

City of Waco, Texas

2019-2023 Five Year Consolidated Plan and FY 2019-2020 Annual Action Plan

City of Waco Housing and
Community Development Department
300 Austin Avenue, Waco, Texas 76702

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Executive Summary

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

1. Introduction

The City of Waco is a federal entitlement community under the U.S. Department of Housing and Urban Development (HUD) As a HUD entitlement community, the City is required to prepare a Five-Year Consolidated Plan (CP) in order to implement any federal programs that fund housing, community development and economic development within the community. The Waco CP covers the period from FY 2020 through FY 2024 (October 1, 2019 through September 30, 2024).

This CP consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)

Funds are provided under the following programs:

- **Community Development Block Grant (CDBG):** The primary objective of the CDBG Program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, acquisition of existing housing or land, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, water and efficiency improvements, abatement of hazards such as lead based paint or asbestos, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME Investment Partnerships (HOME):** The HOME Program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including new construction, reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

The lead entity responsible for the preparation of the CP is the City of Waco's Housing and Community Development Department.

Purpose of the Consolidated Plan

The purpose of the Consolidated Plan (CP) is to guide federal funding decisions in the next five years. The CP is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate- income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The overall priority for the investment of federal funds is to increase self-sufficiency and economic opportunity for lower income residents and individuals with special needs so that they can achieve a reasonable standard of living.

The City will receive the following federal resources in FY 2020-2024; estimated projections for the remaining four years follow in parentheses:

- CDBG: \$1,302,703 (\$5,210,812)
- HOME: \$628,043 (\$2,512,172)

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

The Strategic Plan provides a framework to address the needs of the City for the next five years using approximately \$1.3 million in Community Development Block Grant (CDBG) funds and \$628,000 in HOME funds. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments

- Creating Economic Opportunities

Outcomes show how programs and activities benefit low- and moderate- income areas of a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG and HOME programs are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The City's framework for realizing the objectives and outcomes include the following goals:

- Provide Decent, Affordable Housing
- Provide a Suitable Living Environment
- Increase Homeownership
- End Chronic Homelessness

Housing needs among residents of Waco were determined by analyzing housing problems by income level, tenure, and households with special needs. For the Con Plan, sources included the Comprehensive Housing Affordability Strategy (CHAS) dataset, which is based on the 2009-2013 American Community Survey Five-Year Estimates. This source analyzes households with one or more housing problems (overcrowding, lacking adequate kitchen or plumbing facilities), households experiencing cost burden (paying more than 30% of household income for housing costs), and severe cost burden (paying more than 50% of household income for housing costs).

The most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 39.1% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Waco, 21.06% of households are severely cost burdened.

3. Evaluation of past performance

Below is report of the City's performance using grant funds from HUD during Program Year 2017-18, the fourth year of the 5-year (2014-18) Consolidated Plan cycle. Please refer to the City's 2017-2018 Consolidated Annual Performance and Evaluation Report (CAPER) for additional information.

- The rehabilitation/reconstruction of 1 owner-occupied home was completed,
- 4,704 inspections were performed by code-compliance,
- Job training for 20 adult unemployed persons,
- Childcare or summer enrichment classes for 41 youth,
- Transitional or emergency housing for 1,150 homeless persons,
- Down payment assistance for 8 new homeowners
- Individual Development Account (IDA) assistance was provided to 3 individuals,
- Provided rental assistance for 34 families. Park Improvements were completed at Wilbert Austin Sr. Park, formerly known as East Waco Park, and improvements at Kendrick Park are nearing completion; and Born Learning Trails installed at Kendrick Park, Wilbert Austin Sr. Park, Dewey Park, Oscar DuConge Park, South Waco Park, North Waco Park, and Bell's Hill Park.

The City's performance, as stated above, met its annual goals set forth in its Consolidated Plan.

For Program Year 2017-2018, the City expended 100% of its CDBG funds on activities that primarily benefited low to moderate income persons, exceeding the required 70% minimum. The City expended CDBG funds in a timely manner in accordance with HUD regulations.

The City of Waco also partnered with community organizations to help implement plans for improving the health, education, and financial security of its citizens through the creation of the Prosper Waco Initiative. This initiative is based on the collective impact model and will bring together community leaders and key organizations together to identify challenges in the community, create a shared vision and goals, and measure the impact of these collaborative efforts.

4. Summary of citizen participation process and consultation process

Public Hearings – A public needs hearing was held on January 15, 2019 at 6:00 PM at the Waco Convention Center, Bosque Theater, to inform residents and organizations about the CDBG and HOME programs and obtain input on housing and community development needs. No public comments were received.

The City conducted four additional public hearing on June 18, July 2, July 16, and August 6.

Neighborhood Meetings – Three neighborhood meetings were conducted at the South Waco Community Center, two from 10:00 AM to noon on January 15th and 16th, and one the evening of January 17th from 6-8 PM.

Stakeholder Interviews - A series of stakeholder meetings and interviews was conducted from January 15 - 17, 2019- to discuss issues and opportunities related to housing and community development needs. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, housing developers, community development organizations, economic development groups, and other interested parties were invited to participate to ensure that as many points of view as possible were heard. A complete summary of meeting notes and sign-in sheets is included in the Citizen Participation Appendix.

Web-based Citizen Surveys – A web-based Community Needs Survey for residents and interested stakeholders, was posted on the City’s website, as well as publicized on the City’s Facebook page. The web-based survey was, conducted in English and Spanish, generated 55 responses in total, a good response rate. Questions focused on housing and community development needs. The major priorities, according to survey responses, were affordable housing, workforce development and vocational training, infrastructure/roadway improvements, job creation and training, transit, and education and mental health services. A complete summary of the survey is included in the Citizen Participation Appendix.

5. Summary of public comments

Stakeholder Interviews – Major needs highlighted during these interviews were affordable housing and housing rehabilitation, homeless services, infrastructure improvements, social services, and economic development and downtown improvements.

- Affordable Housing and Code Enforcement
- Support homeless efforts
- Public Infrastructure Improvements: accessibility improvements (sidewalks, curbs), street improvements
- Public services: code enforcement
- Public Facility Improvements

Public Needs Hearings

The initial public hearing on the Consolidated Plan and Annual Action Plan was held on January 15, 2019 at 6 p.m. in the City of Waco Convention Center in the Bosque Theater located at 100 Washington Avenue. The hearing was scheduled in accordance with the City's approved Citizen Participation Plan.

The City received positive input from the Waco Housing Coalition and the Heart of Texas Homeless Coalition during the process, including input related to Housing and Community Development needs along with input regarding the draft Annual Action Plan and allocation of funding to specific projects.

Between March 4, 2019 and April 19, 2019, the City of Waco accepted applications from the public for CDBG and HOME project funding. A committee reviewed the applications and recommended a funding plan to the Waco City Council on April 30, 2019. A second public hearing was held June 18, 2019 (during the 30 day comment period), and a third public hearing was held on July 2, 2019, and a fourth was held on July 16, 2019 for the Annual Action Plan. A final public hearing was held on August 6, 2019, on which date the City Council will approved the final plan, in accordance with the City's approved Citizen Participation Plan. All public comments received were considered by the City and incorporated into this Plan.

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

All comments were accepted and taken under advisement.

7. Summary

In summary, the Consolidated Plan and Annual Action Plan have been developed with extensive community input as noted above and reflect the needs of the City.

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
CDBG Administrator	WACO	Housing and Community Development Department
HOME Administrator	WACO	Housing and Community Development Department

Table 1 – Responsible Agencies

Narrative

The City, a HUD entitlement grantee, is required by HUD to prepare a Consolidated Plan and Annual Action Plan that meets the Consolidated Plan regulations in order to receive grant program funds. The lead agency responsible for overseeing the development of these plans and reports is the City's Housing and Community Development Department.

The Housing and Community Development Department makes funding recommendations to the Waco City Council based upon input from Waco residents, public agencies, housing developers, other city departments and the Waco Housing Authority. The Housing and Community Development Department administers the CDBG and HOME programs with assistance from the City of Waco Finance Department.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

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

The public participation process for the Analysis of Impediments to Fair Housing Choice (AI) and Five-Year Consolidated Plan were designed as one single, extended outreach process. The City developed a coordinated outreach effort to maximize input from a large cross-section of stakeholders. Outreach initiatives included public meetings, published meeting notices, one-on-one and group interviews, neighborhood meetings, and two web-based surveys in both English and Spanish.

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

In 2012, the Heart of Texas Homeless Coalition (HOTHC) designated the City of Waco as the Lead CoC and HMIS Agency. The City of Waco designated the CoC Homeless Program Analyst to implement the City of Waco's Ten Year Plan to End Chronic Homelessness. As a result of these designations, the CoC Homeless Program Analyst along with the HMIS Homeless Program Analyst position have taken on lead roles in the local planning efforts, guided by HUD/USICH (United States Interagency Council on Homelessness), as well as, the Texas Interagency Council on Homelessness and the Mayor's Challenge to End Veteran Homelessness.

With the addition of the CoC Homeless Program Analyst and HMIS Homeless Program Analyst located in the Department of Housing and Community Development, there have been several successful collaborations. One hundred and twenty-three units of permanent supportive housing for the chronically homeless have been developed through scattered site housing in a multi-family Single Room occupancy (SRO). In addition, during 2017-2018, the Heart of Texas Homeless Coalition created a list of properties that will be available to participate in Rapid Re-housing projects. After obtaining a new CoC project grant from HUD for Housing Navigation, persons experiencing homelessness in the community can now access a Housing Navigator, located at Heart of Texas Region MHMR, to assist them with finding housing. The CoC Homelessness Program Analyst and the HMIS Homeless Program Analyst are also working with City and County departments and Projects for Assistance in Transition from Homelessness (PATH) outreach social worker staff to develop a program that best meets the needs of those found in homeless encampments to expedite them to services and house them.

In 2015, the CoC began implementation of Coordinated Entry System (CES), a standardized access, assessment, and referral process for housing and other services across agencies in the community. The Coordinated Entry Committee, which includes the CoC Homeless Program Analyst and the HMIS Homeless Program Analyst, use the Vulnerability Index - Service Prioritization Decision Assistance Tool (VI-SPDAT), adopted by the CoC, to identify and prioritize those who are in the most need for housing. Assessments are conducted at access points within the community, then are case conferenced to determine priority of referral into local housing programs. The CoC works to identify and reduce the number of homeless families and individuals through our Coordinated Entry System, which directs homeless individuals to emergency assistance and identifies families experiencing homelessness through collaboration with the Homeless Liaisons in schools. Additionally, the CoC collaborates with local 211, a social services hotline, and a website called Act Locally Waco for electronic and printed resource materials for persons experiencing homelessness.

The City partners with Low Income Housing Tax Credits (LIHTC) programs to include a small number of units specifically set aside for the homeless where residents will be connected with local support services such as job training, health care, counseling and life skills. Waco's HUD-VASH and SSVF programs serve to move Veterans and their families out of homelessness and into permanent housing. Additionally, the VA, Heart of Texas MHMR and Family Abuse Center provide permanent supportive housing for chronically homeless, including the mentally ill, domestic violence victims, disabled and chronic 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

In the Waco region, all ESG funds are administered by the Texas Department of Housing and Community Affairs, with the Salvation Army being the local recipient of ESG funds. The Salvation Army consults with the CoC in determining how to utilize ESG funds within the CoC region and is consistent with the City of Waco's Consolidated Plan. The Salvation Army receives funding to operate Emergency Solution Shelters, Homelessness Prevention, and Rapid Re-Housing within the City of Waco.

The City of Waco is the Lead HMIS Agency for the CoC, and applies annually for the CoC Competition HMIS Project Grant to administer HMIS in the Heart of Texas region. Policies and procedures for the operation and administration of HMIS are maintained by the HMIS Homeless Program Analyst and CoC Homeless Program Analyst, and are adopted by the Heart of Texas Homeless Coalition.

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

1	Agency/Group/Organization	WACO HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Multiple phone interviews and emails were exchanged to identify current housing needs and issues in Waco.
2	Agency/Group/Organization	WACO HABITAT FOR HUMANITY
	Agency/Group/Organization Type	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?	Waco Habitat attended a workshop for affordable housing providers to determine the level of housing need identified by Habitat for Humanity and the plans Habitat has to meet the needs.
3	Agency/Group/Organization	NEIGHBORWORKS OF WACO, INC
	Agency/Group/Organization Type	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?	NeighborWorks attended a workshop for affordable housing providers to determine the level of affordable housing need. Additionally, as a current subrecipient, the City coordinates and collaborates with them on a regular basis.

4	Agency/Group/Organization	Grassroots Community Development
	Agency/Group/Organization Type	Housing Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Grassroots CDC attended a workshop for affordable housing providers to determine the level of affordable housing need. The agency coordinates and collaborates with the City on a regular basis as a subrecipient. The anticipated outcomes, which were realized, were a determination of need and Grassroots CDC's plans to meet the need in the areas of housing and employment preparation.
5	Agency/Group/Organization	Greater Waco Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Telephone interview with the workforce development office (Heart of Texas Workforce Development Board) to better understand the workforce development needs in the region and the impact on Waco.
6	Agency/Group/Organization	Inspiracion, Inc.
	Agency/Group/Organization Type	Public Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Housing Community Development Needs Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Inspiracion attended a workshop of social service providers to determine the level of public service needs in Waco.
7	Agency/Group/Organization	Center City Waco
	Agency/Group/Organization Type	Economic Development
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A telephone interview was conducted. City Center Waco has been the steward of the “Imagine Waco Plan”, focused on strategies to improve and enhance the city’s center/downtown. These efforts are being coordinated with the City of Waco. Anticipated outcomes include better economic development coordination and links between affordable housing and economic development.
8	Agency/Group/Organization	Family Abuse Center
	Agency/Group/Organization Type	Housing Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children

<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>A representative of the Family Abuse Center attended the focus group meeting and provided information regarding the needs of homeless persons, particularly victims of domestic violence, and the plans and resources of the Family Abuse Center and other homeless agencies in meeting the needs. The anticipated outcome was to determine the needs of homeless persons and the resources available to address the needs. The outcome was realized through the input in the meeting as well as on-going collaborations and coordination with the agency as a subrecipient.</p>
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Table 2 – Agencies, groups, organizations who participated

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

All agency types were contacted.

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	City of Waco	The goals outlined in the latest CoC application are linked to the Consolidated Plan goals for addressing homelessness in Waco. Annually, the City reviews the CoC application to ascertain any changes in goals and incorporates those into its funding decisions and planning process.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
10-Year Plan to end Chronic Homelessness in Waco	Heart of Texas Homeless Coalition	The goals overlap extensively as the Strategic Plan addresses priorities for providing permanent housing, rapid re-housing for those experiencing homelessness, affordable rental and owner-occupied housing, job training, adult education, and supportive services to the general homeless population as well as to special needs subpopulations.
Upjohn Institute Study	Upjohn Institute with City of Waco Planning Services	The study and draft plan address the employment challenges and opportunities in Waco and the Consolidated Plan addresses the deficiencies indicated in the study by giving high priority ratings and funding educational opportunities to enhance employability and movement from poverty.
Prosper Waco 2018 Initiative Report	Prosper Waco	Prosper Waco is a Collective Impact initiative specifically formed by the community to pull together the community to address complex social problems and overwhelming poverty issues by focusing on three specific areas: Education, Health, and Financial Security. Prosper Waco is data driven and outcome focused.
PHA 5-Year and Annual Plan	Waco Housing Authority	The City of Waco and WHA serve the same jurisdiction. Their affordable housing and community development goals are compatible.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Waco Downtown Study and TIF Strategy	City of Waco	The Study assessed market conditions and opportunities within the TIF district boundary (includes the Downtown core as well as the larger riverfront zone extending west beyond Cameron Park and the zoo east to the Baylor University campus). The study informed the Non-Housing Community Development Assets section of the CP in addition to the overall economic environment in Waco.
Waco Comprehensive Plan 2040	City of Waco	The Waco Comprehensive Plan 2040 informed the housing needs and economic development portions of the CP.
McLennan County Hazard Mitigation Plan	McLennan County Office of Emergency Management	The Plan informed the current hazard mitigation efforts underway in the City of Waco as well as McLennan County.
Workforce Solutions – Heart of Texas Strategic Plan 2017-2020	The Heart of Texas Workforce Development, Inc.	The Plan informed the workforce and economic development portions of the CP.

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))

In accordance with 24 CFR 91.100(4), the City will notify adjacent units of local government of the non-housing community development needs included in its Consolidated Plan. The City will continue to interact with public entities at all levels to ensure coordination and cooperation in the implementation of the Consolidated Plan and thereby maximize the benefits of the City’s housing and community development activities for the residents being served.

PR-15 Citizen Participation

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

Public Hearings – Four public hearings were held in 2019 during the course of preparing the Consolidated Plan (CP). The first three were general hearings to solicit input from the public; the fourth was a City Council hearing to present the draft CP. All hearings were advertised on the City’s website and Facebook page.

The first public needs hearing specifically for the Con Plan was held on January 15, 2019. The remaining hearings were held June 18, 2019, July 2, 2019, and July 16, 2019.

Stakeholder Interviews – From January 15 - 17, 2019, a series of stakeholder interviews and consultations were conducted for the Consolidated Plan. Over the course of three days, a number of individuals from organizations whose mission involves housing in one facet or another provided feedback. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, housing developers, community development organizations, economic development groups, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. A complete summary of meeting minutes is included in the Citizen Participation Appendix.

Web-based Citizen Surveys – The City conducted a web-based survey for the general public in English and Spanish, which generated 55 responses in total, a good response rate. Questions focused on housing and community development needs. The major priorities, according to survey responses, were affordable housing, workforce development and vocational training, infrastructure/roadway improvements, job creation and training, transit, and education and mental health services. A complete summary of the survey is included in the Citizen Participation Appendix.

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 Needs Hearing	Four public hearings were held. The first public needs hearing was held on January 15, 2019. The second public needs hearing was held on June 18, 2019.	N/A	See Citizen Participation Appendix.	None.	
2	Stakeholder Interviews	Housing, community development, and social service organizations serving Waco.	10 individuals	See Citizen Participation Appendix.	None.	
3	Stakeholder Workshops	Housing, community development, and social service organizations serving Waco.	75 individuals	See Citizen Participation Appendix.	None.	
4	Internet Outreach: SurveyMonkey	Non-targeted/broad community	55 responses	See Citizen Participation Appendix.	None.	https://www.surveymonkey.com/r/2019-2022-CP-Waco-TX

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on U.S. Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data (2009-2013) and analysis included within this section of the Strategic Plan, in addition to interviews and group discussions held with service providers, the following conclusions relative to housing needs in the City of Waco for all household types, income groups and racial/ethnic groups can be made.

Racial/ethnic groups with disproportionate *housing problems* as defined by HUD include housing units lacking complete kitchen facilities and/or complete plumbing facilities, overcrowding (more than 1.5 person per room), and/or cost burden greater than **30%** include the following:

Housing Problems

- Asian households earning 0-80% of AMI (small sample size).
- American Indian/Alaska Native households earning 0-30% of AMI (very small sample size).

While Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with housing problems.

Racial/ethnic groups with disproportionate *housing problems* defined as housing units lacking complete kitchen facilities and/or complete plumbing facilities, overcrowding (more than 1.5 person per room), and/or cost burden greater than **50%** include the following:

Severe Housing Problems

- Asian households earning 0-80% of AMI (small sample size).

Again, while Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with housing problems.

Racial/ethnic groups with disproportionate *housing cost burden* include the following:

Housing Cost Burden

According to HUDs definition, Asian households in Waco experienced severe cost burden at a disproportionate level using the HUD definition as defined above. Also, the data shows that a large number of Hispanics, 4,374, and Blacks, 4,770, have a cost burden over 30%.

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

Summary of Housing Needs

Lower-income households in the City have been greatly impacted by high housing costs, which reduce economic opportunities and access to prosperity. Real incomes in the area have declined faster than decline in housing costs, resulting in an increase in the need for affordable housing options. Between 2000 and 2013, the median income for City residents has decreased by 20.5% after adjusting for inflation, while median contract rent decreased by 16.5% and median home values decreased by 12.1%. This means that housing costs take up a relatively larger share of income for households compared to 2000.

The combination of median income decreasing at a faster rate than median home values and rents translates to a diminished ability for households to reside in the City. Stakeholders indicated that wages have not kept up with rapid increase in housing costs, particularly over the past 3 years. Given a lack of decent, affordable housing options, the City's lower-income households often face a choice between deficient housing and cost burden.

Waco has a significantly higher poverty rate than the state, the nation and its peer cities. In addition, approximately 50 percent of Waco's population has an income below what is considered a livable wage (equal to 200 percent of the federal poverty level). As a result, a large number of households in Waco have a difficult time finding decent, affordable housing.

Housing Needs - Agency Input:

Extensive stakeholder meetings were conducted January 15-17, 2019 with a broad range of stakeholder, from homeless service providers to economic development agencies. In addition, an online survey was conducted to gather feedback from local residents and businesses on current issues.

Interviews with agencies that provide housing and social services provided an overview on housing needs. The following is a summary of the key points from the surveys and the stakeholder interviews:

- Extremely-low, very-low, low-income households, and moderate-income households have a very difficult time finding affordable housing.
- The greatest demand is for one-bedroom units
- The lack of affordable housing affects some of the area's most vulnerable citizens. Senior citizens are being most impacted by the rise in housing costs.

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data used when available. Although the CHAS data is dated, it provides a glimpse of the housing needs within the City. This data, in combination with supplemental data and interviews with agencies and housing providers in the City, can provide a snapshot view of the housing needs.

As the data below show, the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 39.1% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Waco, over 21.06% of households are severely cost burdened.

In general, “other” renter households are the largest cost-burdened category, with these households accounting for 46% of all cost-burdened households.

The following bullet points summarize the key information from the tables found on the following pages:

Renter and owner households:

- Large number of households between 0-30% of AMI with housing cost burden greater than 50%

Households by Household Type

Renter households paying more than 30% of their gross income on housing costs:

- All households between 0-30% of AMI.

Owner households paying more than 30% of their gross income on housing costs:

- Elderly households between 31-50% of AMI.

Renter households paying more than 50% of their gross income on housing costs:

- All households between 0-30% of AMI.

Owner households paying more than 50% of their gross income on housing costs:

- Elderly households between 0-30% of AMI

Demographic indicators are essential to understanding a community’s housing needs. The data provides a snapshot of the City’s rapid growth and highlights the ongoing increase in population and households.

Table 5 - Housing Needs Assessment Demographics

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	124,805	129,195	4%
Households	44,416	46,720	5%
Median Income	\$29,826.00 <i>(\$39,947.81 in 2013 dollars)</i>	\$33,147.00	11% <i>(unadjusted)</i> (-20.5% adjusted)

Table 6 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Table 7 Housing Costs Table (SUPPLEMENTAL)

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	\$82,000 <i>(\$109,827.69 in 2013 dollars)</i>	\$96,500	+18% (-12.1% adjusted)
Median Contract Rent	\$531 <i>(\$711.20 in 2013 dollars)</i>	\$594	+12% (-16.5% adjusted)

The following are HUD-generated tables using 2009-2013 CHAS data that are part of the Consolidated Plan tool. These tables are automatically generated when creating the Consolidated Plan. Please note that HAMFI refers to “HUD Adjusted Median Family Income,” which is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes such as a simple Census number due to a series of adjustments that are made.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,640	7,425	8,555	4,655	16,450

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Small Family Households	2,755	2,420	3,225	1,955	7,975
Large Family Households	620	765	845	560	1,450
Household contains at least one person 62-74 years of age	790	1,165	1,375	780	2,955
Household contains at least one person age 75 or older	795	1,380	900	675	1,545
Households with one or more children 6 years old or younger	1,850	1,570	1,805	799	2,235

Table 8 - Total Households Table

Data 2009-2013 CHAS
Source:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	110	110	165	75	460	10	40	20	15	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	30	60	4	104	20	40	25	0	85

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	210	165	70	580	105	145	200	55	505
Housing cost burden greater than 50% of income (and none of the above problems)	4,960	1,620	375	25	6,980	1,010	560	280	35	1,885
Housing cost burden greater than 30% of income (and none of the above problems)	530	2,160	1,935	365	4,990	275	810	905	445	2,435
Zero/negative Income (and none of the above problems)	1,095	0	0	0	1,095	160	0	0	0	160

Table 9 – Housing Problems Table

Data 2009-2013 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	5,215	1,970	765	170	8,120	1,140	785	525	105	2,555
Having none of four housing problems	1,470	2,805	4,340	2,115	10,730	560	1,860	2,920	2,265	7,605
Household has negative income, but none of the other housing problems	1,095	0	0	0	1,095	160	0	0	0	160

Table 10 – Housing Problems 2

Data 2009-2013 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	1,655	1,420	670	3,745	350	445	490	1,285
Large Related	200	320	150	670	240	300	175	715
Elderly	595	835	410	1,840	485	585	305	1,375
Other	3,240	1,470	1,160	5,870	285	170	300	755
Total need by income	5,690	4,045	2,390	12,125	1,360	1,500	1,270	4,130

Table 11 – Cost Burden > 30%

Data 2009-2013 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	1,395	485	85	1,965	280	215	70	565
Large Related	170	100	30	300	230	80	15	325
Elderly	460	350	140	950	320	195	100	615
Other	3,110	775	175	4,060	250	120	85	455
Total need by income	5,135	1,710	430	7,275	1,080	610	270	1,960

Table 12 – Cost Burden > 50%

Data 2009-2013 CHAS
Source:

The following housing severe cost burden map generated from the HUD CPD Maps system shows the areas of the city with low income households with severe cost burden (>50%). These tend to be spread more evenly through-out all areas of the city.

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	115	215	195	45	570	85	80	160	45	370
Multiple, unrelated family households	25	25	34	29	113	35	105	69	15	224
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	140	240	229	74	683	120	185	229	60	594

Table 13 – Crowding Information – 1/2

Data 2009-2013 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								

Table 14 – Crowding Information – 2/2

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

According to CHAS data, there are 18,640 single person households in Waco, 47.39% of which are cost-burdened. This is higher than the citywide rate of household cost burden (39.61%), which means households comprised of single persons in general have more difficulty in affording housing costs than larger households. When considering tenure, about 33.40% of single person homeowners are cost-burdened, compared to 54.08% of single person renters.

According to 2017 American Community Survey (ACS) data, there are 15,422 householders living alone in Waco, 4,685 of which (30.4%) have income below the poverty level. This is higher than the citywide rate of household poverty (27%), which means households comprised of single persons have more difficulty in affording housing costs than larger households.

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

According to 2017 ACS data, 15,630 individuals in, or 12.2% of the population, reported a disability. Almost 39.3% of all disabled individuals were over the age of 65. Approximately 25.2% of persons with a disability also live in poverty, compared to 24.2% of people without a disability. Median earnings for people with a disability were \$21,710, compared to \$29,366 for earners without a disability. These figures underscore the struggle that many households that include a person with a disability experience in finding and maintaining suitable affordable housing.

The Family Abuse Center in Waco is the primary agency dedicated to addressing domestic violence in central Texas. According to staff members, domestic violence is the single biggest cause of homelessness. An estimated one in three women in Texas are homeless as a result of domestic violence. The Family Abuse Center provides a wide variety of services for all victims of domestic violence. For adults, the agency provides emergency shelter along with general services such as case management, counseling, support groups, an array of legal services and assistance with housing. Other services are also available to non-residential clients as well as those who live in rural areas. The services are provided free of charge to anyone who has been impacted by domestic violence. The agency also provides a 24-hour hotline number that clients may call in order to seek services.

What are the most common housing problems?

The most common housing problem in Waco is cost burden, especially for renters. There are 7,480 renter-occupied households with housing costs greater than 50% of their income. Additionally, 31% of renter households are severely cost-burdened, compared to 9% of owner-occupied households.

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

“Other” renter households are the largest cost-burdened category, with these 5,870 households accounting for 36% of all cost-burdened households. It is important to note that this category includes households comprised of unrelated members.

Severe cost burden follows a very similar distribution, with both renter and homeowner “other” households more affected by severe cost burden (>50%) than regular cost burden (>30%).

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

The combination of a high poverty rate and rapidly increasing housing costs, both rental and for sale, has created an unstable housing situation for many low-income individuals and families with children.

The Heart of Texas Homeless Coalition (HOTHHC) utilizes the VI- SPDAT to identify risk factors in individuals and families. Some identified risk factors are the poverty rate in this area, which is 33.3% (much greater than the Texas rate of 21.1%), and the lack of affordable housing.

HOTHHC has developed a Homelessness Prevention Committee, in collaboration with the ESG Grantee and the Heart to Home Coordinated Entry System, to create strategies to address individuals and families at risk of becoming homeless. Additionally, the HOTHHC Permanent Housing Task Force works on affordable housing issues, in collaboration with the Waco Housing Authority. All CoC providers work with clients on improving life skills, access to mainstream benefits, and employment. The Salvation Army prioritizes families and individuals who are at risk of homelessness who have a court ordered eviction notice. SA’s TBRA program serves families and individuals who qualify under the McKinney-Vento Act and their TX Veterans Commission program provides homeless prevention services. Endeavors provides homeless prevention services and RRH to Veterans and their families.

HOTH plan and implement an event called Project Homeless Connect Summer Edition, with the purpose of connecting local individuals who are homeless or at risk of being homeless with local resources and providers.

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:

According to HMIS data from the Texas Homeless Network (THN), there were 916 persons in Emergency Shelter, Supportive Housing, Transitional Housing, and PH-RRH who exited homelessness in 2017. This represented a 14% successful exit from homelessness. There were 81 persons in permanent housing, 73 of whom successfully exited/retained housing (a 90% success rate).

