

## Executive Summary

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

#### 1. Introduction

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The City of Garland developed an outreach effort to maximize input from a large cross-section of stakeholders for the Consolidated Plan. This outreach effort included public meetings, published meeting notices, stakeholder meetings, and in-person interviews.

Garland receives three entitlement grants from the U.S. Department of Housing and Urban Development (HUD), the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program Grant (HOME) and the Emergency Solutions Grant (ESG). These funds are used to leverage other public and private funding towards community development and housing projects.

The City of Garland, as an entitlement jurisdiction in the CDBG, HOME, and ESG Programs, is required by HUD to submit a consolidated plan every five years. The Consolidated Plan identifies the priority community development and housing needs for the citizens of Garland. It integrates economic, physical, environmental, community and human development in a comprehensive and coordinated fashion so that the City, Garland Housing Authority and nonprofit organizations can work together to assist in meeting the needs of families and/or individuals. The strategic plan in this document sets forth program goals, specific objectives, annual goals, and benchmarks for measuring progress. In so doing, it helps the City and citizens keep track of results and learn what works in the community.

This Consolidated Plan corresponds to the City's next five fiscal years, which begins October 1, 2020, and ends September 30, 2025. Each year, the City will prepare an Annual Action Plan outlining specific projects and the amount of funding that will go towards the goals outlined in the Consolidated Plan. At the conclusion of each fiscal year, City staff will prepare the Consolidated Annual Performance and Evaluation Report (CAPER) to report the progress towards the Consolidated Plan goals and accomplishments by project.

This Plan considers the increasing importance of identifying and prioritizing the most critical needs to be addressed with CDBG HOME, and ESG Program funds.

#### Structure of the Plan

The Consolidated Plan consists of three major sections: a housing and community development needs assessment, a housing market analysis, and a strategic plan which identifies those priority housing and community development needs and strategies that the City plans to address with the available HUD

resources over the next five years. This plan was formulated using HUD's eConPlan tool, which dictates the plan's structure and provides a series of pre-populated tables.

Data in the three major sections were drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data is a fixed set of data in pre-populated tables. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost burden, which occurs when a household pays more than 30% of its gross income on housing costs. Extreme cost burden occurs when a household pays more than 50% of its gross income on housing costs.

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

### **Increase Supply of Affordable Housing**

- Increase affordable rental housing.
- Increase homeownership.
- Housing rehabilitation.

### **Decrease Homelessness**

- Provide housing and services to the homeless and at risk of homelessness that aligns with Metro Dallas Homeless Alliance.

### **Provide Healthy and Attractive Neighborhoods**

- Blight Removal/Code Enforcement
- Improve public infrastructure.
- Improve public facilities.

### **Provide Public Services**

- Provide public services to low and moderate-income households as well as persons with special needs.

### **Planning and Administration and Fair Housing**

- Provide quality oversight and administration of federal programs.
- Affirmatively Further Fair Housing

### **Provide Economic Opportunity**

- Provide Economic Opportunity to low and moderate-income households>

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

The summary of past performance reported below was taken from the City's most recently completed Consolidated Annual Plan Evaluation Report completed for the fiscal year 2017.



The City has made considerable progress toward meeting the goals identified in the strategic plan and action plan. The City's HOME Program constructed 4 new single-family homes that were sold to low-income households. The City did not reach the goal for the HOME Infill Objective DH1.2 due to weather delays slowing construction. The CDBG Minor Repair and Single-Family Rehabilitation Programs provided 21 low-income homeowners with repair services. The First Time Homebuyer Down payment Assistance Program had 4 approved applicants during the program year. The GREAT Homes Program had 1 project completed.

Rental housing needs were addressed using CDBG, HOME, and ESG funding. City of Garland's Fair Housing Office provided rental assistance to 70 persons using ESG funding, and the Salvation Army Program provided rental assistance to 25 persons using CDBG. Matthew 25:40 provided 14 with ESG rapid rehousing rental assistance, and New Beginning/Hopes Door provided 10 persons with ESG rapid rehousing rental assistance. In all, 119 persons were provided rental assistance. Code Enforcement performed 15,196 inspections in CDBG eligible areas during the program year.

Emergency Housing needs utilized CDBG and ESG funding. Hope's Door/New Beginning Center provided emergency housing 271 domestic violence victims through the ESG Shelter Services program and provided 21 persons assistance through the ESG Rapid Rehousing program. The Matthew 25:40 Project provided overnight motel vouchers for 46 homeless persons utilizing CDBG funding.

The City's Public services entities provided services to 2650 low-income persons in Garland. Services ranging from counseling, emergency food, youth programs, and medical programs were provided using CDBG funding. Overall the City, City Departments, and Subrecipients, have made progress towards meeting the goals and objectives established in the Consolidated Plan and in the 2019 Annual Action Plan.

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

The City of Garland's goal for citizen participation is to ensure broad participation of City residents, and housing, economic, and service providers in the planning and implementation of community development and housing programming. Citizen participation takes the form of advertised community meetings and public hearings.

The planning process for the preparation of the Five-Year Consolidated Plan and the FY 2020 Annual Action Plan included the following distinct elements:

- Focus group sessions with representatives from City government (staff), non-profit organizations, and other service providers to gain stakeholder input on the identification of City needs.
- Additional meetings and interviews with City departmental staff and other provider agencies and stakeholders throughout the planning process to understand the current scope of programs, issues, and

concerns. The one-on-one conversations helped to develop strategies to address the community needs that were identified in the focus group sessions.

- Review of existing community development-related planning documents, including the Envision Garland 2030 Comprehensive Plan, Senior Market Assessment, and City of Garland, Texas 2019 Capital Improvement Program.

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

For the development of the 2020-2025 Consolidated Plan and FY 2020 Annual Action Plan, several public meetings and/or public hearings were conducted to receive input from community stakeholders and to develop their recommendations for the goals and Program Year 2020 projects to be funded with the CDBG, HOME Program and ESG funds.

During the week of January 21-22, 2020, four stakeholder workshops and a public needs meeting were conducted. Significant themes that arose from these meetings included the overall need for affordable housing, the need to address substandard housing conditions, and the need for supportive services for the homeless, elderly, disabled, and populations with high service needs.

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

All comments accepted

## **7. Summary**

In summary, the Consolidated Plan and Annual Action Plan have been developed with community input and reflect the needs of the City. This input is in line with the City's Citizen Participation Plan.

## 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 the administration of each grant program and funding source**

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

<b>Agency Role</b>	<b>Name</b>	<b>Department/Agency</b>
Lead Agency	GARLAND	
CDBG Administrator	GARLAND	City of Garland Housing and Community Services Department
HOPWA Administrator		
HOME Administrator	GARLAND	City of Garland Housing and Community Services Department
ESG Administrator	GARLAND	City of Garland Housing and Community Services Department
HOPWA-C Administrator		

**Table 1 – Responsible Agencies**

### Narrative

The Housing and Community Services Department of the City of Garland is the lead agency responsible for preparing the Consolidated Plan as well as for the administration of each grant program and funding source.

### Consolidated Plan Public Contact Information

Mona L. Woodard, Grants Manager, City of Garland, Department of Housing and Community Services, 800 Main Street, Garland TX 75040. Telephone: 972-205-2130

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

### **1. Introduction**

The City of Garland developed an outreach effort to maximize input from a large cross-section of stakeholders for both the Consolidated Plan and the Year 1 Annual Plan. This outreach effort included public meetings, published meeting notices, stakeholder meetings, in-person interviews, and telephone interviews.

**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)).**

To ensure the participation of and coordination between public and private agencies, the Housing and Community Services staff sent informational material and written communication to community organizations for preliminary discussions on the Plan and the needs of the citizens of Garland. Flyers containing the schedule of outreach activities were distributed along with an FAQ Sheet. These were distributed to the City’s list of housing providers, social service organizations, homeless assistance providers, and other entities involved in housing and community development work in Garland.

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

The lead agency of the Dallas City and County/Irving Continuum of Care (CoC) is the Metro Dallas Homeless Alliance (MDHA), which coordinates the CoC grant application process, coordinates services, manages the homeless information system (HMIS), and coordinates the preparation of reports. MDHA, as the lead agency for the CoC, developed a coordinated plan to end homelessness in Dallas and Collin Counties. Goals and strategies outlined in the plan D-ONE Plan include:

1. Housing – Increase affordable housing supply, improve and expand the coordinated access and prioritization process, and increase landlord participation.
2. Resources – Educate and collaborate more closely to increase CoC funding and maximize and increase the efficiency of public and private resources to end homelessness.
3. Support – Improve street outreach, improve the emergency shelter system, implement diversion and prevention practices, coordinate immediate needs efforts, develop enough behavioral health resources to meet area demands, and ensure cultural competency across the system.

4. Coordination: Processes and Training – Develop and adopt a system-wide strategic plan, develop minimum standards for system-wide services, align demographics of the homeless population to the general population, create a “system map” (flow chart) of the Dallas homeless response system, and provide training and technical assistance.

5. Data -- Close the gap between the current data system and data system needs and customize and create reports and dashboards.

The City is involved mainly in contributing to the first and third goals through its use of CDBG, HOME, and ESG funding for housing rehabilitation, minor home repair, down payment assistance, rapid rehousing, and shelter operations and essential services. CDBG funds are used for emergency rental assistance and motel vouchers to assist those individuals and families that are at risk of being homeless. In addition, as a CoC member, the City participates in the annual point-in-time survey to identify the number of homeless persons in the city and region.

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

<The City receives ESG funds and, as a member of the (CoC) consulted with the CoC to discuss and prioritize the needs for homelessness, funding, and performance standards. The Dallas City & County, Irving Continuum of Care (CoC) will regularly consult with Emergency Solutions Grant (ESG) that serves direct grantees of funding from the United States Department of Housing and Urban Development (HUD) within the CoC jurisdiction in order to coordinate and collaborate. Such coordination and collaboration are necessary to ensure that the grantees effectively strategize about the systems of assistance needed to address homelessness and how the respective funding streams can support the provision of that assistance. Such grantees include: The State of Texas through the Texas Department of Housing and Community Affairs (TDHCA), the City of Dallas, Dallas County, the City of Irving, and the City of Garland.

Garland has consulted and will continue to consult with the CoC regarding the performance standards for activities funded under ESG to discuss the best method to capture data utilizing HMIS.

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

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

1	<b>Agency/Group/Organization</b>	City of Garland
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via multiple in-person group interviews. The goal of the interview was to obtain information on the affordable housing needs of the City.
2	<b>Agency/Group/Organization</b>	Realty Firm Global
	<b>Agency/Group/Organization Type</b>	Housing Business Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted during in-person group interviews. The goal for the interview was to obtain information on the affordable housing needs of the City.
3	<b>Agency/Group/Organization</b>	Habitat for Humanity of Greater Garland
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted via an in-person interview. The goal of the interview was to obtain information on the City's efforts to obtain information on the affordable housing needs of the City.

4	<b>Agency/Group/Organization</b>	HOPE'S DOOR
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the affordable housing needs and homeless needs of the community.
5	<b>Agency/Group/Organization</b>	HOPE CLINIC OF GARLAND
	<b>Agency/Group/Organization Type</b>	Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the affordable housing needs of the clients served by the agency.
6	<b>Agency/Group/Organization</b>	COUNSELING INSTITUTE OF TEXAS
	<b>Agency/Group/Organization Type</b>	Services-Persons with Disabilities Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the needs of LMI residents served by the agency
7	<b>Agency/Group/Organization</b>	The Senior Source
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the needs of LMI residents served by the agency
8	<b>Agency/Group/Organization</b>	Metro Relief
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the nature of homelessness in the City and the specific needs of certain low-income populations served by the agency.
9	<b>Agency/Group/Organization</b>	Garland Housing Agency
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted, and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	This agency was consulted via an in-person group interview. The goal of the interview was to obtain information on the needs of LMI residents served by the agency.

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

There were no agencies types not consulted.

The City of Garland attempted to reach out to broadband service providers to address MA-60. This section was developed using data from the Federal Communications Commission on PolicyMap. Hazard mitigation information for section MA-65 was collected utilizing the City’s Hazard Mitigation Action Plan.

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

<b>Name of Plan</b>	<b>Lead Organization</b>	<b>How do the goals of your Strategic Plan overlap with the goals of each plan?</b>
Continuum of Care	Metro Dallas Housing Alliance (MDHA)	Homeless Needs Assessment and Market Assessment CoC Planning
Analysis of Impediments to Fair Housing Choice	City of Garland	Fair Housing goals align in both documents.
Aging Texas Well 2020-2021	Texas Health and Human Services	Strategic Plan goals align with the Aging Texas Well plan.
Envision Garland 2030 Comprehensive Plan	City of Garland	Strategic Plan goals align with goals outlined in the City’s comprehensive plan.
Senior Market Assessment	City of Garland	Data was used to inform the Strategic Plan.
Hazard Mitigation Action Plan	City of Garland	Data was used to inform the Strategic Plan.

**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 of Garland will notify adjacent units of the local government of the non-housing community development needs to be 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.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

### **1. Summary of the citizen participation process/Efforts made to broaden citizen participation**

#### **Summarize citizen participation process and how it impacted goal-setting**

The goals listed below are intended to provide broad guidance in the allocation of Community Development Block Grant (CDBG) HOME Program (HOME) and Emergency Solutions Grant (ESG) funds for the five years beginning October 1, 2020, and ending September 30, 2025.

The primary objective of the CDBG Program is to continue to develop viable communities through decent housing, suitable living environments, and expanded economic opportunities for low- and moderate-income persons.

The City of Garland is committed to increasing citizen awareness and involvement in the preparation and implementation of the CDBG, HOME, and ESG programs. In concert with the Citizen Participation Plan, the Consultation and Public Outreach Process were developed to maximize input from governmental organizations, stakeholders, and citizens within Garland. This outreach effort included public meetings, published meeting notices, stakeholder meetings, in-person interviews, telephone interviews, and a web-based survey.

