying more than 50% of their income on housing expenses. Cost burdened is the most common problem for owner households where approximately 42% 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 approximately 43% 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 approximately 1% of households earning less than 80% of the AMI living in overcrowded conditions and approximately 4% of households earning less than 80% of the AMI 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 slightly higher than homeowners. Approximately 41% of renters and 42% of homeowners earning below 80% of the AMI spent more than 30% of their income towards housing expenses. Approximately 45% of renters and 43% 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 approximately 43% of the total number of renter households experiencing severe cost burdened and approximately 28% of the total number of homeowners 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 severe 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 severe 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 2011-2015 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 severe housing problems (severe overcrowding and severe 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	3,910	515	400
White	1,600	160	165
Black / African American	1,515	200	159
Asian	145	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	610	120	50

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*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	4,000	1,130	0
White	1,755	405	0
Black / African American	1,495	450	0
Asian	70	0	0
American Indian, Alaska Native	25	4	0
Pacific Islander	0	0	0
Hispanic	605	270	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*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	3,990	3,075	0
White	2,230	1,360	0
Black / African American	940	880	0
Asian	45	95	0
American Indian, Alaska Native	20	0	0
Pacific Islander	40	0	0
Hispanic	685	735	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*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	895	2,705	0
White	470	1,355	0
Black / African American	220	685	0
Asian	0	39	0
American Indian, Alaska Native	0	105	0
Pacific Islander	0	0	0
Hispanic	200	495	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*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 2018 5 year American Community Survey data, the percentage of Whites in the total population was approximately 69%. In comparison, Hispanics (ethnicity) comprised approximately 22% and African-Americans comprised approximately 25% of the population of Tyler. The remaining racial and ethnic groups are relatively small, with approximately 3% for Asian and much less for all others. The data shows that African Americans earning 50% or less of the AMI have a disproportionately greater need relative to housing problems. African Americans earning 50% or less of the AMI account for approximately 38% of households with one of the four housing problems. However, African Americans make up only approximately 25% of the total population of Tyler.

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 2011-2015 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

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	3,295	1,125	400
White	1,315	450	165
Black / African American	1,345	380	159
Asian	145	0	25
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	475	255	50

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*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	2,420	2,710	0
White	1,170	985	0
Black / African American	800	1,150	0
Asian	70	0	0
American Indian, Alaska Native	25	4	0
Pacific Islander	0	0	0
Hispanic	320	550	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*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	1,130	5,930	0
White	560	3,035	0
Black / African American	115	1,705	0
Asian	40	105	0
American Indian, Alaska Native	10	10	0
Pacific Islander	0	40	0
Hispanic	400	1,020	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*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

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	460	3,140	0
White	260	1,565	0
Black / African American	40	875	0
Asian	0	39	0
American Indian, Alaska Native	0	105	0
Pacific Islander	0	0	0
Hispanic	160	530	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*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.

According to the 2018 5 year ACS estimates, approximately 15% of whites, 32% of African Americans, and 27% of Asians lived below the poverty level. Those with the highest poverty rate had greater severe housing problems. The poverty rate for the City as a whole was approximately 19%.

The median household income for the City was \$49,254. The median household income was disproportionately lower for African-American households at \$33,188 compared to \$56,192 for White households, and \$43,917 for Hispanic households. 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 2011-2015 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	24,400	6,735	6,089	420
White	15,365	3,520	3,060	165
Black / African American	4,610	2,050	2,040	179
Asian	479	25	240	25
American Indian, Alaska Native	144	10	25	0
Pacific Islander	15	40	0	0
Hispanic	3,580	1,030	670	50

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

The data shows a disproportionate need for African Americans in the 30%-50% AMI and greater than 50% housing cost burdened groups. There's also a disproportionate need for Asians, American Indian, Alaska Native, and Pacific Islander. However 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. 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 African-American households. However, in the income brackets greater than 50% of the area median income, there is a disproportionate need in Hispanic households while the needs in African American households in these income brackets are closer to the percentage of total population.

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

The City of Tyler does not have a public housing authority, but participates in HUD's Housing Choice Voucher Program (HCV). Currently, the HCV manages 1008 vouchers, included 34 allocated for Veteran Affairs Supportive Housing (VASH).

In December 2019, there were 150 families places on the City's current waiting list. The approximate waiting period is 3-4 years.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	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			Special Purpose Voucher	
				Total	Project - based	Tenant - based	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	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
Black/African American	0	0	0	783	0	775	0	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				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
Not Hispanic	0	0	0	876	0	867	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Demo

Data Source: PIC (PIH Information Center)

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

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 byhaving 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 2019 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):

Demo

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	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 approximately 46% identifying as white and 52% identifying as black. Other races account for the remaining 2% of the homeless population. Approximately 90% of the homeless population identified as non-Hispanic/non-Latino while approximately 10% identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately 83% of those surveyed were sheltered while approximately 12% were unsheltered.

Discussion:

Approximately 116 people (or 55%) were experiencing homelessness for the first according to the 2019 point in time count. In response to the question "What has kept you from obtaining housing," 36% of

people responded lack of funds while 21% responded lack of assistance. This indicates that there is insufficient resources to assist the homeless population in obtaining housing.

Approximately one third of those surveyed indicated that the inability to pay rent/mortgage cause their homelessness. Further, approximately 18% indicated that unemployment caused their homelessness.

The top, self reported needs of those experiencing homelessness are affordable housing, dental care, eye/vision care, and general medical care.

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 adults aged 18 or older with a drinking problem at approximately 6% of the total population. These percentages, when applied to Tyler, yield a total population of alcohol abuser at 10,669 persons, using the 2018 5 year American Community Survey (ACS) population figures.

The elderly are those individuals aged 65 or older. This population continues to show growth as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. The 2018 5 year ACS estimates put the elderly at approximately 15% of the City's total population. This is a slight growth from the 2010 Census (14.4%).

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:

East Texas Cares Resources Center (ETCRC) assists people in East Texas with AIDS. Data relating the size of the population with HIV/AIDS was not readily available at the time of this writing.

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. The City is implementing the Tyler 1st Program which helps identify non-housing community development needs regardless of funding source.