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

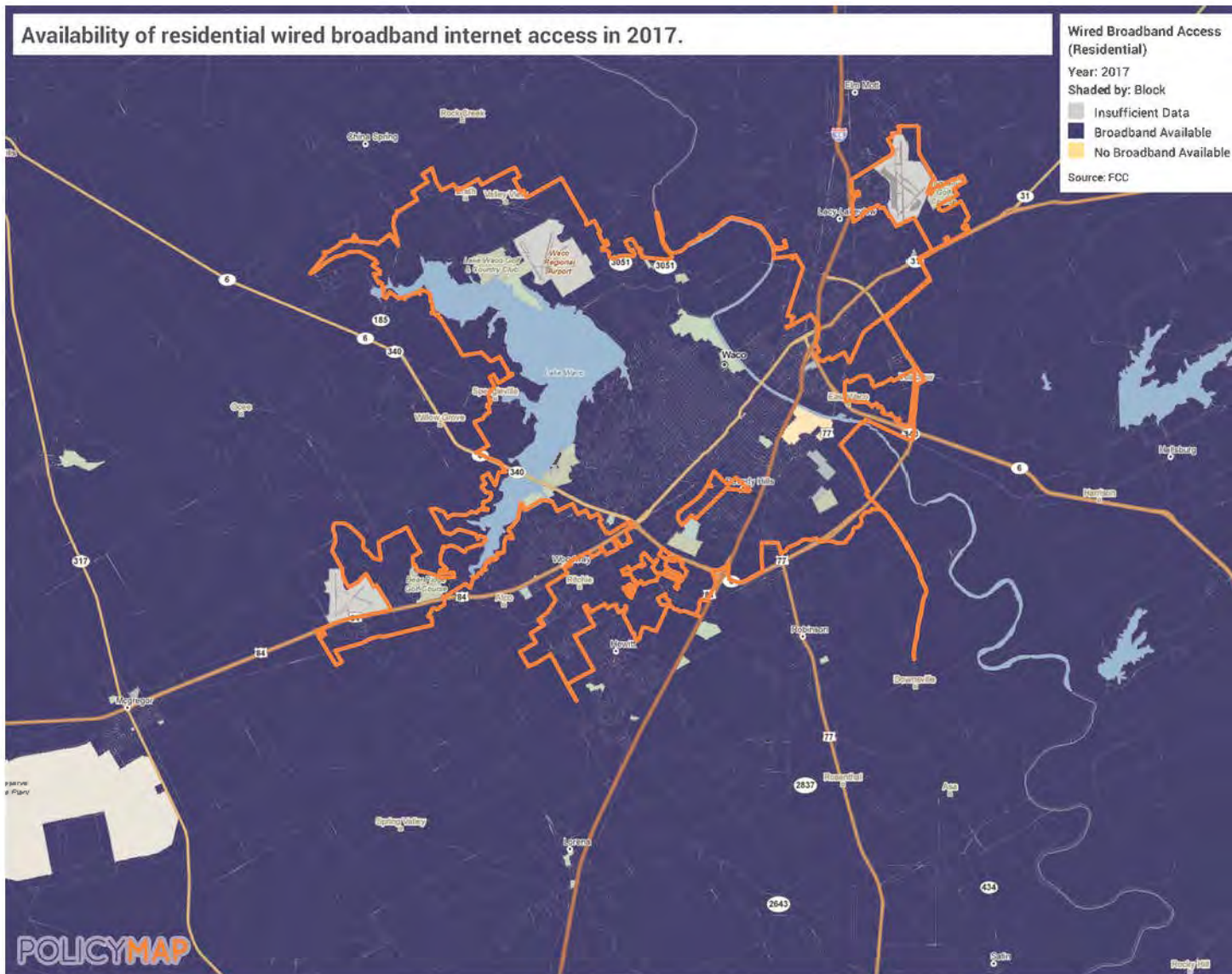
The city's high poverty rate, in addition to high housing costs, evident through the CHAS estimates that the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 39.1% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Waco, 21.06% of households are severely cost burdened. According to recent (2013-2017) ACS 5-Year Estimates, 27% (2017 ACS) of the City's population lives below the poverty level, and 6.1% of the population aged 16 and over is unemployed. Unemployment and poverty contribute to increased risk of homelessness.

The following section, Narrowing the Digital Divide, is now required by HUD to be included in the Consolidated Plan. The Consolidated Planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from HUD's formula block grant programs. This rule amends HUD's Consolidated Plan regulations to require that jurisdictions, including Waco, to consider two additional concepts in their planning efforts: Narrowing the Digital Divide and Natural Hazard Risk. Note: the Natural Hazard Risk section is in MA-20: Housing Market Analysis-Condition of Housing.

Narrowing the Digital Divide (91.210(a)(4))

According to the IT Director for Waco, the libraries and community centers provide access to computers and the Internet. An estimated 120 computers are available for public use. In addition, the public libraries offer digital literacy courses for area residents. The City is considered to have good Internet coverage and access.

Per FCC data on residential wired broadband access provided by PolicyMap, there are a few small areas through-out the City with limited access to broadband internet, indicated by the lighter colored areas in the map on the following page.



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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The bullet points below summarize the percentage of each racial/ethnic group

experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is higher for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, four racial/ethnic groups in Waco experience one or more housing problems at a disproportionate level:

- Asian households earning 0-80% of AMI (small sample size).
- American Indian/Alaska Native households earning 0-30% of AMI (very small sample size).

While Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with housing problems. Racial/ethnic groups in Waco with disproportionately greater housing problems are noted in bold with a frame around the data:

	0-30% AMI	31-50%	51-80%	81-100%
Racial/ Ethnic Group	% with one or more housing problems			
White	95.2%	79.1%	49.5%	28.7%
Black/ African American	73.1%	76.8%	48.0%	10.4%
Asian	100.0%	100.0%	78.6%	16.7%
American Indian, Alaska Native	100.0%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	87.7%	75.5%	41.7%	23.8%
Jurisdiction as a Whole	85.4%	77.2%	48.3%	23.3%

Source: CHAS 2009-2013

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	7,160	1,220	1,255

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
White	2,995	150	605
Black / African American	2,285	840	250
Asian	110	0	275
American Indian, Alaska Native	34	0	0
Pacific Islander	0	0	0
Hispanic	1,640	230	130

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,725	1,695	0
White	2,190	580	0
Black / African American	1,670	505	0
Asian	45	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,725	560	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,130	4,425	0
White	1,925	1,960	0
Black / African American	835	905	0
Asian	165	45	0
American Indian, Alaska Native	25	10	0
Pacific Islander	0	4	0
Hispanic	1,050	1,465	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data 2009-2013 CHAS

Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	3,580	0
White	645	1,600	0
Black / African American	100	865	0
Asian	10	50	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	320	1,025	0

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data 2009-2013 CHAS

Source:

*The four housing problems are:

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

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

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. The data table below, based on 2009-2013 CHAS data, summarizes the percentage of each racial/ethnic group experiencing severe housing problems by HUD Adjusted Median Family Income (HAMFI) levels. Where the HUD tables below report AMI, they refer to HAMFI. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 people per room)
- Housing costs greater than 50% of income (i.e., severe cost burden)

In general, the percentage of households with a housing problem is higher for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, one racial/ethnic group in Waco experienced one or more housing problems at a disproportionate level:

- Asian households earning 0-80% of AMI (small sample size).

	0-30% AMI	31-50%	51-80%	81-100%
Racial/ Ethnic Group	% with one or more severe housing problems			
White	88.9%	37.5%	19.2%	5.8%
Black/ African American	65.3%	34.6%	5.2%	5.2%
Asian	100.0%	55.6%	54.8%	0.0%
American Indian, Alaska Native	74.4%	0.0%	0.0%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	70.3%	40.0%	17.2%	10.8%
Jurisdiction as a Whole	75.8%	37.1%	15.1%	5.9%

Source: CHAS 2009-2013

Again, while Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with housing problems.

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	6,355	2,030	1,255
White	2,795	350	605
Black / African American	2,040	1,085	250
Asian	110	0	275
American Indian, Alaska Native	29	10	0
Pacific Islander	0	0	0
Hispanic	1,315	555	130

Table 19 – Severe Housing Problems 0 - 30% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,755	4,665	0
White	1,035	1,725	0
Black / African American	750	1,420	0
Asian	25	20	0

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
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	910	1,365	0

Table 20 – Severe Housing Problems 30 - 50% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,290	7,260	0
White	745	3,140	0
Black / African American	90	1,650	0
Asian	115	95	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	4	0
Hispanic	340	2,175	0

Table 21 – Severe Housing Problems 50 - 80% AMI

Data 2009-2013 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

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	275	4,380	0
White	130	2,110	0
Black / African American	50	915	0
Asian	0	60	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	85	1,260	0

Table 22 – Severe Housing Problems 80 - 100% AMI

Data 2009-2013 CHAS

Source:

*The four severe housing problems are:

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

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:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying 30-50% of the household income to housing, and severely cost burdened is defined as paying greater than 50% of the household income to housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels.

Asian households in Waco experienced severe cost burden at a disproportionate level using the HUD definition as defined above. Also, the data shows that a large number of Hispanics, 4,374, and Blacks, 4,770, have a cost burden over 30%.

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
Racial/ Ethnic Group	% with housing cost burden			%
White	65.1%	15.6%	19.3%	2.6%
Black/ African American	53.9%	20.0%	26.0%	2.4%
Asian	45.7%	16.5%	37.8%	43.3%
American Indian, Alaska Native	64.9%	22.7%	12.3%	0.0%
Pacific Islander	0.0%	0.0%	0.0%	0.0%
Hispanic	58.6%	23.5%	17.9%	1.2%
Jurisdiction as a Whole	60.5%	18.8%	20.7%	2.8%

Source: CHAS 2009-2013

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	27,525	8,530	9,405	1,255
White	15,070	3,605	4,460	605
Black / African American	5,585	2,075	2,695	250

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Asian	290	105	240	275
American Indian, Alaska Native	100	35	19	0
Pacific Islander	10	0	0	0
Hispanic	6,205	2,485	1,890	130

Table 23 – Greater Need: Housing Cost Burdens AMI

Data 2009-2013 CHAS
Source:

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?

The impact of housing problems in Waco varies primarily by income level. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing Problems

- Asian households earning 0-80% of AMI (small sample size).
- American Indian/Alaska Native households earning 0-30% of AMI (very small sample size).

While Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with housing problems.

Severe Housing Problems

- Asian households earning 0-80% of AMI (small sample size).

Again, while Hispanic households don't exceed the threshold of 10 percentage points more than the corresponding level as a whole, numerically Hispanics are by far the largest ethnic group with both housing problems and severe housing problems.

Cost Burden

Asian households in Waco experienced severe cost burden at a disproportionate level using the HUD definition as defined above. Also, the data shows that a large number of Hispanics, 4,374, and Blacks, 4,770, have a cost burden over 30%.

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

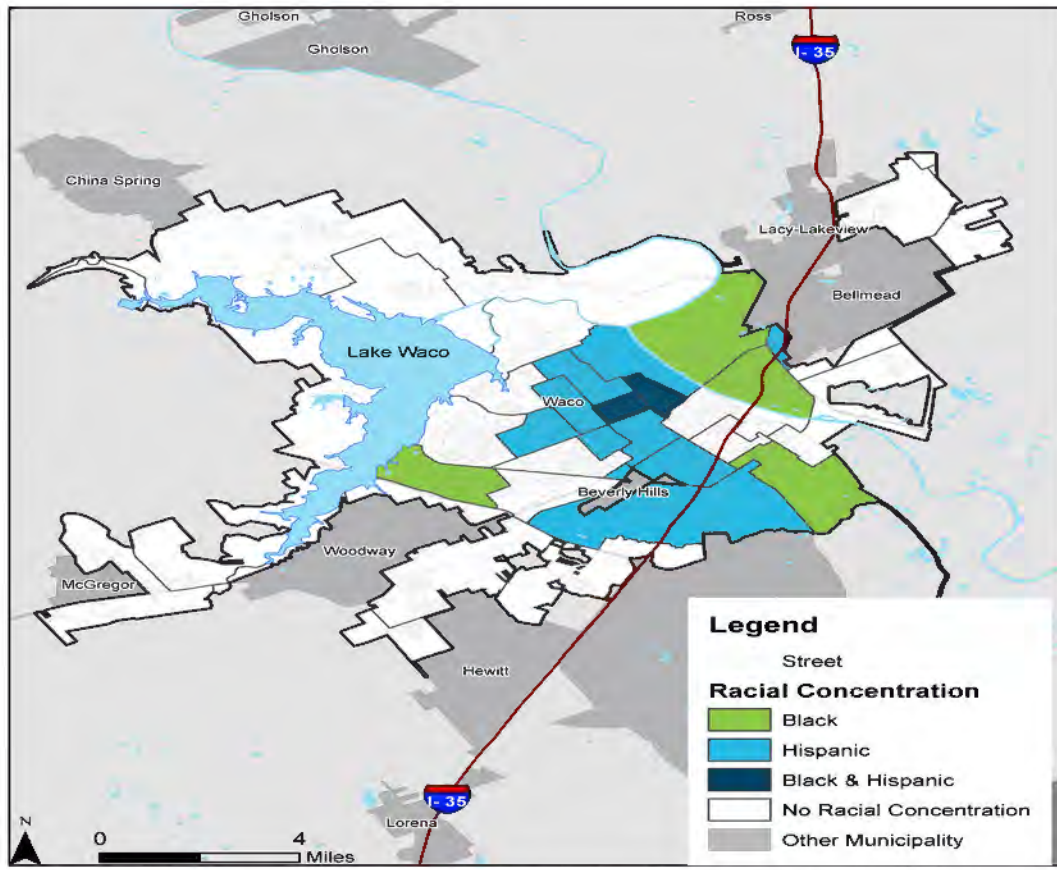
The needs among races/ethnicities are indicated above. Households in the lower income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

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

For the purposes of this Consolidated Plan (and the AI), concentration is defined by a census tract where a minority group's population is ten percentage points higher in that census tract than its proportion in the City's population. For example, Hispanics comprise 32.1% of Waco's population. An area of concentration of Hispanic residents will be any census tract that is at least 42.1% Hispanic. For the purposes of this analysis, a census tract split by the City's border was not divided between population living in the City and population lying outside the City.

In Waco there are six census tracts that are areas of concentration of Black residents and 12 areas of concentration of Hispanic residents. Two census tracts are areas of both Black and Hispanic residents. As illustrated by the map on following page, the City's areas of concentration are primarily located in the center of the City. They are primarily located near the center of the City with a few near the southern City limits. One area of concentration is located adjacent to Lake Waco.

MAP 1: AREAS OF RACIAL AND ETHNIC CONCENTRATION, 2017



Sources: U.S. Census Bureau TIGER/Line; County and Census Tract Boundaries, City Points, and Roads; American Community Survey, 2013-2017 5-Year Estimates; Race and Ethnicity

NA-35 Public Housing – 91.205(b)

Introduction

The Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers. Public housing units are located in the Estella Maxey apartments (364 apartments) located at 1809 J.J. Flewellen, the Kate Ross apartments (288 apartments) located at 937 S 11th Street, and the South Terrace apartments (250 apartments) located at 100 Kennedy Circle. These were built between 1941 and 1974.

Number of bedrooms per development:

Number of Bedrooms	Waco Housing Authority Development		
	Kate Ross	Estella Maxey	South Terrace
Zero	0	18	0
One	92	74	68
Two	138	148	94
Three	50	88	64
Four	8	36	24
TOTAL:	288	364	250

Source: Waco Housing Authority (WHA), 2019

896 public housing units are used to provide affordable housing alternatives to those who are eligible, the remaining six units are designated use for the Waco Police Department (1 per site) and Social Service Organizations providing services to tenants (1 per site).

There are 2,454 housing vouchers. WHA provides 70 vouchers for veterans in partnership with the Veterans Administration. In addition, 3 units (non-HUD subsidized units) are set aside as a partnership between the Salvation Army, Waco ISD and WHA to house homeless families designated by the Waco School District. The units are provided by the Housing Authority and managed by Salvation Army with referrals from the School District.

The following tables are HUD-generated and no longer reflect the current housing stock. The following tables are generated from the PIH Information Center based on previous data.

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	881	2,518	1	2,493	10	0	0

Table 24 - 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	9,017	10,976	22,752	10,934	8,385	0	
Average length of stay	0	0	5	4	0	4	1	0	
Average Household size	0	0	2	2	4	2	1	0	
# Homeless at admission	0	0	0	0	0	0	0	0	
# of Elderly Program Participants (>62)	0	0	127	360	0	360	0	0	

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project-based	Tenant-based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Disabled Families	0	0	209	564	0	558	3	0
# of Families requesting accessibility features	0	0	881	2,518	1	2,493	10	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 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	329	748	0	741	4	0	0
Black/African American	0	0	547	1,759	1	1,741	6	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	5	7	0	7	0	0	0
Pacific Islander	0	0	0	1	0	1	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 26 – 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	229	318	0	315	0	0	0
Not Hispanic	0	0	652	2,200	1	2,178	10	0	0

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

Table 27 – Ethnicity of Public Housing Residents by Program Type

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:

Section 504 of the Rehabilitation Act of 1973 and 24 CFR Part 8 requires that 5% of all public housing units be accessible to persons with mobility impairments. Another 2% of public housing units must be accessible to persons with sensory impairments.

There are a total of 44 accessible handicapped units in the WHA portfolio. The break out is as follows- Kate Ross: 13; South Terrace: 13; and Estella Maxey: 18.

According to the current (February 2019) Housing Choice Voucher (HCV) waiting list information from WHA, almost 15% (422 persons) are disabled. This is out of 2,693 applicants on the waiting list. For public housing units, there are 241 disabled persons on the waiting list, or over 26% of all households on the waiting list.

The need for accessible units was clearly articulated by residents and other advocates at the stakeholder meetings.

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

A large number of waiting list applicants, both on the Housing Choice voucher waiting list and the public housing waiting list, are interested in a one-bedroom unit. Over 63% of those on the public housing waiting list are interested in a one-bedroom unit.

The difficulty HCV holders had in finding an affordable unit was one of the most prominent needs identified during the stakeholder meetings. Not enough Housing Choice Vouchers are accepted

by landlords, and voucher holders have 60 days to find a unit, with another 30 days often provided.

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

The population at large includes households that share the needs of WHA residents and voucher holders because the resources available to WA are insufficient to meet local need. Until a unit or voucher becomes available, the large number of households on WHA's waiting list continue to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both. As stated earlier, there are too few building owners willing to participate in the voucher program, which severely limits the ability of low-income households to find decent, affordable units. The FMR for a three-bedroom unit is now about \$1,600, which is three times the affordable level of rent for a family.

Discussion

WHA has submitted an application to participate in the Rental Assistance Demonstration (RAD) program. WHA and Affiliates intend to convert all of the units to Project Based Vouchers.

The RAD process in Waco began in 2017; WHA submitted a preliminary request to HUD in to reserve RAD funding in July 2018. WHA received approval of its preliminary application in January 2019: WHA has hired a consultant and financial expert to analyze the potential RAD options

Of the 3 WHA sites, South Terrace will likely be the first RAD conversion site. Though it is one of the smaller sites, WHA wants to use the South Terrace site to learn about the process before dealing with the other two sites.

The RAD process for the 3 sites will likely involve a combination of rehabilitation/renovation. It is unclear at this time whether or not any units will be lost due to the RAD process.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Continuum of Care’s 2018 Point-in-Time (PIT) survey is the most recent survey data available. The PIT provides only a “snapshot” of the City’s homeless population and subpopulations, however, it is the best data available on the housing and supportive service needs of these populations. The City’s Continuum of Care (CoC) for homeless persons is coordinated through the Heart of Texas Homeless Coalition. The City of Waco has been selected by the TX-604 CoC to serve as the CoC and HMIS Lead Agency to provide staff support to the Board and committees that constitute the CoC.

On January 28, 2018, a total of 188 homeless adults and children (sheltered and unsheltered) were counted in Waco, Texas: (138 adults, and 50 children in households). The number of homeless persons reflects a 14.9% decrease from 2017.

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
	Unsheltered	Sheltered				
Persons in Households with Adults/Children	0	71	*	*	*	*
Persons in Households with only Children	0	0	*	*	*	*
Persons in Households with only Adults	58	59	*	*	*	*
Chronically Homeless Individuals	18	4	*	*	*	*
Chronically Homeless Families	0	0	*	*	*	*
Veterans	10	13	*	*	*	*
Unaccompanied Youth	3	18	*	*	*	*
Persons with HIV	1	0	*	*	*	*

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):

According to HMIS data from the Texas Homeless Network (THN), there were 916 persons in Emergency Shelter, Supportive Housing, Transitional Housing, and PH-RRH who exited homelessness in 2017. This represented a 14% successful exit from homelessness. There were 81 persons in permanent housing, 73 of whom successfully exited/retained housing (a 90% success rate).

No data was available for the categories of each homeless population type.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	49	33
Black or African American	77	18
Asian	0	1
American Indian or Alaska Native	0	2
Pacific Islander	0	0
Ethnicity:		
Hispanic	10	10
Not Hispanic	120	48

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

In Waco, 71 persons with adults and children and 23 veterans were counted as part of the 2018 PIT. Of the individuals in families with children, 50 were under 18, five were between the ages of 18 and 24, and 16 were over age 24. No families with children were unsheltered.

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

The majority (50.5%) of homeless individuals in Waco, according to the 2018 Point-in-Time Count, were Black/African-American. Forty-three percent of homeless individuals were white, 4% identified as multiple races, and two individuals (1%) reported their race as Native American. Slightly more than 10% of homeless individuals were of Hispanic/Latino ethnicity.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2018 Point-in-Time Count, a total of 130 people in 79 households were served in emergency shelters, transitional, and safe haven housing projects. A total of 58 individuals were unsheltered. No families were unsheltered.

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

Introduction:

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Generally, individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes and/or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to CHAS data, 22.3% of City households contain at least one person age 62 or over. Over 50% of these households are low-moderate income, earning 80% or less of the area's median family income. In addition, the Census reported that 39% of persons 65 years and over had at least one disability in 2016, 43% of whom experienced an independent living difficulty.

Persons with Mental, Physical, and/or Other Developmental Disabilities

Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Not all persons with disabilities require supportive housing; however, those that cannot live with supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by wheelchair bound persons. There is no data on accessibility features of private rental units in the City of Waco

According to 2017 American Community Survey data:

- Among the civilian non-institutionalized population, 12.2% reported a disability

- The likelihood of having a disability varied by age - from 3.9% of people under 18 years old, to 10.5% of people 18 to 64 years old, and to 39% of those 65 and over.

The data shows a higher level of disability for persons 65 and over than for all other age groups.

Persons with Alcohol or other Drug Addictions

There is no data available on the number of persons in the City of Waco with alcohol or other drug addictions.

Persons with HIV/AIDS and their families

According to the Texas Department of State Health Services, in the City of Waco there were 10 AIDS cases and 33 HIV cases reported in 2017.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

There is no data available on the number of City residents who are victims of dating violence, sexual assault and stalking.

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

The City of Waco's HIV Case Management can provide prevention and education programs and have a staff of experienced case managers to help with direct client services, including an early intervention clinic, dental assistance, transportation assistance, nutritional assistance, emergency rental and utility payments for those eligible (HOPWA), and assistance in paying for medications. The health district offers HIV/AIDS Services to individuals in Bosque, Falls, Freestone, Hill, Limestone and McLennan Counties.

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

The Texas Department of State Health Services reports annually on the incidence of reported cases of HIV and AIDS. In 2017, the latest full year for which data were available, the department reported that there were 779 persons in McLennan County living with HIV/AIDS. The only data available for Waco indicated there were 10 AIDS cases and 33 HIV cases reported in 2017. No other data was available.

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

Describe the jurisdiction’s need for Public Facilities:

Through CDBG funds, the City of Waco can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include neighborhood facilities (such as educational centers, parks, recreation centers, and libraries) and facilities for special needs populations (such as homeless shelters, elderly facilities, or centers for disabled persons).

Public Facility needs include:

- Improved park and recreational amenities
- Play structures for schools
- Homeless shelter and community centers for those at-risk of homelessness

How were these needs determined?

The City facilitated a series of extensive stakeholder interviews and public meetings were conducted January 15-17, 2019 with a broad range of stakeholder, from homeless service providers to economic development agencies. In addition, an online survey was conducted to gather feedback from local residents and businesses on current issues., online surveys, and requested feedback on needs across the community.

Describe the jurisdiction’s need for Public Improvements:

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, water and sewer installation, and maintenance and ADA compliance construction and rehabilitation.

Public Improvements needs include:

- Improvements to curbs and sidewalks
- Water and sewer pipe replacement

How were these needs determined?

The City facilitated a series of extensive stakeholder interviews and public meetings were conducted January 15-17, 2019 with a broad range of stakeholder, from homeless service providers to economic development agencies. In addition, an online survey was conducted to gather feedback from local residents and businesses on current issues., online surveys, and requested feedback on needs across the community.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, Waco can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and child care and health services.

Public Service needs include:

- Furthering fair housing efforts
- Homeless services
- Adult and youth education and job training
- Youth services

How were these needs determined?

The City facilitated a series of extensive stakeholder interviews and public meetings were conducted January 15-17, 2019 with a broad range of stakeholder, from homeless service providers to economic development agencies. In addition, an online survey was conducted to gather feedback from local residents and businesses on current issues., online surveys, and requested feedback on needs across the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

According to the 2009-2013 CHAS data, the housing stock in Waco is mostly single-family (62%) and owner-occupied (56%). In 2017, the median housing value in Waco was \$107,700 – over \$15,000 less than the County median. Waco’s growth in housing value since 2005, adjusted to 2017 dollars, has outpaced County-wide growth with a rate of 40.5% compared to 28.5%. Median gross rent has grown about equally in Waco and McLennan County at 12.2% and 12.1%, respectively. The inflation adjusted median household income has fallen in Waco by 4.7%, while it increased in McLennan County by 37.8% to reach a gap of over \$10,000 in 2017.

This analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. The City’s housing strategies will be especially informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

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

Introduction

The housing stock in Waco is mostly single-family (62%) and renter-occupied (54.8%). The majority of multi-family units are located in 1-unit detached structures.

At 54.8% of the City’s occupied units, over half of all units were renter-occupied. Owner-occupied units were almost entirely single-family with only 1.4% of units being multi-family whereas the reverse is true for renter-occupied units. Multi-family renter-occupied units comprised 64.8% of the rental stock. In total, multi-family rental units comprised 35.5% of the City’s housing stock. Increasing the City’s rental stock could help contribute towards the promotion more affordable housing in Waco.

Given the number of renter (and owner) occupied households that are cost burdened, as described in the Needs Assessment, and the length of the Housing Authority’s waiting lists, it is clear that the number of affordable units in the City is insufficient to meet the level of demand. With 26.8% (2017 ACS) of the City’s population living in poverty, the need for more affordable housing, both owner- and renter-occupied, is strong throughout the community.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	30,890	59%
1-unit, attached structure	1,595	3%
2-4 units	6,190	12%
5-19 units	8,745	17%
20 or more units	4,555	9%
Mobile Home, boat, RV, van, etc	585	1%
Total	52,560	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2009-2013 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	125	1%	470	2%
1 bedroom	205	1%	6,910	27%
2 bedrooms	4,570	21%	10,330	41%
3 or more bedrooms	16,585	77%	7,530	30%
Total	21,485	100%	25,240	100%

Table 29 – Unit Size by Tenure

Data Source: 2009-2013 ACS

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

The City is committed to allocating funds that serve the needs of the lowest-income and most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are priorities.

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

According to HUD’s Multifamily and Section 8 database on expiring project-based rental assistance (PBRA), which includes project-based Section 8, Section 202, Section 811, RAP, LIHTC, and HOME, there are 807 actively subsidized units in the City at-risk for conversion to market-rate units within the next ten years. In the absence of intervention to preserve the affordability of these units, conversion would occur as the rental assistance or affordability periods expire and these units would be lost from the affordable housing inventory. The following is a table of units expected to be lost from the inventory based on HUD’s database.

Property Name	Subsidy End Date	Total Subsidized Units
Waco Apartments fka Robinson Gardens Apts.	9/30/2035	25
Tanglewood Apartments Company	9/30/2033	30
Trendwood Apartments	3/31/2022	152
University Apartments	8/31/2034	104
Catherine Booth Gardens	12/31/2017	75
William Booth Towers	2/28/2018	120
The Villages of Waco	8/31/2031	247
Brook Oaks Senior Residences	8/31/2017	54

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

The current availability of housing units does not meet the needs of the population. The Waco Housing Authority has a waiting list of 933 families for its Public Housing units and a waiting list of 2,694 families for its Section 8 Housing Choice Voucher program. This aligns with the nationwide trend of communities experiencing a significant shortage of affordable and available rental units for extremely low-, low-, and moderate-income households. There is also a concern for providing housing for lower income renters as federal housing subsidies expire.

Furthermore, as demonstrated by the CHAS data analyzed in the Needs Assessment, more renters as a whole than owners experience one or more housing problems. However, cost-burden is a problem for both owners and renters. Affordability is a major barrier for most residents in the County, renters and homeowners.

Describe the need for specific types of housing:

There is a need for safe, sanitary, accessible, and affordable housing throughout the City. Specifically, there is a strong need for housing affordable to households earning less than 50% of the median income, and practical options are needed to ensure the availability of accessible units for the elderly and people with physical disabilities.

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

Introduction

Housing costs in Waco have increased considerably since 2000, while median incomes decreased in the same time period. The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 8,045 rental units identified as costing \$500 or less account for 31% of the rental inventory. This supply of units does not come close to accommodating the 23,360 renter households earning less than 80% of the HUD-adjusted Median Family Income (HAMFI). In addition, renter households earning 50% AMI or less represent 73.8% of the population with severe cost burden.