Working with Garland staff, the project team developed a list of key constituencies whose needs would be impacted by the strategies to be outlined in the Consolidated Plan. Special attention was focused on the needs of low- and moderate-income individuals and households, along with the needs of special needs populations, such as seniors, persons with disabilities, homeless individuals, and public housing residents. The project team convened interviews with the Metro Dallas Housing Alliance (MDHA) and for-profit and non-profit developers.

The project team developed an electronic needs survey for municipal and agency representatives and constituents. The surveys utilized “Survey Monkey,” a platform that is widely used and user friendly.

Garland convened two public hearings during the drafting and finalization of the Consolidated Plan and FY 2020 Annual Action Plan to receive public testimony and comment on the draft Plan. These public hearings were held on January 22, 2020, and January 23, 2020, during the needs assessment process to allow for citizen input before the draft document was circulated for review.

The City published a Notice in the Dallas Morning News noting the draft Consolidated Plan and 2020 Annual Action Plan where on 30-day public comment period and comments could be emailed to the Grants Manager

The City of Garland followed the guidelines set forth in the Citizen Participation Plan in order to provide the public with timely notice and reasonable access to public hearings and information. Public hearings



were held at the City of Garland Bluebonnet Room located at 800 Main Street, which were accessible to all, including persons with disabilities and people who rely on public transportation. Arrangements were also available for any persons requiring assistance due to Limited English Proficiency (LEP).

Stakeholders and survey results in the unique 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 Hearing	Non-targeted/broad community	4 participants	See Citizen Participation Appendix	All comments accepted	
2	Stakeholder Workshops	housing and community development stakeholders	24 participants	See Citizen Participation Appendix	All comments accepted	
3	Stakeholder Workshops	Non-targeted/broad community	4 responses	See Citizen Participation Appendix	All comments accepted	<a href="https://www.surveymonkey.com/r/Garland-TX">https://www.surveymonkey.com/r/Garland-TX</a>
4	Newspaper Ad	Non-targeted/broad community	n/a: Public Notices of the process were published in the local newspaper	n/a	n/a	
5	Stakeholder Workshops	Non-targeted/broad community		See Citizen Participation Plan	All comments accepted.	
6	Internet Outreach	Non-targeted/broad community	n/a	Consolidated Plan draft and 2020 Annual Action Plan posted on the City's website.	n/a	<a href="https://www.garlandtx.gov/366/Housing-Community-Services">https://www.garlandtx.gov/366/Housing-Community-Services</a>

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The needs assessment is based on an analysis of housing problems in the City of Garland by income level among renters, owners, and households with special needs. Needs were also identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, an online resident survey, and a review process designed to meaningfully engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a special tabulation of the 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities, as well as cost-burden, which occurs when a household pays more than 30% of its gross income on housing costs. Severe cost burden occurs when a household pays more than 50% of its gross income on housing costs.

Supplemental data was drawn from the 2011-2015 ACS 5-Year Estimates and other sources to provide additional context when needed.

Based on the data and analysis included within this section of the Consolidated Plan, the following conclusions relative to housing needs in Garland for all household types, income groups, and racial/ethnic groups can be made:

- 19.3% of City households are cost-burdened.
- There are no racial or ethnic groups in Garland experiencing one or more housing problems at a disproportionate level.
- The following household types experiencing one or more severe housing problems at disproportionate levels: American Indian, Alaskan Native at 0-30% AMI (small sample size), and Black/African American at 80-100% AMI.
- There are no racial/ethnic groups that are disproportionately cost burdened; however, it is noteworthy that 26.3% of Hispanic households pay more than 30% of their income on housing costs and 22.6% of Black/African American households pay more than 50% of their income on housing costs.

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

### Summary of Housing Needs

High housing costs reduce economic opportunities and access to prosperity, especially among lower-income households in the City of Garland. Real incomes in the area have declined at the same time housing costs have declined. Between 2009 and 2015, the median income for City residents *declined* by 8.44% after adjusting for inflation, while median rent *decreased* by 1.28%, and median home values *decreased* by 9.74%. While rental costs have declined after adjusting for inflation, this percentage decrease is less than the decrease in median incomes. This means that rental housing costs take up a relatively larger share of income for households in the City compared to 2009. The combination of falling inflation-adjusted income and relatively stable rental housing costs translates to diminished buying power for households. Given a lack of decent, affordable housing options, the City’s lower-income households often face a choice between deficient housing and cost burden. More recent data shows an increase in the home price. According to the Real Estate Center at Texas A & M University, from 2018 to 2019, the average home price increased by 3.46%. Stakeholders note there is a similar trend in the rental market in some of the newer developments in the area.

As the data below shows, 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, 19.3% of City households are cost-burdened. Similarly, a severe cost burden is defined as spending over 50% of household income on housing. In Garland, 15.5% of households are severely cost-burdened. This is especially true for households making below 50% HUD Adjusted Median Family Income.

The following are HUD-generated tables using 2011-2015 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.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	226,876	234,215	3%
Households	68,296	74,910	10%
Median Income	\$51,282.00	\$51,970.00	1%

**Table 5 - Housing Needs Assessment Demographics**

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

2009	2015	% change
\$56,762.30	\$51,970	-8.44%

**Table 6 - Median Income (adjusted for inflation)**
**Housing Cost Table (SUPPLEMENTAL)**

	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Median Home Value	\$117,500 <i>\$130,056 in 2015 dollars</i>	\$117,400	(0%) <i>-9.74% adjusted</i>
Median Contract Rent	\$701 <i>\$775.91 in 2015 dollars</i>	\$766	9% <i>-1.28% adjusted</i>

**Housing Costs (supplemental)**
**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	9,600	11,690	16,275	9,090	28,260
Small Family Households	4,270	4,865	6,995	4,640	15,240
Large Family Households	1,410	2,770	3,135	1,500	3,025
Household contains at least one person 62-74 years of age	1,715	1,925	3,070	1,695	6,220
Household contains at least one person age 75 or older	1,015	1,195	1,635	640	1,805
Households with one or more children 6 years old or younger	2,815	3,635	3,830	2,128	2,670

**Table 7 - Total Households Table**

Data 2011-2015 CHAS  
Source:

## Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	100	45	180	4	329	40	75	30	55	200
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	205	200	130	60	595	10	70	135	85	300
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	670	650	505	185	2,010	130	380	645	220	1,375
Housing cost burden greater than 50% of income (and none of the above problems)	3,980	1,460	240	15	5,695	2,095	1,625	895	100	4,715

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	610	3,075	2,315	315	6,315	345	1,370	2,735	1,095	5,545
Zero/negative Income (and none of the above problems)	350	0	0	0	350	375	0	0	0	375

**Table 8 – Housing Problems Table**

Data 2011-2015 CHAS  
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	4,955	2,355	1,055	270	8,635	2,275	2,150	1,705	465	6,595
Having none of four housing problems	1,105	4,070	5,745	2,325	13,245	540	3,120	7,775	6,030	17,465
Household has negative income, but none of the other housing problems	350	0	0	0	350	375	0	0	0	375

**Table 9 – Housing Problems 2**

Data 2011-2015 CHAS  
Source:

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,965	2,675	1,395	7,035	855	1,110	1,745	3,710
Large Related	905	830	315	2,050	385	1,015	705	2,105
Elderly	740	535	405	1,680	980	825	845	2,650
Other	865	945	700	2,510	345	345	555	1,245
Total need by income	5,475	4,985	2,815	13,275	2,565	3,295	3,850	9,710

**Table 10 – Cost Burden > 30%**

Data 2011-2015 CHAS  
Source:

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>								
Small Related	2,545	790	70	3,405	765	615	385	1,765
Large Related	735	270	0	1,005	310	420	65	795
Elderly	550	235	200	985	800	435	275	1,510
Other	745	285	90	1,120	305	235	170	710
Total need by income	4,575	1,580	360	6,515	2,180	1,705	895	4,780

**Table 11 – Cost Burden > 50%**

Data 2011-2015 CHAS  
Source:

### 5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Single family households	830	700	435	230	2,195	100	235	415	170	920
Multiple, unrelated family households	70	150	130	15	365	55	205	365	140	765

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Other, non-family households	0	0	110	0	110	0	10	0	0	10
Total need by income	900	850	675	245	2,670	155	450	780	310	1,695

**Table 12 – Crowding Information – 1/2**

Data Source: 2011-2015 CHAS

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

**Table 13 – Crowding Information – 2/2**

Data Source  
Comments:

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

According to ACS data, a single female household earns a median income of \$29,466, which is between 30-50% of Area Median Income (AMI), and a single male household earns a median income of \$36,668, which is between 50-80% of AMI for Garland. This would indicate that single female households are more likely to be severely cost burdened compared to single male households.

ACS data shows that 19.6% of the housing units in Garland are occupied by single households with 16.9% in owner-occupied units and 24.9% in renter occupied.

Thirteen percent (51 people) of households currently on the Garland Housing Authority’s waiting list for Housing Choice Vouchers are single 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.**

ACS data shows 10.9% of Garland’s population has a reported disability. This rate increases for persons over the age of 65 to 39.1%. The majority of disabled households over the age of 65 are living in poverty (89.2%). Elderly households living on fixed incomes, often lack the resources to make major repairs to homes to meet health and safety standards. Stakeholders note the need for additional resources to make home modifications to allow people to age in place and assist seniors with needed repairs. Habitat for Humanity noted a waitlist of about 30 people seeking home repair services.

### *Domestic violence*

Hope's Door New Beginning Center provides emergency shelter for survivors of domestic violence in the City of Garland. Hope's Door has two locations that can house a total of 55 women and children. Clients living in the emergency shelters are provided with food, clothing, and all the necessities of daily living along with case management, safety planning, counseling, legal support, and referral to other community resources. During the calendar year 2019, Hope's Door provided emergency shelter to 335 individuals. During stakeholder meetings, it was noted that there had been an increase in the number of clients served by the Domestic Violence Shelter. Data gathered from Hope's Door shows a 20.07% increase in the number of clients seeking shelter from the calendar year 2018 to 2019.

### *Sexual Assault*

Hope's Door also offers a sexual assault survivor program. This program offers individual counseling for both adult and child victims of both domestic abuse and sexual assault. According to the Texas Association Against Sexual Assault, in 2015, 2 in 5 women in Texas have been sexually assaulted.

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

As mentioned in the summary, the most significant housing issue identified as cost-burdened is defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. Renters have a higher rate of being cost-burdened than homeowners. Twenty-two percent of renter households are cost-burdened, and 20.6% are severely cost-burdened. Thirty percent of small related families, 35% of large related families, and 21% of elderly households are cost-burdened in Garland.

Stakeholders note a significant increase in housing prices over the past five years. Realtors stated there is little housing available selling for less than \$175,000. As property values increase, property taxes increase, making it difficult for low-income homeowners to afford housing. Garland has also seen changes in the rental market. As redevelopment progresses in the community, new multifamily housing inventory being built have high rents. Stakeholders note one-bedroom units in Firewheel Town Village are renting for as much as \$1,200 a month.

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

The following groups are paying more than 30% of their gross income on housing costs:

Renter households:

- Small related households between 0-30% and 30%-50% of AMI
- Other households between 30-50% of AMI

Owner households:



- Small related households between 30-50% and 50-80% of AMI
- Large related households between 30-50% of AMI
- Elderly households between 0-30% AMI

Paying more than 50% of their gross income on housing costs:

Renter households:

- Small related households between 0-30% of AMI
- Other households between 0-30% AMI
- Large related renter households between 0-30% of AMI

Owner households:

- Small related households between 0-30% of AMI and 30-50% of AMI
- Elderly households between 0-30% of AMI

Households by Household Type: Housing Problems

Renter households:

- Higher rates of overcrowded with 1.01-1.5 people per room for households between 0-30% AMI.

**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**

Stakeholders note there is not a high rate of eviction or foreclosure in Garland. Princeton University's Eviction Lab notes in 2016, Garland had 2.46 households evicted every day. Garland was ranked 96th out of 100 top evicting large communities in the United States. Stakeholders note that supportive services available to households help keep their eviction rates low.

Stakeholders note an increase in the number of families who are homeless under the Department of Education's definition. Many are living in doubled-up situations and can be considered at risk of homelessness. The only housing option for households experiencing homelessness in Garland is the Rapid Rehousing program. However, this program is used solely for domestic violence survivors. The Rapid Rehousing provider noted elderly and disabled clients have a harder time finding housing due to their limited incomes. There is a need for additional Rapid Rehousing funds to serve all homeless

populations in Garland, along with additional multi-family affordable housing options for households to move into when receiving assistance.

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

The U.S. Department of Education defines homeless youth as youth who “lack a fixed, regular, and nighttime residence” or an “individual who has a primary nighttime residence that is a) a supervised or publicly operated shelter designed to provide temporary living accommodations; b) an institution that provides a temporary residence for individuals intended to be institutionalized including welfare hotels, congregate shelters, and transitional housing for the mentally ill; or c) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.” This definition includes both youth who are unaccompanied by families and those who are homeless with their families. Stakeholders note there has been an increase in the number of students who meet the above definition. Households without a fixed, regular residence are at risk of becoming homeless.

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

Stakeholders note the Garland Public Schools have seen an increase in the number of students who meet the Department of Education’s definition of homelessness. These households may be at greater risk of literal homelessness, especially due to the City’s limited Homeless Prevention programs. Homeless service providers also note seeing an increase in the number of individuals ages 25 to 55 years old, and individuals with disabilities, including mental illness and physical disabilities experiencing homelessness.

**Discussion**

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

Assess the need of any racial or ethnic group that has a 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 of over 10 percentage points than that of the corresponding income level as a whole. The data table below summarizes 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 highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, no racial or ethnic group in Garland experience one or more housing problems at a disproportionate level.