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. The City is implementing the Tyler 1st Program which helps identify non-housing community development needs regardless of funding source.

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. The City is implementing the Tyler 1st Program which helps identify non-housing community development needs regardless of funding source.

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 2018 5 year ACS estimate, the total number of housing units in the city was 42,246 with 5,812 or approximately 14% vacant. Of the total housing units, approximately 14% were vacant, approximately 45% were owner occupied, and approximately 41% were renter occupied.

There were 41,944 housing units in Tyler in 2013. The total number of housing units in the city increased less than 1% percent between 2013 and 2018. The median housing value in the city was \$155,200 and the median contract rent was \$748 according to the 2018 ACS 5 year estimates.

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 16% of households reside on properties with 5-19 units. Approximately 47% of households are home owners, with 84% of owner households living in housing units with three or more bedrooms. Approximately 43% of households are renters, with renter households split approximately evenly between living in housing units with 1, 2, or 3 bedrooms. With approximately 13,445 multifamily units serving approximately 18,050 renter households, the data suggest that the majority of renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing addresses some of the need for larger housing units for renter households. This 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	26,295	63%
1-unit, attached structure	1,610	4%
2-4 units	3,030	7%
5-19 units	6,865	16%
20 or more units	3,550	8%
Mobile Home, boat, RV, van, etc	685	2%
Total	42,035	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	85	0%	705	4%
1 bedroom	125	1%	5,345	30%
2 bedrooms	2,880	15%	6,415	36%
3 or more bedrooms	16,505	84%	5,585	31%
Total	19,595	100%	18,050	101%

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 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 Low Income Housing Tax Credit (LIHTC) database, the City had over 1,400 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?

Approximately 63% 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 (84%). By comparison, 36% 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 boomer 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 2009, the median home value in Tyler was \$117,600. By 2015, the median value increased by 14% to \$134,500. Rental costs had similar, though somewhat higher, increases rising 19% from \$578 in 2009 to \$688 in 2015. In Tyler, approximately 22% of renter households paid less than \$500 per month in rent while approximately 61% paid between \$500 and \$999 per month in rent. Approximately 7% 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: 2009	Most Recent Year: 2015	% Change
Median Home Value	117,600	134,500	14%
Median Contract Rent	578	688	19%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,893	21.6%
\$500-999	11,055	61.3%
\$1,000-1,499	2,175	12.1%
\$1,500-1,999	565	3.1%
\$2,000 or more	355	2.0%
Total	18,043	100.0%

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	940	No Data
50% HAMFI	2,925	2,155
80% HAMFI	10,520	5,240
100% HAMFI	No Data	7,470
Total	14,385	14,865

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	742	747	908	1,178	1,443
High HOME Rent	742	747	908	1,156	1,270
Low HOME Rent	616	660	792	915	1,021

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 approximately 7% 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 14% increase in median home value, homeownership is becoming less affordable. With a declining economy, pressure on homeownership is likely to increase as the economy as a whole recovers from the Covid-19 shutdown. However, mortgage interest rates are low at this time, which would make home purchases more affordable. With the Covid-19 shutdown, people are generally working less, and, accordingly, earning less. Rents rose at a similar rate, 19% between 2009 and 2015. The demand for rental housing is likely stagnant for a period of time as the government is encouraging landlords to halt evictions during the Covid-19 shutdown.

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 while low HOME rents are approximately 84% of high HOME rents for 2015. 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

The COVID-19 crisis hit in March of 2020. As a result of the various shelter at home orders and other public health precautions that were taken, many people were laid off, furloughed, or worked reduced hours. At the time of this writing, there are not accurate numbers related to how many employees were laid off, furloughed, or worked reduced hours. Due to the economic hardship faced by the employees, landlords and mortgage holders are encouraged to work with citizens facing economic hardship by not evicting and not foreclosing. Additionally, the Federal Reserve reduced its interest rates to 0%. Although the full effects on housing cost will not be seen for months, if not years. However, the combination of the above will likely cause rents to dip slightly before recovering. Additionally, mortgage rates are low, encouraging those who can afford it, to purchase homes. The COVID-19 crisis will likely cause housing costs to dip for some time.

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, 77% of owner-occupied housing units and 49% 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 22% of owner households and 47% 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 latter more likely for renter housing than for owner housing. 61% of owner-occupied housing and 49% 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. 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	4,285	22%	8,405	47%
With two selected Conditions	235	1%	820	5%
With three selected Conditions	40	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,045	77%	8,790	49%
Total	19,605	100%	18,035	101%

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,175	16%	3,990	22%
1980-1999	4,510	23%	5,225	29%
1950-1979	9,550	49%	7,408	41%
Before 1950	2,360	12%	1,410	8%
Total	19,595	100%	18,033	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	11,910	61%	8,818	49%
Housing Units build before 1980 with children present	1,908	10%	994	6%

Table 35 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 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

61% of the owner-occupied housing stock and 49% of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 40 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 61% of all owner and 49% of rental housing. 10% of owner and 6% rental housing units built prior to 1980 were occupied by families with children present, a total of 2,902 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 2,902 units in Tyler built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

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 continues to manage 1008 Housing Choice Vouchers. The City does not currently administer public housing units. All vouchers are targeted to low-income households.

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				935			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

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 continues to manage 1008 Housing Choice Vouchers. The City 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 continues to manage 1008 Housing Choice Vouchers. The City 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	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	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 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 2019.

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. However, circumstances 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 boomer 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, and, therefore, 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. The City is also looking at options to purchase and rehabilitate a facility to support individuals and families needing transitional housing and to support individuals and families needing supportive services.

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. The City is also looking at options to purchase and rehabilitate a facility to support individuals and families needing transitional housing and to support individuals and families needing supportive services.

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, approximately 60%, is composed of single-family houses. The homeownership rate is approximately 52%, which is lower than the statewide rate of 63%. 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 of \$195,000.