The Texas Real Estate Center Home Affordability Index (THAI) tracks the ability of the typical household (earning the median income) to buy a house at the median home price. A lower THAI means relatively fewer households can afford a typical home, and thus the market has become less affordable. A ratio of 1.00 means the median family income is exactly equal to the required income to purchase the median-priced home in the area. Waco had a ratio of 1.64 in 2018, Q4,

- According to the Texas Real Estate Center’s 3rd Quarter 2018 report, the median price in Waco was \$182,750, up 7.5% compared to the same quarter in 2017. The qualifying ratio is a measure of the monthly mortgage payment to the borrower’s gross monthly income.
- According to the NAHB-Wells Fargo Housing Opportunity Index, only 59.5% of homes in the 3rd quarter of 2018 were affordable based on a median household income of \$60,000.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	82,000	96,500	18%
Median Contract Rent	531	594	12%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2009-2013 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	8,045	31.9%
\$500-999	14,565	57.7%
\$1,000-1,499	1,870	7.4%
\$1,500-1,999	380	1.5%
\$2,000 or more	375	1.5%
Total	25,235	100.0%

Table 31 - Rent Paid

Data Source: 2009-2013 ACS

Housing Affordability

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FMR) and affordability of rental housing in each county and HUD Metro Fair Market Area (HMFA) in the U.S. for 2018. In the City of Waco, the FMR for a two-bedroom apartment in 2018 was \$836. The annual income required to make this rent affordable (no more than 30% of monthly income) is \$33,440. This required annual income is 92.9% of the City’s median household income. The Texas minimum wage \$7.25 per hour or \$290 per week if working a 40-hour work week. In order to keep a two-bedroom apartment at the FMR affordable, a household would have to earn at least \$2,787 per month. At the minimum wage working 40 hours a week this would require 2.4 workers. The work hours required for a minimum wage earner to afford a two-bedroom apartment at the FMR is 89 hours. A zero-bedroom apartment requires 59 work hours.

A Supplemental Security Income (SSI) recipient in Waco receives \$750 per month. The rent affordable to a household relying solely on SSI income can only afford a rent of \$225 per month. There are only 835 units in Waco that rent for less than \$250 per month. Between 2010 and 2017, the number of apartments renting for this amount contracted by 350 units.

The current average for a rental is \$850 for a 2-bedroom unit, not including utilities, which is high for the area due to high poverty level. Rents increased from \$600 to \$850 over the last three-year period.

Below is the number of affordable units available to households with various income levels.

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,615	No Data
50% HAMFI	5,680	3,615
80% HAMFI	16,065	7,340
100% HAMFI	No Data	9,900

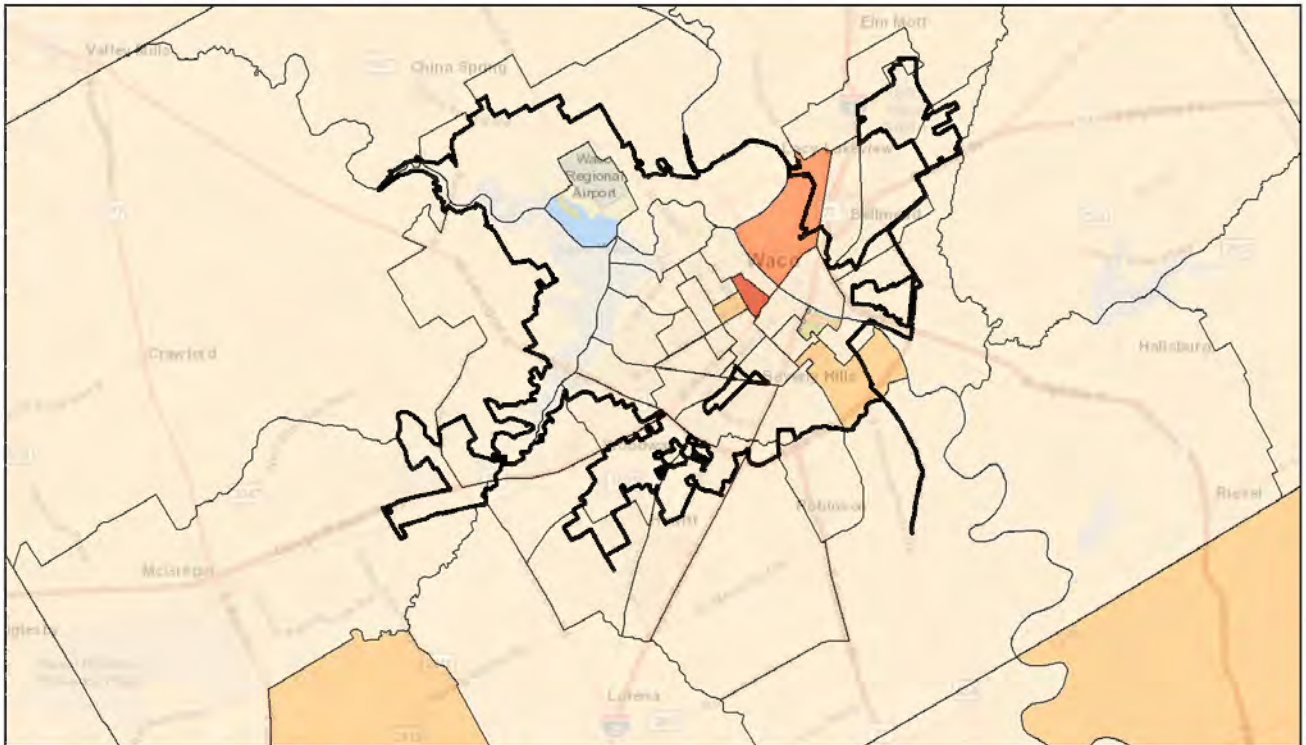
% Units affordable to Households earning	Renter	Owner
<i>Total</i>	23,360	20,855

Table 32 – Housing Affordability

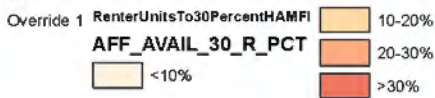
Data Source: 2009-2013 CHAS

The following map, generated from the HUD CPD Maps system, shows the areas of the city with the percent of renter units affordable to households up to 30% of HAMFI, reflecting the data in the table on the previous page. There are only a few areas of the city, primarily near the downtown and Waco north, where affordable units could be found.

% Renter Units Affordable to 30% HAMFI - Consolidated Plan and Continuum of Care Planning Tool



March 6, 2019



1:253,905
0 2.25 4.5 9 mi
0 3.5 7 14 km
Sources: Esri, HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Esri Korea, Esri (Thailand), NGCC, © OpenStreetMap contributors, and the GIS User Community

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	553	639	836	1,143	1,376
High HOME Rent	553	639	836	1,004	1,100
Low HOME Rent	525	562	675	780	870

Table 33 – Monthly Rent

Is there sufficient housing for households at all income levels?

No. The table above shows that there is insufficient housing for extremely low- and low-income households in the City. According to CHAS data analyzed in the Needs Assessment, there are 17,065 households earning between 0% and 50% of the median family income. However, there are only 7,295 housing units affordable to these households, accommodating just 42% of this population.

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

In 2017, the median housing value in Waco was \$107,700 – over \$15,000 less than the County median. Waco’s growth in housing value since 2005, adjusted to 2017 dollars, has outpaced County-wide growth with a rate of 40.5% compared to 28.5%. Median gross rent has grown about equally in Waco and McLennan County at 12.2% and 12.1%, respectively. The inflation adjusted median household income has fallen in Waco by 4.7%, while it increased in McLennan County by 37.8% to reach a gap of over \$10,000 in 2017.

Due to incomes falling faster than the cost of housing, lower income residents in Waco will have severely limited housing choice. Furthermore, with home values increasing so quickly, low-income households that are not homeowners will continually find it more difficult to make the leap into homeownership.

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

The City’s median contract rent (\$594) is lower than the HOME rent for most of the apartment sizes (with the exception of a one-bedroom low HOME rental unit). This means that a household receiving a tenant-based rental subsidy should be able to afford a unit. However, this does not mean that the supply of median priced homes is sufficient to satisfy everyone receiving a subsidy. In fact, stakeholders described a situation in which residents have a difficult time securing affordable housing for a number of reasons, including criminal backgrounds, poor credit, lack of transportation, poor English literacy, etc.

Lower income minority households tend to experience housing problems at a higher rate than lower income White households. In Waco, the reverse was true in 2015, the year with the most recent available data, however, the rates at which housing problems occurred were comparable across race and ethnicity. Renters earning between 0% and 80% of Median Family Income (MFI) were most likely to have at least one housing problem at 75.1% compared to owners at only 57.4%. Among renters, Whites (80.7%) were the most likely to have a housing problem followed

by Hispanics (72.5%) and Blacks (70.2%). Among owners earning 0% to 80% of MFI, Blacks (60.2%) were most likely to have at least one housing problem followed by Hispanics (58.4%) and Whites (55.0%).

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

Introduction

The following data provides an overview on the condition of housing in Waco, particularly as it relates to housing that is or is in the process of becoming unsafe or obsolete. Compared to the nation overall, the City's housing stock is newer, with the majority of the housing stock (41%) built before 1969. Although both owner and rental units may require rehabilitation from normal wear and tear, the need is greater for renter-occupied units. This does not reflect on the affordability or availability of housing, however, especially given the City's rapid population growth.

According to the Comprehensive Plan (Waco Comprehensive Plan 2040), six percent of the housing units in the city of Waco were built prior to 1940 which is only slightly higher than its peer cities. Obviously, almost all of these houses are located in older, inner-city neighborhoods. Many of the houses in this age category are of wood frame construction making them more difficult to maintain and less energy efficient. This conclusion is supported by the concentration of green tagged (feasible to repair) and red tagged (infeasible to repair) properties in these neighborhoods as shown on Map 6.4. While peer cities do not differ significantly in the age of housing stock, they do differ in the level of poverty. It is probably no coincidence that the same inner-city area with the highest number of tagged structures is also the same area with the highest level of poverty.

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,440	25%	12,820	51%

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With two selected Conditions	325	2%	680	3%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	15,720	73%	11,735	47%
Total	21,485	100%	25,235	101%

Table 34 - Condition of Units

Data Source: 2009-2013 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,005	19%	3,550	14%
1980-1999	3,335	16%	6,745	27%
1950-1979	10,640	50%	12,480	49%
Before 1950	3,500	16%	2,465	10%
Total	21,480	101%	25,240	100%

Table 35 – Year Unit Built

Data Source: 2009-2013 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	14,140	66%	14,945	59%
Housing Units build before 1980 with children present	3,200	15%	1,690	7%

Table 36 – Risk of Lead-Based Paint

Data Source: 2009-2013 ACS (Total Units) 2009-2013 CHAS (Units with Children present)

Vacant Units (Note: No data is available for the following table)

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

Table 37 - Vacant Units

Need for Owner and Rental Rehabilitation

The need for owner-occupied and renter-occupied rehabilitation was frequently mentioned in stakeholder meetings. Many of the areas in the central and western areas of the City contain numerous low-quality, dilapidated properties. Due to the rise in housing costs, many families are doubling-up in small units, creating safety hazards.

Renter-occupied units have a much higher prevalence (51%) of having at least one selected condition than owner-occupied units (25%). It is uncommon for both owner- and renter-occupied units to have more than one selected condition. This may indicate that more renter-occupied than owner-occupied units require rehabilitation, although “selected condition” includes cost burden and overcrowding, which are not reflections of the physical state of the unit.

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

Lead based paint was banned from residential uses in 1978. All houses constructed before 1978 are therefore considered at risk for containing lead-based paint.

According to 2009-2013 CHAS data, 3,505 low- and moderate-income households (80% HAMFI and below) with at least one child age 6 or younger live in housing units built before 1980.

The City of Waco was recently (December 2018) awarded a \$1.5 million HUD Lead-Based Paint Hazard Reduction Program grant.

Waco’s lead problems are particularly pronounced and are associated with lead-based paint on houses built before the material was banned. As reported in the Waco Tribune, in 2017 over 17 percent of children in the 76707 zip code who were tested had lead levels of more than 5 micrograms per deciliter of blood. More than two-thirds of homes in the 76707 zip code were built before 1960.

The entire City will be served; however, three zip codes are being targeted having the highest percent of children 5 years and younger with EBL with the total number of homes in these areas is 14,604, representing 59% of the homes built prior to 1978.

Areawide, 5.7 percent of children tested exceeded the 5 micrograms per deciliter threshold, compared to 2.6 percent statewide.

The City of Waco - McLennan County Public Health District (PHD) collected the following data with regard to elevated blood levels (EBL) in children under the age of six. For the grant, City of Waco identified three zip codes as high target need, which is verified by home data from McLennan County Appraisal District and EBL data from Texas Department of State Health Services (DSHS).

The following table was created based on the data:

Information as of July 2018	76706	76707	76708
Number of Homes Built	2,143	5,798	6,663
Children under 6 Tested Positive for EBL	4.66%	10.81%	4.05%

The Waco-McLennan County Health District are committed to working with the City to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center.

The grant is expected to be enough to pay for 110 low income Waco families to fix lead problems in their homes.

The following section, Natural Hazard Risks, is now required by HUD to be included in the Consolidated Plan. The Consolidated Planning process serves as the framework for a community-wide dialogue to identify housing and community development priorities that align and focus funding from HUD's formula block grant programs. This rule amends HUD's Consolidated Plan regulations to require that jurisdictions, including Waco, to consider two additional concepts in their planning efforts: Natural Hazard Risk and Narrowing the Digital Divide. Note: the Narrowing the Digital Divide section is in NA-10: Needs Assessment.

Natural Hazard Risks (91.210(a)(5))

According to Waco's Office of Emergency Management, a recently completed McLennan Hazard Mitigation Plan (2017), identified high-risk areas include downtown Waco and other low-lying areas. A meeting with emergency management staff identified the following issues:

- The focus of the local emergency management office is mitigation planning
- Waco's engineer does floodplain management
- Over the past 2 years the city and county have been working on a flood study for tributaries
- FEMA has been updating the FIRM maps
- The Corps of Engineers has been focused on the Brazos River-assessing the flow of the river and potential impact on future development. The FEMA FIRM maps will likely change as a result of the study.
- There has been significant river flooding (mostly in unincorporated areas)
- Flashflooding is an issue: first flooding occurred in 2007, with another one in 2015
- The Lake Waco dam is the only control on Brazos River
- The flooding has an impact on the watershed
- Poor erosion control caused some of the flooding issues
- Waco is an Advanced Planning Community (FEMA)
- Pre-event contracts are in place:
 - Streamlined process for human services, transportation, etc.
 - Mapping is conducted once a year with home health care agencies to identify need in case of flooding
- A DOJ audit was conducted: now requires accessible ADA compliance at all community centers and city / county sheltering facilities
- Tornadoes are an issue – a warning system exists
- Evacuees are an issue – there were approximate 8,000 people assisted after the last disaster (1,500 in the convention centers)

- There is a Texas bill in the legislator to address housing and FEMA issues (temporary housing)

Two jurisdictions in McLennan County have received Emergency Management Performance Grants (EMPG) from FEMA. The jurisdictions are McLennan County and the City of Waco. These grants are intended to help develop comprehensive, all-hazards emergency management and improve local capabilities for emergency planning, preparedness, mitigation, response, and recovery. Assistance includes grant funding covering 13 key functional areas, including laws and authorities; hazard identification and risk assessment; hazard management; resource management; planning; direction, control, and coordination; communications and warning; operations and procedures; logistics and facilities; training; exercises; and public education.

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

Introduction

Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. The WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers:

- 896 public housing units are used to provide affordable housing alternatives to those who are eligible, the remaining six units are designated use for the Waco Police Department (1 per site) and Social Service Organizations providing services to tenants (1 per site).
- 2,454 housing vouchers

The public housing units are located in the Estella Maxey apartments (364 apartments) located at 1809 J.J. Flewellen, the Kate Ross apartments (288 apartments) located at 937 S 11th Street, and the South Terrace apartments (250 apartments) located at 100 Kennedy Circle. These were built between 1941 and 1974.

The following tables are generated from the PIH Information Center based on previous data, and only partially reflect the current WHA housing stock.

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			896	2,496			730	0	0
# of accessible units									

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Consolidated
Plan

WACO

78

WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers.

Number of bedrooms per development:

Number of Bedrooms	Waco Housing Authority Developments		
	Kate Ross	Estella Maxey	South Terrace
Zero	0	18	0
One	92	74	68
Two	138	148	94
Three	50	88	64
Four	8	36	24
TOTAL:	288	364	250

Source: Waco Housing Authority (WHA)

896 public housing units are used to provide affordable housing alternatives to those who are eligible, the remaining six units are designated use for the Waco Police Department (1 per site) and Social Service Organizations providing services to tenants (1 per site).

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:

According to Housing Authority Staff, the public housing stock is generally in good condition due to regular maintenance and modernization. See the table below for the inspection score for each of the buildings:

Public Housing Condition

Public Housing Development	Average Inspection Score
Kate Ross	73
Estella Maxey	61
South Terrace	66

Table 39 - Public Housing Condition

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

While the condition of the units is deemed good to fair overall by a third party physical assessment, total estimated value to complete all work between all three sites totals \$38,236,460. HUD Capital funds monies allocated each year inclusive of all three sites is approximately \$1,200,000. This limitation is, in part, the reason WHA has begun the Rental Assistance Demonstration (RAD) conversion process.

WHA has submitted an application to participate in the Rental Assistance Demonstration (RAD) program. WHA and Affiliates intend to convert to all of the units to Project Based Vouchers. The RAD process in Waco began in 2017; WHA submitted a preliminary request to HUD in to reserve RAD funding in July 2018

WHA received approval of its preliminary application in January 2019 and have hired a consultant and financial expert to analyze potential RAD options. Of the three WHA sites, South Terrace will likely be the first RAD conversion site. Though it is one of the smaller sites, WHA wants to use the South Terrace site to learn about the process before dealing with the other two sites. WHA will also soon commission a market study to evaluate the needs of PHA residents. The RAD process for the three sites will likely involve a combination of rehabilitation/renovation.

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

The Community Service Department is made up of two Family Self-Sufficiency Coordinators, one Youth Coordinator, one Elderly/Disabled coordinator and a Resident Services Coordinator. WHA also provides limited transportation to pay bills, grocery shop, run errands and attend interviews.

Each site is equipped with a computer lab and one staff person is designated by the TX Workforce to assist computer users in their resume building, job searches, etc., thru the Workforce link.

In addition, WHA also continues to sponsor youth activities such as after school tutorials, mentorship programs, recreational activities and “Go to College” trips. WHA also provides elderly services to its residents such as bingo, chair aerobics, nutritional services and educational training on elderly issues.

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

Introduction

The City of Waco is the lead CoC and HMIS agency, and has designated a city staff member as the CoC Homeless Program Analyst to administer the Continuum of Care Grant, and a staff member as the HMIS Homeless Program Analyst to administer the Heart of Texas Homeless Management Information System. As a result of these designations, the CoC and HMIS Homeless Program Analyst, have taken on lead roles in the local homeless system planning efforts, guided nationally by HUD and /USICH (United States Interagency Council on Homelessness), and at the state-level by the Texas Interagency Council on Homelessness and Texas Homeless Network. The CoC and HMIS Homeless Program Analyst are located in the Housing and Community Development Department.

Data for the HUD-formatted table below was taken from the available information from the TX 604 CoC:

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)	69	0	37	34	0
Households with Only Adults	76	0	11	89	0
Chronically Homeless Households	N/A	N/A	N/A	34	0
Veterans	0	0	5	60	0
Unaccompanied Youth	0	0	9	1	0

Table 40 - Facilities and Housing Targeted to Homeless Households

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

The Heart of Texas Homeless Coalition (HOTHC) is the Continuum of Care and collaborative applicant for the annual CoC Program competitive grant from HUD. HOTHC applies for funding as a group to fund programs to end homelessness in the Heart of Texas region (Bosque, Falls, Freestone, Hill, Limestone, and McLennan Counties).

The purpose of the CoC Program is to:

- Promote a community-wide commitment to the goal of ending homelessness
- Provide funding for efforts to re-house homeless individuals/families rapidly while minimizing the trauma and dislocation caused to homeless individuals, families, and communities as a consequence of homelessness
- Promote access to and effective use of mainstream programs by homeless individuals and families
- Optimize self-sufficiency among individuals/families experiencing homelessness

The services and programs of member organizations include, but are not limited to:

- Housing
- Crisis Intervention
- Mental and Behavioral Health Treatment
- Substance Abuse Treatment
- Psychosocial Rehabilitation
- Case Management
- Client Advocacy
- Family Education and Support
- Employment Services and Income Counseling
- Disability Application Support
- Physical Health Treatment

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 City of Waco's CoC and Homeless Program Analysts use the Coordinated Entry System (CES). CES is the process by which an individual or family experiencing homelessness can be assessed for housing and priority of need at centralized locations, then participating housing programs receive referrals to openings in their housing programs, as they become available, from the

Prioritization List. After being assessed, participants will be put on the Prioritization List and matched to openings in housing within the region in case conferencing conducted by the Coordinated Entry Committee of the Heart of Texas Homeless Coalition.

There are several facilities located in the City of Waco that homeless populations seeking shelter can access, including emergency shelters, transitional housing facilities, and permanent supportive housing facilities.

The Heart of Texas Region MHMR operates the PATH (Projects for Assistance in Transition from Homelessness) Team, whose purpose is to work with people who are experiencing homelessness that are the hardest to serve that have mental health disabilities, which constitutes a large number of the local chronic homeless population. The PATH Team is the largest street outreach team in the area and conducts weekly outreach on the streets and in-reach at the shelters. Waco ISD Homeless Outreach Services, The Cove, and Central Texas Youth Services all focus on working with youth who are experiencing homelessness by providing drop-in centers, street outreach, assistance with meeting education goals, and solving housing instability issues. The VA's Health Care for Homeless Veterans (HCHV) staff work with veterans experiencing homelessness, including conducting street outreach. The Salvation Army and Waco ISD Homeless Outreach are the primary providers of assistance to families with children who are experiencing homelessness. Sanctuary House was created through a collaboration with the Waco Housing Authority, The Salvation Army, and Waco ISD, and provides 2 units of emergency shelter with families referred by Waco ISD, case management provided by The Salvation Army, and the units provided by the Waco Housing Authority. The Salvation Army also operates the only rapid rehousing program in the community for families with children.

Emergency Shelters

As for the 2018 Housing Inventory County, there are five emergency shelters located in Waco. These shelters are operated by area nonprofit organizations, including the Salvation Army, Mission Waco, and the Family Abuse Center. The following table provides additional information on the emergency shelter services available in Waco.

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Family Abuse Center	Single males and females, households with children, victims of domestic violence and human trafficking	18	46	64
Mission Waco-My Brother's Keeper	Single males and females	34	0	34
Salvation Army-Red Shield Lodge	Single males	20	0	20
Salvation Army-Sally's House	Single females, households with children	4	10	14
Salvation Army-Sanctuary House	Households with children	0	13	13
TOTAL		76	69	145

Transitional Housing

There are several facilities that offer transitional housing for homeless individuals and families in the Waco area. The following table lists these facilities.

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Central Texas Youth Services-Maternity Group Home	Pregnant and Parenting Youth ages 16-21	0	6	6
Central Texas Youth Services-Transitional Living	Unaccompanied Youth ages 16-21	2	0	2
Family Abuse Center	Single males and females, households with children, victims of domestic violence and human trafficking	4	31	35
Heart of Texas Region MHMR-Grant and Per Diem Program	Veterans, single males and females	5	0	5
Compassion Ministries	Households with children	0	60	60

The CoC will prioritize the following persons for TH:

- Veteran households
- Households consisting of unaccompanied youth
- Households fleeing or experiencing domestic violence and human trafficking
- Households with heavy service needs to stabilize in housing

Permanent Supportive Housing

There are several facilities that offer permanent supportive housing for homeless individuals and families in the City of Waco. The following table provides additional details on permanent housing facilities in Waco.

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Heart of Texas MH/MR Supportive Housing 1	Single males and females, households with children	19	12	31
Heart of Texas MH/MR Supportive Housing 2	Single males and females, households with children	13	14	27
VA	VA veterans, single males and females, households with children	52	8	60
Family Abuse Center	Victims of domestic violence and human trafficking, singles	5	0	5
Total		89	34	123

The CoC has established the following Order of Priority for Permanent Supportive Housing:

- 1st Priority: Chronically homeless individuals and families with the longest history of homelessness and with the most severe service needs.
- 2nd Priority: Chronically homeless individuals and families with the longest history of homelessness but without severe service needs.
- 3rd Priority: Chronically homeless individuals and families with the most severe service needs.
- 4th Priority: All other chronically homeless individuals and families not already included in priorities 1 through 3.
- 5th Priority: Homeless individuals and families who are not chronically homeless but do have a disability and severe service needs.
- 6th Priority: Homeless individuals and families who are not chronically homeless but do have a disability and a long period of continuous or episodic homelessness.
- 7th Priority: Homeless individuals and families who are not chronically homeless but do have a disability and are coming from places not meant for human habitation, Safe Havens, or emergency shelters.
- 8th Priority: Homeless individuals and families who are not chronically homeless but have a disability and are coming from transitional housing.
- Tie Breaker: When two households in the same priority are scored equally on the Prioritized List, the following tiebreakers will be used in this order:
 - Sleeping in an unsheltered location
 - Longest length of homelessness
 - Lowest household income
 - Longest time on the Heart to Home Priority List

Rapid Re-Housing (RRH)

There are several facilities that offer rapid re-housing for homeless individuals and families in the City of Waco. The following table provides additional details on rapid re-housing facilities in Waco.

Facility	Target Population	Beds for Individuals	Beds for Families	Total Beds
Salvation Army	TSA Households with children	18	55	73
Heart of Texas MH/MR	Single males and females, households with children	8	12	20
Endeavors	Veterans, single males and females, households with children	2	0	2
Family Abuse Center	Victims of domestic violence and human trafficking, single males and females, households with children	2	11	13
Total		30	78	108

The CoC has established the following Order of Priority for Rapid Re-housing:

- First Priority – Homeless Individuals and Families, with a member in the household who has a disabling condition with the longest history of homelessness and with the most severe service needs.
- Second Priority – Homeless individuals and families, with the longest history of homelessness and with the most severe service needs.
- Third Priority – Homeless individuals and families, with a member in the household who has a disabling condition (who is not the head of household) with a long period of continuous or episodic homelessness.
- Fourth Priority – Homeless individuals and families, with the longest history of homelessness.
- Fifth Priority – Homeless individuals and families, with the most severe service needs.
- Sixth Priority – All other homeless individuals and families.
- Seventh Priority – Homeless individuals and families coming from Transitional Housing.
- Tie Breaker: When two households in the same priority are scored equally on the Prioritized List, the following tiebreakers will be used in this order:
 - Sleeping in an unsheltered location
 - Longest length of homelessness
 - Lowest household income
 - Longest time on the Heart to Home Priority List

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

Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities. Several organizations provide facilities and services for special needs populations in Waco.

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

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

Stakeholder who work closely with persons with special needs identified the following issues

- Lack of affordable housing: steady increase in rents; overcrowding
- Big inventory of poor housing stock
- Rapidly rising housing costs (both for-sale and rental)
- Domestic violence is a leading cause of homelessness for women (and kids)
- Growing number of homeless kids
- The lack of workforce/life skills preparation
- The poverty rate is high: 33%
- Big need for one-bedroom units
- Lack of public transportation is an issue
- Lack of affordable child care

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

Waco's coordinated entry system for homeless services is designed to ensure that all individuals within the homeless system, including those leaving institutional care, are directed to suitable housing options.

Member agencies of the HOT Homeless Coalition's Regional Continuum of Care have developed and implemented a coordinated discharge policy for children aging out of foster care, people with disabilities and health conditions leaving nursing homes and hospitals, and people with mental health issues leaving Austin State Hospital.

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)

In FY 2019, the City will continue funding the owner-occupied rehabilitation, including a roof repair program and a home repair program. As a homeowner ages he/she is 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 also more extensive rehabilitation needed to bring a home completely up to current building code.

In addition, the City will continue to fund the Cenikor for Substance Abuse program. Cenikor services address Health and Social Issues through detoxification and intensive residential treatment. The residential unit provides educational and counseling programs to help the clients develop coping skills, life skills, and gain insight into their addiction. The Program consists of Counseling and case management to clients with co-occurring mental health and substance use disorders.

Also, the City will also fund the Talitha Koum Institute, which focuses on educational and therapeutic care. This preventative, mental health therapeutic nursery aims to provide brain development foundation for kindergarten readiness. The classroom maintains a 3:1 student to teacher ratio in accord with Texas Infant Mental Health Association standards. Services are provided free of charge to the family.

The City will continue to support the agencies that provide supportive services to those special populations, including the elderly, disabled, mentally ill, persons living with HIV/AIDS and those with substance use disorders. All applications for CDBG funding from mainstream organizations serving the special needs populations will be considered and ranked when determining public service allocations.

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 will continue to provide support to a wide-range of agencies that provide children services, substance abuse treatment services, and adult and youth education and job training.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Waco has recently prepared an Analysis of Impediments to Fair Housing Choice to satisfy requirements of the Housing and Community Development Act of 1974, as amended.

The Analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental body is expected to review and approve the Analysis and use it for direction, leadership, and resources for future fair housing planning

1. The majority of housing discrimination complaints filed with FHEO between 2007 and 2017 were on the basis of either disability or race or national origin.

Out of 45 total complaints filed, 22 were on the basis of disability and 15 on race or national origin. Discrimination, even if unintentional, on the basis of disability and race are illegal under the Fair Housing Act as well as Texas and Waco fair housing laws. The City already conducts outreach and provides educational opportunities for residents and landlords which must be maintained; however, this should be combined with fair housing testing. By conducting random tests, the City will be able to find landlords with discriminatory practices, stop those practices, and educate landlords. Due to the high number of discrimination related complaints the City should also be proactively educating landlords on their responsibility to provide reasonable accommodation for disabled residents when necessary.

2. The majority of City CDBG investments took place inside impacted areas of concentrated poverty and minority residents. There should also be construction of affordable units outside impacted areas in order to provide additional housing choice for low-income minority residents.

In order to qualify for consideration to receive community development funds, entities must demonstrate how their projects will meet national and local objectives. Waco should use its CDBG application process to increase housing opportunities outside of areas impacted by concentrations of LMI and minority residents. By favoring activities that create affordable housing opportunities outside of impacted areas, the City will not only affirmatively further fair housing, it will likely contribute towards the City's own goals of education, health and wellness, and poverty reduction.