### 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	8,190	690	725
White	2,160	280	335
Black / African American	1,705	90	210
Asian	1,025	205	0
American Indian, Alaska Native	50	0	4
Pacific Islander	0	0	0
Hispanic	2,720	95	175

**Table 14 - Disproportionally Greater Need 0 - 30% AMI**

Data 2011-2015 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%

**(SUPPLEMENTAL CHART: racial or ethnic group experiencing one or more housing problems at a disproportionate level.)**

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
<b>Racial/ Ethnic Group</b>	% with one or more housing problems			
<b>White</b>	88.5%	67.7%	41.4%	22.2%
<b>Black/ African American</b>	95.0%	78.6%	54.5%	26.9%
<b>Asian</b>	83.3%	72.7%	42.2%	19.9%
<b>Hispanic</b>	96.6%	81.7%	52.3%	25.1%
<b>Jurisdiction as a Whole</b>	92.2%	76.5%	48.0%	23.6%
<b>Source: CHAS 2011-2015</b>				

**racial or ethnic group experiencing one or more housing problems at a disproportionate level**

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

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	8,945	2,745	0
White	2,475	1,180	0
Black / African American	1,105	300	0
Asian	745	280	0
American Indian, Alaska Native	50	10	0
Pacific Islander	15	0	0
Hispanic	4,265	955	0

**Table 15 - Disproportionally Greater Need 30 - 50% AMI**

Data 2011-2015 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	7,805	8,470	0
White	2,530	3,575	0
Black / African American	1,170	975	0
Asian	555	760	0
American Indian, Alaska Native	4	30	0
Pacific Islander	0	25	0
Hispanic	3,150	2,870	0

**Table 16 - Disproportionally Greater Need 50 - 80% AMI**

Data 2011-2015 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	2,145	6,950	0
White	910	3,180	0
Black / African American	300	815	0
Asian	135	545	0
American Indian, Alaska Native	30	4	0
Pacific Islander	0	0	0
Hispanic	740	2,205	0

**Table 17 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

### Discussion

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

Assess the need of any racial or ethnic group that has a 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 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. Severe housing problems include:

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

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

- American Indian, Alaskan Native at 0-30% AMI (small sample size)
- Black/African American at 80-100% AMI

### 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	7,230	1,645	725
White	1,865	570	335
Black / African American	1,545	250	210
Asian	930	295	0
American Indian, Alaska Native	50	0	4
Pacific Islander	0	0	0
Hispanic	2,410	405	175

**Table 18 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 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%

**SUPPLEMENTAL CHART: Severe Housing Problem by Race/Ethnicity**

	0-30% AMI	30-50% AMI	50-80% AMI	80-100% AMI
<b>Racial/ Ethnic Group</b>	<b>% with one or more severe housing problems</b>			
<b>White</b>	76.6%	28.5%	12.1%	4.6%
<b>Black/ African American</b>	86.1%	41.5%	20.5%	<b>18.5%</b>
<b>Asian</b>	<b>75.9%</b>	47.5%	22.4%	2.2%
<b>American Indian, Alaska Native</b>	<b>100.0%</b>	0.0%	0.0%	0.0%
<b>Pacific Islander</b>	0.0%	0.0%	0.0%	0.0%
<b>Hispanic</b>	85.6%	43.4%	20.8%	9.5%
<b>Jurisdiction as a Whole</b>	81.5%	38.5%	17.0%	8.1%
<b>Source: CHAS 2011-2015</b>				

**Severe Housing Problem by Race/Ethnicity**

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

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	4,505	7,190	0
White	1,040	2,615	0
Black / African American	585	825	0
Asian	485	535	0
American Indian, Alaska Native	4	55	0
Pacific Islander	0	15	0
Hispanic	2,265	2,955	0

**Table 19 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 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	2,760	13,520	0
White	740	5,365	0
Black / African American	440	1,705	0
Asian	295	1,020	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	25	0
Hispanic	1,250	4,765	0

**Table 20 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 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	735	8,355	0
White	190	3,900	0
Black / African American	205	905	0
Asian	15	660	0
American Indian, Alaska Native	0	34	0
Pacific Islander	0	0	0
Hispanic	280	2,660	0

**Table 21 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:



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

## **Discussion**

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

Assess the need of any racial or ethnic group that has a 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 of over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost-burdened is defined as paying greater than 50% of household income on housing.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost-burden at various levels. Based on these definitions, no racial/ethnic groups have disproportionate housing need; however, it is noteworthy that 26.3% of Hispanic households pay more than 30% of their income on housing costs and 22.6% of Black/African American households pay more than 50% of their income on housing costs.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	48,390	14,285	11,490	755
White	24,035	5,065	3,455	335
Black / African American	5,870	1,840	2,255	215
Asian	4,700	945	1,385	0
American Indian, Alaska Native	114	80	55	4
Pacific Islander	35	15	0	0
Hispanic	12,224	5,685	3,730	200

**Table 22 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

**SUPPLEMENTAL CHART: Cost Burden by race/ethnicity**

	Less than 30% (No Cost Burden)	30-50%	More than 50%	No/ negative income (not computed)
<b>Racial/ Ethnic Group</b>		<b>% with housing cost burden</b>		<b>%</b>
<b>White</b>	73.8%	15.6%	10.6%	1.0%
<b>Black/ African American</b>	58.9%	18.5%	22.6%	2.2%
<b>Asian</b>	66.9%	13.4%	19.7%	0.0%
<b>Hispanic</b>	56.5%	26.3%	17.2%	0.9%
<b>Jurisdiction as a Whole</b>	65.2%	19.3%	15.5%	1.0%
<b>Source: CHAS 2011-2015</b>				

**Cost Burden by race/ethnicity**
**Discussion:**

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

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

The impact of housing problems in Garland varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than the City as a whole:

The following groups are paying more than 30% of their gross income on housing costs:

Renter households:

- Small related households between 0-30% and 30%-50% of AMI
- Other households between 30-50% of AMI

Owner households:

- Small related households between 30-50% and 50-80% of AMI
- Large related households between 30-50% of AMI
- Elderly households between 0-30% AMI

Paying more than 50% of their gross income on housing costs:

Renter households:

- Small related households between 0-30% of AMI
- Other households between 0-30% AMI
- Large related renter households between 0-30% of AMI

Owner households:

- Small related households between 0-30% of AMI and 30-50% of AMI
- Elderly households between 0-30% of AMI

Severe Housing Problems

- American Indian, Alaskan Native at 0-30% AMI (small sample size)
- Black/African American at 80-100% AMI

Cost Burden

- No racial/ethnic groups have disproportionate housing need; however, it is noteworthy that 26.3% of Hispanic households pay more than 30% of their income on housing costs and 22.6% of Black/African American households pay more than 50% of their income on housing costs.

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

The needs among race/ethnicities are indicated above. 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?**

The definition of a racially/ethnically-concentrated area of poverty (R/ECAP) as developed by the HUD Office of Policy Development and Research (OPDR) requires R/ECAPs census tracts to have a minority population of 50% or more and an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that of the tract average for the metropolitan area, whichever is lower). In the most recent Analysis of Impediments to Fair Housing Choice, conducted in 2015, there are no census tracts in Garland that are considered racially/ethnically concentrated areas of poverty. Data used to make this determination was gathered from the Federal Financial Institutions Examination Council (FFIEC) census files. There are 36 census tracts in Garland that have a tract minority percentage of 50% or more; however, there are no tracts that have an individual poverty rate of 40% or more or an individual poverty rate that is 3 times the tract average for the area.

## NA-35 Public Housing – 91.205(b)

### Introduction

The Garland Housing Agency does not own or manage public housing units, but it does administer several programs that assist low- and moderate-income families, including the Section 8 Housing Choice Voucher program. The Garland Housing Agency provided 1,338 vouchers to clients. This number is lower than the number of total vouchers listed in the chart below due to higher rental costs for some areas in the Housing Authorities area. In addition to operating the Section 8 Voucher Program, the GHA also provides vouchers for first-time homebuyers, operates the Family Self-Sufficiency Program, and conducts housing inspections.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,555	1	1,534	0	0	0

**Table 23 - Public Housing by Program Type**

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

Data Source: PIC (PIH Information Center)

### Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	13,166	15,184	12,981	0	0	
Average length of stay	0	0	0	6	0	6	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	
Average Household size	0	0	0	2	2	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	390	0	384	0	0
# of Disabled Families	0	0	0	371	0	369	0	0
# of Families requesting accessibility features	0	0	0	1,555	1	1,534	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

**Table 24 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	348	0	341	0	0	0
Black/African American	0	0	0	1,072	1	1,064	0	0	0
Asian	0	0	0	124	0	118	0	0	0

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 *
American Indian/Alaska Native	0	0	0	10	0	10	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 25 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	110	0	107	0	0	0
Not Hispanic	0	0	0	1,445	1	1,427	0	0	0

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

**Table 26 – 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. The Uniform Federal Accessibility Standards (UFAS) is the standard against which residential and non-residential spaces are judged to be accessible.

The Garland Housing Authority does not operate any public housing.

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

The Garland Housing Authority notes the biggest need for housing choice voucher holders is finding landlords willing to accept the voucher program. The Housing Authority actively works to recruit and retain landlords in the three counties it services.

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

These needs are similar to the population at large. Low-income households have difficulty locating safe and affordable housing in Garland.

**Discussion**

The Garland Housing Agency does not own or manage public housing units, but it does administer several programs that assist low- and moderate-income families, including the Section 8 Housing Choice Voucher program.

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

### **Introduction:**

The City of Garland is part of the Metro Dallas Homeless Alliance (MDHA), which leads the development of an effective homeless response system that will make the experience of homelessness in Dallas and Collin Counties rare, brief, and non-recurring. MDHA brings together more than 85 shelter, housing, and supportive services programs in retooling homeless services into a crisis response system.

MDHA administers the Homeless Information Management System (HMIS) to collect data on homelessness across the region. The following data was pulled from HMIS, the annual Point in Time Count, and the Housing Inventory Count. The following data reflects all communities served by MDHA.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1,015	10	0	0	0	0
Persons in Households with Only Children	56	4	0	0	0	0
Persons in Households with Only Adults	2,015	1,438	0	0	0	0
Chronically Homeless Individuals	389	126	0	0	0	0
Chronically Homeless Families	18	0	0	0	0	0
Veterans	378	53	0	0	0	0
Unaccompanied Child	187	65	0	0	0	0
Persons with HIV	34	18	0	0	0	0

**Table 27 - Homeless Needs Assessment**

Data Source  
Comments:

Indicate if the homeless populations:

Has No Rural Homeless

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

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	958	683
Black or African American	1,879	718
Asian	66	10
American Indian or Alaska Native	33	12
Pacific Islander	19	2
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	2,656	1,214
Not Hispanic	430	238

Data Source

Comments:

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

MDHA counted 1,025 persons in families experiencing homelessness on the night of the Point in Time count. The majority of those families were in a sheltered situation such as an emergency shelter, transitional housing project, or safe haven. Around 10% were unsheltered on the night of the count. According to the Coordinated Entry data outlined in the 2019 State of Homelessness report, the majority of families were prioritized as Moderate & Low Severity. The type of housing needs and assistance needs identified for this group includes Rapid Rehousing, Transitional Housing, and Housing Search/Placement, along with employment and childcare subsidy assistance.

The Continuum of Care (CoC) also saw an increase in the percentage of the homeless population who are veterans since the 2018 count. In 2019, 11.3% of the homeless population was veterans, compared to 8% in 2018. In 2019, 19.4% of homeless veterans were chronically homeless. To be considered chronically homeless, a person must have a disability and have been living in a place not meant for human habitation, in an emergency shelter, or a safe haven for the last 12 months continuously or on at least four occasions in the last three years where those occasions cumulatively total at least 12 months. People experiencing chronic homelessness often need intensive supportive services to maintain permanent housing. According to the Coordinated Entry data outlined in the 2019 State of

Homelessness report, The type of housing needs and assistance needs identified for chronic homelessness includes Permanent Supportive Housing, Assisted Living, “Bridge” Rapid Rehousing, and Housing Choice Vouchers, along with assistance accessing SSI/SSDI income, SS “gap” income and Medicare/Medicaid.

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

Beginning in October 2016, the Center for Social Innovation (C4) partnered with the Metro Dallas Homeless Alliance and other service providers to amplify the issue of racial inequity and homelessness. This partnership included convening a town hall meeting, hosting a provider training, facilitating a planning session of community leaders, and collecting local data.

Preliminary data shows for fiscal years 2011-2016 though the Black population in Dallas constitutes 18.7% of the general population, this group is overrepresented among those living in deep poverty (30.7%) and among people experiencing homelessness (66.7%).

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

According to MDHA, the CoC saw a 3% increase in the number of unsheltered homelessness in 2019. Garland specifically saw 67 more unsheltered individuals on the night of the Point in Time Count. The majority of individuals who were unsheltered were White males (78%) ages 25-44. On average, the length of time homeless for persons who are unsheltered is almost three and a half years.

MDHA counted 1,025 persons in families experiencing homelessness. Only 10% of those were unsheltered on the night of the count.

The CoC saw an 11% increase in the number of people who are chronically homeless. The CoC’s coordinated entry system prioritizes chronically homeless individuals, and they are listed at the top of the Housing Priority List for access to Permanent Supportive Housing.

### **Discussion:**

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

### **Introduction:**

Persons with special needs include the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, persons with physical disabilities, persons with alcohol/other drug addictions. In addition, many persons with such special needs also have very low incomes.

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

#### Elderly

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

According to ACS 2013-2017 estimates, 11% of households consist of at least one person aged 65 or over. In addition, the Census reported that 39.1% of persons 65 years and over had at least one disability in 2017; 16.3% of whom experienced an independent living difficulty, and 8.9% experienced a self-care disability.

#### Persons with Disabilities

In 2017, 10.9% of the population had a disability. Individuals with ambulatory disabilities generally require accessible housing units, and individuals with independent living disabilities may require assisted living facilities. Data from the 2017 ACS indicates that 5.4% indicated an ambulatory difficulty; 4% reported a cognitive difficulty.

In the City, 13% of all adults aged 18-64 live below the poverty line. However, there are differences in the incidence of poverty by disability status. For those with a disability, 20% live below the poverty line as compared to 12% of those without a disability.