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	1,503	1,378	4	2	-2
Arts, Entertainment, Accommodations	4,688	7,746	13	12	-1
Construction	1,904	1,723	5	3	-2
Education and Health Care Services	9,005	20,524	26	33	7
Finance, Insurance, and Real Estate	1,984	3,589	6	6	0
Information	1,030	2,314	3	4	1
Manufacturing	2,798	2,955	8	5	-3
Other Services	1,285	1,993	4	3	-1
Professional, Scientific, Management Services	2,023	3,279	6	5	-1
Public Administration	0	0	0	0	0
Retail Trade	5,099	10,510	15	17	2
Transportation and Warehousing	1,657	3,405	5	5	0
Wholesale Trade	1,989	3,534	6	6	0
Total	34,965	62,950	--	--	--

Table 40 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	49,225
Civilian Employed Population 16 years and over	45,835
Unemployment Rate	6.97
Unemployment Rate for Ages 16-24	22.82
Unemployment Rate for Ages 25-65	3.88

Table 41 - Labor Force

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	9,990
Farming, fisheries and forestry occupations	1,750
Service	5,805
Sales and office	10,935
Construction, extraction, maintenance and repair	4,035
Production, transportation and material moving	2,125

Table 42 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	34,865	80%
30-59 Minutes	6,950	16%
60 or More Minutes	1,610	4%
Total	43,425	100%

Table 43 - Travel Time

Data Source: 2011-2015 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	4,850	385	2,535
High school graduate (includes equivalency)	6,695	560	2,805
Some college or Associate's degree	11,910	670	3,805

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	11,625	235	2,070

Table 44 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	164	765	1,125	2,085	1,349
9th to 12th grade, no diploma	1,510	1,565	834	1,418	1,215
High school graduate, GED, or alternative	3,315	3,335	2,500	4,220	3,600
Some college, no degree	6,505	3,795	2,679	5,055	3,715
Associate's degree	805	1,500	1,235	2,135	684
Bachelor's degree	1,405	2,955	1,850	4,410	2,410
Graduate or professional degree	160	1,015	1,350	2,345	1,775

Table 45 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	62,077
High school graduate (includes equivalency)	109,655
Some college or Associate's degree	132,057
Bachelor's degree	199,431
Graduate or professional degree	322,940

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the Business Activity table above, the largest employment sector is Education and Health Care Services. This sector has approximately 24% of the workers and 31% of the jobs. The next largest employment sector is Retail Trade with 14% of the workers and 16% of the jobs. The third largest sector is Arts, Entertainment, and Accommodations with 12% of the workers and 12% of the jobs.

According to the Tyler Economic Development Council, Inc., the major employers in the area include UT Health East Texas with 4,439 employees, CHRISTUS Trinity Mother Frances with 4,095 employees, Tyler Independent School District with 2,639 employees, Brookshire Grocery Company with 1,620 employees, and the University of Texas at Tyler with 1,440 employees.

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 BioMedical; 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 turbocharge 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.*

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.

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 19.4%. Three times the poverty is 58.2%, so 58.2% is the poverty threshold for the RCAP-ECAP criteria for the city. According to <https://egis.hud.gov/affht/> using the race/ethnicity trends from 2010, there are four census tracts which meet the definition for R/ECAP. These are census tracts 000600, 000500, 000202, and 00700.

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.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the 2018 American Community Survey 1 year estimate, approximately 94% of total households had one or more type of computer device. Approximately 86% of households had an internet subscription while approximately 14% did not. The lowest income levels were the most likely to not have an internet subscription. Approximately 41% of households earning less than \$20,000 a year did not have an internet subscription. In the modern age, it is difficult to access many services or obtain information without an internet subscription.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Although there are several broadband internet service providers in Tyler, Suddenlink has the vast market share. Suddenlink essentially has a monopoly on broadband internet service within the City of Tyler.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Tyler is in East Texas which is known for tornados and thunder storms. Climate change will increase the severity of these natural hazards.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The major issue low and moderate income households will face with climate change is recovering from natural hazards. Low and moderate income households are less likely to have extra savings or sufficient savings to repair damages to their houses during a natural hazard, such as a tornado or flood. Further, low and moderate income households are more likely to be a state of disrepair. This state of disrepair make the households more susceptible to damage that might not have occurred if the household was properly repaired. For example, a well maintained roof might not leak during a heavy thunderstorm. However, a roof in need of repairs might not leak in normal rains, but will leak during a heavy thunderstorm.

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 2020 through 2024 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 2020-2021, the current Annual Action Plan, and each pursuing Annual Action Plan through FY 2020-2021. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit), 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), and toward eliminating slum or blight in neighborhoods (slum/blight spot basis).

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Tyler
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Census tracts within the City of Tyler that are identified as low-moderate income based on HUD data.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	Hidden Palace Surrounding Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	

Identify the neighborhood boundaries for this target area.	N Moore St on the West W Morris St on the North N Border on the East W Bow on the South
Include specific housing and commercial characteristics of this target area.	This area is mostly residential in a lower income area of the city. There is a new fire station and this area also surrounds the City's new Hidden Palace subdivision.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
Identify the needs in this target area.	Rehabilitation of exterior and interior of the residences.
What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?	The primary barrier is getting the word out that the City is focusing on this particular area.

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

1	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	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
	Geographic Areas Affected	City of Tyler
	Associated Goals	Public Facilities Public Service
	Description	Develop non-housing community needs, such as infrastructure, parks, public services, and public improvements.
	Basis for Relative Priority	
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill 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
	Geographic Areas Affected	City of Tyler
	Associated Goals	Homebuyers Housing Rehabilitation New Construction Public Facilities Public Service
	Description	Low-moderate income families need affordable housing due to the age of the housing stocket mostly affordable. This includes downpayment assistance, rehabilitation of existing units, and construction of new units.
	Basis for Relative Priority	
3	Priority Need Name	Reducing Substandard Structures
	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	City of Tyler
	Associated Goals	Reducing Substandard Structures Housing Rehabilitation
	Description	Reduce the number of substandard structures, as defined by local ordinance, within the jurisdiction
	Basis for Relative Priority	
4	Priority Need Name	Addressing Homelessness
	Priority Level	High
	Population	Extremely Low Low Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence
	Geographic Areas Affected	City of Tyler
	Associated Goals	New Construction Public Facilities Public Service
	Description	Provide emergency shelter bed, transitional housing, and rapid re-housing of the homeless population