Additionally, Waco's Comprehensive Plan 2040, sets development priorities that seek to increase and preserve affordable housing throughout the City. In order to accomplish this objective, the City should map proposed affordable housing in order to ensure some new development occurs outside of areas impacted by concentrations of LMI and minority residents. This will allow the Waco to track the amount of new affordable housing created outside of impacted areas and in higher opportunity areas in order to provide housing choice throughout the City.

- 3. Waco's Spanish speaking Limited English Proficiency (LEP) population comprises 10.98% of the City's population. The size of the Spanish-speaking LEP population indicates that Waco needs a Language Access Plan to provide quality services for this population.**

The City should complete a four-factor analysis and create a Language Access Plan based on the results.

- 4. The majority of the City's residentially zoned areas are either R-1A or R-1B, which is some of the lowest density districts allowed in the zoning code, and most two- and multi-family zoned districts are inside impacted areas.**

Allowing a range of housing options across the City will allow for the creation of more affordable housing options outside of areas impacted by concentrations of LMI and minority residents. Waco must amend its zoning ordinance to allow the creation of more multi-family housing, especially outside of its impacted areas.

- 5. Waco's zoning ordinance defines family as an individual, or two or more persons related by blood, marriage or adoption, or a group of not more than four unrelated persons living together as a single housekeeping unit in a dwelling unit.**

This could potentially discriminate against non-traditional families or persons living together for economic reasons. The City should amend its zoning ordinance so that multiple unrelated individuals may live in the same dwelling unit.

- 6. Waco's zoning code defines two types of group homes: community home I and community home II which have distance restrictions.**

Community home I must not be less than one-half mile from another community home, and community home II must remain 500 feet from any lot used for a school, day care center, or another community home II, transitional shelter, shelter, or halfway house.

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

Introduction

In determining priorities for the allocation of federal funds, the City has recognized the need to foster a competitive local economy that expands economic opportunities for current and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

The following HUD-generated tables contain data pertinent to economic development in the City of Waco. Discussion and analysis of the data follow Table 45.

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	462	142	1	0	-1
Arts, Entertainment, Accommodations	6,282	7,996	14	13	-1
Construction	2,662	2,021	6	3	-3
Education and Health Care Services	9,118	16,051	20	26	5
Finance, Insurance, and Real Estate	2,865	4,933	6	8	2
Information	539	782	1	1	0
Manufacturing	6,376	11,008	14	18	3
Other Services	1,344	1,803	3	3	0
Professional, Scientific, Management Services	1,971	2,126	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	5,865	7,271	13	12	-1
Transportation and Warehousing	1,329	1,576	3	3	0
Wholesale Trade	2,097	2,314	5	4	-1
Total	40,910	58,023	--	--	--

Table 41 - Business Activity

Data Source: 2009-2013 ACS (Workers), 2013 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	59,040
Civilian Employed Population 16 years and over	54,560

Consolidated
Plan

WACO

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Unemployment Rate	7.59
Unemployment Rate for Ages 16-24	16.04
Unemployment Rate for Ages 25-65	4.48

Table 42 - Labor Force

Data Source: 2009-2013 ACS

Occupations by Sector	Number of People
Management, business and financial	9,535
Farming, fisheries and forestry occupations	2,420
Service	7,135
Sales and office	13,515
Construction, extraction, maintenance and repair	5,210
Production, transportation and material moving	4,115

Table 43 – Occupations by Sector

Data Source: 2009-2013 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	46,355	89%
30-59 Minutes	4,240	8%
60 or More Minutes	1,375	3%
Total	51,970	100%

Table 44 - Travel Time

Data Source: 2009-2013 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	6,345	610	4,550
High school graduate (includes equivalency)	10,095	870	4,610
Some college or Associate's degree	12,955	805	4,240
Bachelor's degree or higher	10,050	275	1,730

Table 45 - Educational Attainment by Employment Status

Data Source: 2009-2013 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	250	805	1,310	2,705	1,665
9th to 12th grade, no diploma	2,285	2,380	1,705	2,595	1,745
High school graduate, GED, or alternative	5,868	4,340	3,755	7,475	4,245
Some college, no degree	14,085	4,670	2,935	5,225	2,840
Associate's degree	685	1,370	1,440	2,375	715
Bachelor's degree	2,385	2,505	2,080	3,385	1,970
Graduate or professional degree	85	1,225	1,075	1,780	1,415

Table 46 - Educational Attainment by Age

Data Source: 2009-2013 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,293
High school graduate (includes equivalency)	22,104
Some college or Associate's degree	73,930
Bachelor's degree	98,253
Graduate or professional degree	96,179

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2009-2013 ACS

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

Based on the Business Activity table, the major employment sectors are Education and Health Care Services (20% of workers are employed in this industry), Arts, Entertainment and Accommodations (14% of workers are employed in this industry), and Manufacturing (14% of workers are employed in this industry). These sectors are represented by the large health-care related businesses (Providence and Hillcrest Health systems) and Waco ISD, Baylor University, McLennan Community College, and Texas State Technical College.

Describe the workforce and infrastructure needs of the business community:

The Heart of Texas Workforce Development Board, Inc., dba Workforce Solutions for the Heart of Texas (WSHOT) is a local nonprofit, governmental organization that governs the workforce development system for the Heart of Texas region and is responsible for the oversight, planning,

and evaluation of workforce services. WSHOT is one of 28 local workforce development boards under the direction of the Texas Workforce Commission and serves the six-county region of Bosque, Falls, Freestone, Hill, Limestone, and McLennan.

According to a project manager with the Workforce Development Board, the following are current employment and workforce issues impacting Waco and the region:

- Skilled labor is needed in the technical and manufacturing fields.
- Soft skills are a huge need (being work-ready: getting to work on time, dressing correctly, etc.).
- The organization has worked with the Texas State Technical College and the county community college (Hill College)
- The organization listens carefully to the needs of employers and develops programs in response.
- Skill development grants are provided by Texas (and federal grants). Most funds go towards developing technical skills (software development, welding, etc.)

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.

According to a recent economic development report (Perryman Report 2017), further investments in infrastructure are needed in order to support future growth in Waco, particularly as a growing economy will demand new real estate developments. Infrastructure refers to the “fundamental facilities and systems that are essential to enable, sustain, and/or enhance living conditions and the economy in an area.” These structures often include roads and bridges; water treatment, storage, and distribution; and sewers and wastewater treatment

In order to meet the growing needs of the Waco community, the City of Waco has embarked on a 10-year Capital Improvement Project (CIP) that will renew and expand essential parts of Waco’s infrastructure. Specifically, the program looks to invest \$139 million in wastewater projects, \$131 million in water projects, and \$50 million in street improvements.

In addition, discussions with Center City Waco identified the following issues:

- Development has picked up-including the Elm Street area
- The quick pace of development has caught people off-guard, there is a disconnect between what is happening in the business district and the residential areas.

- There is still a lot of vacant property in the Elm Street area and surrounding neighborhoods.
- Magnolia and Baylor have both played a role in changing the perception. The city is now viewed as a prime location.
- Three new hotels are coming to the Elm Street area
- The “Magnolia effect” bubble is trending down (though slowly) after the quick rise. The company has purchased a 15,000 sq. ft. site near the silos (with parking for 50 cars). The Masonic building has been purchased as well.
- Center City Waco is working actively to fill buffer spaces between the residential areas and new businesses. The goal is to connect people with the ongoing changes.
- A neighborhood training program (all African-American) is being developed to connect people with the changes and to develop small-scale business. It’s a 16-week program (Workshop in Business Opportunity-or WIBO).
- Programs are needed to assist “pocket” business districts around the city.

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

According to the Prosper Waco Initiative Report (2016), McLennan Community College partnered with the Center for Occupational Research and Development (CORD), the Greater Waco Chamber of Commerce, and local businesses to develop a local work readiness certificate that helps job seekers develop the skills that local employers expect them to have. Through surveys and interviews of local employers, MCC and CORD developed a curriculum that targets the most needed entry-level skills (such as dependability, honesty, and communication) for success in Waco-area jobs. The curriculum is designed to be taught in a variety of settings, including in MCC’s Adult Education programs, high schools, and job training programs. Participants earn a certificate by demonstrating that they possess the necessary skills—not by simply sitting in a desk.

As part of the Comprehensive Plan, the Upjohn /Mohr Team conducted 90 interviews with community stakeholders focusing on workforce employment, education and a vision for Waco’s future. The interviewees identified the following challenges to seeking and retaining employment:

- Transportation (by an overwhelming majority)
- Limited or little education, training or skills
- Few high-paying jobs available
- Lack of access to quality, affordable childcare

- The following opportunities for economic growth were further highlighted by this same group:
 - Market Waco’s location between Dallas and Austin on the Interstate 35 (IH-35) corridor and downtown and riverfront development.
 - Capitalize on and expand the quality of its educational institutions (Baylor, MCC and TSTC). The Greater Waco Advanced Manufacturing Academy (GWAMA) and the Baylor Research and Innovation Collaborative (BRIC) are viewed as portals to job creation and an educated and skilled workforce.

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.

The Waco Employer Resource Network (WERN) is comprised of job training programs, social service agencies, staffing agencies and local employers that collaborate to place people in full-time jobs. This collaboration helps job seekers find jobs more quickly, provides support individuals need to maintain employment, and offers employers a central point of contact to access the services of local agencies to fill job openings and reduce turnover among entry-level employees.

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

No. No Comprehensive Economic Development Strategy (CEDS) document exists.

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.

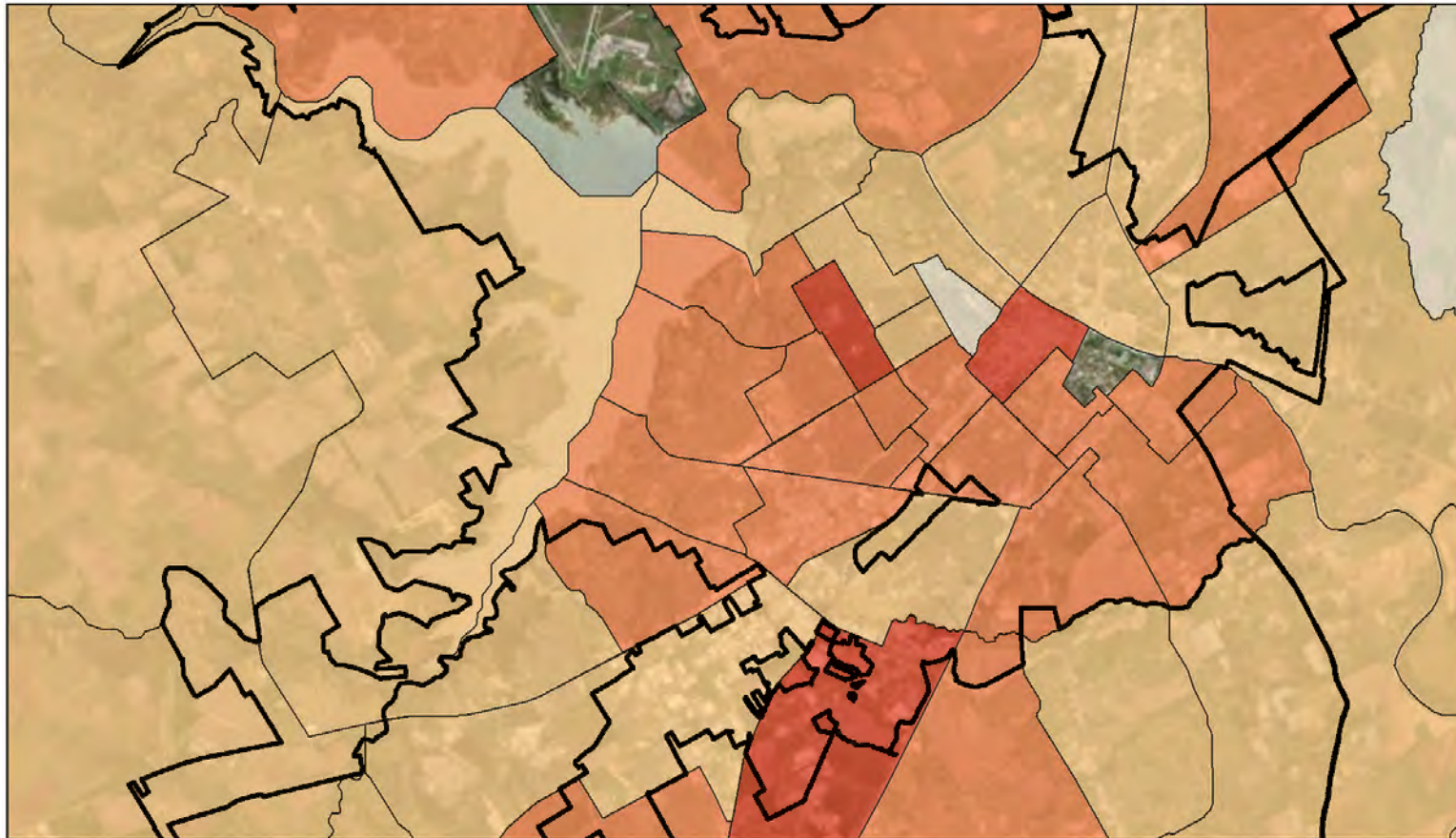
N/A

MA-50 Needs and Market Analysis Discussion

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

As shown in the attached map, the highest concentrations (greater than 75%) of low-income households with severe housing problems are in the downtown, central part of the City, and the Dean-Highland neighborhood. The map on the following page shows the level of concentration in the City of Waco:

LI Households with Any of - 4 Severe Housing Problems



March 14, 2019

Override 1 LIHHWithHousingProblems
T2_LE50_HP2_PCT
 <25%
 25-50%
 50-75%
 >75%

1:126,815
 0 1 2 4 mi
 0 1.75 3.5 7 km
 Source: Esri, DigitalGlobe, GeoEye, Earthstar Geographics, CNES/Airbus DS, USDA, USGS, AeroGRID, IGN, and the GIS User Community

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

Concentration is defined by a census tract where a minority group's population is ten percentage points higher in that census tract than its proportion in the City's population. For example, Hispanics comprise 32.1% of Waco's population. An area of concentration of Hispanic residents will be any census tract that is at least 42.1% Hispanic. For the purposes of this analysis, a census tract split by the City's border was not divided between population living in the City and population lying outside the City.

In Waco there are six census tracts that are areas of concentration of Black residents and 12 areas of concentration of Hispanic residents. Two census tracts are areas of both Black and Hispanic residents. The City's areas of concentration are primarily located in the center of the City. They are primarily located near the center of the City with a few near the southern City limits. One area of concentration is located adjacent to Lake Waco.

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

Most of the areas with a racial or ethnic minorities and/or a concentration of low-income families are located in the downtown area. According to the Waco Downtown Market Study and TIF Strategy (2018), the downtown area is relatively large and has multiple areas that have varying market strengths and opportunities. Four distinct districts or neighborhoods are identified. The four districts are the Austin Avenue District, River District, Silo District, and the Elm Avenue District. These identified districts contain the areas of concentration.

Are there any community assets in these areas/neighborhoods?

Community assets include a growing business district and residential developments.

Are there other strategic opportunities in any of these areas?

The four districts identified each have unique qualities and issues to address with varying market opportunities described below.

Austin Avenue District

The Austin Avenue District encompasses the city's major private sector office buildings and the historic "main street" commercial core centered on Austin Avenue. Maintaining and enhancing the historic building stock should be a major objective in this area.

River District

The River District encompasses the Brazos River Corridor and Waco Convention Center area and provides the major gateway connection from 1-35 and Baylor University along University Parks Drive. The scale of projects in this area is typically larger and more oriented to visitors. This area is where major tourism supporting projects, such as larger hotels and conference spaces, should be located. As well, major community events are more ideal in this area given its superior connectivity to the interstate and the parking and support amenities that are present to support larger events.

Silo District

The Silo District is anchored by the Magnolia at the Silos development has the opportunity to become a vibrant mixed-use neighborhood oriented around destination retail, crafts and artisan shops and maker spaces, and entertainment venues mixed with housing. This area is also attractive for housing development given its scale and current mixture of uses. Balancing the needs of visitors and residents will be important. The area needs a focal street or gathering place to build on its character.

Elm Avenue District

The Elm Avenue District has the opportunity to become a unique and vibrant downtown adjacent neighborhood. The retail and entertainment options in the District should focus on Elm Avenue-becoming a mixed-use commercial seam binding the surrounding Northeast Heights community. Commercial development should neighborhood-oriented businesses. The area has an opportunity of being a destination for smaller-scale arts and entertainment establishments-building on its history and culture. Maintaining and restoring the existing building stock along Elm Avenue is an important component to the area's character. New infill development should be developed at a compatible scale, no more than 3 to 4 stories as described in the Imagine Waco Plan.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG and HOME funds in Waco over the next five years. The highest priorities include the following:

- Public facilities improvements
- Housing rehabilitation
- Supportive services for the homeless
- New affordable single family units for purchase
- Affordable rental units
- Public services
- Downpayment / closing cost assistance
- Park / recreation improvements
- Affirmatively furthering fair housing
- Reduction of poverty via: education, job training & Section 3 Compliance

Geographic Priorities

The City will focus the majority of funds in the defined LMI areas.

Influence of Market Conditions

As described in the Housing Market Analysis (HMA) section, the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units is critical. The City's housing strategies will be especially informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

The combination of median income decreasing at a faster rate than median home values and rents translates to a diminished ability for households to reside in the City. Stakeholders indicated that wages have not kept up with rapid increase in housing costs, particularly over the past 3 years. Given a lack of decent, affordable housing options, the City's lower-income households often face a choice between deficient housing and cost burden.

Anticipated Resources

The City anticipates receiving \$1,302,073 in CDBG entitlement funding and \$628,043 in HOME funds in FY 2019.

Institutional Delivery Structure

The City relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan, particularly to address homelessness and special needs.

Goals

See SP-45.

Public Housing

The City will continue to support the efforts of the housing authority to supply affordable housing to area residents, and the continue with the RAD process.

Barriers to Affordable Housing

The City of Waco is completing its Analysis of Impediments to Fair Housing Choice (AI). The City will use the recommendations from the AFH as a tool for policy decisions.

Homelessness Strategy

The City of Waco is the lead CoC and HMIS agency, and has designated a city staff member as the CoC Homeless Program Analyst to administer the Continuum of Care Grant, and a staff member as the HMIS Homeless Program Analyst to administer the Heart of Texas Homeless Management Information System. As a result of these designations, the CoC and HMIS Homeless Program Analyst, have taken on lead roles in the local homeless system planning efforts, guided nationally by HUD and /USICH (United States Interagency Council on Homelessness), and at the state-level by the Texas Interagency Council on Homelessness and Texas Homeless Network. The CoC and HMIS Homeless Program Analyst are located in the Housing and Community Development Department.

Lead-based Paint Hazards

Waco's lead problems are particularly pronounced and are associated with lead-based paint on houses built before the material was banned. As reported in the Waco Tribune, in 2017 over 17 percent of children in the 76707 zip code who were tested had lead levels of more than 5 micrograms per deciliter of blood. More than two-thirds of homes in the 76707 zip code were built before 1960.

The City of Waco was recently (December 2018) awarded a \$1.5 million HUD Lead-Based Paint Hazard Reduction Program grant. The grant is expected to be enough to pay for 110 low income Waco families to fix lead problems in their homes.

Anti-Poverty Strategy

The City's efforts to address poverty are based on partnerships with other organizations that are involved in working to address the underlying causes of poverty. The City will continue to leverage its existing CDBG and HOME allocations with other resources, including local, state, and federal, in addition to private funds, to address the issue of poverty.

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

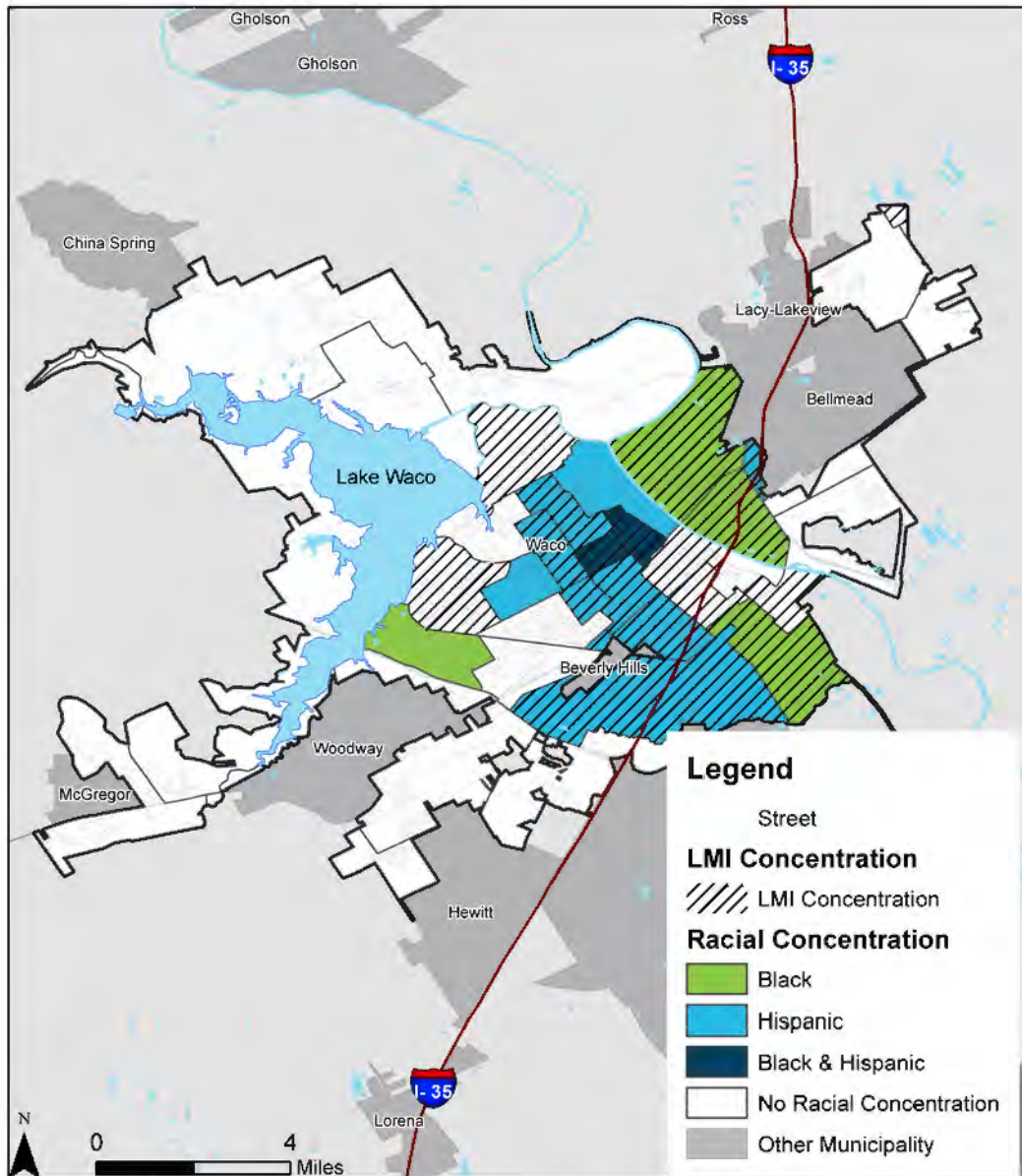
Geographic Area

General Allocation Priorities

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

The City allocates infrastructure and facility improvements (not related to special needs populations) within the CDBG Target Areas -- those census block groups with 51% or more low- to moderate-income residents. On February 14, 2019, HUD released new low- to moderate-income data at the census block group level for use in determining CDBG Target Areas. Waco has a total of 20 areas (Census Tracts) of LMI concentration. As illustrated on the map on the following page, Waco's LMI areas are primarily in or adjacent to areas of racial concentration.

MAP 2: LOW- AND MODERATE-INCOME RESIDENTS, 2017



Sources: U.S. Census Bureau TIGER/Line; County and Census Tract Boundaries, City Points, and Roads: American Community Survey, 2013-2017 5-Year Estimates: Race and Ethnicity, HUD 2018 LMI data

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

Priority Needs

1	Priority Need Name	Increase Access to Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Code Enforcement Housing Rehabilitation/Reconstruction Downpayment/closing Cost Assistance CHDO Activities Tenant-based Rental Assistance
	Description	New construction and preservation of quality affordable housing.
	Basis for Relative Priority	The City of Waco continues to place a high priority on the development and maintenance of affordable housing in the community. This need was identified during the development of the housing market analysis, identified as a high priority in the resident and stakeholder surveys, and in discussions with area affordable housing stakeholders.

2	Priority Need Name	Housing and Services to Decrease Homelessness
	Priority Level	High
	Population	Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	HMIS Domestic Violence Shelter Homeless Shelter & Transitional Housing Tenant-based Rental Assistance
	Description	Provide support for facilities and services that are targeted at those experiencing homelessness and/or at risk of homelessness.
	Basis for Relative Priority	Homeless shelters, transitional living centers and permanent supportive housing have been given a high priority based on the needs identified by the Heart of Texas Homeless Coalition, the data in the Point in Time count and the Housing Inventory, and the results of the resident and stakeholder surveys and interviews.
	3	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Non-housing Community Development

	Geographic Areas Affected	Citywide CDBG Eligible
	Associated Goals	Park Improvements
	Description	Improvements to public facilities and infrastructure and facilities that deliver public services. Infrastructure improvements include: flood drains, water/sewer, streets, sidewalks, lighting, neighborhood facilities, and parks and recreational facilities. Examples of public facilities include parks, facilities that serve seniors and youth/children, abused and neglected children, persons with disabilities and other vulnerable populations.
	Basis for Relative Priority	There is a need to make improvements, particularly in low- and moderate-income areas. Outdated and deteriorating infrastructure needs to be repaired or replaced, and existing public facilities are in need of upgrading and expansion.
4	Priority Need Name	Provide Public Services
	Priority Level	High
	Population	Extremely Low
	Geographic Areas Affected	Citywide
	Associated Goals	Children Services Substance Abuse
	Description	Delivery of public services for seniors, persons with disabilities, youth, victims of domestic violence, abused and neglected children as well as childcare services, health and mental health services, transportation, non-homeless special needs and employment training.
	Basis for Relative Priority	A variety of public services are needed including services for seniors, youth and children, those needing mental health services, health services, services for persons with disabilities, services for victims of domestic violence and non-homeless special needs. Public transportation is a significant need to enable individuals to access services.
5	Priority Need Name	Affirmatively Further Fair Housing Choice

	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Citywide
	Associated Goals	Downpayment/closing Cost Assistance CHDO Activities Tenant-based Rental Assistance
	Description	Provide education and outreach to the community regarding fair housing laws.
	Basis for Relative Priority	There is the continued need for education and outreach for the general public, those in the real estate industry, landlords and property managers regarding fair housing laws.
6	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	Citywide
	Associated Goals	Adult and Youth Education & Job Training

	Description	Economic development activities for job creation and business development.
	Basis for Relative Priority	Economic development through direct technical and business assistance are the catalyst for the retention and creation of new jobs. Specific job readiness and training is a high priority to move people from being working poor into self-sufficiency. Resident and stakeholder surveys rated workforce development and vocational training programs as a high priority.
7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Citywide
	Associated Goals	Administration and Planning
	Description	Administrative and planning costs to operate the CDBG and HOME programs successfully.
	Basis for Relative Priority	Effective and efficient implementation of CDBG and HOME funding requires adequate resources for program planning and administration.

Table 48 – Priority Needs Summary

Narrative (Optional)

The City conducted an online survey through SurveyMonkey of residents and stakeholders that was posted on the City's website from January 17, 2019 to March 3, 2019. In addition, hard copies of the survey were made available to residents and other stakeholders who were unable to access the online survey. The survey response was good, with over 55 responses.

The results of the survey were used by City staff to allocate priorities among the various facility, infrastructure, service, and economic development needs listed above. Use of Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) funds is limited to those activities deemed to have "High" priorities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As shown in the Needs Assessment and Market Assessment, there is a need for rental housing assistance throughout the City. Lower-income households in the City have been greatly impacted by high housing costs, which reduce economic opportunities and access to prosperity. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2000 and 2013, the median income for City residents decreased by 20.5% after adjusting for inflation, while median contract rent decreased by 16.5% and median home values decreased by 12.1%. This means that housing costs take up a relatively larger share of income for households compared to 2000. According to CHAS data, 39.1% of City households are cost burdened. The Waco housing market clearly does not provide a sufficient amount of affordable housing to meet the needs of all the households that require it.
TBRA for Non-Homeless Special Needs	According to 2017 ACS data, 15,630 individuals in, or 12.2% of the population, reported a disability. Almost 39.3% of all disabled individuals were over the age of 65. Approximately 25.2% of persons with a disability also live in poverty, compared to 24.2% of people without a disability. When faced with other daily costs – essential services such as health care and medication costs, transportation, and even basic nutrition – many persons with special needs in the City depend on rental assistance to afford decent, accessible housing.
New Unit Production	There is a substantial need for affordable housing in Waco. The rate of production of new market-rate units has recently picked up, but production of new affordable units will not keep pace without City assistance.
Rehabilitation	The need for owner-occupied and renter-occupied rehabilitation was frequently mentioned in stakeholder meetings. Many of the areas in the central and western areas of the City contain numerous low-quality, dilapidated properties. Due to the rise in housing costs, many families are doubling-up in small units, creating safety hazards.
Acquisition, including preservation	The National Low Income Housing Coalition reported that 807 assisted affordable units in the City are at risk for conversion to market-rate units in the next 10 years in the absence of preservation efforts.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Waco receives funding from two federal grant programs, the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. These two grant programs combined will bring \$2,558,159 into the city in FY 2019 to support affordable housing, homeless, and community development programs and projects. An additional \$50,000 from CDBG Program Income and \$50,000 in HOME Program Income, in addition to prior year resources for CDBG of \$1,980,116 and HOME funds of \$674,043, brings the total resources for the 1st year of the Consolidated Plan to \$2,654,159.

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	1,302,073	50,000	0	1,352,073	5,208,292	The estimated expected amount available for the remainder of the Con Plan is four times the 2019 annual allocation.

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	628,043	50,000	0	678,043	2,512,272	The estimated expected amount available for the remainder of the Con Plan is four times the 2019 annual allocation.