#### Substance Abuse and Addiction

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 limited funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Homeless service providers note limited housing options for people with a substance use disorder. There are sober living units in the region, however, most of the services and housing are located in the City of Dallas, which can be difficult to access for low-income residents.

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

Stakeholders note a need for advocacy services for seniors. There are six nursing homes in Garland. Many of these homes have gone through bankruptcy proceedings and have high staff turnover rates. According to stakeholders, Garland has 4 times the national average for abuse of seniors in assisted living facilities. Advocacy services help seniors who have little to no family maintain safe and stable housing.

Stakeholders also identified the need for supportive services, particularly mental health services for youth and their families. Public schools, at-risk youth providers, and health clinic staff all noted an increase in the number of children needing mental health services in Garland.

Homeless service providers noted a need for supportive services in the City of Garland. Most homeless specific housing and services are located in the City of Dallas. There is a need for more local services that can meet the medical, behavioral, and supportive services for people experiencing homelessness in the City of Garland.

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

According to the Texas HIV Surveillance Report, there were 51 people diagnosed with HIV/AIDS in the City of Garland in 2018.

**Discussion:**

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

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

Through CDBG funds, The City of Garland 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 people with disabilities).

The need to improve public facility improvements that benefit low- and moderate-income households and persons with special needs were identified. Facilities serving domestic violence and sexual assault survivors, persons with mental illness, seniors, and at-risk youth.

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

The City of Garland facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

### **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.

Improved public infrastructure in older areas of the city, along with proactive code enforcement, are important ways to improve neighborhoods and prevent them from deteriorating further. Code enforcement requires the minimum for safe living; however, noticeable improvements to the exterior of homes may help to revitalize neighborhoods more rapidly.

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

The City of Garland facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

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

Through CDBG funds, the City 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 childcare and health services for low- moderate-income households.

The following were identified as public service needs for low- to moderate-income population:

- Services for homeless individuals and families;
- Services for seniors, youth, and persons with disabilities;
- Emergency shelter operations and services;
- Homelessness prevention including rapid rehousing and emergency financial assistance;
- Counseling services to low- to and moderate-income persons;
- Medical and behavioral health programs for low- and moderate-income persons; and
- Fair housing services to facilitate the City's Consolidated Plan certification to affirmatively further fair housing.

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

The City of Garland facilitated a series of stakeholder interviews and public needs meetings and received feedback regarding the needs across the community. In addition, the City issues a Request for Applications from developers, nonprofits, city departments, and other community entities to determine needs and requests for the program year.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

This market analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units. Ideally, the City of Garland will have a mix of housing types to accommodate households of all types and income levels. The City's housing strategies will be especially guided by the increasing mismatch between incomes and housing costs and the specific accommodations necessary to ensure that special needs populations have adequate, affordable housing options with appropriate supportive services where needed.

General conclusions about the market, as described in the following pages, include:

- Single-family units comprise over 70% of the housing stock.
- Of the nearly 47,000 owner-occupied units in the City, 91% consist of three or more bedrooms.
- To avoid being cost-burdened, a household in the City of Garland needs to earn \$4,003 per month or roughly \$25.02 per hour. A minimum wage worker in Texas earning \$7.25 per hour needs to work in excess of 127 hours per week to afford a two-bedroom rental unit.
- According to the Real Estate Center at Texas A & M University, from 2018 to 2019, the average home price increased by 3.46%.

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

### Introduction

The housing stock in the City of Garland is principally single-family (72%) and owner-occupied (62.9%). Data from the 2017 ACS indicates that 13% of all adults aged 18-64 live below the poverty line. Among the entire population, 15.7% live below the poverty line. Among children under the age of 18 and seniors over the age of 65, approximately 24.9% and 7.5%, respectively, live below the poverty line. The high incidence of poverty among households with children and persons with disabilities points to the need for affordable housing, particularly within the renter-occupied market.

Of the nearly 47,000 owner-occupied units in the City, 91% consist of three or more bedrooms. Among renter-occupied units, there are approximately one third each, one-, two- and three-or-more bedrooms. The data is consistent; single-family units – which tend to be larger than multi-family units – comprise over 70% of the housing stock. There is a need for more multi-family housing units, which tend to be more affordable, particularly for small families with children and single-person households, demographic groups particularly prone to cost burden and severe cost burden.

The vacancy rate decreased from 7.4% in 2010 to 6.9% in 2017, according to ACS data, indicating the housing market is doing well, and there is a high demand to live in the area.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	57,210	72%
1-unit, attached structure	2,950	4%
2-4 units	2,630	3%
5-19 units	11,210	14%
20 or more units	5,655	7%
Mobile Home, boat, RV, van, etc	245	0%
<b>Total</b>	<b>79,900</b>	<b>100%</b>

Table 28 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	230	0%	630	2%
1 bedroom	230	0%	7,815	28%
2 bedrooms	3,820	8%	9,135	33%
3 or more bedrooms	42,935	91%	10,110	37%
<b>Total</b>	<b>47,215</b>	<b>99%</b>	<b>27,690</b>	<b>100%</b>

Table 29 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The Garland Housing Agency does not own or manage public housing units, but it does administer several programs that assist low- and moderate-income families, including the Section 8 Housing Choice Voucher program. The City's Housing Choice Voucher Program provided 1325 Section 8 vouchers during the program year

The City provided 522 persons with assistance in the 2018-2019 program year with CDBG, HOME, and ESG programs. Four Hundred Ninety Four people were provided rent assistance through the ESG program: 132 units of rapid rehousing and homeless prevention and 362 units of emergency shelter assistance through the ESG Program for victims of domestic violence. Over 46% of households served were extremely low-income.

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

There are no multifamily or Section 8 contracts expected to expire during this time.

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

Much of the City of Garland's housing inventory is single-family homes with 3 or more bedrooms, which are owner-occupied. There is a lack of affordable rental units for family households and single-person households. As reported in CHAS data, there is a gap for households at 0-30% and 30%-50% AMI. Sixty-three percent and 26.39% of households in this income range experience being severely cost-burdened, respectively. These numbers increase when calculating for household size. Large related households are the most likely to be cost burden in Garland, with 75% of households making 0-50% AMI paying more than 30% of their income on housing.

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

The most significant housing issue identified in Garland is cost-burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. Renters have a higher rate of being cost-burden than homeowners. Twenty-two percent of renter households are cost burden, and 20.6% are severely cost burden. Housing for renter households in the Small Related, Other, and Large Related categories is also needed. Of the total LMI renter households experiencing cost burden, 52.9% are Small Related Households, followed by Other Households at 18.9%, and Large Related Households at 15.4%. Of those renters experiencing severe cost burden, 52.2% are Small Related Households, followed by Other Households at 17%.

Housing for owner households in the Small Related, Elderly, and Large Related categories is also needed. Of the total LMI owner households experiencing cost burden, 38% are Small Related Households,

followed by Elderly Households at 27%, and Large Related Households at 21.6%. Of those owners experiencing severe cost burden, 36.9% are Small Related Households, followed by Elderly Households at 31.5%.

## **Discussion**

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

### Introduction

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 845 rental units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 3% of the rental housing inventory in the City. Given that CHAS data indicates there are 9,600 households with incomes below 30% of HAMFI, there are more than eleven households that need affordable housing at this income level for each affordable unit available, representing a clear and demanding need for additional affordable housing units.

The Fair Market Rent (FMR) for a two-bedroom unit in Garland is \$1,201 per month. To avoid being cost-burdened, a household needs to earn \$4,003 per month or roughly \$25.02 per hour. A minimum wage worker in Texas earning \$7.25 per hour needs to work in excess of 127 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is \$771. Households for which this is the sole source of income can spend \$231 monthly on housing, which is less than a quarter of the cost of renting a one-bedroom unit.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	117,500	117,400	(0%)
Median Contract Rent	701	766	9%

Table 30 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,830	10.2%
\$500-999	19,000	68.6%
\$1,000-1,499	5,125	18.5%
\$1,500-1,999	390	1.4%
\$2,000 or more	345	1.3%
<b>Total</b>	<b>27,690</b>	<b>100.0%</b>

Table 31 - Rent Paid

Data Source: 2011-2015 ACS

	2009	2015	% change
Median Home Value	\$130,056	\$117,400	-9.74%
Median Contract Rent	\$775.91	\$766	-1.28%

Table 32 - Cost of Housing adjusted for inflation

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	845	No Data
50% HAMFI	6,760	6,775
80% HAMFI	20,010	17,319
100% HAMFI	No Data	23,949
<b>Total</b>	<b>27,615</b>	<b>48,043</b>

**Table 33 – Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	836	989	1,201	1,600	2,080
High HOME Rent	836	989	1,193	1,370	1,509
Low HOME Rent	727	779	935	1,080	1,205

**Table 34 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

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

There are only 845 units identified as affordable to households below 30% of the HUD-adjusted Median Family Income (HAMFI) represent only 3% of the rental housing inventory in the City. Given that CHAS data indicates there are 9,600 households with incomes below 30% of HAMFI, there are more than eleven households that need affordable housing at this income level for each affordable unit available.

The majority of the housing stock in Garland is single-family homes with three or more bedrooms. When reviewing CHAS data, small related families in both the renter and owner market are cost burdened or severely cost burdened. This points to the need for additional smaller units that are affordable.

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

Reviewing CHAS data of the number of households within an income level, compared to the number of available units at that income level, helps identify a gap in housing for the City of Garland. This analysis shows that there are 6,410 renter households with a household income at or below 30% AMI, and there are only 845 available rental units for households at this income level, indicating 5,565 affordable units needed for those renters earning 30% AMI. The analysis also reveals that it is a surplus of rental housing affordable to persons making 80% AMI, compared to the number of renter households who make

between 80%-100% AMI. These units may be occupied by renters from other income categories, for example, which correlates with the high rates of the cost burden for renter households. With respect to owner households, there is no data for those owners earning 30% AMI, and for owners in the other income categories, there are no deficits as shown in the table. However, it should be kept in mind that this table shows affordable units available to owners and renter making the higher end of the income bracket, it doesn't show whether surplus units may be currently occupied by householders making more than the respective income bracket.

According to the Real Estate Center at Texas A & M University, from 2018 to 2019, the average home price increased by 3.46%. This has been the trend in the home sales market for the past five years. In 2019 32.3% of homes sold between \$200,000-\$249,999. This data was also reflected in stakeholder feedback. Homeownership is becoming increasingly out of reach for lower-income residents of Garland.

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

FMR and HOME rents are equal across at 0 and 1-bedroom units. 2 to 4-bedroom units begin to see an increase in FMR over HOME rents. This is likely due to the decreases in median income in Garland, as HOME rents are calculated using 65% of AMI.

### **Discussion**

Affordable housing continues to be a need in the City of Garland.

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

### Introduction

The section below reviews the condition of housing within the community. The majority of both homeownership units and rental units in Garland were built between 1950 and 1980. Older housing stock typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard.

### Definitions

**Standard Condition:** No major structural defects; adequate plumbing and kitchen facilities; the 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	12,965	27%	13,770	50%
With two selected Conditions	715	2%	1,510	5%
With three selected Conditions	20	0%	105	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	33,520	71%	12,305	44%
<b>Total</b>	<b>47,220</b>	<b>100%</b>	<b>27,690</b>	<b>99%</b>

Table 35 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,410	9%	3,745	14%
1980-1999	14,520	31%	11,310	41%
1950-1979	26,990	57%	11,880	43%
Before 1950	1,300	3%	755	3%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
<b>Total</b>	<b>47,220</b>	<b>100%</b>	<b>27,690</b>	<b>101%</b>

**Table 36 – Year Unit Built**

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	28,290	60%	12,635	46%
Housing Units built before 1980 with children present	7,170	15%	3,410	12%

**Table 37 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

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

**Table 38 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. A common age threshold used to signal a potential deficiency is approximately 50 years or more. Only 1.18% of the housing units in the City were built prior to 1950. Another 51.8% of all units were built between 1950 and 1979.

Owner- and renter-occupied housing units have different percentages of units built in the four-time periods presented in the table above. Although both owner and rental units likely require rehabilitation from normal wear and tear, the need is slightly greater for owner-occupied units – 57% were built prior to 1950, compared to 43% for renter units. However, the market has significantly more owner units than rental units.

Renter-occupied units have a much higher prevalence (50%) of having at least one selected condition than owner-occupied units (27%). This may indicate that more renter-occupied units 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. It is uncommon for both owner- and renter-occupied units to have more than one selected condition.

The City will continue to assist low- and moderate-income homeowners to maintain safe and affordable housing by providing grants or loans to eligible homeowners to undertake minor home repairs and rehabilitation activities. The City's Minor Repair Grant Program provides assistance to low and extremely low-income elderly or disabled homeowners to make essential repairs or add structural accessibility modifications when owner-occupants lack sufficient resources of their own. The grant does not have to be repaid unless the homeowner sells the property prior to the end of the affordability period, which is five years. The Single-Family Rehabilitation Programs provide assistance to homeowners with major repairs, through rehabilitation. The programs are intended to assist low- and moderate-income homeowners who cannot afford to complete the repairs themselves. To cover the cost of repairs, the program is set up to provide a combination of a partial grant and partial repayment loan to eligible homeowners.

### **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. HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead-based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10%-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions, reading and learning disabilities, decreased attention span, hyperactivity, and aggressive behavior.

Lead-based paint hazards pose the greatest risk for children, especially those under seven years of age. The HUD IDIS-generated table above provides data on owner-occupied and renter-occupied units built before 1980 with children present. As the table indicates, children in the City's owner-occupied units are more likely to be impacted by lead-based paint hazards than children in owner-occupied units.

### **Discussion**

The City will continue to assist low- and moderate-income homeowners to maintain safe and affordable housing by providing grants or loans to eligible homeowners to undertake minor home repairs and rehabilitation activities.