	Basis for Relative Priority	
--	--	--

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

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
<p>Tenant Based Rental Assistance (TBRA)</p>	<p>The lack of available short-term transitional units for homeless veterans has prompted the 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 influenced by several market conditions.</p> <ul style="list-style-type: none"> • Cost of land. • Cost of construction and construction material. • Qualification for mortgage loans. <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>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	With home purchases by private individuals, the historic low interest rates off-set 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 \$6,204,010 into the City through CDBG and HOME Entitlement funds to support affordable housing and promote non-housing community development during the next five-year period. During the first-year (FY 2020-2021), the City will receive \$874,332 in CDBG and \$366,470 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: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	874,332	0	0	874,332	3,497,328	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	366,470	0	0	366,470	1,465,880	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, the City will 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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HABITAT FOR HUMANITY (TYLER)	Regional organization	Economic Development Homelessness Ownership Rental neighborhood improvements	Region
PEOPLE ATTEMPTING TO HELP - KID REACH	Non-profit organizations	Homelessness Non-homeless special needs Rental neighborhood improvements public services	Region
Andrew's Center	Non-profit organizations	Non-homeless special needs Rental public services	Region
EAST TEXAS CRISIS CENTER	Non-profit organizations	Homelessness Non-homeless special needs public services	Jurisdiction
Salvation Army - Tyler	Non-profit organizations	Homelessness Non-homeless special needs Public Housing public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Tyler Housing Agency	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Public Housing Rental neighborhood improvements public facilities public services	Jurisdiction
East Texas Human Needs Network	Non-profit organizations	Economic Development Homelessness Planning Public Housing public services	Jurisdiction

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 recently experienced a large amount of turnover in its Neighborhood Services Department, which results in many of the staff members being inexperienced. However, staff will work closely with non-profits listed above and other local non-profits to meet the needs of the citizens.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
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	
Other			
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 2019 Point in Time Homeless Survey and Count in February 2019 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.

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	Homebuyers	2020	2024	Affordable Housing	City of Tyler	Decent and Affordable Housing	CDBG: \$281,440	Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Public Facilities	2020	2024	Homeless Non-Housing Community Development	City of Tyler Hidden Palace Surrounding Area	Decent and Affordable Housing Non-Housing Community Development Addressing Homelessness	CDBG: \$1,308,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
3	New Construction	2020	2024	Affordable Housing New Construction	City of Tyler	Decent and Affordable Housing Addressing Homelessness	HOME: \$1,832,350	Homeowner Housing Added: 6 Household Housing Unit
4	Housing Rehabilitation	2020	2024	Minor Repair	City of Tyler Hidden Palace Surrounding Area	Decent and Affordable Housing Reducing Substandard Structures	CDBG: \$908,855	Homeowner Housing Rehabilitated: 80 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Reducing Substandard Structures	2020	2024	Housing Community Development	City of Tyler	Reducing Substandard Structures	CDBG: \$712,895	Buildings Demolished: 60 Buildings Housing Code Enforcement/Foreclosed Property Care: 60 Household Housing Unit
6	Public Service	2020	2024	Public Housing Homeless Non-Housing Community Development	City of Tyler	Decent and Affordable Housing Non-Housing Community Development Addressing Homelessness	CDBG: \$38,705	Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

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

2	Goal Name	Public Facilities
	Goal Description	<p style="margin: 5pt 0in 0pt;">The City has worked closely with the public and civic leaders to ascertain the public facilities needed within the City. Further, the City has identified various needs within the community based on conversations with local non-profits and public and civic leaders.</p><p style="margin: 5pt 0in 0pt;"></p>
3	Goal Name	New Construction
	Goal Description	Construction of modest and affordable dwellings for low-moderate households.
4	Goal Name	Housing Rehabilitation
	Goal Description	Funds to preserve existing housing through Minor/Critical Repair and Removal of Architectural Barriers of owner-occupied dwelling (including direct costs and project delivery costs).
5	Goal Name	Reducing Substandard Structures
	Goal Description	Funds to be utilized for enforcement of City code and removal of dilapidated structures and clearance activities (including direct costs and project delivery costs).
6	Goal Name	Public Service
	Goal Description	Solicit proposals from local non-profits to provide a public service to the low-moderate income population, includes activity delivery costs and activity costs

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 5 extremely low-income, low-income, and moderate-income families with HOME funding through new constructions.

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, approximately 60%, is composed of single-family houses. The homeownership rate is approximately 52%, which is lower than the statewide rate of 63%. 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 of \$195,000.

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

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.

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:

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 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).

Expected Resources

AP-15 Expected Resources – 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 \$6,204,010 into the City through CDBG and HOME Entitlement funds to support affordable housing and promote non-housing community development during the next five-year period. During the first-year (FY 2020-2021), the City will receive \$874,332 in CDBG and \$366,470 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: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	874,332	0	0	874,332	3,497,328	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	366,470	0	0	366,470	1,465,880	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 54 - Expected Resources – Priority Table

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

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, the City will 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 be 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

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyers	2015	2019	Affordable Housing	City of Tyler Hidden Palace Surrounding Area	Decent and Affordable Housing Addressing Homelessness	CDBG: \$56,288	Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Public Facilities	2015	2019	Homeless Non-Housing Community Development		Decent and Affordable Housing Non-Housing Community Development Addressing Homelessness	CDBG: \$161,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds
3	New Construction	2015	2019	Affordable Housing New Construction	City of Tyler	Decent and Affordable Housing	HOME: \$329,823	Homeowner Housing Added: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Housing Rehabilitation	2015	2019	Minor Repair	City of Tyler	Decent and Affordable Housing	CDBG: \$185,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit
5	Reducing Substandard Structures	2015	2019	Housing Community Development	City of Tyler	Non-Housing Community Development Reducing Substandard Structures	CDBG: \$191,966	Buildings Demolished: 12 Buildings Housing Code Enforcement/Foreclosed Property Care: 12 Household Housing Unit
6	Public Service	2020	2024	Public Housing Homeless Non-Housing Community Development			CDBG: \$1,100	Public service activities other than Low/Moderate Income Housing Benefit: 2 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Homebuyers
	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	Goal Name	Public Facilities
	Goal Description	

3	Goal Name	New Construction
	Goal Description	Construction of modest and affordable dwellings for low-moderate households.
4	Goal Name	Housing Rehabilitation
	Goal Description	Funds to preserve existing housing through Minor/Critical Repair and Removal of Architectural Barriers of owner-occupied dwelling (including direct costs and project delivery costs).
5	Goal Name	Reducing Substandard Structures
	Goal Description	Funds to be utilized for removal of dilapidated structures and clearance activities (including direct costs and project delivery costs).
6	Goal Name	Public Service
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey, and meetings with social service agencies regarding the housing and community development needs of low-mod income citizens, children, elderly persons, persons with disabilities, veterans, and homeless persons.