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

The federal funds and additional resources work together to provide the highest level of product/service possible. CDBG and HOME funds are used in conjunction with funds from other sources, but are not necessarily used as leverage or match; rather as supplemental or for augmentation.

Most of the housing programs within the City of Waco are offered through partnerships. NeighborWorks Waco, Inc. brings \$94,350 in private donations and \$15,000 in Community Development Funds Institution (CDFI) to the table.

The Waco Housing Authority brings over 2 million dollars in federal grants to the table. The Economic Opportunities Advancement Corporation (EOAC) has resources from the Texas Department of Housing and Community Affairs in the form of Weatherization and Community Services Block Grant.

Waco Habitat for Humanity receives \$555,000 from fundraising and \$259,600 from various programs, including the Federal Home Loan Bank and the Texas Department of Housing and Community Affairs Boot Strap program.

Local bankers and other lending institutions have become strong partners in offering permanent financing for homebuyers. About \$1 million in permanent financing was provided by area financial institutions, NeighborWorks Waco, Inc. and Waco Habitat for Humanity to homebuyers receiving assistance under the City's homebuyer assistance program.

The City's Lot Sale program has allowed contractors to purchase City lots at a reduced cost. This program has assisted to encourage new homes built in the inner City where there were once vacant lots.

Many of the public service programs are geared toward assisting low-income, the homeless and those at risk of being homeless. These activities were funded with Community Development Block Grant (CDBG) funds in conjunction with local funds, state funds, private funds, and other federal funding.

My Brother's Keeper leverages their grant funds with private donations, Texas Workforce Commission and Continuum of Care grant funds.

CDBG funds also leveraged local government funds through the City's Code Enforcement program

In addition, the City is a recent recipient for \$1.5 million Lead Based Paint (LBP) grant to assist with rehabilitation. The City will be working with the Waco-McLennan County Health District to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center. The grant is expected to be enough to pay for 147 low income Waco families to fix lead problems in their homes.

There is no match requirement for CDBG and the City of Waco has a 100% match reduction for the HOME program due to the area's fiscal distress.

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

The City receives in-fill lots through tax foreclosure throughout the year and makes these lots available for no more than \$100 through the Lot Sale Program to contractors and developers to develop new housing units affordable to the low- to moderate-income as a means to address the needs of the target population.

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
WACO	Government	Economic Development Homelessness Ownership Planning neighborhood improvements public facilities	Jurisdiction
NEIGHBORWORKS OF WACO, INC	CHDO	Ownership	Jurisdiction
Waco CDC	CHDO	Ownership	Jurisdiction
WACO HABITAT FOR HUMANITY	Developer	Ownership	Jurisdiction
WACO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
FAMILY ABUSE CENTER, INC.	Continuum of care	Homelessness Rental	Jurisdiction
MISSION WACO CDC	Non-profit organizations	Emergency shelter and public services	Jurisdiction
BAYLOR UNIVERSITY	Public institution	Planning public services	Jurisdiction
COMPASSION MINISTRIES OF WACO, INC.	Non-profit organizations	public services	Jurisdiction
CROSS TIES MINISTRIES DBA TALITHA KOUM INSTITUTE	Community/Faith-based organization	public services	Jurisdiction
INSPIRACION	Non-profit organizations	public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Waco works closely with a wide-range of local and regional non-profit (and private) organizations to address the housing and community development needs of the City. This delivery system requires coordination and participation in a range of community forums and discussions, ranging from the Neighborhood Association meetings to the organizations that provide social services for a range of citizens, from youths to senior citizens. Gaps in the system include the level of need for additional funding for affordable housing and the strain on the delivery system to provide services to a growing population.

The Waco Homeless Coalition CoC is a new Continuum of Care (CoC) that works well to coordinate housing and services. This is the first year of Coordinated Entry Systems (CES) which has required close coordination to deliver homeless services and housing across a wide spectrum, from families to homeless youth and veterans.

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		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services		X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care			
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS			
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Other			

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)

As discussed earlier, the City of Waco’s CoC and Homeless Program Analysts use the Coordinated Entry System (CES). CES is the process by which an individual or family experiencing homelessness can be assessed for housing and priority of need at centralized locations. The City Homeless Management Information System (HMIS) provides a platform to link those in need to those who care and to connect area social service agencies that serve the homeless. HMIS allows the City and participating agencies to better evaluate gaps in service and the capacity needs of the organizations. After being assessed, participants are put on the Prioritization List and matched to openings in housing within the region in case conferencing conducted by the Coordinated Entry Committee of the Heart of Texas Homeless Coalition.

The goals of the Heart of Texas (HoT) HMIS are to support and improve the delivery of homeless services in the Heart of Texas. Inclusive in these goals is the improvement of the knowledge base about homelessness that contributes to an enlightened and effective public response to homelessness. The HoT HMIS is a tool that facilitates the following:

- Improvements in service delivery for clients as case managers assess the client’s needs, inform the client about available services on site or through referral, help the client find

and keep permanent housing, and improve service coordination when information is shared between programs and among agencies that are serving the same client

- A confidential and secure environment that protects the collection and use of all client data including personal identifiers
- The automatic generation of standard reports required by HUD, including participation in the national Annual Homelessness Assessment Report (AHAR)
- Generation of system-level data and analysis of resources, service delivery needs and program outcomes for the HoT homeless population
- A data collection and management tool for Partners to administer and supervise their programs

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

One of the major strengths of the service delivery system for special needs populations and homeless persons is the City's collaboration efforts through various coalitions and committees comprised of housing and service providers who meet regularly to identify and address the needs in Waco. The Heart of Texas Homeless Coalition, the Coordinated Entry System (CES), Housing Coalition, and McLennan County Hunger Coalition provide a collective approach to meeting the needs of low- to moderate-income residents, including special needs and homeless persons.

The Waco Housing Authority, the Economic Opportunities Advancement Corporation (EOAC), the local MHMR, Heart of Texas Goodwill Industries, and Easter Seals are a few of the organizations that provide housing and/or services to the special needs populations in Waco. Texas Disability Rights provides legal counseling to special needs populations in a variety of areas including fair housing, civil rights, educational rights, medical rights, emancipation services for youth, and protective orders.

The major gap in serving special needs populations is housing. There is insufficient affordable housing for all low- to moderate-income residents, but special needs populations have an increased burden to securing adequate housing. The need for ADA accessible housing, criminal backgrounds of many homeless persons and the mentally ill, inability to live independently, and housing discrimination plague many of the special needs population groups in Waco.

The need for a homeless shelter for unaccompanied youth has been determined. While there are no current definitive plans for such a shelter, the Waco Independent School District has developed a pilot plan where the high school will remain open after hours to allow students a place to go for a meal, laundry services, tutoring and counseling services.

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

Collaboration and education among the City, housing agencies and supportive service agencies is a primary strategy for overcoming gaps in the institutional structure and service delivery system. Coupled with collaboration is education and awareness of the public regarding the needs of and available resources to the low- to moderate-income, including homeless persons and those with special needs.

The following are the mission and vision for the Heart of Texas Coalition CoC from their Strategic Plan:

I. Mission

A. To eliminate homelessness by fostering community awareness of the issues of homelessness and supporting a coordinated network of services for all homeless individuals in Bosque, Falls, Freestone, Hill, Limestone, and McLennan Counties.

II. Vision

A. A day when there are no gaps in available services to homeless individuals. The corporation is committed to developing a seamless continuum of care model that will provide all homeless individuals an opportunity to access needed services.

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	Code Enforcement	2019	2023	Non-Housing Community Development	Citywide CDBG Eligible	Increase Access to Affordable Housing	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 93368 Household Housing Unit
2	Park Improvements	2019	2023	Non-Housing Community Development	CDBG Eligible	Improve Public Facilities and Infrastructure	CDBG: \$875,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15000 Persons Assisted
3	Housing Rehabilitation/Reconstruction	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	CDBG: \$2,520,770 HOME: \$1,505,265	Homeowner Housing Rehabilitated: 320 Household Housing Unit
4	Domestic Violence Shelter	2019	2023	Non-Housing Community Development	Citywide	Housing and Services to Decrease Homelessness	CDBG: \$80,000	Homeless Person Overnight Shelter: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Children Services	2019	2023	Non-Housing Community Development	Citywide	Provide Public Services	CDBG: \$535,250	Public service activities other than Low/Moderate Income Housing Benefit: 78 Persons Assisted
6	Homeless Shelter & Transitional Housing	2019	2023	Homeless	Citywide	Housing and Services to Decrease Homelessness	CDBG: \$293,370	Homeless Person Overnight Shelter: 445 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 78 Beds
8	Adult and Youth Education & Job Training	2019	2023	Non-Housing Community Development	Citywide	Economic Development	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Downpayment/closing Cost Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing Affirmatively Further Fair Housing Choice	CDBG: \$305,000 HOME: \$400,000	Direct Financial Assistance to Homebuyers: 34 Households Assisted
10	CHDO Activities	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing Affirmatively Further Fair Housing Choice	CDBG: \$0 HOME: \$471,030	Homeowner Housing Added: 4 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Tenant-based Rental Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing and Services to Decrease Homelessness Affirmatively Further Fair Housing Choice	CDBG: \$112,500 HOME: \$500,000	Tenant-based rental assistance / Rapid Rehousing: 75 Households Assisted
12	Administration and Planning	2019	2023	Administration and Planning	Citywide	Planning and Administration	CDBG: \$1,302,075 HOME: \$314,020	Other: 1 Other
13	HMIS	2019	2023		Citywide	Housing and Services to Decrease Homelessness	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 22000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
14	Substance Abuse	2019	2023	Non-Housing Community Development	Citywide	Provide Public Services	CDBG: \$111,400	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Support part of the salaries of City Code Enforcement officers for the time working in CDBG Target Areas.
2	Goal Name	Park Improvements
	Goal Description	The City will use CDBG funds to support park improvements and activities/services to low- to moderate-income residents.
3	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	Owner-occupied rehabilitation, including a roof repair program, home repair program and one owner occupied rehabilitation/reconstruction will be conducted under this goal.
4	Goal Name	Domestic Violence Shelter
	Goal Description	Provide operating expenses for Family Abuse Center.
5	Goal Name	Children Services
	Goal Description	The City will provide CDBG funding to support services to children 0-12 years of age.
6	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	The City will support emergency shelter and transitional housing to homeless individuals.

8	Goal Name	Adult and Youth Education & Job Training
	Goal Description	Funding for job skills program.
9	Goal Name	Downpayment/closing Cost Assistance
	Goal Description	The funds will be used to assist new low income homeowners with Down Payment Closing Cost assistance. This includes up to \$25,000 City of Waco Down Payment Assistance program and the Individual Down Payment Assistance program.
10	Goal Name	CHDO Activities
	Goal Description	The program is to fund Waco CHDOs for the developing of new owner-occupied housing for low- to moderate-income households.
11	Goal Name	Tenant-based Rental Assistance
	Goal Description	Provide rental subsidies to homeless persons or persons who are at risk of homelessness.
12	Goal Name	Administration and Planning
	Goal Description	Program and project implementation
13	Goal Name	HMIS
	Goal Description	Provide funding for the maintenance and management of the Homeless Management Information System.
14	Goal Name	Substance Abuse
	Goal Description	For counseling and case management to clients with co-occurring mental health and substance use disorders.

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)

Based on prior year's information, these types of housing assistance are projected to fall into the following HUD defined income categories (based on prior experience with these programs) over a five year period:

- 200 extremely low-income (up to 30% of Area Median Income)
- 125 very low income (30.1% to 50% of Area Median Income)
- 50 low income (Up to 80% of Area Median Income)
- 5 moderate income (95% of Area Median Income)

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)

Not Applicable

Activities to Increase Resident Involvement

Residents are involved in the decision-making process through resident council meetings for each site, which are held monthly. The Resident Advisory Meeting meets once a year to go over changes in the Administrative Policies for Section 8 and the Admissions and Continued Occupancy Policy for Public Housing. In addition, the modernization staff attends resident council meetings to get tenant feedback on modernization plans. Tenants may also phone anonymously to a 24-hour hotline to leave concerns, complaints and comments.

Through working with various partner agencies, the WHA strives to increase resident involvement in the overall Waco community, their own action plans, movement from public housing to scattered site subsidized housing, such as Section 8, to self-sufficiency, and, if possible, to homeownership.

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

No.

Plan to remove the ‘troubled’ designation

N/A

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

Barriers to Affordable Housing

The City of Waco has recently prepared an Analysis of Impediments to Fair Housing Choice to satisfy requirements of the Housing and Community Development Act of 1974, as amended.

The Analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental body is expected to review and approve the Analysis and use it for direction, leadership, and resources for future fair housing planning.

1. The majority of housing discrimination complaints filed with FHEO between 2007 and 2017 were on the basis of either disability or race or national origin.

Out of 45 total complaints filed, 22 were on the basis of disability and 15 on race or national origin. Discrimination, even if unintentional, on the basis of disability and race are illegal under the Fair Housing Act as well as Texas and Waco fair housing laws. The City already conducts outreach and provides educational opportunities for residents and landlords which must be maintained; however, this should be combined with fair housing testing. By conducting random tests, the City will be able to find landlords with discriminatory practices, stop those practices, and educate landlords. Due to the high number of discrimination related complaints the City should also be proactively educating landlords on their responsibility to provide reasonable accommodation for disabled residents when necessary.

2. The majority of City CDBG investments took place inside impacted areas of concentrated poverty and minority residents. There should also be construction of affordable units outside impacted areas in order to provide additional housing choice for low-income minority residents.

In order to qualify for consideration to receive community development funds, entities must demonstrate how their projects will meet national and local objectives. Waco should use its CDBG application process to increase housing opportunities outside of areas impacted by concentrations of LMI and minority residents. By favoring activities that create affordable housing opportunities outside of impacted areas, the City will not only affirmatively further fair housing, it will likely contribute towards the City's own goals of education, health and wellness, and poverty reduction.

Additionally, Waco's Comprehensive Plan 2040, sets development priorities that seek to increase and preserve affordable housing throughout the City. In order to accomplish this objective, the City should map proposed affordable housing in order to ensure some new development occurs outside of areas impacted by concentrations of LMI and minority residents. This will allow the Waco to track the amount of new affordable housing created outside of impacted areas and in higher opportunity areas in order to provide housing choice throughout the City.

- 3. Waco's Spanish speaking Limited English Proficiency (LEP) population comprises 10.98% of the City's population. The size of the Spanish-speaking LEP population indicates that Waco needs a Language Access Plan to provide quality services for this population.**

The City should complete a four-factor analysis and create a Language Access Plan based on the results.

- 4. The majority of the City's residentially zoned areas are either R-1A or R-1B, which is some of the lowest density districts allowed in the zoning code, and most two- and multi-family zoned districts are inside impacted areas.**

Allowing a range of housing options across the City will allow for the creation of more affordable housing options outside of areas impacted by concentrations of LMI and minority residents. Waco must amend its zoning ordinance to allow the creation of more multi-family housing, especially outside of its impacted areas.

- 5. Waco's zoning ordinance defines family as an individual, or two or more persons related by blood, marriage or adoption, or a group of not more than four unrelated persons living together as a single housekeeping unit in a dwelling unit.**

This could potentially discriminate against non-traditional families or persons living together for economic reasons. The City should amend its zoning ordinance so that multiple unrelated individuals may live in the same dwelling unit.

- 6. Waco's zoning code defines two types of group homes: community home I and community home II which have distance restrictions.**

Community home I must not be less than one-half mile from another community home, and community home II must remain 500 feet from any lot used for a school, day care center, or another community home II, transitional shelter, shelter, or halfway house.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

What follows are the actions taken by Waco to address the impediments and follow its planned actions.

Confusion over jurisdiction regarding fair housing legislation and lack of knowledge regarding fair housing laws.

Waco has continuously updated its website to include information on fair housing laws and links to other sources of fair housing information. The City has also instituted both English and Spanish brochures that contain information as to the appropriate location for obtaining information or making complaints involving fair housing matters. The Assistant Director of Housing and Community Development Services is the Fair Housing Administrator and has the responsibility of implementing the City's Fair Housing Ordinance by investigating Complaints.

Waco also has a Fair Housing Ordinance, which enables the administration and enforcement of state fair housing laws providing for fair housing consistent with the federal fair housing law. Supported by that ordinance, the City has aggressively pursued code-compliance in order to prevent blight and allow low-income renters to live in safe and healthy living conditions.

Lack of adequate affordable housing.

Waco's FY2015 CAPER describes the lack of affordable housing as economic in nature requiring skill training and employment opportunities. To that end the City has assisted job training programs for adults and youth. It has also provided down payment assistance to low-income residents. Funds have been provided to CHDOs with an emphasis on creating affordable housing opportunities outside of racially concentrated areas.

Racial and Ethnic Disparities and Concentrations

The City has partnered with CHDOs to develop affordable housing with an effort at creating new units outside of racially concentrated areas. It has also passed an ordinance regulating payday lenders in an effort to reduce abusive and predatory lending by these institutions. The ordinance establishes a registration program for credit access businesses, imposes restrictions on extensions of consumer credit made by credit access businesses, and imposes recordkeeping requirements on credit access businesses. Waco also provides its own lending programs. The Assistant Director of Housing and Community Development is the Fair Housing Administrator and has the responsibility of implementing the City's Fair Housing Ordinance by investigating Complaints and is empowered to do so by the City's Fair Housing Ordinance.

SP-60 Homelessness Strategy – 91.215(d)

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

The CoC and HMIS Homeless Program Analysts are working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks met in the next year to submit to the United States Interagency Council on Homelessness that the CoC has ended Veteran homelessness in the City of Waco. Additionally, the CoC and HMIS Homeless Program Analysts continue to evaluate the existing Coordinated Entry System to improve its performance with the goal of having a well-functioning CE System in place by the end of the year. This improvement will allow for more effective referral and placement of persons experiencing homelessness into housing program openings in the community.

In PY 2019, CDBG and City General Funds will support the City in its management of Homeless Management Information System (HMIS) to measure outcomes for homelessness projects including; assisting participating agencies in assessing individual needs and determining the best outreach methods. One of the primary supported efforts to conduct outreach and a coordinated assessment of homeless populations for the 2020-2021 Action Plan year will be conducted by the Salvation Army and Mission Waco. Each organization operates a shelter that is a safe venue for unsheltered homeless persons to receive basic services and case management that assesses their needs and makes referrals to appropriate services. Though not funded through CDBG or HOME, the Point-In-Time Count coupled with Project Homeless Connect reaches out to all sheltered homeless persons and seeks out unsheltered persons to connect them to needed services and resources.

Addressing the emergency and transitional housing needs of homeless persons

The City addresses emergency shelter and transitional housing needs through CDBG PY 2019 funding. Family Abuse Center is an emergency shelter assisting approximately 400 victims of domestic violence. Mission Waco provides shelter support to approximately 410 unduplicated shelter residents. The Salvation Army Community Kitchen provides case management and support for those entering or referred to the men's emergency shelter and operates a daily kitchen for homeless and non-homeless.

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 will support the Heart of Texas Regional Mental Health Mental Retardation (MHMR) Tenant Based Rental Assistance (TBRA) program during the 2019-20 program year. Through Public Service dollars, CDBG funds will provide \$16,000 in support to the Family Abuse Center to help provide services to women and families who become suddenly homeless as a result of a crisis domestic violence situation.

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

In PY 2019, the City will fund MHMR TBRA for 15 low income households with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence. Funding of \$22,280 will be provided to Cenikor behavioral health services with a focus on Mental Health/Substance Use disorders in the City of Waco.

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

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

The City of Waco was recently (December 2018) awarded a \$1.5 million HUD Lead-Based Paint Hazard Reduction Program grant.

The Waco-McLennan County Health District are committed to working with the City to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center.

The grant is expected to be enough to pay for 110 low income Waco families to fix lead problems in their homes.

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

The entire City will be served by the new program; however, three zip codes (76706, 76707, and 76708) are being targeted for having the highest percent of children 5 years and younger with EBL. The total number of homes in these areas is 14,604, representing 59% of the homes built prior to 1978.

All housing to be purchased with CDBG or HOME assistance must be inspected and, if applicable, assessed for lead hazards and the hazards abated prior to the closing of the sale.

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

Prior to providing down payment and closing cost assistance to any household with members under six years of age, the City will complete paint inspections on all units that were constructed prior to 1978. If decaying paint is identified, the paint will need to be stabilized and will have to pass clearance prior to the City providing assistance.

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

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

The City of Waco works with local service providers to pursue resources and innovative partnerships to support the development of affordable housing, homelessness prevention and public services, including the Boys and Girls Club and the YMCA Community Cooks program, in addition to mental health programs and shelter facilities. Additionally, the City administers programs such as the Roof Repair program and Texas Ramp Project program to assist families and individuals to remain in their homes.

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

As noted in the Needs Assessment of this Consolidated Plan, cost burden (paying more than 30% of household income for housing) is the most common housing problem for low- and moderate-income residents and is especially common among extremely low-income residents. By combining job creation, workforce development, and other income-raising activities with efforts to increase the supply of affordable housing, fewer residents will experience housing cost burden.

Elements of the affordable housing plan that tie to reducing poverty include:

- Providing supportive services and educational opportunities to Waco Housing Authority residents;
- Ensuring the elimination of barriers to private development and construction of affordable housing that meets acceptable physical and environmental standards;
- Continuing an active role in the preservation and improvement of existing housing, while working to maintain its affordability and to improve its accessibility to low-income residents;
- Providing credit counseling and financial literacy education to potential homebuyers; and
- Providing training to housing developers and rehabilitation contractors on Section 3 and assisting in their hiring of Section 3 subcontractors and laborers for the construction and/or rehabilitation of HUD-funded housing.

SP-80 Monitoring – 91.230

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

The City of Waco completes an annual comparison of the objectives stated in the 5-year Consolidated Plan with actual accomplishments. Programs and projects carried out by the City are monitored regularly by multiple staff positions. Staff maintains detailed client and activity files with checklists to ensure that all required procedures have been completed. Staff maintains records on all Rehabilitation / Reconstruction projects, on the Homebuyer Assistance Program, on all public service and public facility projects as well as on all CHDO projects. The City also maintains an ongoing report that details all funding sources, beneficiary information and accomplishments for all Rehabilitation / Reconstruction and Homebuyer Assistance Programs. In addition, all grant funded reimbursements are reviewed by 3 staff members who include the Director, Financial Supervisor, a Housing Loan Coordinator and/or Senior Housing Program Analyst.

The City will continue its annual sub-recipient monitoring policy for all CDBG and HOME-funded activities. Monitoring will occur in accordance with executed agreements between the City and each sub-recipient. The City exercises a high degree of control over the activities of designated sub-recipients of the CDBG and HOME Programs. Therefore, minimum monitoring procedures consist of regular contact by telephone, e-mail or in person; maintaining copies of all project documents in City files; obtaining written documentation of expenditures for reimbursement of costs by the City; and, submission of written progress reports. For both programs, the City schedules on-site monitoring visits. The City's monitoring standards and procedures ensure that statutory and regulatory requirements are being met and the information submitted to HUD is correct and complete.

Expected Resources

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

Introduction

The City of Waco receives funding from two federal grant programs, the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. These two grant programs combined will bring \$2,558,159 into the city in FY 2019 to support affordable housing, homeless, and community development programs and projects. An additional \$50,000 from CDBG Program Income and \$50,000 in HOME Program Income, in addition to prior year resources for CDBG of \$1,980,116 and HOME funds of \$674,043, brings the total resources for the 1st year of the Consolidated Plan to \$2,654,159.

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	\$1,302,073	\$50,000	\$0	\$1,352,073	\$5,208,292	The estimated expected amount available for the remainder of the Con Plan is four times

Consolidated Plan

WACO

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								the 2019 annual allocation.
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$628,043	\$50,000	\$0	\$678,043		The estimated expected amount available for the remainder of the Con Plan is four times the 2019 annual allocation.

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

The federal funds and additional resources work together to provide the highest level of product/service possible. CDBG and HOME funds are used in conjunction with funds from other sources, but are not necessarily used as leverage or match; rather as supplemental or for augmentation.

Most of the housing programs within the City of Waco are offered through partnerships. NeighborWorks Waco, Inc. brings \$94,350 in private donations and \$15,000 in Community Development Funds Institution (CDFI) to the table.

The Waco Housing Authority brings over 2 million dollars in federal grants to the table. The Economic Opportunities Advancement Corporation (EOAC) has resources from the Texas Department of Housing and Community Affairs in the form of Weatherization and Community Services Block Grant.

Waco Habitat for Humanity receives \$555,000 from fundraising and \$259,600 from various programs, including the Federal Home Loan Bank and the Texas Department of Housing and Community Affairs Boot Strap program.

Local bankers and other lending institutions have become strong partners in offering permanent financing for homebuyers. About \$1 million in permanent financing was provided by area financial institutions, NeighborWorks Waco, Inc. and Waco Habitat for Humanity to homebuyers receiving assistance under the City's homebuyer assistance program.

The City's Lot Sale program has allowed contractors to purchase City lots at a reduced cost. This program has assisted to encourage new homes built in the inner City where there were once vacant lots.

Many of the public service programs are geared toward assisting low-income, the homeless and those at risk of being homeless. These activities were funded with Community Development Block Grant (CDBG) funds in conjunction with local funds, state funds, private funds, and other federal funding.

My Brother's Keeper leverages their grant funds with private donations, Texas Workforce Commission and Continuum of Care grant funds.

CDBG funds also leveraged local government funds through the City's Code Enforcement program

In addition, the City is a recent recipient for \$1.5 million Lead Based Paint (LBP) grant to assist with rehabilitation. The City will be working with the Waco-McLennan County Health District to help eliminate the risk of lead in the community and protecting children and future generations. Partnership with the Texas Department of State Health Services and the Childhood Lead Prevention Program will facilitate the program. The Health District also has partnerships with the local Head Start program, the local school district and the Federally Qualified Health Center. The grant is expected to be enough to pay for 147 low income Waco families to fix lead problems in their homes.

There is no match requirement for CDBG and the City of Waco has a 100% match reduction for the HOME program due to the area's fiscal distress.

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

The City receives in-fill lots through tax foreclosure throughout the year and makes these lots available for no more than \$100 or the cost of court, whichever is greater, through the Lot Sale Program to contractors and developers to develop new housing units affordable to the low- to moderate-income as a means to address the needs of the target population.

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	Code Enforcement	2019	2023	Non-Housing Community Development	Citywide	Increase Access to Affordable Housing	CDBG: \$275,000	Housing Code Enforcement/Foreclosed Property Care: 22800 Household Housing Unit
2	Park Improvements	2019	2023	Non-Housing Community Development	Citywide	Improve Public Facilities and Infrastructure	CDBG: \$175,000	Other: 1 Other
3	Housing Rehabilitation/Reconstruction	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	CDBG: \$398,934 HOME: \$250,000	Homeowner Housing Rehabilitated: 79 Household Housing Unit
4	Domestic Violence Shelter	2019	2023	Non-Housing Community Development	Citywide	Housing and Services to Decrease Homelessness	CDBG: \$16,000	Homeless Person Overnight Shelter: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Children Services	2019	2023	Non-Housing Community Development	Citywide	Provide Public Services	CDBG: \$107,050	Public service activities other than Low/Moderate Income Housing Benefit: 66 Persons Assisted
6	Homeless Shelter & Transitional Housing	2019	2023	Homeless	Citywide	Housing and Services to Decrease Homelessness	CDBG: \$52,394	Homeless Person Overnight Shelter: 445 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 78 Beds
8	Downpayment/closing Cost Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	CDBG: \$61,000 HOME: \$171,033	Direct Financial Assistance to Homebuyers: 7 Households Assisted
9	CHDO Activities	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing	HOME: \$94,206	Homeowner Housing Added: 1 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Tenant-based Rental Assistance	2019	2023	Affordable Housing	Citywide	Increase Access to Affordable Housing and Services to Decrease Homelessness	HOME: \$100,000	Tenant-based rental assistance / Rapid Rehousing: 15 Households Assisted
11	Administration and Planning	2019	2023	Administration and Planning	Citywide	Planning and Administration	CDBG: \$260,415 HOME: \$62,804	Other: 1 Other

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Support part of the salaries of City Code Enforcement officers for the time working in CDBG Target Areas.
2	Goal Name	Park Improvements
	Goal Description	Provide funds for improvements lighting and amenities to Kendrick Park. Funding will be allocated during this year to allow completion of these projects.

3	Goal Name	Housing Rehabilitation/Reconstruction
	Goal Description	Owner-occupied rehabilitation, including a roof repair program, home repair program and one owner occupied rehabilitation/reconstruction utilizing current year's funds, will be conducted under this goal.
4	Goal Name	Domestic Violence Shelter
	Goal Description	Provide operating expenses for Family Abuse Center.
5	Goal Name	Children Services
	Goal Description	Three projects will address children services, Boys and Girls Club Teen Program, Cross Ties Ministries Talitha Koum pre-school, and Inspiracion Parent/Child Education.
6	Goal Name	Homeless Shelter & Transitional Housing
	Goal Description	Fund shelter operating expenses for Mission Waco for My Brother's Keeper.
8	Goal Name	Downpayment/closing Cost Assistance
	Goal Description	The funds will be used to assist new low income homeowners with Down Payment Closing Cost assistance. This includes up to \$25,000 City of Waco Down Payment Assistance program and the Individual Down Payment Assistance program. Previous years HOME funding will be used in support of this activity as well.
9	Goal Name	CHDO Activities
	Goal Description	Provide new construction of affordable housing units for owner-occupied through funding of Habitat for Humanity Waco, Waco CDC d/b/a Grassroots Community Development, and NeighborWorks Waco.
10	Goal Name	Tenant-based Rental Assistance
	Goal Description	Provide rental subsidies to homeless persons or persons who are at risk of homelessness. Funds from prior years will be used to provide assistance.

11	Goal Name	Administration and Planning
	Goal Description	Program and project implementation

Projects

AP-35 Projects – 91.220(d)

Introduction

The City’s FY 2019 planned actions will address the City’s priority housing and community development needs. The following projects were developed by staff based on extensive outreach with residents and area stakeholders, in addition to input from the online survey. The projects are outlined below.