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

### Introduction

The Housing Agency administers Section 8 Housing Choice Voucher, Family Self-Sufficiency, Disaster Housing Programs, and Housing Inspection. The Garland Housing Agency does not own public housing units. The Housing Choice Voucher Program enables families to obtain decent, safe, and sanitary housing subsidizing a portion of the tenant’s monthly rent and paying it directly to the property owner. According to CHAS data and HUD’s Inventory Management System (IMS)/PIH Information Center (PIC), the Section 8 inventory consists of 1,525 units in the Section 8 program; however, the Housing Authority reports there are 1,388 currently utilized.

### 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				1,525			0	0	0
# of accessible units									

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

**Table 39 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

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

The City of Garland does not have any public housing developments.

### Public Housing Condition

Public Housing Development	Average Inspection Score

**Table 40 - Public Housing Condition**

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

n/a

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

n/a

**Discussion:**

The City of Garland does not have any public housing developments.

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

### Introduction

The City of Garland continues to provide grant funding to departments and non-profits that provide homeless prevention services such as rental assistance and rapid rehousing assistance such as emergency shelter for domestic violence victims and motel vouchers and in cases of inclement weather, emergency food, and counseling services. The City of Garland utilizes services offered through the City of Dallas. Facilities and housing in the City of Dallas include permanent supportive housing, transitional housing, rapid re-housing, emergency shelters, domestic violence shelters, and veteran housing. Non-mainstream supportive services include case management, counseling, referrals, and childcare. Data was collected from the 2019 Housing Inventory Chart on the Housing and Urban Development (HUD) website. The below chart does not include Rapid Rehousing units for homeless households. The Continuum of Care (CoC) reports 291 family beds, 82 adult only beds for a total of 373 Rapid Rehousing beds, of which 16 are veteran-specific and 28 youth-specific.

### 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)	409	165	789	538	0
Households with Only Adults	1,415	0	518	1,653	0
Chronically Homeless Households	0	0	0	1,096	0
Veterans	0	0	0	897	0
Unaccompanied Youth	0	0	0	35	0

**Table 41 - Facilities and Housing Targeted to Homeless Households**

Data Source  
Comments:

2019 HIC

**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**

In the D-ONE strategic plan, Metro Dallas Homeless Alliance (MDHA) states housing people without support services simply does not work. Even the evidence-based practice of Housing First recognizes the limitation of housing only. The plan recognizes additional needs vary from person to person and include street outreach, emergency shelter, case management, financial management, health care, behavioral health (mental health and substance abuse), as well as assistance with identification, transportation, food, and clothing.

**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.**

According to the 2019 State of Housing report, which reports on the entire geographic area served by the Continuum showed a gap in Short-Term Rapid Rehousing and Long-Term Rapid Rehousing CoC wide. The report also notes that there is a lack of affordable housing in the entire Dallas area for households who no longer need the intensive supportive services provided in Permanent Supportive Housing (PSH), but still, need an ongoing subsidy. As a result, the CoC will be developing a Move On Pilot to Open PSH Units, increasing their Rapid Rehousing Units, and building more mixed-income/mixed-use housing.

## **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 a severe or persistent mental illness, development, and/or physical disabilities. Several organizations provide facilities and services for special needs populations in the City of Garland.

**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. According to the Texas Health and Human Services, the City of Garland has 23 assisted living facilities with 750 beds. These facilities provide individualized health and personal care assistance in a homelike setting with an emphasis on personal dignity, autonomy, independence, and privacy.

#### *Elderly and Frail Elderly*

The Independent Living communities include Garland Estates (age 55+), Eastpoint Station (Age 62+), Primrose at Park Place (Age 60+), and Hometowne at Garland (Age 55+). The Garland Volunteers of America Texas (VOA) Elderly Housing also operates 40 units of senior housing. Currently, Garland has one market-rate Active Adult (Age 55+) community – Firewheel, which is under construction, including 154 units. There are four Independent Living facilities in Garland which accept Sec 8 and are Income Restricted. Out of 468 units, only 45 units are market rate (9.6%). Hometowne offers 44 market-rate units, and Garland Estates offers one market-rate unit (currently management occupies the unit).

Montclair Estates has 10 market-rate units and accepts Sec 8. Montclair offers a home health care nurse on-site and meals at an additional cost to residents. The average age of these residents is 70+. This facility would be categorized as a Retirement with Services Community.

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

According to the Texas Department of Aging and Disability Services, there are six intermediate care facilities with a total of 36 beds in Garland for persons with intellectual disabilities and related conditions. The City of Garland administers the Minor Home Repair Program, which assists in increasing housing supply for persons with disabilities. The program provides home improvement and accessibility modifications for eligible owner-occupied households.

### *Persons with Alcohol and Other Drug Addictions-*

The North Texas Behavioral Health Authority (NTBHA) is the Local Behavioral Health Authority (LBHA) which serves Collin, Dallas, Ellis, Hunt, Kaufman, Navarro, and Rockwall Counties. In a survey conducted by NTBHA staff in July, August, and September 2015, housing (14.2%) was the top services reported as being needed by adult consumers in the past six months that could not be obtained.

Mental Health America of Greater Dallas secures independent living, transitional housing, recovery housing, quality boarding homes, and services for individuals who are homeless. Boarding home quality is of special concern because boarding homes are one of the few housing options available for many low-income people with mental illness and because all too often, the conditions in these facilities are deplorable, and stand as a barrier to recovery. While there are no boarding homes in the City of Garland, there are several in the greater Dallas area.

### *Persons with HIV/AIDS:-*

The Ryan White Planning Council of the Dallas Area (RWPC) prepared the 2013 HIV Comprehensive Needs Assessment, which included a needs assessment and gap analysis. Dental care was ranked the highest need; 64% of respondents reported a need for dental care. HIV outpatient medical care was the second-highest overall ranked need, with 56% of respondents reporting a need for the service. The food bank was ranked the third highest need, with 43% of respondents reporting a need. Emergency long-term rental assistance was ranked the highest unfulfilled need out of all of the services.

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

According to the 2019 Dallas City & County/Irving CoC Policy and Procedures, the prioritizations for PSH are those persons with the longest histories residing in places not meant for human habitation, in emergency shelters, and in safe havens and with the most severe service needs.

There are several agencies in the CoC region that provide supportive housing. Lifenet provides permanent supportive housing to persons who qualify for their mental health services. Citysquare operates two supportive housing programs, Community Life at Citywalk and Destination Home. Community Life collaborates with housing organizations, mental health providers, and faith-based organizations to coordinate services. The Housing Crisis Center provides long term and transitional housing and operates the ACE (All Citizens Empowered) Program. ACE is a permanent supportive housing program for families and individuals. All head-of-households must have a co-occurring disorder. Other agencies that provide supportive housing include Family Gateway, Metrocare, Nexus Recovery Center, and Operation Relief Center.

### **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)**

During the next five years, Garland will support seniors and the elderly through its housing rehabilitation programs, and through funding partnerships with nonprofit service providers. The City will also continue to fund with CDBG and HOME funding, the creation and preservation of accessible housing for seniors, persons with physical disabilities, and non-homeless special needs populations. CDBG public service dollars will fund grantees that provide programs and services to seniors, persons with physical disabilities and non-homeless special needs populations, including youth aging out of foster care, and persons exiting institutions.

Lastly, the City will use fair housing funding to ensure that landlords, affordable housing developers, and nonprofit partners are aware of fair housing laws protecting people with disabilities.

**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))**

See above.

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

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

The City of Garland will continue to collaborate with housing partners and other entitlement jurisdictions to review and aggressively implement recommendations of the Analysis of Impediments (AI) to Fair Housing Choice Study. During the most recent AI, several policies were identified that create potential barriers to affordable housing. Garland's Comprehensive Zoning Ordinance was updated in April 2009 and covers key areas that have an impact on affordable housing development, including zoning, building regulations, and other policies and practices.

The City's Zoning Ordinance relating to residential development reveals that there are six residential districts in the City comprised of single-family, duplex, townhouse, and multifamily districts.

The inclusion of multifamily and high-density housing in municipal codes typically encourages the development of affordable housing. In Garland, there are two multifamily districts. These districts provide for low and medium density multifamily developments with no more than 12 units per acre for the MF-12 district and 18 units per acre for the MF-18 district. The districts support single-family dwelling units as well as multifamily developments, including duplexes, triplexes, quadruplexes, apartments, and condominiums. Many stakeholders noted the lack of available land for development in the City. In order to increase the number of units in the City of Garland, density levels could be evaluated and increased.

The City does not permit accessory buildings to be utilized for habitation. The total floor area of an accessory building should not exceed 30 percent of the floor area of the main building and no less than 600 square feet. Accessory dwellings can often be a great tool for affordable housing, particularly in a largely single-family market.

Policies regarding property tax increases and tax relief impact housing affordability. The Texas Property Tax Code allows for property tax exemptions for seniors and persons with disabilities, two groups of people that are generally low income. Each homesteaded household is exempted for \$3,000 for county purposes and \$15,000 of the appraised value from the school district. In addition to these exemptions, disabled persons and seniors also qualify for an exemption of \$10,000 of the appraised value of his or her homesteaded residence. Disabled veterans who are 100% disabled and their surviving spouses are tax exempt.

In addition to property tax exemption for qualified residents, the Texas Property Code also provides tax exemptions to CHDOs, Community Land Trusts, and other developers of affordable housing that is for rent or sale to low- and moderate-income households. Any property that an organization owns for the purpose of building or repairing housing for sale or rental to a low- and moderate-income household without profit may be tax-exempt.

Each form of tax relief is subject to certain specific criteria and must be applied for. These forms of tax relief reduce or eliminate tax liability for owners and reduce housing costs for renters making housing units more affordable.

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

### **Introduction**

According to Envision Garland 2030 Comprehensive Plan, Garland is the fifth-largest city in the Dallas/Fort Worth Region, one of the fastest-growing regions in the country. Projections for the area show continued growth to an estimated 9.1 million residents by the year 2030, with continued growth through the year 2050.

As the City of Garland plans for the next several years, the vision for economic growth encourages new development and redevelopment in a manner that gives Garland the competitive edge in attracting and keeping residents and businesses. As part of the Envision Garland 2030 Comprehensive Plan, the City of Garland notes there is a relatively small office market compared to its sister cities along the U.S. 75 corridor. Going forward, Garland has new opportunities for office space, particularly along the PG&T corridor and adjacent to major transit centers (bus and light rail).

According to the charts below, the unemployment rate is 9.06% for the City of Garland. This is only slightly above the national unemployment rate during the same time frame. The employment base for the City is primarily in the education and health care services and retail sectors. Garland is drawing employees from other communities to fill jobs in the Professional, Scientific, Management Services sector. The majority of workers have some college or Associate's degree in the City of Garland.

## 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	657	82	1	0	-1
Arts, Entertainment, Accommodations	11,977	7,228	14	12	-2
Construction	6,130	6,260	7	11	4
Education and Health Care Services	14,002	12,398	16	21	5
Finance, Insurance, and Real Estate	8,399	2,611	10	4	-6
Information	2,458	348	3	1	-2
Manufacturing	9,436	8,891	11	15	4
Other Services	3,022	1,895	3	3	0
Professional, Scientific, Management Services	8,583	1,984	10	3	-7
Public Administration	0	0	0	0	0
Retail Trade	13,230	11,068	15	19	4
Transportation and Warehousing	3,120	1,596	4	3	-1
Wholesale Trade	6,092	4,807	7	8	1
Total	87,106	59,168	--	--	--

**Table 42 - Business Activity**

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

## Labor Force

Total Population in the Civilian Labor Force	122,389
Civilian Employed Population 16 years and over	111,300
Unemployment Rate	9.06
Unemployment Rate for Ages 16-24	26.81
Unemployment Rate for Ages 25-65	5.87

**Table 43 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	19,830
Farming, fisheries and forestry occupations	4,785
Service	13,795
Sales and office	28,234
Construction, extraction, maintenance, and repair	13,965
Production, transportation and material moving	8,605

**Table 44 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	55,053	52%
30-59 Minutes	42,615	41%
60 or More Minutes	7,500	7%
<b>Total</b>	<b>105,168</b>	<b>100%</b>

**Table 45 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

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

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	20,635	1,480	7,335

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	21,345	2,125	5,670
Some college or Associate's degree	28,325	2,410	5,595
Bachelor's degree or higher	21,270	1,060	3,355

**Table 46 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	575	2,880	4,455	7,685	2,685
9th to 12th grade, no diploma	4,340	4,270	4,710	5,455	2,105
High school graduate, GED, or alternative	7,345	7,945	7,465	13,730	7,090
Some college, no degree	8,095	7,615	7,250	12,795	5,680
Associate's degree	1,015	2,395	1,860	4,420	1,175
Bachelor's degree	1,205	4,605	4,370	9,715	3,680
Graduate or professional degree	117	1,325	1,525	4,165	1,575

**Table 47 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	20,581
High school graduate (includes equivalency)	26,036
Some college or Associate's degree	33,970
Bachelor's degree	153,409
Graduate or professional degree	60,848

**Table 48 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The employment base for the City is primarily in education and health care services (14,002 workers) and retail trade (13,230 workers). Both of these categories increased since the previous Consolidated

Plan. Garland is drawing employees from other communities to fill jobs in the Professional, Scientific, and Management Services sector.

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

CHAS data for Garland shows the total population in the civilian labor force to be 122,389, with an unemployment rate of 9.06.

The economic development plans for the City are best described in the Economic Development Chapter of the City's Comprehensive Plan Envision Garland 2030. One of the goals of the Economic Development Chapter is to develop a world-class workforce by providing accessible opportunities for lifelong learning. Policies outlined in the plan include facilitate businesses obtaining quality workers from Garland, encourage education and business partnership to ensure students are prepared to meet changing labor needs, and develop and promote job training programs and foster the skills of entrepreneurs.

Garland has an expansive public transportation service that connects to downtown and across the City. In the Comprehensive Plan, Garland will continue to expand and enhance local and regional transportation, including a variety of transportation modes, including sidewalks, bicycle lanes, trail connections, and transit, in addition to vehicular access.