Projects

#	Project Name
1	Administration
2	Substandard Structure Program
3	Critical Home Repair
4	First Time Homebuyers
5	Public Facilities
6	Public Service
7	New Construction
8	CHDO Reserve
9	Targeted Home Rehabilitation

Table 56 – Project Information

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

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. The projects are deemed to be of the highest priority and/or meet the greatest need. The chief obstacle to meeting these needs is a lack of resources

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	City of Tyler Hidden Palace Surrounding Area
	Goals Supported	Homebuyers Public Facilities New Construction Housing Rehabilitation Reducing Substandard Structures Public Service
	Needs Addressed	Non-Housing Community Development Decent and Affordable Housing Reducing Substandard Structures Addressing Homelessness
	Funding	CDBG: \$174,866 HOME: \$36,647
	Description	The purpose of this Project is to provide general management, oversight, coordination, planning, and capacity building activities under 24 CFR 570.205 and .206 for CDBG and HOME funds
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	900 W Gentry, Tyler, Texas 75702
	Planned Activities	Manage and administer all programs and projects under CDBG and HOME
2	Project Name	Substandard Structure Program
	Target Area	City of Tyler
	Goals Supported	Housing Rehabilitation Reducing Substandard Structures
	Needs Addressed	Reducing Substandard Structures
	Funding	CDBG: \$191,966
	Description	This program will identify substandard structures and provide resources to correct the violations if feasible, enforce the laws, or demolish the structure. This includes activity costs and program costs.
	Target Date	9/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Low-mod income areas based on the most recent data available from HUD.
	Planned Activities	Identify substandard structures, enforce the City's code, demolish structures, rehab structures if feasible and appropriate
3	Project Name	Critical Home Repair
	Target Area	City of Tyler
	Goals Supported	Housing Rehabilitation
	Needs Addressed	Decent and Affordable Housing
	Funding	CDBG: \$165,000
	Description	Critical Home Repair program- to assist owner occupied, low/mod income households with critical repairs that will help bring their house up to minimum standards. Repairs are to help eliminate hazardous situations such as plumbing or sewer leaks, electrical system hazards, furnace/heater repairs, water heater replacement, exterior door replacement, structural failures, roof repairs, rotted wood replacement or other code-related violations that are of a minor nature. Critical repairs include reasonable accommodations for persons with disabilities such as handicapped ramps, handrails; grab bars, bathroom modifications, door alterations, etc. critical repair is in accordance with ADA (Americans with Disabilities Act) requirements. This includes activity costs and activity delivery costs
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	15 low-moderate income families
	Location Description	
	Planned Activities	Rehabilitate owner occupied houses
4	Project Name	First Time Homebuyers
	Target Area	City of Tyler Hidden Palace Surrounding Area
	Goals Supported	Homebuyers

	Needs Addressed	Decent and Affordable Housing Addressing Homelessness
	Funding	CDBG: \$60,000
	Description	Provide direct downpayment assistance to low-moderate income first time homebuyers. Includes activity costs and activity delivery costs.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Low-mod areas of Tyler based on the most recent data from HUD
	Planned Activities	Direct financial assistance to low-moderate income homebuyers
5	Project Name	Public Facilities
	Target Area	City of Tyler Hidden Palace Surrounding Area
	Goals Supported	Public Facilities
	Needs Addressed	Non-Housing Community Development Addressing Homelessness
	Funding	CDBG: \$161,400
	Description	This project exists to provide public facilities identified throughout the low-moderate income areas of the City. Specifically, the City is focusing on needed infrastructure, such as sidewalks, where there are currently none.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Low-moderate income areas of the City, based on the most recent data from HUD
	Planned Activities	Construct infrastructure, such as sidewalks, where there is currently none in low-moderate income areas of the City with a focus on the area around the new Hidden Palace subdivision.
6	Project Name	Public Service
	Target Area	City of Tyler

	Goals Supported	Homebuyers Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$1,100
	Description	Accept proposals from local non-profits to provide a public service, includes activity costs and activity delivery costs
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Solicit proposals from local non-profits, evaluate each proposal and award a small grant to a single non-profit for a public service concerned with employment, crime prevention, child care, health, drug abuse, education, energy conservation, welfare or recreation needs
7	Project Name	New Construction
	Target Area	City of Tyler
	Goals Supported	Homebuyers New Construction
	Needs Addressed	Decent and Affordable Housing Addressing Homelessness
	Funding	HOME: \$280,349
	Description	Construct new affordable homes, includes activity and activity delivery costs, for low and very low income families
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Acquire lots and construct new affordable housing for low and very low income families
8	Project Name	CHDO Reserve

	Target Area	City of Tyler
	Goals Supported	Homebuyers New Construction Housing Rehabilitation
	Needs Addressed	Non-Housing Community Development Decent and Affordable Housing Reducing Substandard Structures Addressing Homelessness
	Funding	CDBG: \$49,473
	Description	15% set aside for CHDO
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	15% of HOME funds to be utilized by an eligible CHDO for investment only in housing owned, developed, or sponsored by a CHDO under 24 CFR 92.300
9	Project Name	Targeted Home Rehabilitation
	Target Area	Hidden Palace Surrounding Area
	Goals Supported	Housing Rehabilitation Reducing Substandard Structures
	Needs Addressed	Decent and Affordable Housing Reducing Substandard Structures
	Funding	CDBG: \$120,000
	Description	Rehabilitate owner occupied housing around the new Hidden Palace subdivision, includes activity and activity delivery costs
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	In the Hidden Palace Surrounding Area
	Planned Activities	Solicit requests for need and rehabilitate owner occupied homes

AP-50 Geographic Distribution – 91.220(f)

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

Much of the funding from the CDBG and HOME programs is available for use in any of the target neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. Other eligible projects and activities can be available on a city-wide basis unless they are required by HUD regulations to be limited to specific identified low-income areas.