Projects

#	Project Name
1	19-20 CDBG CoW Program Administration
2	19-20 CDBG CoW Parks: Lighting and Amenities
3	19-20 CDBG CoW Code Enforcement
4	19-20 CDBG CoW Down Payment Delivery
5	19-20 CDBG CoW Rehab & TBRA Delivery
6	19-20 CDBG Waco CDC Roof Repair Program
7	19-20 CDBG CoW Housing Rehabilitation/Reconstruction
8	19-20 CDBG Texas Ramp Project (New)
9	19-20 CDBG PSA Family Abuse Center
10	19-20 CDBG PSA Boys and Girls Club (New)
11	19-20 CDBG PSA Talitha Koum
12	19-20 CDBG PSA Inspiracion Parent Child Education
13	19-20 CDBG PSA YMCA: Community Cooks (New)
14	19-20 CDBG PSA Mission Waco My Brother's Keeper
15	19-20 CDBG PSA Cenikor
16	19-20 HOME CoW Administration
17	19-20 HOME CoW Rehabilitation/Reconstruction
18	19-20 HOME CoW Down Payment Assistance up to \$25,000
19	19-20 HOME TBRA - MHMR

Table 56 – Project Information

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

The City of Waco has directed its FY 2019 CDBG activities to low/moderate income neighborhoods where concentrations of poverty, deteriorated infrastructure and community facilities, and poor housing conditions are most prevalent. In addition,

The following are obstacles to meeting underserved needs in the City:

- The reduction of funding at the local, state, and federal levels will significantly limit the resources available to meet the needs of low and moderate income residents. With declining resources from various sources, the City and non-profit organizations will be unable to serve all persons who are in need of services.

As the population of Waco continues to grow, continuing limitations on affordable housing will become a major barrier.

AP-38 Project Summary

Project Summary Information

1	Project Name	19-20 CDBG CoW Program Administration
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$260,415
	Description	Funds will be used to cover the cost of planning, administering, operating and monitoring CDBG and HOME programs to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Not Applicable.
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	Funds will be used to pay for salaries and fringe benefits, insurance, supplies, and associated costs to administer and oversee the CDBG and HOME funded Programs.
2	Project Name	19-20 CDBG CoW Parks: Lighting and Amenities
	Target Area	CDBG Eligible
	Goals Supported	Park Improvements
	Needs Addressed	Improve Public Facilities and Infrastructure

	Funding	CDBG: \$175,000
	Description	Funds will be used to expand the impact of recent improvements at Kendrick Park. Sport-court lighting and trail lighting, seating, shade, and backstop fencing improvements increase the value of existing amenities.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Parks provide free recreational spaces and free or low cost activities for all residents of the service area. For low income residents, parks may provide the only opportunity for exercise and recreation.
	Location Description	Kendrick Park: 4011 Bagby Avenue, Waco, Texas 76711
	Planned Activities	Funds will be used to pay for lighting and amenities.
3	Project Name	19-20 CDBG CoW Code Enforcement
	Target Area	CDBG Eligible
	Goals Supported	Code Enforcement
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$275,000
	Description	Provide funds for Code Enforcement officers serving the CDBG Target Areas investigating 22,800 properties for Code violations. The Code officers will refer these households to agencies that can provide repair assistance.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	All of the CDBG Target Area families will benefit directly or indirectly by the neighborhoods coming into code compliance. Approximately 22,800 families will receive at least 1 citation during the year for housing code violations. The Code Enforcement officers routinely refer these families to agencies that provide assistance with such home repair issues (City or non-profits).
	Location Description	Within CDBG Target Areas
	Planned Activities	The City uses CDBG funds to pay the salaries and benefits of Code Enforcement officers who are working in the CDBG Target Areas.
4	Project Name	19-20 CDBG CoW Down Payment Delivery
	Target Area	Citywide
	Goals Supported	Downpayment/closing Cost Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$61,000
	Description	Direct delivery budget that provides housing services for low to moderate income individuals receiving down payment assistance to purchase a home.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	13 Low and Moderate income households purchasing their first homes.
	Location Description	300 Austin Ave., Waco, TX 76702

	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to administer the HOME funded Down Payment Assistance Program and the IDA program. In addition, the funds will pay for the staff that will inspect the properties.
5	Project Name	19-20 CDBG CoW Rehab & TBRA Delivery
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction Tenant-based Rental Assistance
	Needs Addressed	Increase Access to Affordable Housing Housing and Services to Decrease Homelessness
	Funding	CDBG: \$45,100
	Description	Direct delivery budget that provides inspections for Rehabilitation and Tenant Based Rental Assistance properties.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Provide housing to 15 individuals or families. 9 Rehabs
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	The City will use these CDBG funds to pay the salaries and benefits of staff to inspect the properties.
6	Project Name	19-20 CDBG Waco CDC Roof Repair Program
	Target Area	Citywide

	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$57,000
	Description	The City will provide CDBG funds to Waco CDC d/b/a Grassroots Community Development to provide roof repairs. The program will support approximately 12 housing units. The funds will also provide pay for the Waco CDC's administrative Costs of administering the program.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 12 housing units will benefit from the proposed activities.
	Location Description	
	Planned Activities	The CDBG funding of \$57,000 will pay for the labor and supplies for roof repairs. In addition, funds will be spent to administer the program, including inspecting the roof repairs.
7	Project Name	19-20 CDBG CoW Housing Rehabilitation/Reconstruction
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$266,834
	Description	CDBG funds to be used to provide a minor home repair program to low-mod income households. Funding will come from \$216,834 in CDBG funds and an estimated \$50,000 in CDBG program income.

	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	10 low-mod income households.
	Location Description	
	Planned Activities	CDBG funds to be used to provide a minor home repair program to low-mod income households.
8	Project Name	19-20 CDBG Texas Ramp Project (New)
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	CDBG: \$30,000
	Description	The Waco Ramp Project builds free wheelchair ramps for low-income elderly and disabled people. The ramps provide safe access and improved quality of life to clients and allow them to age in place in their own homes.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Volunteers build 42 ramps for low-mod income households.
	Location Description	

	Planned Activities	CDBG funds to pay for lumber and materials for approximately 42 ramps.
9	Project Name	19-20 CDBG PSA Family Abuse Center
	Target Area	Citywide
	Goals Supported	Domestic Violence Shelter
	Needs Addressed	Housing and Services to Decrease Homelessness
	Funding	CDBG: \$16,000
	Description	The Family Abuse Center provides safe/secure emergency shelter for more than 400 victims of domestic violence each year.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 400 victims of domestic violence
	Location Description	
Planned Activities	Family Abuse Center will provide services to victims of domestic violence. The majority of the clients served are low to moderate income persons. This funding will provide operating funds.	
10	Project Name	19-20 CDBG PSA Boys and Girls Club (New)
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$21,000

	Description	Teen Center, focused on academic success, good character and leadership, and healthy lifestyles.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	50 members per day in summer months and 10 member per day during school year.
	Location Description	2700 N. 21st Street, Waco, Texas 76708
	Planned Activities	Teens participation in Keystone Club, mentorship program, homework help and tutorials, academic clubs such as math, literacy, college and career research and readiness.
11	Project Name	19-20 CDBG PSA Talitha Koum
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$35,050
	Description	Talitha Koum Institute focuses on educational and therapeutic care. This preventative, mental health therapeutic nursery aims to provide brain development foundation for kindergarten readiness. The classroom maintains a 3:1 student to teacher ratio in accord with Texas Infant Mental Health Association standards. Services are provided free of charge to the family.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	6 children from income eligible families.
	Location Description	1311 Clay Ave., Waco, TX 76706
	Planned Activities	Provides a therapeutic mental health center for young children.
12	Project Name	19-20 CDBG PSA Inspiracion Parent Child Education
	Target Area	Citywide
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$30,000
	Description	Inspiracion provides parent and early childhood education to low-income families. Inspiracion serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy for parents and early brain development for children in the critical birth to four year range.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	40 families will benefit from these activities.
	Location Description	3637 Alta Vista Dr., Waco, TX 76706
	Planned Activities	Provides parent and early childhood education for low-income families.

13	Project Name	19-20 CDBG PSA YMCA: Community Cooks (New)
	Target Area	CDBG Eligible
	Goals Supported	Children Services
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$21,000
	Description	Funds will be used for salaries, office supplies, and cooking ingredients
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	Community Cooks is available to anyone at any provided location with a primary focus of locations to be in low-/moderate-income areas.
	Location Description	Doris Miller Family YMCA
	Planned Activities	Community Cooks will run from November 2019 – September 2020. During this time period, families/participants will receive guided health cooking meal prep, budgeting tips, a healthy meal, and ingredients/supplies to prep meal at home. Each healthy cooking session will be guided with 1 staff and 2 volunteers to provide smaller ratio instruction. First Friday meal participants will receive a healthy meal along with social connection to improve emotional well-being.
14	Project Name	19-20 CDBG PSA Mission Waco My Brother's Keeper
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Housing and Services to Decrease Homelessness

	Funding	CDBG: \$36,394
	Description	Mission Waco's My Brother's Keeper (MBK) Homeless Services programs will provide case management and shelter services to homeless persons in Waco.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	445 persons
	Location Description	1217 Mary St., Waco, TX 76701
	Planned Activities	Agency's shelter provides services Monday through Friday and Sundays 6:00 p.m. to 6:00 a.m. and Saturdays 7:00 p.m. to 7:00 a.m. Check in is by 8:30 p.m. and Check out by 6:00 a.m. Individuals may be granted late check-in due to their work schedule with approval of Social Services Director or Program Director. Beds are on a first come first serve basis. Beds can also be assigned for medical reasons with Doctor's note.
15	Project Name	19-20 CDBG PSA Cenikor
	Target Area	Citywide
	Goals Supported	Homeless Shelter & Transitional Housing
	Needs Addressed	Provide Public Services
	Funding	CDBG: \$22,280

	Description	Cenikor Services address Health and Social Issues through detoxification and intensive residential treatment. The residential unit provides educational and counseling programs to help the clients develop coping skills, life skills, and gain insight into their addiction. The Program consists of Counseling and case management to clients with co-occurring mental health and substance use disorders.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	150 persons
	Location Description	3015 Herring Ave, Waco, TX 76708
	Planned Activities	Funding will be used to pay a portion of two counselor's salaries, allowing counseling services to increase by 12 hours per week.
16	Project Name	19-20 HOME CoW Administration
	Target Area	Citywide
	Goals Supported	Administration and Planning
	Needs Addressed	Planning and Administration
	Funding	HOME: \$62,804
	Description	Funds will be used to cover the costs of grant administration compliance, monitoring, contract administration, reporting, and construction quality inspections for HOME-funded single- and multi-family housing projects to ensure compliance with HUD and City policies and regulations.
	Target Date	9/30/2020

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	300 Austin Ave., Waco, TX 76702
	Planned Activities	Provide administration, management and monitoring for the HOME program.
17	Project Name	19-20 HOME CoW Rehabilitation/Reconstruction
	Target Area	Citywide
	Goals Supported	Housing Rehabilitation/Reconstruction
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$250,000
	Description	Funds to be used to cover the costs for a home repair program to low-mod income households.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	5 low-mod households
	Location Description	
	Planned Activities	HOME funds to be used to cover costs for home repair program to low-mod income households.
	Project Name	19-20 HOME CoW Down Payment Assistance up to \$25,000

18	Target Area	Citywide
	Goals Supported	Downpayment/closing Cost Assistance
	Needs Addressed	Increase Access to Affordable Housing
	Funding	HOME: \$171,033
	Description	Using estimated HOME Program Income funds, the City will fund up to \$25,000 per household for downpayment assistance. Estimated PY 2019-2020 HOME Program income of \$171,033 will be allocated to homeownership and Tenant Based Rental Assistance programs, with 10% being designated for Administration.
	Target Date	9/30/2020
	Estimate the number and type of families that will benefit from the proposed activities	7 households
	Location Description	
	Planned Activities	The City will provide downpayment and closing cost assistance for up to 7 households using program income funds.
19	Project Name	19-20 HOME TBRA - MHMR
	Target Area	Citywide
	Goals Supported	Tenant-based Rental Assistance
	Needs Addressed	Increase Access to Affordable Housing Housing and Services to Decrease Homelessness
	Funding	HOME: \$100,000

Description	Using HOME Program Income funds, TBRA program increases the variety of housing options and opportunities for all Wacoans. Income requirements exclude nearly every disabled MHMR consumer from many housing opportunities. The program is designed to assist low income who are in services with MHMR. Homeless and disabled individuals and families are prioritized.
Target Date	9/30/2020
Estimate the number and type of families that will benefit from the proposed activities	15 individuals or families
Location Description	110 South 12th Street, Waco, TX 76703
Planned Activities	TBRA assistance is available to all consumers who have case management services at the Center, which includes their Klaras Center for Families and their Early childhood Intervention program.

AP-50 Geographic Distribution – 91.220(f)

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

The City allocates infrastructure and facility improvements (not related to special needs populations) within the CDBG Target Areas -- those census block groups with 51% or more low-to moderate-income residents. On February 14, 2019, HUD released new low- to moderate-income data at the census block group level for use in determining CDBG Target Areas. Waco has a total of 20 areas (Census Tracts) of LMI concentration. However, some of the programs funded are offered city-wide, therefore funds may be expended in all areas of the City, as low income residents reside in all areas.

The City will offer three programs that are available city-wide to low-mod income eligible families. The Roof Repair Program, Rehabilitation/Reconstruction Program, and Texas Ramp Project will be offered city-wide; however, in order to receive assistance under these programs the homeowner must be low-mod income qualified.

The remainder of the activities pursued under this Action Plan will be located in low-mod areas. Three CHDOS will be developing within various low-mod income neighborhoods within the city of Waco (using previous allocations, not FY 2019-2020). Federal funds will be used to address Code Enforcement issues in CDBG areas and will provide homeowners with options to remedy code violations. These two programs together will be a coordinated effort to improve these neighborhoods.

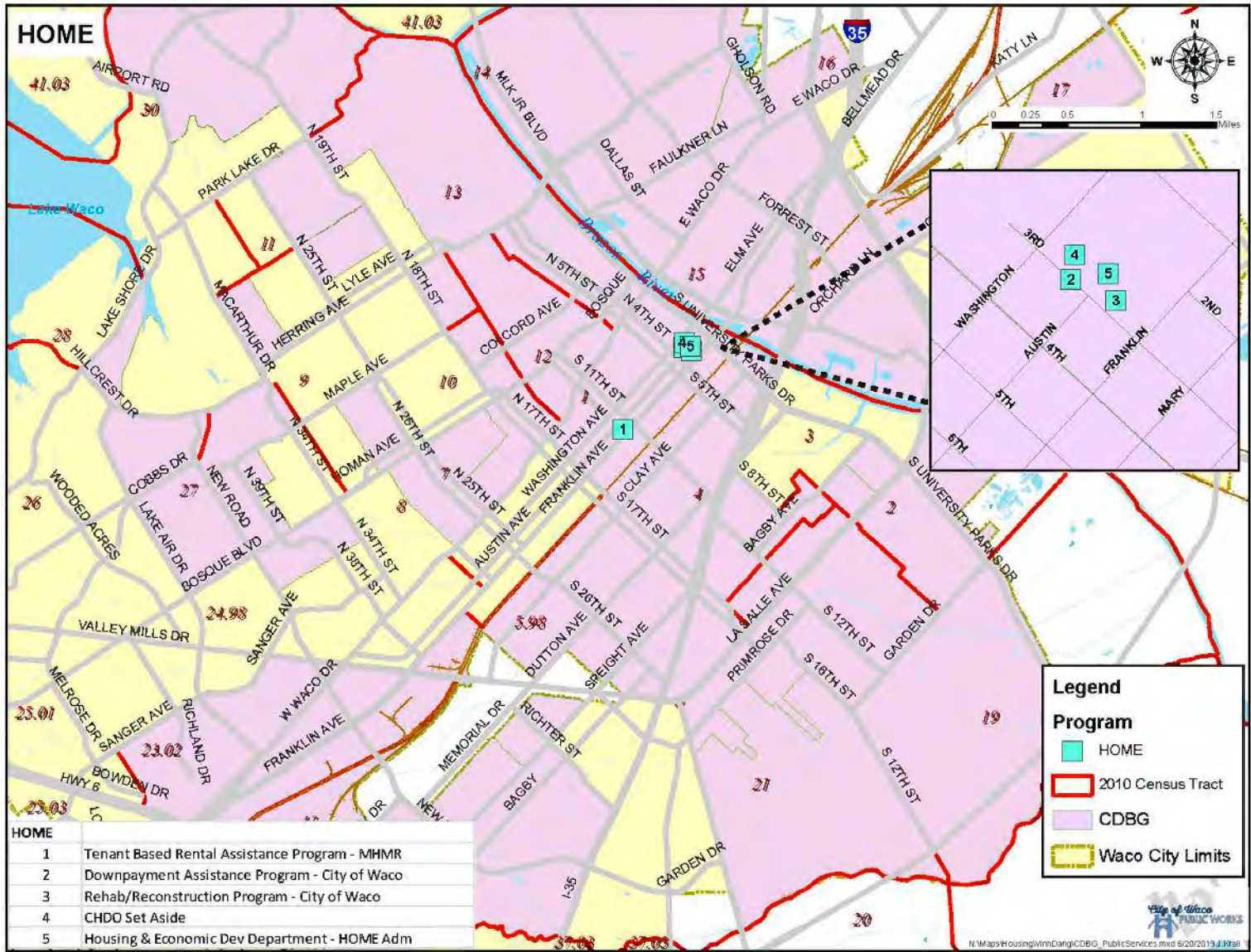
The City does not use HUD grant program funds in specific target areas.

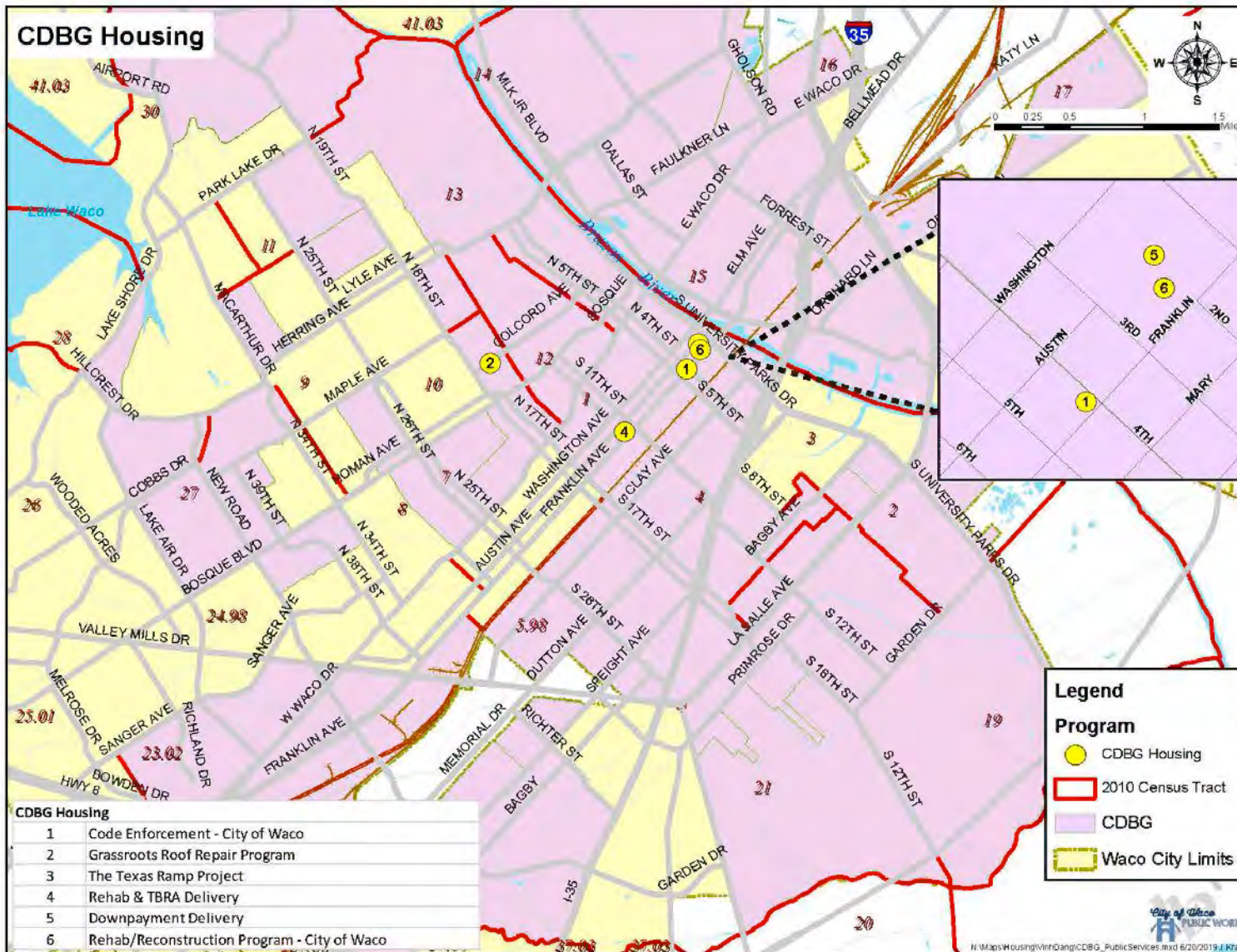
Rationale for the priorities for allocating investments geographically

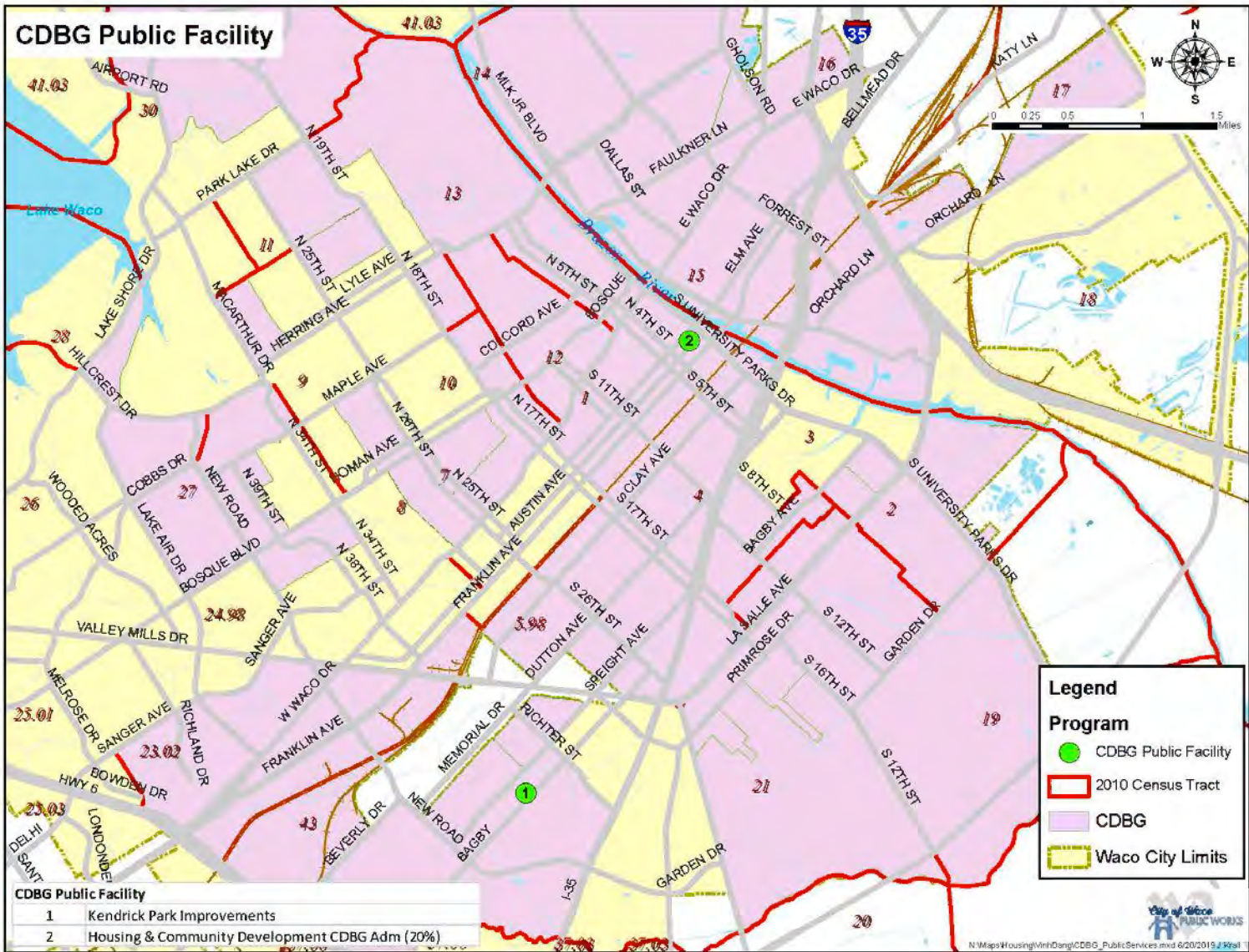
The City will invest the majority of CDBG and HOME Program funds to specific geographic areas based on the low to moderate income criteria established by HUD for “area benefit” activities. To qualify for funding, “area benefit” activities must be located in primarily residential neighborhoods with 51% or more low and moderate income persons.

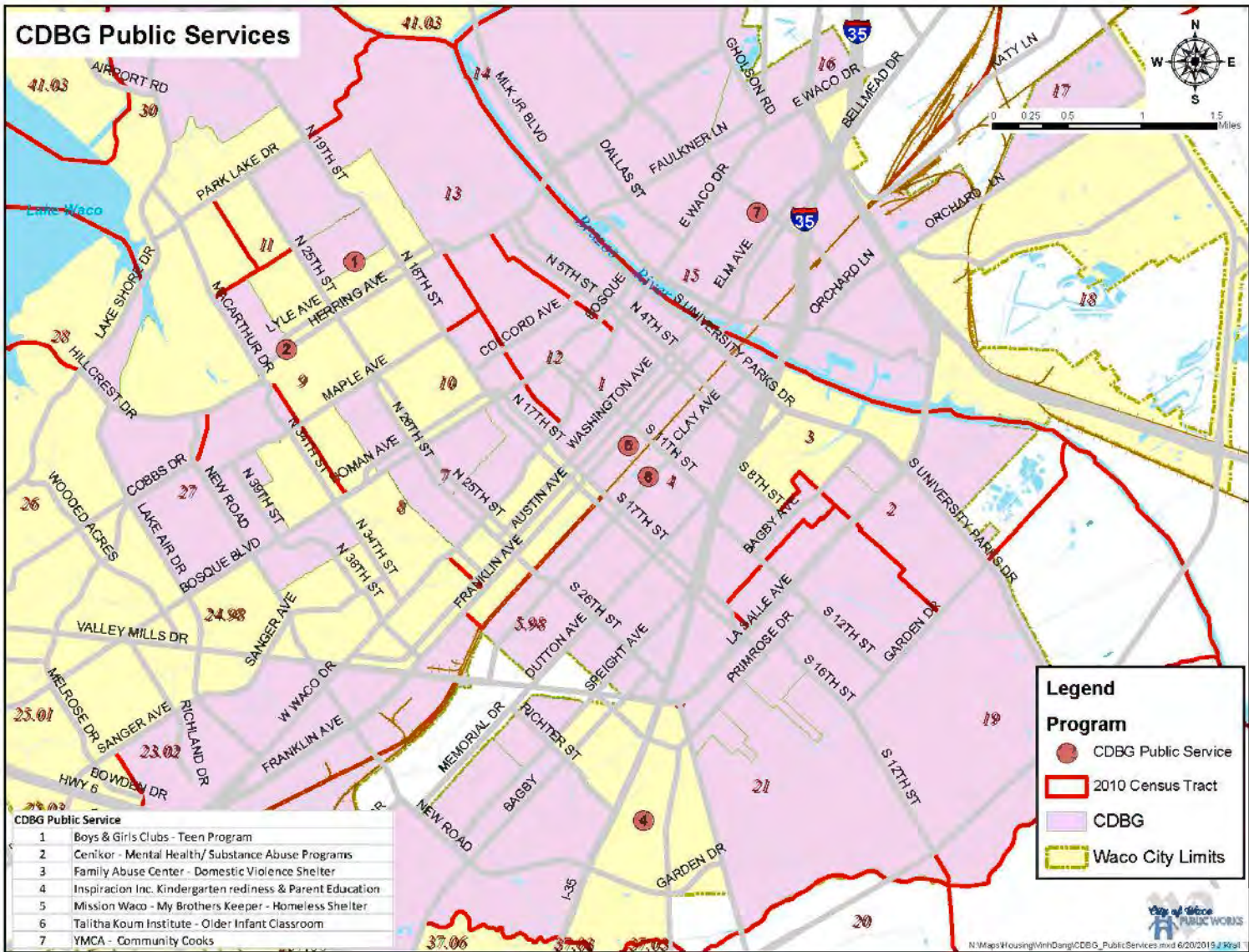
Discussion

See attached maps of project locations for the CDBG and HOME programs.









Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Because providing affordable housing is one of the City of Waco's priorities, the City will be funding the following activities with its federal funds: increasing the supply of affordable housing, expanding homeownership opportunities, revitalizing neighborhoods and creating mixed income communities.

For the 2019-2020 Program Year, these priorities will be addressed through the following activities:

- Homebuyer Assistance for 13 homebuyers through IDA
- Roof Repairs to 12 low and moderate income homeowners; Home Repairs to 30 low and moderate income homeowners; Emergency Shelter to 445 homeless persons; Housing for persons receiving substance abuse treatment 150 persons; Domestic Violence assistance to 400 persons; and Ramps for 42 LMI elderly and disabled persons.