**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.**

In 2019, the citizens of Garland approved a \$46 million bond for economic development in 2019. The proposition included promoting and supporting economic development and revitalization of commercial, industrial, retail, residential, and mixed-use development and neighborhoods throughout the city. The City of Garland's Economic Development (ED) team is tasked with identifying the most "ripe" site(s) for (re)development. Using two data-driven site selection analysis methods, sites will be selected. From both analysis methods, the ED staff developed the final redevelopment site rankings. This process will happen for industrial sites, commercial/retail sites, and multi-family sites over the next several years.

In the Economic Development Chapter of the Comprehensive Plan, the City discusses investment in strategic areas as a way of concentrating limited public resources in areas that will have a positive economic "ripple effect" in the surrounding areas. To this end, two types of geographic areas were identified, and seven key catalyst areas define the important corridors and commercial/residential districts within Garland. These areas have already been identified through planning efforts or codified as planning districts and/or overlay districts. They have important attributes such as historic districts, major

transportation corridors, significant anchors as medical centers, etc. that make them ideal to launch development or redevelopment efforts.

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

According to CHAS data above, the employment base for the City is primarily in the education and health care services (14,002 workers) and retail trade (13,230 workers). As noted earlier, the majority of workers in Garland have some college or an Associate’s Degree. Jobs in education and health care services often require these higher levels of education and skill set. The second highest employment base is retail, which often does not require higher education and skill sets and often pays lower wages.

**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.**

As part of the City of Garland’s Comprehensive Plan, Envision Garland, economic development identifies strategies that should encourage new development and redevelopment in a manner that moves our community forward, giving Garland a competitive edge in attracting and keeping residents and businesses.

One strategy is a focus on workforce development. A competitive workforce strategy follows from defining which desired future growth industries should provide the foundation for Garland’s economy over the next decade. Promising growth industries – health care, renewable technology, and wireless communications, for example – as well as Garland’s historic bedrock of manufacturing and fabrication, require specialized skills. Garland Independent School District curriculum and the quality of delivering that curriculum to the community’s youth will set the foundation of Garland’s future growth. Additionally, the Dallas County Community College District’s Richland College – Garland Campus, and other post-secondary institutions will play an increasingly critical role in retooling skill sets to meet industry demand.

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

No

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

n/a

## Discussion

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

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

The CHAS data revealed that 38% of households in the 0-80% AMI category have 1 or more of four severe housing problems in Garland. An area of low- and moderate-income concentration was defined as an area where 51% of the population have incomes at or below 80% AMI. An area of concentration of households with multiple housing problems is defined as census tracts with 10% or greater than the regional rate of households with multiple housing problems. There is only one census tract that meets this definition 48113018204.

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

According to the 2015 Analysis of Impediments to Fair Housing Choice, the City of Garland uses the definition of a racially/ethnically concentrated area of poverty (R/ECAP) as developed by the HUD Office of Policy Development and Research (OPDR). This requires R/ECAPs census tracts to have a minority population of 50% or more and an individual poverty rate of 40% or more (or an individual poverty rate that is at least 3 times that the tract average for the metropolitan area, whichever is lower). Analyzing the concentration of minorities in high poverty areas assists in the review of access to housing.

Based on the HUD definition, there are no census tracts in Garland that are considered racially/ethnically concentrated areas of poverty. Data used to make this determination was gathered from the Federal Financial Institutions Examination Council (FFIEC) census files. There are 36 census tracts in Garland that have a tract minority percentage of 50% or more, however, and there are no tracts that have an individual poverty rate of 40% or more or an individual poverty rate that is 3 times the tract average for the area.

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

According to the 2015 AI, census tract 48113018204 has one of the lowest income levels in the City of Garland. Using 2011-2013 data, the AI notes this census tract has the highest percentage of minority households.

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

CDBG funds were used to build a Health Clinic. This clinic provides services to children and senior citizens living in the Garland municipality. Some of the services available are education and outreach programs, well-baby exams, tuberculosis and blood lead screening, communicable disease control, and a variety of public health services.

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

Census Tracts 188.01, 188.02, and 187 are areas within the Downtown Catalyst Area – a priority area for reinvestment and revitalization. The City has established Catalyst Areas so that limited public sector resources can be concentrated in strategic areas that will create positive “ripple effects” surrounding neighborhoods and commercial districts. This area is surrounded by low- and moderate Census Tract 182.04 will benefit from the “ripple effect”.

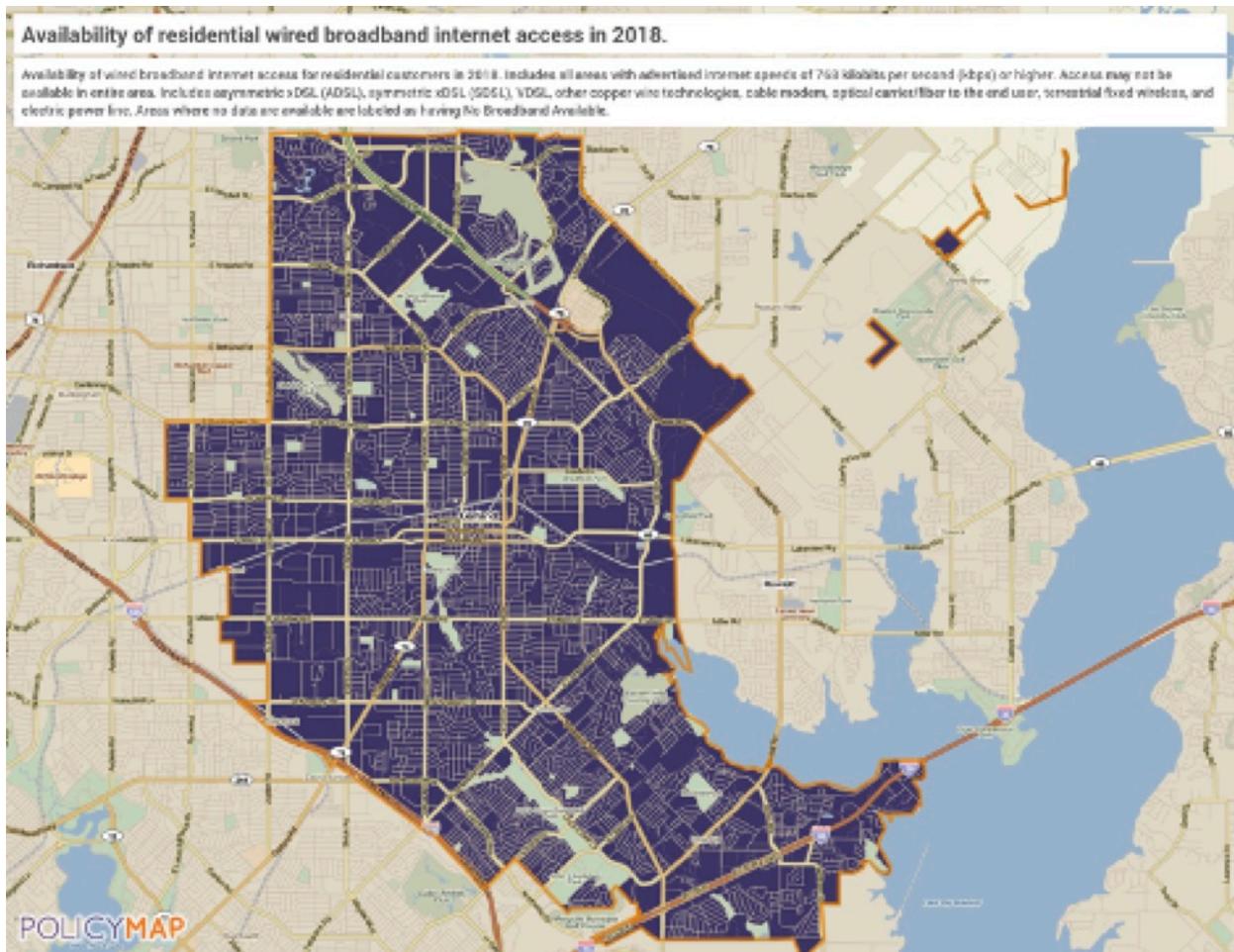
## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

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

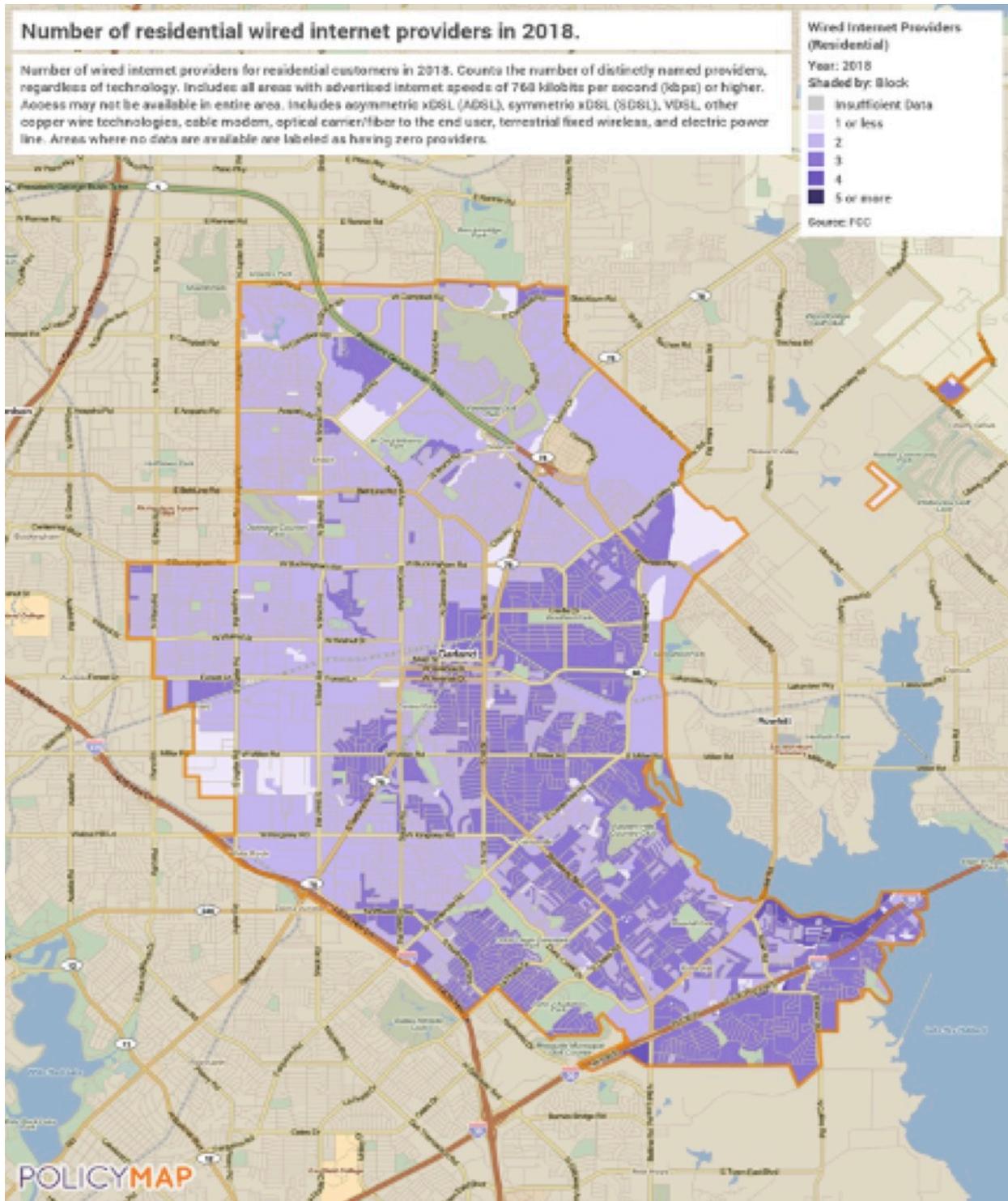
As shown on the following map generated by PolicyMap, the vast majority of the City of Garland has access to broadband service, indicating that there is not a digital divide among lower- and higher-income neighborhoods. As indicated in the map below, a large majority of the City of Garland has access to broadband services.

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

As indicated in the map below, the majority of the City has access to more than one provider. Portions of the following census tracts have one or few providers: 181.20, 185.01, 185.06, and 190.27.



**Availability of wired broadband internet**



**Number of internet providers**

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

### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

The City of Garland Hazard Mitigation Action Plan (HazMAP) is designed to meet the planning requirements set forth by the Texas Division of Emergency Management (TDEM) and the planning requirements set forth by the Federal Emergency Management Agency (FEMA). Local governments are required to develop a hazard mitigation plan as a condition for receiving certain types of non-emergency disaster assistance, including funding for mitigation projects. The Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288), as amended by the Disaster Mitigation Act (DMA) of 2000, provides the legal basis for the state, local, and tribal governments to undertake a risk-based approach to reduce risks from hazards through mitigation planning. The requirements and procedures for State, Tribal, and Local Mitigation Plans are found in the Code of Federal Regulations (CFR) at Title 44, Chapter 1, Part 201 (44 CFR Part 201).

Listed are the ten natural hazards and four technological hazards that were identified from the result of the hazard assessment. These are the hazards that will be addressed in the Hazard Mitigation Action Plan. FEMA “recognizes that a comprehensive strategy to mitigate the nation’s hazards cannot address natural hazards alone” and “that natural events can trigger technological disasters.” Technological hazards are distinct from natural hazards, primarily in that they originate from human activity.