Geographic Distribution

Target Area	Percentage of Funds
City of Tyler	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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, past target area designation, existence of active neighborhood associations, interest of residents in forming neighborhood associations, and other information determined by the City to be relevant to the concentrating of neighborhood revitalization funds.

Discussion

Based on the information gained during the development of the Consolidated Plan, the City will make the HOME Program funds available for affordable housing activities throughout the City, with no geographic preference. Information on how the City of Tyler assess eligibility for programs is found in the Neighborhood Services General Administrative Guidelines. Eligibility criteria is further explained in separate documentation for each program administered by NBS. The General Administrative Guidelines can be found at the office of Neighborhood Services located at 900 W. Gentry Parkway, or this information can be obtained by contacting the Community Development Office at (903) 531-

1303. GENERAL ADMINISTRATIVE GUIDELINES 1. PURPOSE - APPLICATION PROCEDURES

A. The NSD will provide public notice and advertisement regarding the availability of the program funds in accordance with the requirements contained in the City's approved Citizen Participation Plan. Interested applicants will be given application and verification forms and instructions for completion. Staff is available to assist with completion of required forms. Applicants can receive an application, instructions and verifications forms from the front desk secretary at the NBS office. All forms are kept up front for easy access for anyone who visits. Applicants can drop by the office, call and set up an appointment, or email a staff member and forms can be sent via email. If the applicant is handicap or does not have transportation, instructional forms and an application can be mailed to the client.

B. Applications must be submitted in writing. The original application can be filled out at the NBS office or brought back at a later date and given to the front desk receptionist who will route it to the proper personnel for review. Household income and other eligibility criteria will be determined and certified by examining source documents such as wage statements from employers, interest statements, and Warranty Deeds. Any changes in information must also be made in writing by the applicant. As a first priority, all applications are evaluated to determine if the applicant is at or below 80 percent of the medium income range to qualify. Depending on the specific program applied for, applications are also considered and evaluated on a first-come, first served basis for the Owner-Occupied Minor Repair Program. For the First-Time Homebuyer eligibility and capacity criteria are considered. For the Owner-Occupied Rehabilitation and Reconstruction Programs, along with income eligibility, a housing need basis is a determining factor, for Improving/revitalizing Neighborhoods applicants, a determination of target population and target area are factors, and for Rental Assistance consideration is made for special needs populations (persons with AIDS, veterans, elderly, homeless, children), and assistance for extremely low income households threatened with homelessness.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City maintains a strong commitment to preserving and maintaining the existing supply of affordable housing, as well as increasing the availability of affordable housing opportunities through facilitating and funding new construction efforts. HOME funds specifically target housing activities for low-income persons and families with assistance being provided for homebuyers, homeowners, rental development, and new construction activities. CDBG funds are also made available to provide direct assistance with homebuyer and rehabilitation activities, and also to fund infrastructure and public facilities that allow for the new development of infill housing.

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

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	10
Rehab of Existing Units	15
Acquisition of Existing Units	0
Total	25

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

The continued affordability of housing units assisted through the City's programs is ensured through the use of liens with designated occupancy and affordability requirements. The City also continues to develop its relationship with non-profit housing and service providers and local lending institutions to improve the quality and quantity of its affordable housing stock. The City participates in HUD's **Housing Choice Voucher Program** and currently manages a total of 1008 vouchers, of which 34 are allocated for Veterans Affairs Supported Housing (VASH). The City's HCV Program inspectors ensure that the subsidized housing units continue to meet Housing Quality Standards (HQS) through initial, annual, and special inspections.

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

Strategy 1.2.4: Coordinate with the Housing Choice Voucher Program (HCV) to identify homeownership opportunities through their subsidized funds.

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

Outcome: HCVP participants that transition into homeownership.

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

The City of Tyler also provides support from its local general fund to assist with economic development activities to attract and retain new businesses and job opportunities that are available to low-income and underserved populations.

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

The City of Tyler has no public housing. The City administers the Housing Choice Voucher Program and provides vouchers for 1008 families low income families each month. Several apartment complexes participate in the Housing Choice Voucher Rental Assistance Program and provide rental assistance for tenants residing in their units.

- Continue to provide and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households.
- 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.
- Continue to provide and expand the Housing Choice Voucher Homeownership Program and apply each year for the 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 economic development incentives utilizing local funds to encourage the retention and creation of employment opportunities available to low income residents.
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers.
- Actively participate with other local initiative designed to provide supportive services and environments to assist homeless and special need populations.

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

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

Discussion

The HCV continues to offer assistance through the use of Housing Vouchers for mortgage payments. The Homeownership program is currently assisting 11 homeowners with their mortgages. There were 150 families placed on the City's current waiting list, recently opened December 2019 with an approximate waiting period of three to four years.

Community Development staff meets with the Family Self-Sufficiency (FSS) and Homeownership staff regularly to strategize how to leverage program and homeownership funds. The meetings are designed to initiate 360-Thinking for participants leading to a decreased dependence on subsidy programs. Staff will continue to provide affordable housing expertise, down payment, and closing cost assistance, and programming initiatives to promote self-sufficiency to the program participants. The FSS program served 38 families currently participating in the HCV who have completed or are in the process of completing the following goals: (1) obtaining or maintaining employment; (2) created own source of income by

opening businesses; (3) pursuing higher education; and, (4) entering homeownership.

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

Introduction

A major component of the City’s strategy includes the continued participation in the Texas Balance of States CoC and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts as described in the Consolidated Plan.

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

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

Goal 1: Improve the condition and availability of affordable housing in FY 2020.

Objective 1.1: Strengthen the collaboration with homeless providers to supply a continuum of services.