Based on prior year's information, these types of housing assistance are projected to fall into the following HUD defined income categories (based on prior experience with these programs):

- 40 extremely low-income (Up to 30% of Area Median Income)
- 25 very low income (30.1% to 50% of Area Median Income)
- 10 low income (Up to 80% of Area Median Income)
- 1 moderate income (95% of Area Median Income)

One Year Goals for the Number of Households to be Supported	
Homeless	15
Non-Homeless	67
Special-Needs	0
Total	82

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	15
The Production of New Units	0
Rehab of Existing Units	67
Acquisition of Existing Units	0
Total	82

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

AP-60 Public Housing – 91.220(h)

Introduction

The Waco Housing Authority (WHA) is the local public housing agency that manages public housing units in the City of Waco. WHA has a total of 902 public housing units in 3 conventional public housing complexes and 2,454 housing assistance vouchers. Public housing units are located in the Estella Maxey apartments (364 apartments) located at 1809 J.J. Flewellen, the Kate Ross apartments (288 apartments) located at 937 S 11th Street, and the South Terrace apartments (250 apartments) located at 100 Kennedy Circle. These were built between 1941 and 1974.

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

WHA has submitted an application to participate in the Rental Assistance Demonstration (RAD) program. WHA and Affiliates intend to convert to all of the units to Project Based Vouchers. The RAD process in Waco began in 2017; WHA submitted a preliminary request to HUD in to reserve RAD funding in July 2018

WHA received approval of its preliminary application in January 2019 and have hired a consultant and financial expert to analyze potential RAD options. Of the three WHA sites, South Terrace will likely be the first RAD conversion site. Though it is one of the smaller sites, WHA wants to use the South Terrace site to learn about the process before dealing with the other two sites. WHA will also soon commission a market study to evaluate the needs of PHA residents. The RAD process for the three sites will likely involve a combination of rehabilitation/renovation.

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

Residents are involved in the decision-making process through resident council meetings for each site, which are held monthly. The Resident Advisory Meeting meets once a year to go over changes in the Administrative Policies for Section 8 and the Admissions and Continued Occupancy Policy for Public Housing. In addition, the modernization staff attends resident council meetings to get tenant feedback on modernization plans. Tenants may also phone anonymously to a 24-hour hotline to leave concerns, complaints and comments.

Through working with various partner agencies, the WHA strives to increase resident involvement in the overall Waco community, their own action plans, movement from public housing to scattered site subsidized housing, such as Section 8, to self-sufficiency, and, if possible, to homeownership.

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

The WHA is not designated as troubled; therefore, this section does not apply.

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

Introduction

The Continuum of Care’s 2018 Point-in-Time (PIT) survey is the most recent survey data available. The PIT provides only a “snapshot” of the City’s homeless population and subpopulations, however, it is the best data available on the housing and supportive service needs of these populations. The City’s Continuum of Care (CoC) for homeless persons is coordinated through the Heart of Texas Homeless Coalition. The City of Waco has been selected by the TX-604 CoC to serve as the CoC and HMIS Lead Agency to provide staff support to the Board and committees that constitute the CoC.

On January 28, 2018, a total of 188 homeless adults and children (sheltered and unsheltered) were counted in Waco, Texas: (138 adults, and 50 children in households). The number of homeless persons reflects a 14.9% decrease from 2017.

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

The CoC and HMIS Homeless Program Analysts are working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to Veteran homelessness, and aims to have benchmarks met in the next year to submit to the United States Interagency Council on Homelessness that the CoC has ended Veteran homelessness in the city of Waco. Additionally, the CoC and HMIS Homeless Program Analysts have begun the process of evaluating the existing Coordinated Entry System and improving its performance with the goal of having a well-functioning CE System in place by the end of the year. This improvement will allow for more effective referral and placement of persons experiencing homelessness into housing program openings in the community.

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

In PY 2019, City General Funds will help support the City in its management of Homeless Management Information System (HMIS) to measures outcomes for homelessness projects including; assisting participating agencies in assessing individual needs and determining the best outreach methods. One of the primary supported efforts to conduct outreach and a coordinated assessment of homeless populations for the 2019-20 Action Plan year will be conducted by the Salvation Army and Mission Waco. Each organization operates a shelter that is a safe venue for unsheltered homeless persons to receive basic services and case management that assesses their needs and makes referrals to appropriate services. Though not funded through CDBG or HOME,

the Point-In-Time Count coupled with Project Homeless Connect reaches out to all sheltered homeless persons and seeks out unsheltered persons to connect them to needed services and resources.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City addresses emergency shelter and transitional housing needs through CDBG PY 2019 funding. Family Abuse Center is an emergency shelter assisting approximately 400 victims of domestic violence. Mission Waco provides shelter support to approximately 410 unduplicated shelter residents. The Salvation Army Community Kitchen provides case management and support for those entering or referred to the men's emergency shelter and operates a daily kitchen for homeless and non-homeless.

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 will support the Heart of Texas Regional Mental Health Mental Retardation (MHMR) Tenant Based Rental Assistance (TBRA) program during the 2019-20 program year with HOME funds providing approximately \$100,000 in rental assistance. Through Public Service dollars, CDBG funds will provide \$16,000 in support to the Family Abuse Center to help provide services to women and families who become suddenly homeless as a result of a crisis domestic violence situation.

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.

In PY 2019, the City will fund MHMR TBRA for 15 low income households with low to no barriers for those with many forms of mental health symptoms, disabilities or special needs including domestic violence. Funding of \$22,280 will be provided to Cenikor behavioral health services with

a focus on Mental Health/Substance Use disorders in the City of Waco.

Discussion

City of Waco, CDBG and HOME funding are utilized for homeless programs however; the majority of federal funding to assist the homeless population comes from HUD through the Continuum of Care Program (approximately \$1 million annually).

Waco has made permanent housing for the homeless a priority and through CDBG, HOME, CoC Permanent Supportive Housing, state ESG, Section 8 and HUD-VASH funds. The community has used federal dollars to the greatest extent possible to provide housing for homeless families and individuals.

In PY 2019, the City will use \$36,394 in CDBG funds at My Brother's Keeper (MBK) directly for housing homeless and formerly homeless individuals and families.

For more information about the Continuum of Care 2018-2019 Strategic Plan, please refer to the Heart of Texas Homeless Coalition website at: <http://www.heartoftexashomeless.org/>

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

Introduction:

As discussed in SP-55 Barriers to Affordable Housing, the City of Waco has recently prepared an Analysis of Impediments to Fair Housing Choice to satisfy requirements of the Housing and Community Development Act of 1974, as amended.

The Analysis serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts. The elected governmental body is expected to review and approve the Analysis and use it for direction, leadership, and resources for future fair housing planning.

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

- 1. The majority of housing discrimination complaints filed with FHEO between 2007 and 2017 were on the basis of either disability or race or national origin.**

Proposed Action 1: Conduct random testing of rental housing. Landlords that are found to have discriminatory practices should attend mandatory fair housing training and demonstrate that they have stopped those discriminatory practices.

Proposed Action 2: The City should proactively provide educational material and opportunities for landlords on their responsibility to provide reasonable accommodation for disabled residents.

- 2. The majority of City CDBG investments took place inside impacted areas of concentrated poverty and minority residents. There should also be construction of affordable units outside impacted areas in order to provide additional housing choice for low-income minority residents.**

Proposed Action 1: Amend the City's CDBG application to include incentives that create affordable housing outside of impacted areas.

Proposed Action 2: Map the new and proposed affordable housing using impacted areas and opportunity areas maps. Use this information to further incentivize the creation of affordable housing outside of impacted areas and in higher opportunity areas.

- 3. Waco's Spanish speaking Limited English Proficiency (LEP) population comprises 10.98% of the City's population. The size of the Spanish-speaking LEP population indicates that Waco needs a Language Access Plan to provide quality services for this population.**

Proposed Action 1: Complete a four-factor analysis and create a Language Access Plan based on the results.

- 4. The majority of the City's residentially zoned areas are either R-1A or R-1B, which is some of the lowest density districts allowed in the zoning code, and most two- and multi-family zoned districts are inside impacted areas.**

Proposed Action 1: Amend zoning ordinance to all for the creation of more multi-family housing, especially outside of impacted areas.

- 5. Waco's zoning ordinance defines family as an individual, or two or more persons related by blood, marriage or adoption, or a group of not more than four unrelated persons living together as a single housekeeping unit in a dwelling unit.**

Proposed Action 1: Amend zoning ordinance to allow multiple unrelated individuals to live in the same dwelling unit.

- 6. Waco's zoning code defines two types of group homes: community home I and community home II which have distance restrictions.**

Proposed Action 1: The city will study the possibility of amending zoning ordinances to remove distance restrictions placed on community homes.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Waco, some funded by CDBG and HOME funds, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The primary impediment to the City's ability to meet underserved needs is the limited amount of funding to address identified priorities. The City will continue to seek public and private resources to leverage its entitlement funds in assisting with implementation of policies and programs.

Actions planned to foster and maintain affordable housing

The City's housing strategies will continue to be informed by the increasing mismatch between incomes and housing costs, the shortage of affordable housing, and the specific accommodations necessary to ensure that special needs populations have adequate affordable housing options with appropriate supportive services where needed.

Actions planned to reduce lead-based paint hazards

The City of Waco was recently (December 2018) awarded a \$1.5 million HUD Lead-Based Paint Hazard Reduction Program grant. The grant is expected to be enough to pay for 110 low income Waco families to fix lead problems in their homes.

Actions planned to reduce the number of poverty-level families

The City will continue to collaborate with human service, social service, and economic development agencies and organizations to facilitate their efforts and maximize their resources to provide quality services to low-income residents to help them improve their incomes. This includes ongoing efforts in conjunction with the CoC and HMIS Homeless Program Analysts working with CoC community partners such as the VA and Endeavors (the SSVF provider in the region) to meet benchmarks demonstrating an end to homelessness. Comprehensive programs such as Inspiracion Parent Child Education serves Waco's neediest families with a comprehensive program focused on school readiness, parent engagement, family literacy for parents and early brain development for children in the critical birth to four year range.

Actions planned to develop institutional structure

The Housing and Community Development Services staff will continue to participate in HUD-

sponsored training and webinars in order to further knowledge and incorporate regulatory changes into the program. The Housing and Community Development Services staff will continue to review policies and procedures to make modification where needed in order to ensure that the programs are managed as outlined in the Policies and Procedures Manuals while complying with all HUD regulations. Lastly, the Housing and Community Development Services staff will continue to provide technical assistance to subrecipients in order to assist in expanding the capacity of program partners, and to ensure that their policies and procedures are in compliance with the City's and HUD regulation.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including serving as the HMIS Lead Agency Continuum of Care and Coordinated Entry System (CES) link, and enumeration of point-in-time and homeless surveys.

Program Specific Requirements

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

Introduction:

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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities
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.

0.00%

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:

Not Applicable –the City of Waco does not engage in any form of HOME funds investment that is

not described in Section 92.205.

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:

Recapture Provision - The City of Waco homebuyers that receive HOME assistance in the form of direct down payment, closing cost, and/or principal buydown will meet the affordability period if they remain in their home for the time specified based on the amount of assistance received (five to fifteen years).

The effective date of the beginning of the required period of affordability is the date all completion data is entered into IDIS and as documented by the fully executed HUD-1, a copy of which has been placed in each individual homebuyer's file.

Assistance may be provided in the form of 0.00% interest loan that may be repaid or deferred forgivable which is secured by a Real Estate Lien Note and Deed Restriction or Land Covenant recorded in McLennan County.

The actual period of affordability will be based on the total amount of the direct HOME assistance provided as stated below.

- The City of Waco's Recapture Provision goes into effect if:
- The home is sold, enters a short sale, or foreclosed during the period of affordability.
- The loan, whether deferred or not, the borrower must repay the City any net sale proceeds available up to the amount to the principal due.

Any net sales proceeds returned to the City under Recapture will be used for other eligible HOME activities. Any funds remaining after the distribution of the net sales proceeds to all lien holders, including the City will be returned to the borrower.

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

This will document that:

- There were no net sales proceeds; or,
- The amount of the net sales proceeds was insufficient to cover the full amount due; and that
- No proceeds were distributed to the homebuyer

Additional information regarding "Recapture" provisions is detailed in written policies and

procedures of the City of Waco Housing and Community Development Services Department.

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:

The affordability period for units for which the recapture or resale applies is 5 years for assistance less than \$15,000; 10 years for assistance between \$15,000 and \$40,000; and 15 years for assistance greater than \$40,000.

The City will ensure affordability by placing a lien on the home. In the event that there is no direct benefit to the homebuyer, the affordability will be enforced by a deed restriction.

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 of Waco does not plan to use HOME funds to refinance existing debt on multi-family housing.

Citizen Participation Appendix

Citizen Participation

Stakeholder Participation

Many housing, social service agencies, and other organizations serving the Waco region were consulted during the development of this Consolidated Plan. Although they provided information and context that was invaluable to the planning process, there are other stakeholders who did not participate but whom the City encourages to participate in its CDBG program. This list is a sample of the agencies and individuals from whom the City will regularly solicit feedback as it establishes itself as an Entitlement Grantee.

- Waco Housing Authority
- City of Waco- Planning and Zoning
- City of Waco- Housing and Community Development
- City of Waco- Code Enforcement
- City of Waco- Office of Emergency Management
- City of Waco-Park Improvements
- City Center Waco
- Greater Waco Chamber of Commerce
- Heart of Texas Council of Governments
- Habitat for Humanity
- Greater Waco Realty
- Grassroots Community Development
- NeighborWorks Waco
- Mission Waco
- Heart of Texas MHMH
- Heart of Texas Aging and Disability Resource Center
- Cenikor
- The Salvation Army
- Family Abuse Center
- McLennan County Juvenile Probation Department
- Inspiracion, Inc.
- Talitha Koum

Stakeholder Interviews

M&L conducted a series of stakeholder interviews and public meetings on behalf of the City of Waco. We met with affordable housing providers, homeless assistance providers, health and human service providers, economic development providers, and several municipal departments.

A summary of the comments related to the housing and community development needs of the City that were identified over the course of our meetings is included below.

Access to Opportunity

- There is an unskilled labor force in Waco preventing a large group of individuals from increasing earned income. Vocation/technical training is necessary to increase skilled labor force, as well as soft skills training.
- The school system in Waco is underperforming.
- Common barriers to stable housing include criminal history, poor landlord history (evictions, evicted from public housing), poor credit history and limited access to wraparound services.
- The poverty rate in the City is 33%
- Transportation presents challenges, primarily scope of service, for folks looking to obtain employment so they can maintain housing.

Affordable Housing

- There is a lack of affordable housing within the community—the “Magnolia effect” has had a real impact on affordability in the local housing market.
- Rehabilitation of existing housing stock is necessary for both owner- and renter-occupied units.
- Overcrowding is a problem in the city, where too many folks are living in a unit too small for their needs.
- Lead-based paint abatement is a need.
- Rapid Rehousing and Tenant-Based Rental Assistance are necessary for domestic violence victims and Veterans.

Accessibility

- Most accessibility modifications requests come from elderly residents.
- The City is gradually installing sidewalks and curb cuts in older neighborhoods to increase connectivity.
- City recreation facilities beginning to improve accessibility

Other Issues/Needs

- Sewer and other public infrastructure severely outdated

Public Needs Meeting

A public needs hearing was held on January 15, 2019, at 6 p.m. at the Waco Convention Center Bosque Theater. Additional public hearings were conducted June 18, 2019; July 2, 2019; and July 16, 2019, at the same location. No comments were received at these meetings. City Council adopted the Plan August 6, 2019.

Summary of Survey Responses

The City of Waco developed an online survey to assess the housing and community development needs of the City. The survey was available January-February 2019. The survey was advertised through the City's official webpages as well as departmental social media accounts and printed flyers that were distributed at in-person interviews and public meetings.

Survey Results

A total of 55 participants completed surveys as part of the process. Respondents were asked to provide basic demographic information, indicate whether they were a resident or service provider, and identify priority needs and targeted areas of investment for the city. Fifteen, or 27%, of respondents were residents while the rest (73%) identified as stakeholders (service providers, developers, neighborhood organization representatives).

Housing Needs

Survey respondents overwhelmingly indicated affordable housing was a high priority (93%). Transitional housing and housing for persons with disabilities were also identified as a need, with 39/44 (89%) and 40/44 (91%) of respondents rating this as a medium or high priority, respectively.

Owner-occupied housing rehabilitation was also identified as a medium-high priority need, with 35/45 (78%) responding in this way.

Forty three out of 45 respondents indicated homeless initiatives should be ranked medium or high priority.

Homeownership counseling and fair housing education initiatives were also identified as medium-high priority needs.

Economic Development Needs

Workforce development, vocational training, and job creation/retention initiatives received medium or high priority rankings by survey respondents (96%, 97%, 91% of participants responded in this way, respectively). Literacy and GED preparedness was also identified as a medium-high priority need with 93% of respondents indicating as such.

Demolition of blighted structures was also identified as a priority need, with 67.4% of respondents (31/46) assigning such priority status.

Special Needs

Those with disabilities were overwhelmingly identified as having high priority needs. Thirty-nine of forty-four respondents indicated accessibility improvements for persons with disabilities were a medium-high priority.

Mental health services were identified as a medium-high priority need, with 44/45 (98%) of respondents indicating as such. Elderly services were overwhelmingly identified as being a high priority need; 44/45 or 98% indicated as such.

Public Facilities/Infrastructure

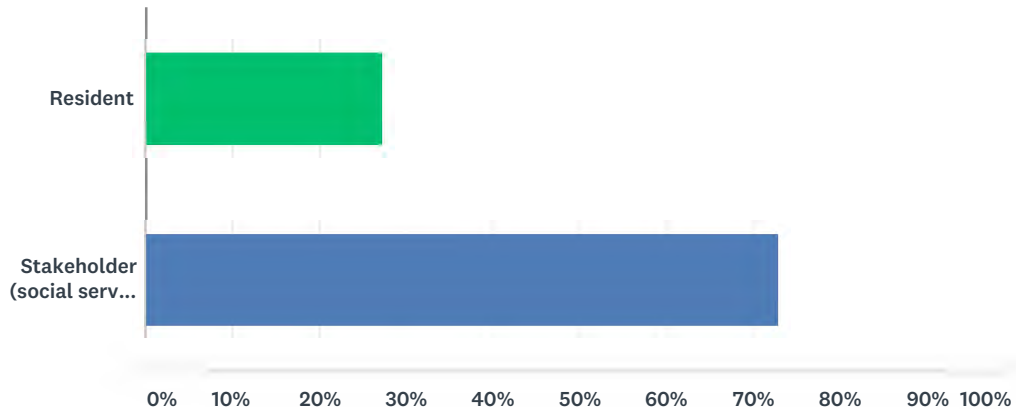
Childcare Centers, Mental Health Facilities Community Centers were the top three facilities that received high priority designation, with 28/45 (62%), 26/45 (59%), and 23/45 (51%) of respondents indicating such status, respectively.

Most public infrastructure improvement projects were identified as medium priority needs, except for sidewalk, road reconstruction and street lighting improvements.

The full survey results are included as part of this appendix.

Q1 Please select the category that best represents you:

Answered: 55 Skipped: 0



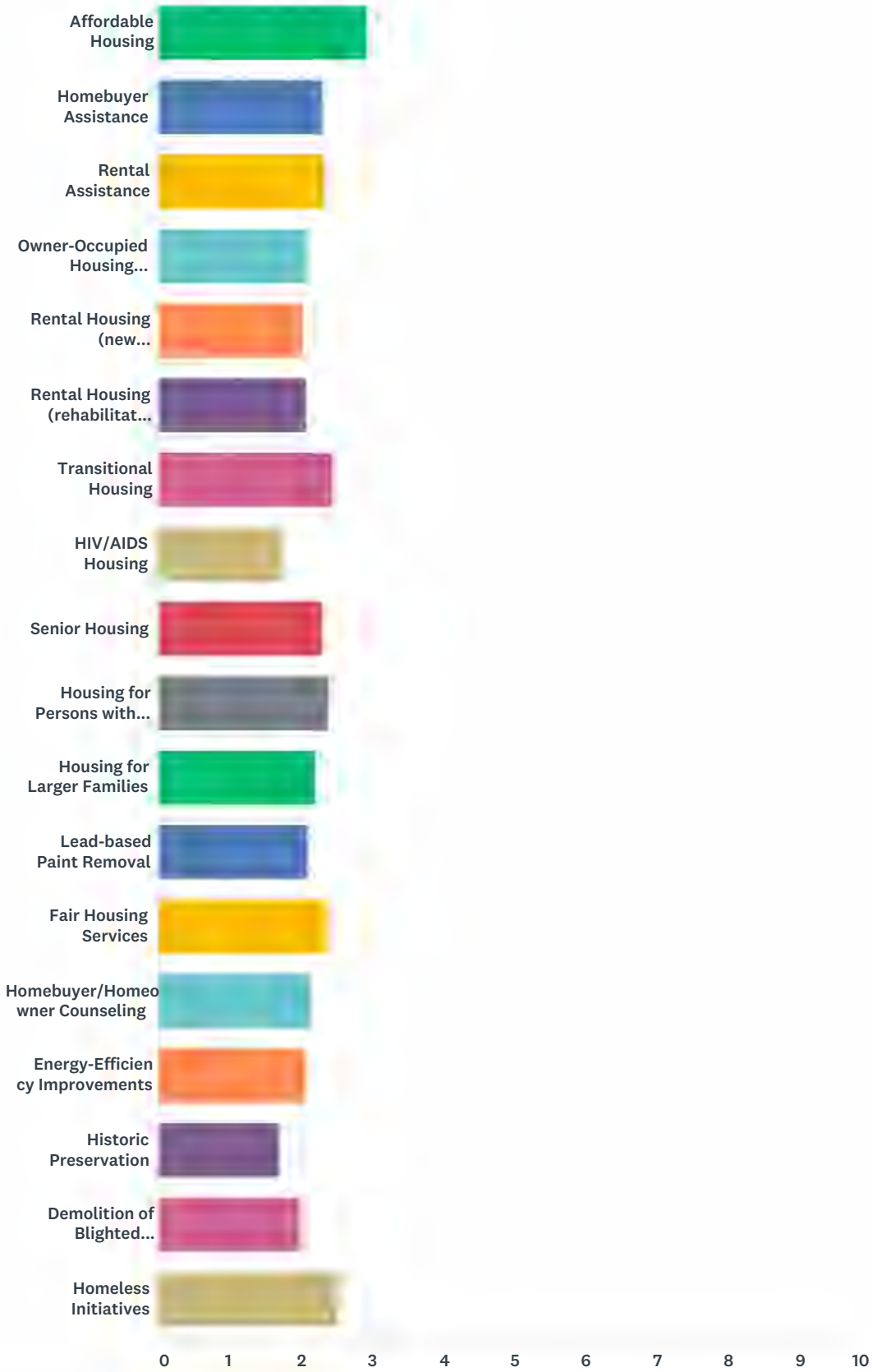
ANSWER CHOICES

RESPONSES

Resident	27.27%	15
Stakeholder (social service provider, neighborhood organization, advocate, economic development organization, housing and planning, emergency management, etc.)	72.73%	40
TOTAL		55

Q2 In your opinion, what priority should be assigned to each of the following housing activities?

Answered: 46 Skipped: 9



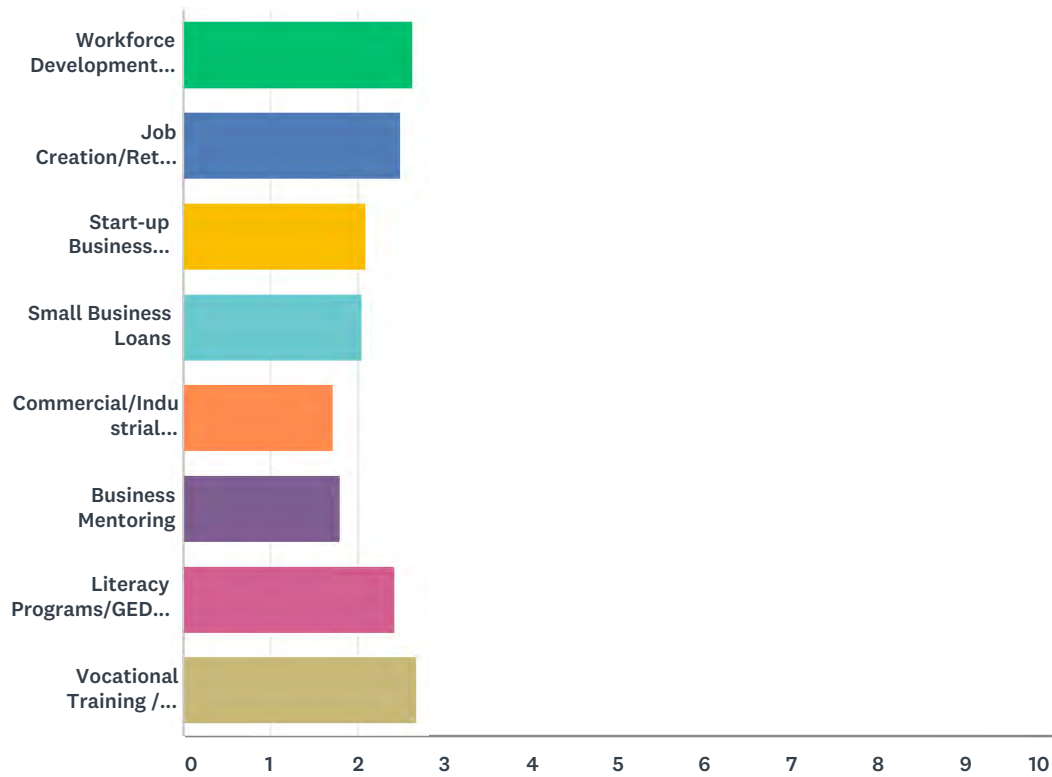
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Affordable Housing	0.00%	6.67%	93.33%		
	0	3	42	45	2.93

Homebuyer Assistance	11.11% 5	46.67% 21	42.22% 19	45	2.31
Rental Assistance	11.11% 5	44.44% 20	44.44% 20	45	2.33
Owner-Occupied Housing Rehabilitation	22.22% 10	46.67% 21	31.11% 14	45	2.09
Rental Housing (new construction)	33.33% 15	31.11% 14	35.56% 16	45	2.02
Rental Housing (rehabilitation)	20.00% 9	53.33% 24	26.67% 12	45	2.07
Transitional Housing	11.36% 5	31.82% 14	56.82% 25	44	2.45
HIV/AIDS Housing	46.67% 21	33.33% 15	20.00% 9	45	1.73
Senior Housing	8.89% 4	51.11% 23	40.00% 18	45	2.31
Housing for Persons with Disabilities	9.09% 4	43.18% 19	47.73% 21	44	2.39
Housing for Larger Families	18.18% 8	43.18% 19	38.64% 17	44	2.20
Lead-based Paint Removal	26.67% 12	37.78% 17	35.56% 16	45	2.09
Fair Housing Services	6.82% 3	50.00% 22	43.18% 19	44	2.36
Homebuyer/Homeowner Counseling	27.27% 12	29.55% 13	43.18% 19	44	2.16
Energy-Efficiency Improvements	20.45% 9	52.27% 23	27.27% 12	44	2.07
Historic Preservation	48.89% 22	33.33% 15	17.78% 8	45	1.69
Demolition of Blighted Structures	32.61% 15	36.96% 17	30.43% 14	46	1.98
Homeless Initiatives	4.44% 2	37.78% 17	57.78% 26	45	2.53

#	INCLUDE OTHER ACTIVITIES OR PROVIDE ADDITIONAL COMMENTS.	DATE
1	Housing for 16-24 year olds	2/28/2019 12:58 PM
2	Safe and affordable housing has always been a challenge and is more challenging these days in Waco with rising rental rates across town. More subsidized housing is needed.	2/13/2019 1:00 PM
3	Veteran housing, tiny houses for single adults	2/7/2019 10:17 AM
4	I am in favor of assistance that leads to homeownership by families.	2/6/2019 3:23 PM
5	Transitional and emergency housing for youth under 18	2/2/2019 2:56 PM
6	Improve transportation system. This system is a real barrier for low income people.	2/1/2019 5:49 PM
7	modifications for disabled and seniors (ramps, grab bars, widening doors, shower and tub access) rental assistance MORE affordable housing for disabled and elderly	2/1/2019 3:22 PM

Q3 In your opinion, what priority should be assigned to each of the following economic development activities?