Tornado  
Severe Winter Weather  
Flood  
Drought  
Biological Event  
Terrorism/Cyber Attacks  
Extreme Heat Power Outages  
Earthquake  
Communications Failure/ Infrastructure Failure  
Severe Thunderstorms/ Wind/Lightning  
Hail  
Erosion  
Expansive Soil

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

According to the United Nations’ Department of Economic and Social Affairs paper *Climate Change and Social Inequity* “identifies three main channels through which the inequality-aggravating effect of climate change materializes, namely (a) increase in the exposure of the disadvantaged groups to the

adverse effects of climate change; (b) increase in their susceptibility to damage caused by climate change; and (c) decrease in their ability to cope and recover from the damage suffered.” (Winkel, 2017)

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of Community Development Block Grant (CDBG) HOME Investment Partnerships Program (HOME) and Emergency Solutions Grant (ESG) funds in the City of Garland over the next five years. The plan is guided by three overarching goals that are applied according to Garland'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 assisting homeless persons and families into permanent housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate-income residents throughout the County, 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 priority needs identified for the next five years are as follows:

#### Increase the Supply of Affordable Housing

- Increase affordable rental housing.
- Increase homeownership.
- Housing rehabilitation.

#### Decrease Homelessness

- Provide housing and services to the homeless and at risk of homelessness that aligns with Metro Dallas Homeless Alliance.

#### Provide Healthy and Attractive Neighborhoods

- Blight Removal/Code Enforcement
- Improve public infrastructure.
- Improve public facilities.

### Provide Public Services

- Provide public services to low and moderate-income households as well as persons with special needs.

### Planning and Administration and Fair Housing

- Provide quality oversight and administration of federal programs.
- Affirmatively Further Fair Housing

### Provide Economic Opportunity

- Provide Economic Opportunity to low and moderate-income households

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

### Geographic Area

Table 49 - Geographic Priority Areas

1	<b>Area Name:</b>	Citywide
	<b>Area Type:</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Other Target Area Description:</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	
	<b>Include specific housing and commercial characteristics of this target area.</b>	
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
	<b>Identify the needs in this target area.</b>	
	<b>What are the opportunities for improvement in this target area?</b>	
	<b>Are there barriers to improvement in this target area?</b>	
2	<b>Area Name:</b>	Low- to Moderate-Income Areas
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Other
	<b>Other Revital Description:</b>	Housing and Community Development

<b>Identify the neighborhood boundaries for this target area.</b>	
<b>Include specific housing and commercial characteristics of this target area.</b>	
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	
<b>Identify the needs in this target area.</b>	
<b>What are the opportunities for improvement in this target area?</b>	
<b>Are there barriers to improvement in this target area?</b>	

### **General Allocation Priorities**

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

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

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

Federal CDBG funds are intended to provide low and moderate-income (LMI) households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the geographic priority for the selection of these projects in the City of Garland is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program
- Meeting the needs of LMI residents
- Affirmatively furthering fair housing
- Coordination and leveraging of resources
- Sustainability and/or long-term impact
- The ability to demonstrate measurable progress and success

Priority CDBG funding areas include areas where the percentage of LMI persons is 51% or higher.

CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents

of a particular area where at least 51% of the population are low- to moderate-income. Activities under “public facilities” such as homeless shelters or removal of architectural barriers may meet a “limited clientele” national objective. Limited clientele activities are defined as activities that benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

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

### Priority Needs

Table 50 – Priority Needs Summary

1	<b>Priority Need Name</b>	Create new housing units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Increase Affordable Rental Housing Increase Homeownership
	<b>Description</b>	Safe, decent and affordable housing for low- and moderate-income households through providing funding for the new construction of housing for resale to homebuyers by the City or other providers
	<b>Basis for Relative Priority</b>	Providing quality affordable housing remains a high priority for the City and is a demonstrated need based on feedback received during stakeholder outreach, as well as the Needs Assessment and Market Analysis sections of this document.
2	<b>Priority Need Name</b>	Acquisition and Rehabilitation of Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria

	<b>Associated Goals</b>	Increase Affordable Rental Housing Increase Homeownership Housing Rehabilitation
	<b>Description</b>	The City of Garland will rehabilitate substandard housing units to improve the housing stock through providing funding for the acquisition and rehabilitation of existing housing.
	<b>Basis for Relative Priority</b>	Housing rehabilitation continues to be a high priority for the City.
<b>3</b>	<b>Priority Need Name</b>	Affordable Housing for Special Needs Populations
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Increase Affordable Rental Housing
	<b>Description</b>	Support initiatives to increase permanent affordable rental and housing ownership opportunities. This could include rental housing for people with disabilities and low incomes.
	<b>Basis for Relative Priority</b>	Increasing the number of affordable units continues to be a high priority for the City.
<b>4</b>	<b>Priority Need Name</b>	Financial Assistance to Eligible Home Buyers
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children

	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Increase Homeownership
	<b>Description</b>	Direct financial assistance to individuals and families to subsidize the purchase of housing units for homeownership by covering the gap between the prices of houses and the amount of a first mortgage that buyers can afford.
	<b>Basis for Relative Priority</b>	Based on community participation responses and research data that shows that there is inadequate affordable housing in the City and the housing prices are increasing.
<b>5</b>	<b>Priority Need Name</b>	Housing for persons experiencing homelessness
	<b>Priority Level</b>	High
	<b>Population</b>	Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Provide housing and services to the homeless/at ri
	<b>Description</b>	There is a need for housing services for persons experiencing homelessness in Garland, which includes emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing (PSH).
	<b>Basis for Relative Priority</b>	Based on community participation responses and data from homeless needs assessment through the Metro Dallas Alliance as well as funding requests from service providers.
<b>6</b>	<b>Priority Need Name</b>	Homeless Prevention Services
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Provide housing and services to the homeless/at ri
	<b>Description</b>	Need for services and financial assistance for persons at risk of becoming homeless and may have higher housing cost burden putting them at greater risk of missing a housing payment
	<b>Basis for Relative Priority</b>	Addressing the issue of homelessness continues to be a high priority for the City
7	<b>Priority Need Name</b>	Minor Repairs to Existing Units
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Families with Children Elderly
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Housing Rehabilitation
	<b>Description</b>	Need to address safe, decent, and affordable housing for low- and moderate-income households through minor repairs to owner-occupied houses.
	<b>Basis for Relative Priority</b>	Based on community participation responses and data on cost burden in the City of Garland.
8	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	Low

	<b>Population</b>	Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- to Moderate-Income Areas
	<b>Associated Goals</b>	Blight Removal/Code Enforcement
	<b>Description</b>	Need for removal of slum and blight on an area basis through the demolition of dilapidated structures and code enforcement activities.
	<b>Basis for Relative Priority</b>	Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in tackling slum and blight in areas with higher low- and moderate-income households.
9	<b>Priority Need Name</b>	Improvements to Public Infrastructure
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- to Moderate-Income Areas
	<b>Associated Goals</b>	Blight Removal/Code Enforcement Improve public infrastructure
	<b>Description</b>	Need for improvements to streets, sidewalks, and other public infrastructure in LMI areas.
	<b>Basis for Relative Priority</b>	Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in addressing these needs in areas with over 51% low- and moderate-income households.
10	<b>Priority Need Name</b>	Improve public facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	Low- to Moderate-Income Areas
	<b>Associated Goals</b>	Improve public facilities
	<b>Description</b>	Need for improvements to parks and recreational facilities, including providing equipment and accessibility features in LMI areas.

	<b>Basis for Relative Priority</b>	Based on community participation responses, this activity was not viewed as a high priority but was selected by the City to assist in addressing these needs in areas with over 51% low- and moderate-income households.
11	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Provide housing and services to the homeless Provide public services to LMI households/sp needs
	<b>Description</b>	Need for public services for various population groups, including the elderly, youth, persons with disabilities, the homeless, persons with HIV/AIDS, etc. and for particular activities such as mental health, education, and employment training.
	<b>Basis for Relative Priority</b>	Based on community participation responses and historical funding allocation requested from social service organizations through a Request for Proposal process helped determine the need priority.
12	<b>Priority Need Name</b>	Planning/Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Provide quality oversight/admin fed. programs
	<b>Description</b>	Administrative and planning costs to operate the CDBG, ESG, and HOME Programs.

	<b>Basis for Relative Priority</b>	Continued need to properly administer and operate the CDBG, ESG and HOME Programs.
13	<b>Priority Need Name</b>	Fair Housing Services
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Non-housing Community Development
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Further Fair Housing
	<b>Description</b>	Need for awareness and education on fair housing issues and housing discrimination, as well as enforcement of fair housing laws in the City.
	<b>Basis for Relative Priority</b>	Priority was based on the community participation responses and the City's Analysis of Impediments to Fair Housing Choice, which identified the need for fair housing education and awareness.
14	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Low Moderate Large Families Families with Children Non-housing Community Development
	<b>Geographic Areas Affected</b>	Activities will be carried out to benefit any eligible resident based on income or other criteria
	<b>Associated Goals</b>	Expand Economic Opportunity

	<b>Description</b>	Need for the creation and/or retention of jobs for low- and moderate-income persons and economic opportunities through financial and technical assistance to small businesses and microenterprises where the owner's job will be counted
	<b>Basis for Relative Priority</b>	Priority was based on community participation responses. While a high priority, it did not rank as high as other activities

### Narrative (Optional)

The following is a framework for priorities, needs, and goals to address the City’s identified needs during the next five years. The final determination on funded activities will occur during the review process for the prioritization of projects.

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups
- Analyzing current social, housing, and economic conditions
- Analyzing the relative needs of low- and moderate-income families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from stakeholder sessions, interviews, service provider surveys, City department staff, and public hearings.

Priorities were established using the following definitions:

- **High** priorities are those activities that will be considered first for funding with CDBG resources.
- **Low** priorities are those activities that will be considered after high-priority projects if CDBG resources are available.

Low priority activities are still important and are not meant to be understood as being unnecessary in the City. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If additional funding becomes available, low priority activities will be considered.

For projects that address a high priority need, the City will base funding decisions on the capacity and past-performance of the sub-recipient, the type of project, the potential to leverage federal funds with other resources, the anticipated impact of the project and the reasonableness of the proposed budget and timeline for completion. Once projects that address high priorities are acted upon, the City will then review projects and activities to meet low 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)	Extremely low-income and very low-income households in need of temporary assistance to be housed or prevent homelessness. City of Garland does not administer TBRA funding.
TBRA for Non-Homeless Special Needs	Extremely low-income and very low-income households in need of temporary assistance to be housed or prevent homelessness. The City of Garland does not administer TBRA funding.
New Unit Production	There is a substantial need for affordable housing in the City of Garland. The housing stock is old, and there are few new developments in general, and specifically, that can meet the needs of low- and moderate-income households and households with a person with a disability. The City will continue to support efforts to increase the supply of single-family and multi-family affordable housing units by both private sector and public sector entities.
Rehabilitation	Owner-occupied rehabilitation assistance is an effective way to preserve the City’s affordable housing inventory, particularly if the market value of the home is such that the cost and extent of rehabilitation does not exceed the value that can be achieved. The housing stock in the City is deteriorating/deteriorated. Rehabilitation efforts should also include the ability to make upgrades to the home to allow for aging in place as well as provide for lead/asbestos abatement.
Acquisition, including preservation	Structures for adaptive use and infill sites in convenient locations near transportation and services, support historic preservation, create housing for cost-burdened extremely and very low-income households, households with special needs, homeless persons, and expand ownership opportunities for working households at or below 80% of AMI.

**Table 51 – Influence of Market Conditions**

2009	2015	% change
\$56,762.30	\$51,970	-8.44%

**Table 52 - Median Income (adjusted for inflation)**

**Housing Cost Table (SUPPLEMENTAL)**

	<b>Base Year: 2009</b>	<b>Most Recent Year: 2015</b>	<b>% Change</b>
Median Home Value	\$117,500  \$130,056 in 2015 dollars	\$117,400	(0%)  -9.74% adjusted
Median Contract Rent	\$701  \$775.91 in 2015 dollars	\$766	9%  -1.28% adjusted

**Housing Costs (supplemental)**

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

The estimated amounts of CDBG, HOME, and ESG funds were calculated using the FY 2020 allocation and projected for the five years of the Consolidated Plan period. This estimate will change as the City receives its annual allocation based on Congressional appropriations to HUD. The expected amount available for the remainder of the Con Plan does not include in program income and reprogrammed funds for the period.

### 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	2,270,608	0	468,351	2,738,959	9,082,432	Funds for housing and non-housing community development needs
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	736,708	0	674,457	1,411,165	2,946,832	Funds for housing development.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	188,199	0	0	188,199	752,796	Funds for homelessness activities.

**Table 53 - 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 City will continue to make funding decisions that maintain program income, partner with non-profit and private organizations that have ample funding resources. In addition, The City and its subrecipient or developer partners anticipate receiving funding from sources including, lenders, local donors, foundations, the business community, developer equity, and funding received by the City of Garland Office of Fair Housing for fair housing education and enforcement activities to carry out the Consolidated Plan objectives and goals. In addition to the funding above, such funding may also include:

- Section 8 Housing Choice Vouchers
- McKinney-Vento funds under the HEARTH Act
- Low-Income Housing Tax Credits
- Department of Veteran Affairs
- State and Local Government Funds
- Private Donations;
- Other Federal Funding

**HOME Match:** The HOME regulations require that the City matches its annual HOME allocation with contributions to housing that are at least 25% of the HOME allocation less 10% for administration. The City proposes to meet its match through the use of excess match from previous years, bond proceeds, developer equity, and other cash contributions, general funds, tax abatements, permit, and fee waivers, donated construction materials and labor.

**ESG Match:** The ESG regulations require that the City matches its annual ESG allocation on a dollar for dollar basis in the provisions of eligible services under the grant. The City has generally passed on the ESG match requirements to its subrecipients. The match will be provided and adequately documented in the form of non-ESG grants, cash donations, and in-kind contributions such as the use of office space, payments of utilities, telephone services, computer services, and related salary costs not paid with ESG funds. The City will also provide match in the form of in-kind occupancy expenses, computer equipment, and grant support services. The excess match provided by ESG subrecipients will be used to provide the match required for the required Homeless Management Information System (HMIS) services.

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

If the City receives vacant residential land through donations, foreclosures, or other means, these will be considered for sale or donation to non-profit or for-profit developers for assisting the City in meetings its housing goals and objectives under the Consolidated Plan.