Strategy 1.1.1: Attend meetings, conferences, seminars, and outreach activities that support homeless efforts.

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

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

Strategy 1.1.2: Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

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

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

Goal 2: Partner with local non-profits to conduct a feasibility study to determine how best to add transitional housing beds.

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

In order to reach out to homeless persons, The East Texas Human needs Network or other service providers organization will need to meet with city/county government, hospitals, Department of Human Services, the Justice System, and law enforcement agencies to develop a team approach to discharge planning in the East Texas area. This will involve a four-step strategy of identifying the scope of the problem, identifying priorities. Locating resources, and implementing institutional change.

Addressing the emergency shelter and transitional housing needs of homeless persons

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 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 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 requirements.

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

Several local organization such as social service agencies, charitable groups and religious organizations provide emergency/transitional housing and/or supportive services to the homeless and at-risk persons including abused women and children and substance abusers. The East Texas Human Needs Network will continue to expand the HMIS in order to provide up to-to-date information on services. Supportive services in the city are 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 contacted immediately to Tyler's Community Resource Center.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Texas Balance of State Continuum of Care states basic provisions of a discharge policy include:

- Discharge from institutions into homelessness is prohibited.
- Discharge planning begins at entry into the institution, and appropriate planning processes are created and monitored.
- Access to mainstream service systems (establishing eligibility while still in the institution is necessary for reducing recidivism and homelessness).

The East Texas Human Needs Network or other service providers organizations will need to meet with

city/council government, hospitals, Department of Human Services, the justice System, and law enforcement agencies to develop a team approach to discharge planning in the East Texas area. This will involve a four-step strategy of identifying the scope of the problem, identifying priorities, locating resources, and implementing institutional change.

Discussion

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

Introduction:

The Analysis of Impediments to Fair Housing provides a list of impediments to fair housing in Tyler. These impediments are identified in the Analysis of Impediments completed in August 2015. The following impediments are identified and discussed as barriers to fair housing. The City will evaluate the recommended remedial actions and will continue its implementation of those recommendations that are feasible during FY 2015. In the City of Tyler, the primary barriers to affordable housing are not created through local policies. The City has made a concerted effort to streamline the development process and offer fee waivers for some development fees. An Affordable Housing Task Force has been formed to examine barriers to housing development and explore ways to expand the stock of affordable housing which the City is in the process of implementing.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

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, approximately 60%, is composed of single-family houses. The homeownership rate is approximately 52%, which is lower than the statewide rate of 63%. 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 of \$195,000.

The U.S. Department of Housing and Urban Development (HUD) describes a household experiencing a

cost burden as having gross housing costs that are more than 30% of gross income. A household that experiences a severe cost burden is when gross housing costs are more than 50% of gross income. The cost of home ownership can affect the level of property maintenance, the ability of the household to pay property taxes and ultimately the household's ability to retain its home. Likewise, high rents (and prohibitive security deposits) can make it difficult for renters to afford units. With almost half of the Tyler households under the median income, the cost of ownership or renting also becomes a burden.

Discussion:

Remedial actions to address barriers and impediments include the following:

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 encourage bank and traditional lenders to offer products addressing the needs of households with poor and marginal credit negatively impacting their ability to qualify for mortgages. These products can assist persons negatively impacted by their current utilizing predatory lenders. This may require traditional lenders and banks to establish "fresh start programs" for those with poor credit and previous non-compliant bank account practices.

AP-85 Other Actions – 91.220(k)

Introduction:

The City continues to make available a significant portion of the federal grants to programs and activities that directly benefited low-income residents with affordable housing and health and human services needs. The City provided non-profit organizations and private housing developers with technical assistance and assistance with requests for data to research additional funding opportunities. The City also provided funding for programs designed to assist families to achieve self-sufficiency, and thereby break the generation welfare cycle. These efforts were geared toward providing parent education, homebuyer education, mentoring, tutoring, emergency shelter, day-care services for low-income families, leadership development in low-income neighborhoods, and demolition projects to assist in revitalization efforts.

Actions planned to address obstacles to meeting underserved needs

The lack of a coordinated community effort to reduce gaps in services and duplication of effort amongst service providers hinders the ability to provide effective and efficient services that meet the identified needs of low income and special need populations. To address this issue, the City continues to evaluate and rank requests from organizations seeking public service funding. A mandatory workshop will be held for non-profit organizations interested in seeking federal funds, with the City providing technical assistance and information regarding the eligible uses of these funds and mandatory compliance and monitoring requirements. City staff will also be available to consult with individual agencies as needed. A **citizen's review committee** will be utilized to assist City staff and officials in evaluating the requests for funding in regards to the organization's capacity and ability to provide the service, the need and proposed use of the federal funds, the targeted population and numbers to be served, and the addressing of identified priority needs as contained in the Consolidated Plan.

Actions planned to foster and maintain affordable housing

The City maintains a strong commitment to preserving and maintaining the existing supply of affordable housing, as well as increasing the availability of affordable housing opportunities through facilitating and funding new construction efforts. HOME funds specifically target housing activities for low-income persons and families with assistance being provided for homebuyers, homeowners, rental development, and new construction activities. CDBG funds are also made available to provide direct assistance with homebuyer and rehabilitation activities, and also to fund infrastructure and public facilities that allow for the new development of infill housing.

The continued affordability of housing units assisted through the City's programs is ensured through the

use of liens with designated occupancy and affordability requirements. The City also continues to develop its relationship with non-profit housing and service providers and local lending institutions to improve the quality and quantity of its affordable housing stock.

The City of Tyler, through the implementation of the 2020-2024 Consolidated Plan and the FY 2020-2021 Annual Plan, will continue its efforts to foster decent housing for residents. Specifically, the City will:

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

Actions planned to reduce lead-based paint hazards

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

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

The following actions will be undertaken:

- Appropriate City staff not yet certified will complete 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.

Actions planned to reduce 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 the Family Self Sufficiency Program (FSS) with funding received for FY 2020. The FSS Program 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 Texas Balance of States CoC for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special need populations.