Answered: 45 Skipped: 10



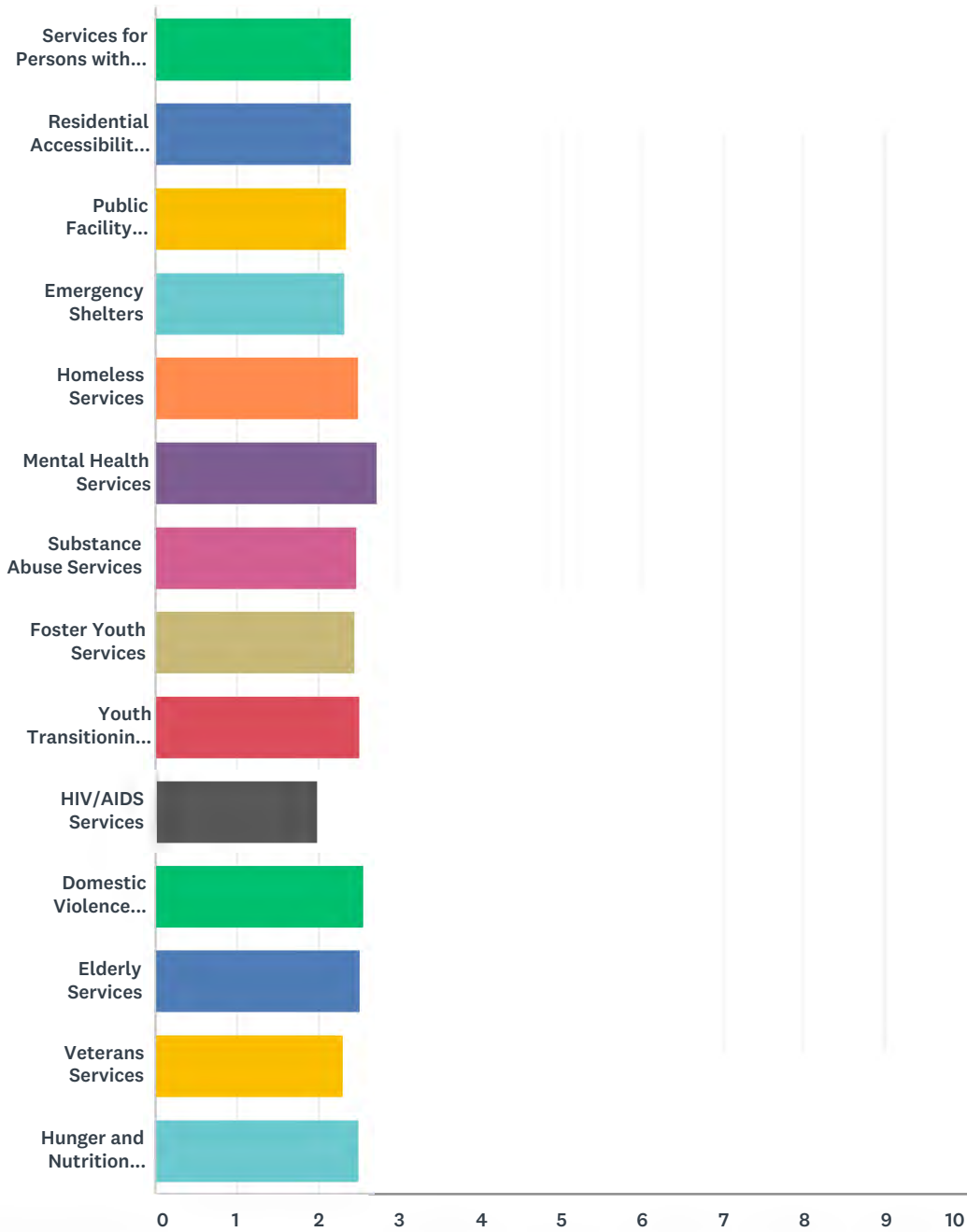
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Workforce Development Programs	4.44% 2	26.67% 12	68.89% 31	45	2.64
Job Creation/Retention	9.09% 4	31.82% 14	59.09% 26	44	2.50
Start-up Business Assistance	20.00% 9	51.11% 23	28.89% 13	45	2.09
Small Business Loans	24.44% 11	46.67% 21	28.89% 13	45	2.04
Commercial/Industrial Rehabilitation	40.00% 18	48.89% 22	11.11% 5	45	1.71
Business Mentoring	34.09% 15	52.27% 23	13.64% 6	44	1.80
Literacy Programs/GED Preparedness	6.67% 3	44.44% 20	48.89% 22	45	2.42
Vocational Training / Programs	2.22% 1	28.89% 13	68.89% 31	45	2.67

INDICATE OTHER ECONOMIC DEVELOPMENT ACTIVITIES OR PROVIDE ADDITIONAL COMMENTS. DATE

1	Avenues for employment for those that have poor work history. MannaWorks has a program to help people make this transition, so does the Waco VA's Vocational Rehab Therapy program. Programs like this help bridge people into fulltime employment and can be effective for some homeless served in Waco that struggle to get and maintain work.	2/13/2019 1:00 PM
2	micro loans	2/7/2019 10:17 AM
3	Workforce needs to provide more vocational training for youth getting out high school if they choose not to go to college Job coaching	2/1/2019 3:22 PM

Q4 In your opinion, what priority should be assigned to each of the following special needs and services activities?

Answered: 45 Skipped: 10



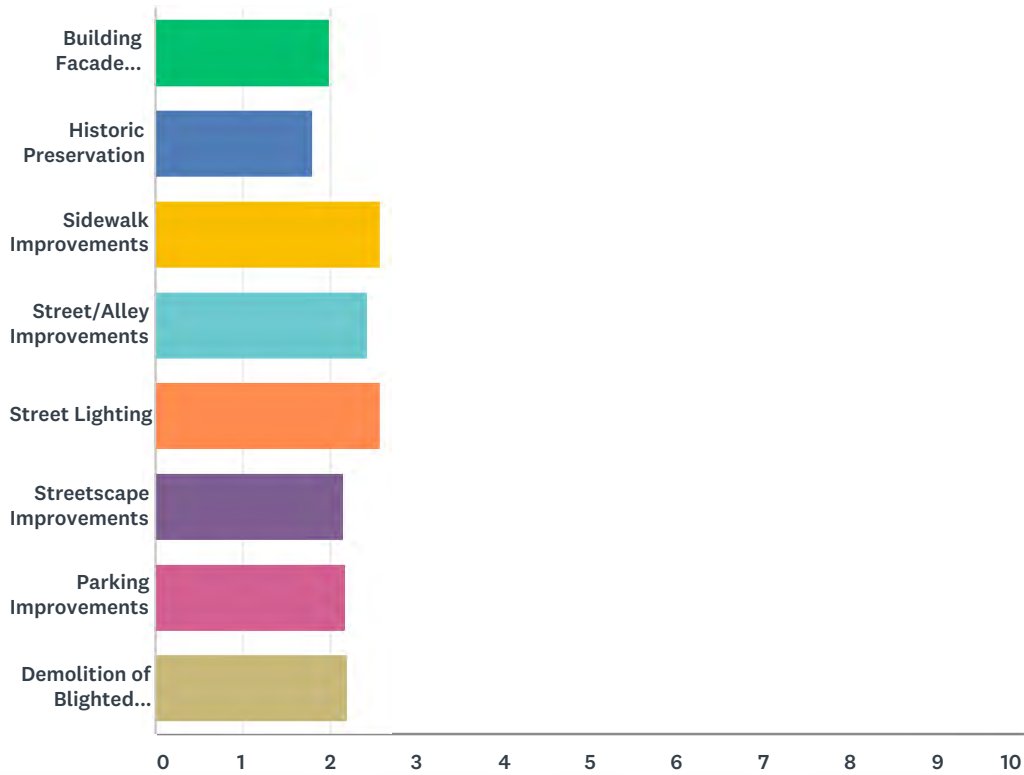
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Services for Persons with Disabilities	11.36%	36.36%	52.27%	44	2.41
Residential Accessibility Improvements for Persons with Disabilities	11.36%	36.36%	52.27%	44	2.41

Public Facility Accessibility Improvements for Persons with Disabilities	11.36%	43.18%	45.45%	44	2.34
	5	19	20		
Emergency Shelters	13.33%	40.00%	46.67%	45	2.33
	6	18	21		
Homeless Services	6.67%	37.78%	55.56%	45	2.49
	3	17	25		
Mental Health Services	2.22%	24.44%	73.33%	45	2.71
	1	11	33		
Substance Abuse Services	4.44%	44.44%	51.11%	45	2.47
	2	20	23		
Foster Youth Services	6.67%	42.22%	51.11%	45	2.44
	3	19	23		
Youth Transitioning Out of Foster Care	8.89%	31.11%	60.00%	45	2.51
	4	14	27		
HIV/AIDS Services	25.00%	52.27%	22.73%	44	1.98
	11	23	10		
Domestic Violence Services	6.67%	31.11%	62.22%	45	2.56
	3	14	28		
Elderly Services	2.22%	44.44%	53.33%	45	2.51
	1	20	24		
Veterans Services	11.11%	46.67%	42.22%	45	2.31
	5	21	19		
Hunger and Nutrition Services	2.22%	46.67%	51.11%	45	2.49
	1	21	23		

#	INDICATE OTHER NEEDS OR PROVIDE ADDITIONAL COMMENTS.	DATE
1	Those with disabilities (wheelchairs, walkers) report Waco is not a "disability friendly" town when they use our sidewalks, public transportation, etc.	2/13/2019 1:00 PM
2	many of these are already state and federally funded	2/7/2019 10:17 AM
3	Homeless pet care when weather gets bad and they need to go a shelter and they are worrying about a pet	2/1/2019 3:22 PM

Q5 In your opinion, what priority should be assigned to each of the following neighborhood commercial district revitalization activities?

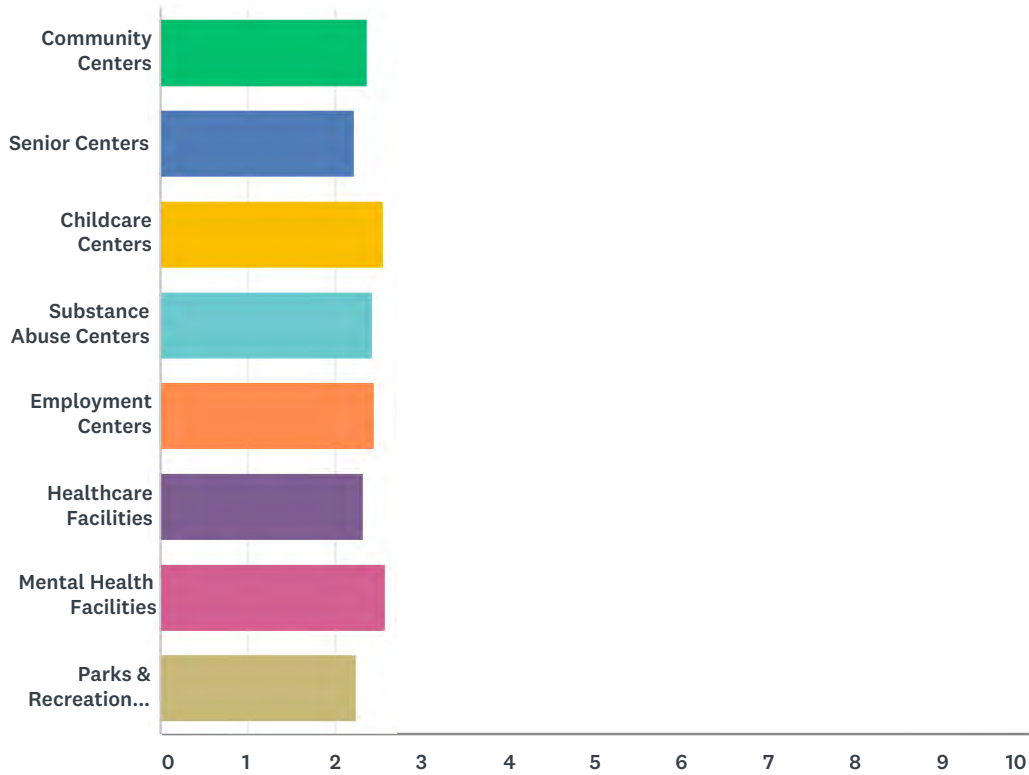
Answered: 44 Skipped: 11



	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Building Facade (Exterior) Improvements	23.26% 10	55.81% 24	20.93% 9	43	1.98
Historic Preservation	38.64% 17	43.18% 19	18.18% 8	44	1.80
Sidewalk Improvements	6.82% 3	29.55% 13	63.64% 28	44	2.57
Street/Alley Improvements	4.55% 2	47.73% 21	47.73% 21	44	2.43
Street Lighting	6.82% 3	29.55% 13	63.64% 28	44	2.57
Streetscape Improvements	15.91% 7	52.27% 23	31.82% 14	44	2.16
Parking Improvements	15.91% 7	50.00% 22	34.09% 15	44	2.18
Demolition of Blighted Structures	20.45% 9	38.64% 17	40.91% 18	44	2.20

Q6 In your opinion, what priority should be assigned to each of the following community facilities?

Answered: 45 Skipped: 10



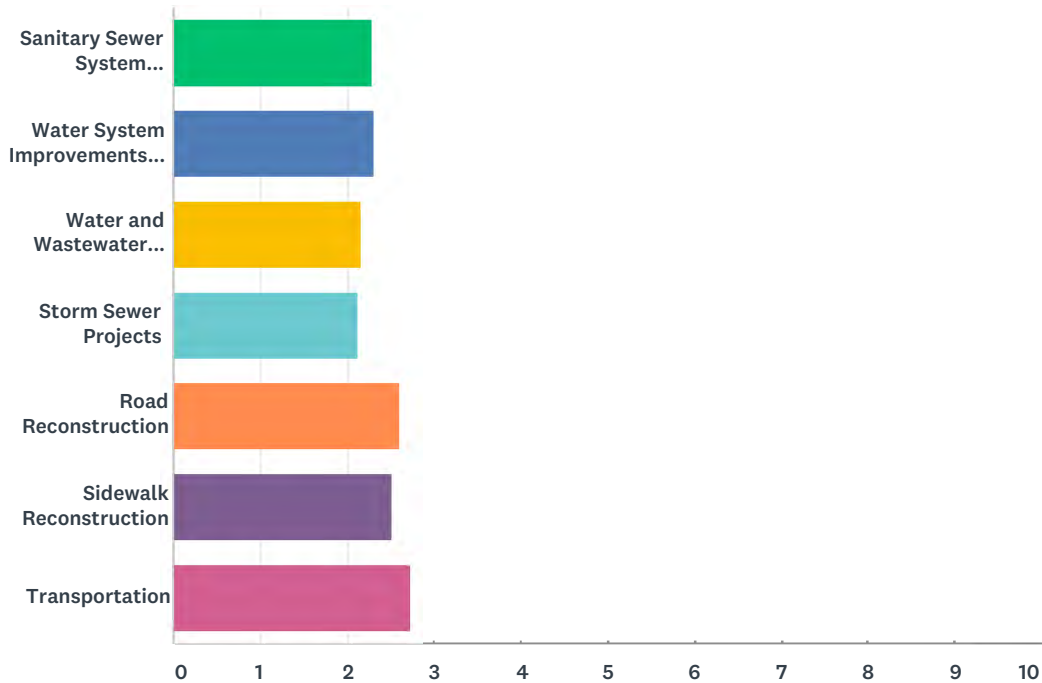
	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Community Centers	15.56% 7	33.33% 15	51.11% 23	45	2.36
Senior Centers	8.89% 4	60.00% 27	31.11% 14	45	2.22
Childcare Centers	6.67% 3	31.11% 14	62.22% 28	45	2.56
Substance Abuse Centers	6.67% 3	44.44% 20	48.89% 22	45	2.42
Employment Centers	2.27% 1	50.00% 22	47.73% 21	44	2.45
Healthcare Facilities	4.44% 2	57.78% 26	37.78% 17	45	2.33
Mental Health Facilities	2.27% 1	38.64% 17	59.09% 26	44	2.57
Parks & Recreation Facilities	13.33% 6	48.89% 22	37.78% 17	45	2.24

INDICATE OTHER NEEDS OR PROVIDE ADDITIONAL COMMENTS. DATE

1	Affordable and available childcare continues to be a barrier to families experiencing homelessness trying to get and keep employment. More options for mental health access (as MHMR has been working on) are needed, same with residential substance abuse treatment and aftercare.	2/13/2019 1:00 PM
2	again, the city should do what they are tasked to do and is not doing a good enough job with state and fed money go to the two low priorities	2/7/2019 10:17 AM

Q7 In your opinion, what priority should be assigned to the following public infrastructure projects?

Answered: 45 Skipped: 10



	LOW	MEDIUM	HIGH	TOTAL	WEIGHTED AVERAGE
Sanitary Sewer System Improvements/Extensions	13.33% 6	44.44% 20	42.22% 19	45	2.29
Water System Improvements/Extensions	13.33% 6	42.22% 19	44.44% 20	45	2.31
Water and Wastewater Treatment Facilities	15.56% 7	53.33% 24	31.11% 14	45	2.16
Storm Sewer Projects	17.78% 8	53.33% 24	28.89% 13	45	2.11
Road Reconstruction	4.65% 2	30.23% 13	65.12% 28	43	2.60
Sidewalk Reconstruction	8.89% 4	31.11% 14	60.00% 27	45	2.51
Transportation	2.22% 1	24.44% 11	73.33% 33	45	2.71

#	INDICATE OTHER PROJECTS OR PROVIDE ADDITIONAL COMMENTS.	DATE
1	those experiencing homelessness continue to voice frustration at limitations of public transit (or lack of money to afford appropriate public transit consistently)	2/13/2019 1:00 PM
2	More transportation is needed in the community to help those unemployed-looking for job, or just to get to work. Waco Transit is not enough right now	2/1/2019 3:22 PM

Q8 Please provide any additional comments or feedback related to housing, economic development, and community development needs in the City of Waco.

Answered: 7 Skipped: 48

#	RESPONSES	DATE
1	Property tax calculation should be renovated to make it affordable for people to buy homes and pay property tax. Please tax on the property itself not the perceived value. The way you currently set value is not a good and fair way to do it.	2/28/2019 8:37 PM
2	We are in desperate need of affordable housing for living wage and below residents.	2/28/2019 4:55 PM
3	Homeless community talks a lot about a desire for a "day center," and if focused on access to health, education, employment, and housing resources this would be beneficial. Avenues to make access to resources more streamlined help many get to their right resources for help and a day center could facilitate that. Coordinated Entry system may need more funding to get it functioning in ideal capacity to help access housing programs (and have appropriate resources available like rapid rehousing funding in community for single adults who are not DV victims, MHMR clients, or Veterans). Affordable and safe housing will continue to come up as real estate prices rise and we have already seen apartments saying they "won't take programs" or that they can rent for higher than even Housing Authority's Market Rates and not renewing leases for those that have received assistance (subsidized housing, etc).	2/13/2019 1:00 PM
4	Waco had a tornado in the 1950s, and really never got rebuilt. It's single family dwellings are predominantly old stock, with a great many dwellings needing small, moderate, or severe repairs. And there is very little in the way of affordable housing. Most lower income families pay at least 50% of their income to rental properties, which are mostly run by same three exploitative companies--essentially modern slum lords. Outside the major thoroughfares, most streets need to be repaved. This is particularly the case in the lower income neighborhoods, where the potholes can be massive (some are over a foot deep, and wide enough to fit a baby carriage), there is a general lack of sidewalks (even though those with low incomes are more likely to have to walk to work, not to mention those with disabilities have to use the street!!), and the fares of city buses are burdensome to the indigent residents (while tourists get free rides). Please help.	2/6/2019 10:30 PM
5	interior renovation of public housing and housing in low income neighborhoods to meet the safety and construction standards of other new developments in the community. There should be a higher standard for housing, regardless of household income.	2/1/2019 2:50 PM
6	Waco need to focus on our Aging and Disability. We have NO special housing for people with Disability, nor any type programming from the City of Waco for people with disabilities. Utilize the empty commercial properties that have been vacant for years, such as the Old Hillcrest building for Affordable and Accessible Housing for Disability, Seniors, Homeless students and Homeless.	2/1/2019 2:46 PM
7	Affordable housing; more all bills paid apartments; Increase in wages; more assistance for homeless youth; access to public transportation; affordable childcare options. The meeting today was overshadowed by a man who just moved here from California looking to make money in the real estate business. He obviously had no interest in the community and the topic of discussion which was how to assist our homeless youth. The City of Waco may be prospering under the glow of Magnolia but our youth need our help. Homelessness has not decreased, housing is increased and it is almost impossible to afford safe housing, plus get to work, take care of children, etc.	1/16/2019 3:20 PM

Q9 Offer any additional comments in the space below:

Answered: 3 Skipped: 52

#	RESPONSES	DATE
1	Currently Waco has a much higher than normal rental properties. You should be encouraging people to move up from renting to home ownership by lowering property taxes. Texas property taxes are approx. 3 times higher than other states, making them one of the highest in the country	2/28/2019 8:38 PM
2	Again, a focus on targeting safe and affordable housing (for instance 1 bedroom units that are affordable to those working minimum wage jobs or who have fixed income with Social Security disability), including those with felony history or poor rental history. Maybe bringing back the landlord liaison project or something similar can mitigate "risk" for some landlords to continue to consider to offer housing to those in this population.	2/13/2019 1:02 PM
3	We desperately need better public transportation	2/4/2019 10:31 AM

Advertisements & Sign-in Sheets



CITY OF WACO

PUBLIC NOTICE

Notice of Public Hearing Regarding the Housing and Community Development Needs for the City of Waco

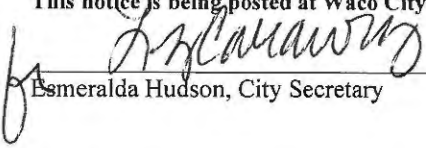
The City of Waco's Housing and Community Development Citizen Participation Plan requires that the City conduct a public hearing to obtain the views of citizens on housing and community development needs, including priority non-housing community development needs, within the City of Waco prior to drafting the 2019-2024 Five-Year Consolidated Plan for the U. S. Department of Housing and Urban Development (HUD). The Five-Year Consolidated Plan is a requirement for the City's annual funding allocation of Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) funds through the U.S. Department of Housing and Urban Development (HUD). The Consolidated Plan will serve as a blueprint for the expenditure of these federal funds in the City of Waco from October 1, 2019 to September 30, 2024.

Outreach to local housing and community development stakeholders, social service organizations and citizens is a key element to the plan development process. The public hearing will help to identify housing and community development needs and establishing priorities for HUD funding over the next five years.

A Public Hearing will be held on January 15, 2019 at 6:00 p.m. in the Waco Convention Center, Bosque Theater, 100 Washington Avenue, Waco, Texas 76701. Questions or Comments may be addressed to:

Housing and Community Development
City of Waco
P. O. Box 2570
Waco, Texas 76702-2570
Phone: 254-750-5656

This notice is being posted at Waco City Hall on the 27th day of December, 2018 at 4:50 A.M./P.M.


Esmeralda Hudson, City Secretary

NOTE: Persons with disabilities who plan to attend this meeting and who need auxiliary aids or services should contact Esmeralda Hudson, City Secretary, at (254) 750-5750 at least twenty-four (24) hours before this meeting so that appropriate arrangements can be made.

Beginning June 14, 2019, drafts of the FY2020-2024 Consolidated Plan, PY2019-2020 Draft Annual Action Plan, Draft Analysis of Impediments to Fair Housing (AI), and Draft Citizen Participation Plan (CPP) will be available on the City's website at www.waco-texas.com

Copies will also be available for public review at the following locations:

Housing and Economic Development Department

City Hall Ground Floor
300 Austin Avenue
Waco, TX 76702

Main Library
1717 Austin Ave.
Waco, Texas 76701

East Waco Library
901 Elm Street
Waco, Texas 76704

West Waco Library
5301 Bosque Blvd., Suite 275
Waco, Texas 76710

South Waco Library
2737 South 18th Street
Waco, Texas 76706

City Secretary Office

City Hall First Floor
300 Austin Avenue
Waco, Texas 76702

The thirty-day public review and comment period for the Draft Consolidated Plan, Draft Annual Action Plan, Draft Analysis of Impediments to Fair Housing, and Draft Citizen Participation Plan will commence on Friday, June 14, 2019. All comments must be received no later than 5:00 pm on July 15, 2019.

To submit written comments please write to the City of Waco, Housing and Community Development Department, 300 Austin Avenue, Waco, TX 76702, Attention: Galen Price, Director.

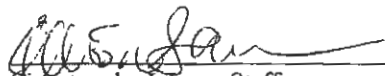
To request additional Draft Consolidated Plan, Draft Annual Action Plan, Draft Analysis of Impediments to Fair Housing, and/or Draft Citizen Participation Plan information or to request a copy, please contact, Galen Price at (254) 750-5965 or Vinh-Quang Dang at (254) 750-5443 or by email at: GalenP@wacotx.gov or VinhD@wacotx.gov.

Written comments may also be faxed to (254) 750-5604.

This notice is being posted at West Waco on the 13th day of June, 2019 at
4:22 A.M./P.M. (Library Location)

Bellein Schae
Signature by Library Staff

This notice is being posted at West Wood on the 17th day of June, 2019 at
4.22 A.M./P.M. (Library Location)



Signature by Library Staff

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Written comments may also be faxed to (254) 750-5604.

This notice is being posted at East on the 13 day of June, 2019 at
5:18 A.M./P.M. (Library Location)



Signature by Library Staff

This notice is being posted at East on the 13 day of June, 2019 at
5:08 A.M. (P.M.) (Library Location)

Mark Haul
Signature by Library Staff

Beginning June 14, 2019, drafts of the FY2020-2024 Consolidated Plan, PY2019-2020 Draft Annual Action Plan, Draft Analysis of Impediments to Fair Housing (AI), and Draft Citizen Participation Plan (CPP) will be available on the City's website at www.waco-texas.com

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Waco, TX 76702

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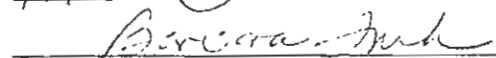
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Written comments may also be faxed to (254) 750-5604.

This notice is being posted at South Waco on the 13 day of June, 2019 at
9:40 A.M. (P.M.) (Library Location)



Signature by Library Staff

This notice is being posted at South Wood on the 13 day of June, 2019 at
4:40 A.M./P.M. (Library Location)

Bevera Bark
Signature by Library Staff



To address the City Council on any matter concerning city business, complete the following information and submit to the City Secretary. Please limit your comments to three minutes or less.

HOV

MEETING DATE: 6/18/19 AGENDA ITEM: _____

AGENDA TOPIC: Youth homelessness in city budget

NAME: Kelly Atkinson TELEPHONE: 254-224-6095

ADDRESS: P.O. Box 1956, Waco, TX 76701 ZIP CODE 76712

REPRESENTING: The Core, Heart of Texas

E-MAIL: Kellya@thecorewaco.org

COMMENT: Youth homelessness

We appreciate your interest in the City of Waco.

Complete the section below ONLY if you are speaking on a Public Hearing Item, involving an application by an individual or business.

Check all that apply: APPLICANT or REPRESENTATIVE OPPONENT PROPONENT

City of Waco, Texas
2020-2024 Consolidated Plan

Affordable Housing Providers Meeting

Date: 1-15-17

Time: 10:00 Am

Group: Affordable Housing Providers

Name (please print legibly)	Organization	E-mail Address & Phone Number
Megan Hochstatter	Waco Habitat	megan@waco-habitat.org 254-756-7575
Mike Stone	Grassroots	Mike @ Grassroots Waco.org 257-235-7358
Erica Ramirez	Extraco Banks	eramirez2@extracobanks.com
Cynthia Hernandez	Extraco	
Delisa Burnell-Smith	NWW	dsmith@nw-waco.org
Roy Nash	NWW	roynash@nw-waco.org

City of Waco, Texas
2020-2024 Consolidated Plan

City Staff and Departments Meeting

Name (please print legibly)	Department	E-mail Address & Phone Number
NICOLE WISCOMBE	HOUSING	nicolew@wacotx.gov 750-5777
Zelca Morgan	"	ezekelem@wacotx.gov 750-5662
Jennifer Merson	Housing & Community Dev.	Jennifer.M@wacotx.gov
Patricia DeLeon	Housing cas	patricia.d@wacotx.gov
Kim Worley	Housing	KimberlyW@wacotx.com
VINH DANA	HOUSING	VINHD@WACOTX.GOV
Marcus Davilla	Housing	marcusd@wacotx.gov
ZINA PEW	"	zinap@wacotx.gov
Randall R. Childers	Inspection	randyc@wacotx.gov
CHRIS RANDEZZO	"	CHRISR@WACOTX.GOV

City of Waco, Texas
2020-2024 Consolidated Plan

South
Nov 1-15-19 Waco Community Sprint

Economic Development Meeting

Name (please print legibly)	Organization	E-mail Address & Phone Number
Mellett Harrison	City of Waco	melletth@waco.tx.gov 254-750-5246
Eric Hobbs	HOTADec-Housing Navigator	e.r.c.hobbs@hotadec.gov

City of Waco, Texas
2020-2024 Consolidated Plan

Health and Human Service Providers

Name (please print legibly)	Organization	E-mail Address & Phone Number
Kayleigh Cunningham	The Cove	KayleighC@theCovewaco.org
Annie Botsford	Waco Housing Authority	annieb@wacoha.org
Susan Cowley	Talitha Koum Institute	SCowley@talithakoum.org

1110119

10:00 AM - NOW

City of Waco, Texas
2020-2024 Consolidated Plan

+ Social Service Providers
Homeless Providers Meeting

Name (please print legibly)	Organization	E-mail Address & Phone Number
Hector Sabido	Inspiración	hector.sabido@yahoo.com 254-744-7598
Eloisa Cruz A.	Inspiración	eloisa.cruz-arredondo@waco.org 254-644-8528
John Canning	COH Real Estate	john@canningdreamhous.com 254-423-5153
YKenya Robertson	The Salvation Army	ykenya.a.robertson@uss.salva-army.org 254-756-7271
Staci Love	CAS	staci.love@dfps.state.tx.us (254) 424-7469
Jackie Madsen	Waco Youth Advocate	Jackie.Madsen@centraltxas.org 254-245-2920
Tiffany Greene	CTYS	tgreene2015@hotmail.com
Gwen James	WISD Director Early Childhood	gwen.james@wacoisd.org
Kathy Reid	Family Abuse Center	Kathy.reid@familyabusecenter.org

Name (please print legibly)	Organization	E-mail Address & Phone Number
Kelly Atkinson	The Core, Heart of TX	kellya@thecorewaco.org 254-224-6095
Lanessa Allman	Central TX Youth Services	254-721-1991
Dede Gordon	CTYS	254-217-1967
Will McCall	Cordellier Ministries	254-755-7690
Major Jim Taylor	Salvation Army	254-756-7271
Caitlin Clossen	YMCA of Central TX	Caitlin.Clossen@ymcactx.org 254-424-8841
Kim Ellis	Waco ISD	Kim.ellis@wacoisd.org 254-755-9433
Shaun Lee	HOTEL WASHINGTON	SHAUN.LEE@HOTELWASHINGTON.ORG
Kristen Peters	Waco ISD	Kristen.Peters@wacoisd.org Kristen.Peters@wacoisd.org
Nicole Lumley	Talhitha Koum	nlumley@talhithakoum.org

City of Waco, Texas
2020-2024 Consolidated Plan

Waco Neighborhood and Faith-Based Organizations

Name (please print legibly)	Organization	E-mail Address & Phone Number
DARLENE BOOKER		308 ROSE ST ²⁵⁴ 7328760
ANDREW LOPEZ	ALGO PROPERTIES @ ATT.NET	523 CLAY ²⁵⁴ 214-4625