Actions planned to develop institutional structure

The City of Tyler will coordinate and administer the identified goals, objectives, and strategies discussed

in this document through its Neighborhood Services Department. The City will utilize and administer its CDBG, HOME, and other local, state, and federally-funded programs (as available) to support numerous affordable housing programs and other community development activities to assist low-income citizens and revitalize declining neighborhoods.

The City will also consider and offer letters of support when appropriate to other organizations and agencies seeking grant or state/federal funding. The staff in the Neighborhood Services Department shall act as liaisons to coordinate with volunteer groups who offer free labor assistance to low-income homeowners, other public and private groups providing housing assistance, and public and private groups who provide supportive services to low-income families. In addition, the City will continue to provide technical assistance and funding of health and public services as funds are available.

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

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.

Discussion:

Program Specific Requirements

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

Introduction:

The City of Tyler has no other form of investments beyond what is identified in the HOME regulations.

Based on the information gained during the development of the Consolidated Plan, the City will make the HOME Program funds available for affordable housing activities throughout the City, with no geographic preference. However, every effort will be made to distribute the funds in a manner that addresses the priorities of needs identified in this plan. This includes distributing the funding throughout a variety of projects and activities that serve the maximum number of low-income, elderly, and special need households. The process of how the City accept applicants is explained below.

- A. NBS will provide public notice and advertisement regarding the availability of the program funds in accordance with the requirements contained in the City's approved Citizen Participation Plan. Interested applicants will be given application and verification forms and instructions for completion. Staff will be available to assist with completion of required forms.

- B. Applications must be submitted in writing. Household income and other eligibility criteria will be determined and certified by examining source documents such as wage statements from employers, interest statements, and Warranty Deeds. Any changes in information must also be made in writing by the applicant. Selection for most programs are based on first-come, first-served basis of eligible applicants that are submitted within the published deadline dates. Projects will be conducted city-wide, however preference and priority will be give to those activities that will benefit low- to moderate-income individuals and families. Preference wil also be considered for homeless veterans for the tenant-based rental assistance program.

- C. NBS staff will provide technical assistance to program participants. This assistance will include explaining the procedures used to process applications, briefing on program requirements; communicating directly with the contractor at owner's request; and assisting the homeowner in making inspections of construction in progress. This technical assistance may include referral of homeowner to social service agencies, etc., as appropriate.

- D. NBS will inform and furnish information to program participants about processes involved in rehabilitation, new construction, home purchase, and homeownership.

Eligibility criteria is further explained in separate documentation for each program administered by NBS. The general public can obtain detailed information about eligibility, applications, selecting proposals, and process for solicitating at Neighborhood Service office of located at 900 W. Gentry Parkway, or this information can be obtained by calling and contacting the Community Development

Office at (903) 531-1303.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	73.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The City does not use any other form of investment beyond what is identified in the HOME regulations.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Tyler's first time homebuyers [FTHBs]) that receive direct downpayment, closing cost,

principal buydown assistance and/or a reduction of the sales price to below the market value to make the unit(s) affordable, will meet the affordability period if they remain in the home for the full required period of affordability as determined by the amount of the assistance received (five to fifteen years). The actual required period of affordability will be based on the total amount of the direct HOME assistance provided as noted below. The effective date of the beginning of the required period of affordability is the **date all completion data is entered into IDIS (See: §92.2, Definitions, “Project Completion”)** and as documented by a fully executed HUD-1, a copy of which has been placed in each individual homebuyer’s and/or homeowner’s file. Should there be instances where a HUD-1 is not executed [e.g., the 1st mortgage loan is carried by the PJ or another entity] substitute the name of the document(s) replacing the HUD-1.

The federal assistance will be provided in the form of a 0% interest, deferred payment loan (DPL) and will be secured by a HOME Written Agreement, fully executed and dated by all applicable parties and a Promissory Note and Deed of Trust which will be recorded in the land records of Smith County. Under **“Recapture”**, if the home is **SOLD** prior to the end of the required affordability period [the homebuyer or the property owner may sell to any willing buyer at any price] a portion of the net sales proceeds from the sale, if any, will be returned to the City of Tyler to be used for other HOME-eligible activities. The portion of the net sales proceeds that is returned to the City of Tyler is equal to the amount of HOME funds invested in the property less the amount for each **FULL** month that the residence was occupied by the homebuyer or property owner as his/her/their principal residence. Any funds remaining after the distribution of the *net sales proceeds* to all lien holders, including the City of Tyler, will be returned to the homebuyer or homeowner. In the event of a sale, short sale or foreclosure, the amount recaptured will be limited to the amount of ‘*net sales proceeds*’ available at the time of such occurrence. Additional information pertaining to the **“Recapture Provisions”** is detailed in the written policies and procedures of the City of Tyler.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

If there are insufficient funds remaining from the **sale** of the property and the City of Tyler recaptures less than or none of the recapture amount due, the City of Tyler must maintain data in each individual file that provides the amount of the sale and the distribution of the funds. This will document that:

1. There were no net sales proceeds; or
2. The amount of the net sales proceeds was insufficient to cover the full amount due; and that,
3. No proceeds were distributed to the homebuyer/homeowner. Other than the actual sale of the property, if the homebuyer [or homeowner] breaches the terms and conditions for any other reason, e.g. no longer occupies the property as his/her/their principal residence, the **full**

amount of the subsidy [cannot be prorated] is immediately due and payable. The City of Tyler must immediately repay its HOME Treasury Account, from non-federal funds, for the full amount of the assistance provided whether or not it can recoup any or all of the funds from the homebuyer (or homeowner). [**HOMEfires Vol 5 No 2, June 2003 – Repayment of HOME Investment; Homebuyer Housing with a ‘Recapture’ Agreement; Section 219(b) of the HOME Statute; and §92.503(b)(1)-(3) and (c)**]The City has elected to utilize the Recapture provision in the event of default on all homebuyer activities and will reduce the HOME Program investment on a pro-rated basis for any remaining affordability period. The affordability period is based on the total amount of HOME funds subject to recapture. The amount of funds subject to recapture shall be based on the net proceeds available from any sale, rather than the entire amount of the HOME investment that enabled the homebuyer to buy the dwelling unit.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

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

Appendix - Alternate/Local Data Sources