**Discussion**



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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Garland Housing and Community Services Dept.	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
METRO DALLAS HOMELESS ALLIANCE	Continuum of care	Homelessness Planning	Region
GARLAND HOUSING FINANCE CORP	Departments and agencies	Ownership Rental	Jurisdiction
Garland Housing Agency	PHA	Public Housing Rental	Jurisdiction
Habitat for Humanity of Greater Garland	CHDO	Ownership	Region

**Table 54 - Institutional Delivery Structure**

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

The Garland Housing and Community Services Department (HCS) is responsible for the administration of CDBG, HOME, and ESG grant funds. HCS partners with numerous non-profit organizations, city departments, public agencies, and private industry, to effectively carry out the strategies identified in the Consolidated Plan. The City encourages partnerships with subrecipients that have similar goals as the City, whose programs and services are consistent with the City’s strategy, and who have the organizational capacity to perform satisfactorily.

The City and its partners have been successful in assisting low- and moderate-income persons utilizing federal funding through HUD by leveraging funding from other Federal, state, local, and private sources. In recent years, HCS has been restructured in order to coordinate the efforts of City departments that have similar objectives, and the City regularly communicates with agencies that implement programs and services funded by the City and monitors subrecipients and other partners to ensure proper use of funds, timeliness, and effectiveness in reaching and benefitting target populations.

To address any gaps in the institutional delivery system, HCS provides training and technical assistance to its partners to ensure that any performance issues are addressed in a timely manner and conduct monitoring and tracking of activities to prevent and address any systematic concerns.

The City also is involved with several boards and committees in an effort to streamline planning and encourage coordination between housing and social service agencies in the City. One such group is the Garland Area Service Providers (GASP), an organization that connects once a month and brings service providers, businesses, cities, and agencies together with the goal of meeting unmet service needs. Providers that participate in GASP include Achievement Center of Texas, First United Methodist Church Garland, Five Stone Community Church, HI DIVA PEI Education Program, The Counseling Institute of Texas, The Senior Source, Unite Greater Dallas, City of Garland Neighborhood Vitality, Childcare Group Anderson Centers Head Start, Garland Multicultural Commission, Garland Opportunity and Development Center, Richland College Garland Campus Workforce Training, TX Workforce Solutions Vocational Rehab Services, Salvation Army, Good Samaritans of Garland, City of Garland Fair Housing Services, Hope's Door New Beginning Center, and Hope Clinic.

The City remains committed to coordinating the efforts of the various City departments involved in Consolidated Plan programs, public agencies, and subrecipients and non-profits organizations in order to promote cohesiveness in the delivery of services to its residents.

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

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

HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation			
<b>Other</b>			

**Table 55 - Homeless Prevention Services Summary**

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

The Metro Dallas Homeless Alliance (MDHA) is the lead agency for the Continuum of Care (CoC) in Dallas and Collin Counties. According to the Dallas Metro Homeless Alliance D-ONE Plan, support is one of the five priorities. Support is seen as an essential component to permanently housing people experiencing homelessness. Services are seen as individualized, varying from person to person. These include street outreach, emergency shelter, case management, financial management, health care, behavioral health (mental health and substance abuse), as well as assistance with identification, transportation, food, and clothing. With the appropriate wrap-around supports, individuals and families can reach a level of stability to maintain housing long-term. MDHA’s role in refining the continuum of care includes coordinating regular membership meetings, providing training and technical assistance, supporting communication between service providers and informing agencies of training and networking opportunities and other activities within the implementation of the D-ONE Plan. MDHA has also established committees to address issues affecting the homeless. These committees focus on adult services, children and families, veterans, youth, education and employment, and System Performance.

**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 main strengths of the service delivery system in Garland is the regional effort to provide support services to homeless persons and special needs populations. The CoC includes the City of Dallas, Dallas County, Collin County, and the Cities of Irving and Garland. By coordinating services and plans to address homelessness, each participant in the CoC is able to access more resources and leverage an even greater amount of funding. The CoC is able to target funding as well as training and technical assistance to programs that are needed based on needs assessments and strategic planning.

Some of the challenges in service delivery, as identified in the MDHA State of Homelessness 2019 report, includes a lack of safe, affordable, and accessible housing, causing people in supportive housing to remain “stuck.” The report also noted in 2019, overall homelessness in the area increased, including veteran, chronic, and homelessness among people aged 25-44. MDHA notes rapid rehousing is underutilized in the community as a tool to end homelessness.

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

MDHA is comprised of approximately 62 agencies that make up the CoC. The CoC meets on a regular basis to collaborate and coordinate efforts to address homelessness, including the provision of housing and supportive services. In order to support the work of MDHA, the organization has challenged municipalities within its service areas to financially support MDHA to meet its long-term goal of making homelessness rare, brief, and nonrecurring.

The CoC outlined in the 2019 State of Homelessness report the following strategies to address gaps in the coming years. Develop a Move On Pilot program to address the issue with people being “stuck” in supportive housing, increasing rapid rehousing units, and building more mixed-income/mixed-use housing. MDHA also notes the need to increase the integration of behavioral and medical health into housing and improve diversion and outreach efforts.

## 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	Increase Affordable Rental Housing	2020	2024	Affordable Housing	Citywide	Create new housing units Acquisition and Rehabilitation of Units Affordable Housing for Special Needs Populations		Rental units rehabilitated: 1 Household Housing Unit
2	Increase Homeownership	2020	2024	Affordable Housing	Citywide	Create new housing units Acquisition and Rehabilitation of Units Financial Assistance to Eligible Home Buyers	HOME: \$3,989,642	Homeowner Housing Added: 7 Household Housing Unit
3	Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Acquisition and Rehabilitation of Units Minor Repairs to Existing Units	CDBG: \$4,954,539	Homeowner Housing Rehabilitated: 34 Household Housing Unit
4	Provide housing and services to the homeless	2020	2024	Homeless	Citywide	Housing for persons experiencing homelessness Homeless Prevention Services Public Services	ESG: \$870,420	Tenant-based rental assistance / Rapid Rehousing: 21 Households Assisted  Homeless Person Overnight Shelter: 290 Persons Assisted
5	Blight Removal/Code Enforcement	2020	2024	Non-Housing Community Development	Low- to Moderate-Income Areas	Code Enforcement Improvements to Public Infrastructure	CDBG: \$1,000,000	Housing Code Enforcement/Foreclosed Property Care: 20000 Household Housing Unit
6	Improve public facilities	2020	2024	Non-Housing Community Development	Citywide	Improve public facilities	CDBG: \$2,500,000	Facade treatment/business building rehabilitation: 1 Business
7	Improve public infrastructure	2020	2024	Non-Housing Community Development	Low- to Moderate-Income Areas	Improvements to Public Infrastructure	CDBG: \$200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1 Persons Assisted
8	Provide public services to LMI households/sp needs	2020	2024	Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$1,362,364	Public service activities other than Low/Moderate Income Housing Benefit: 2284 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 13 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Provide quality oversight/admin fed. programs	2020	2024	Admin	Citywide	Planning/Administration	CDBG: \$1,804,488 HOME: \$368,355 ESG: \$70,575	Other: 3 Other
10	Further Fair Housing	2020	2024	Non-Housing Community Development	Citywide	Fair Housing Services		Other: 1 Other
11	Expand Economic Opportunity	2020	2024	Non-Housing Community Development	Citywide	Economic Development		Businesses assisted: 1 Businesses Assisted

Table 56 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Increase Affordable Rental Housing
	<b>Goal Description</b>	Fund activities that <b>expand the supply and improve the condition of housing affordable</b> to lower-income households. Fund activities that leverage other public and private resources such as Low-Income Housing Tax Credit Projects. Support incentives to <b>increase permanent affordable multifamily rental housing</b> as well as <b>direct assistance to low-income households</b> . Fund projects that <b>increase the supply of permanent supportive housing</b> and housing for extremely low-income populations. Fund activities that are expanding the supply of rental housing through the <b>new construction and/or acquisition and rehabilitation</b> of existing units through assisting for-profit and non-profit developers
2	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	Increase the supply of decent, affordable housing and/or accessible for-sale housing opportunities available for the City's lowest-income households; support households who own their own home. Fund activities through the <b>construction of new infill housing on vacant lots</b> , which is administered by Community Housing Development Organizations (CHDOs) as part of the City's HOME CHDO set-aside and by the City's Housing and Community Services Department. Providing safe, decent, and affordable housing for low- and moderate-income households by expanding the supply of owner-occupied housing through <b>financial assistance to eligible homebuyers</b> , which is administered by the City's Housing and Community Services Department. Expand the supply of safe, affordable housing by expanding the supply of owner-occupied housing through the <b>acquisition and rehabilitation of existing units</b> , which is administered by the City's Housing and Community Services Department.

3	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Extend the useful life of existing affordable housing through <b>accessibility, weatherization, repair, and rehabilitation programs</b> . Rehabilitate substandard housing units. Expand housing through <b>the acquisition and rehabilitation of existing units</b> , which is administered by the City's Housing and Community Services Department. Assist low-to moderate-income existing owner-occupants of single-family housing through the <b>minor repairs for basic systems</b> such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation which is administered by the City's Housing and Community Services Department.
4	<b>Goal Name</b>	Provide housing and services to the homeless
	<b>Goal Description</b>	Provide funds to support <b>shelter operations, transitional housing for special populations, rapid rehousing, coordinated entry, homeless diversion, and homeless prevention programs</b> . Provide funding to activities aligned with and meet the goals of the Metro Dallas Homeless Alliance Continuum of Care.
5	<b>Goal Name</b>	Blight Removal/Code Enforcement
	<b>Goal Description</b>	The City intends to create suitable living environments and foster healthy, stable, and attractive neighborhoods through blight removal by funding <b>neighborhood code enforcement and demolition</b> activities in primarily low- and moderate-income (LMI) areas.
6	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	The City intends to create suitable living environments and foster healthy, stable, and attractive neighborhoods through <b>access to quality public facilities</b> , neighborhood public infrastructure, and improvements, including water, sewer, drainage, and sidewalks, and <b>general neighborhood recreational facilities and improvements including ADA improvements</b> .
7	<b>Goal Name</b>	Improve public infrastructure
	<b>Goal Description</b>	Fund non-housing community development proposals to expand affordable housing development to <b>include water/sewer projects, drainage projects</b> . The City intends to create suitable living environments and foster healthy, stable, and attractive neighborhoods through access to quality public facilities, <b>neighborhood public infrastructure, and improvements, including water, sewer, drainage, and sidewalks</b> , and general neighborhood recreational facilities and improvements including ADA improvements.
8	<b>Goal Name</b>	Provide public services to LMI households/sp needs
	<b>Goal Description</b>	Promote <b>public services</b> activities for seniors, persons with disabilities, at-risk youth, victims of domestic violence, ex-offenders, substance use, and mental health services, and non-homeless special needs.

9	<b>Goal Name</b>	Provide quality oversight/admin fed. programs
	<b>Goal Description</b>	Planning and administrative activities to efficiently and successfully manage the CDBG and HOME program.
10	<b>Goal Name</b>	Further Fair Housing
	<b>Goal Description</b>	<b>Education and outreach to the public</b> , real estate professionals, landlords, and property managers regarding fair housing laws and activities related to the Analysis of Impediments to Fair Housing Choice and other plans and documents.
11	<b>Goal Name</b>	Expand Economic Opportunity
	<b>Goal Description</b>	Promote programs that create, maintain, or expand economic opportunities through the <b>creation or retention of jobs</b> for low- to moderate-income persons and <b>provide job skills training</b> and through assistance to existing small businesses and microenterprises that <b>create job opportunities</b> for low- and moderate-income persons.

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

The City estimates that 34 households will be assisted with housing rehabilitation. In addition, 7 new construction, acquisition and rehabilitation, and down payment assistance for homeownership housing using HOME funds. These programs will assist low-income and moderate-income homeowners.

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

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

The City administers Housing Choice Vouchers (HCV). Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency. According to HUD's Sec 504 FAQ, a private landlord who accepts HCV tenant-based vouchers in payment for rent from a low-income individual is not a recipient of federal financial assistance, and thus is not subject to Section 504's requirements. Nonetheless, the City is committed to undertaking affirmative measures to ensure accessible housing to persons with all varieties of disabilities regardless of the unit size required.

### **Activities to Increase Resident Involvements**

The Garland Housing Agency does not operate any public housing. However, GHA seeks to increase resident involvement under the homeownership program. The program provides homeownership opportunities to first time home buyers through a Homeownership Housing Choice Voucher program. The program is voluntary and helps families in becoming self-sufficient and economically independent.

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

No

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

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

### **Barriers to Affordable Housing**

The City of Garland will continue to collaborate with housing partners and other entitlement jurisdictions to review and aggressively implement recommendations of the Analysis of Impediments (AI) to Fair Housing Choice Study. During the most recent AI, several policies were identified that create potential barriers to affordable housing. Garland's Comprehensive Zoning Ordinance was updated in April 2009 and covers key areas that have an impact on affordable housing development, including zoning, building regulations, and other policies and practices.

The City's Zoning Ordinance relating to residential development reveals that there are six residential districts in the City comprised of single-family, duplex, townhouse, and multifamily districts.

The inclusion of multifamily and high-density housing in municipal codes typically encourages the development of affordable housing. In Garland, there are two multifamily districts. These districts provide for low and medium density multifamily developments with no more than 12 units per acre for the MF-12 district and 18 units per acre for the MF-18 district. The districts support single-family dwelling units as well as multifamily developments, including duplexes, triplexes, quadruplexes, apartments, and condominiums. Many stakeholders noted the lack of available land for development in the City. In order to increase the number of units in the City of Garland, density levels could be evaluated and increased.

The City does not permit accessory buildings to be utilized for habitation. The total floor area of an accessory building should not exceed 30 percent of the floor area of the main building and no less than 600 square feet. Accessory dwellings can often be a great tool for affordable housing, particularly in a largely single-family market.

Policies regarding property tax increases and tax relief impact housing affordability. The Texas Property Tax Code allows for property tax exemptions for seniors and persons with disabilities, two groups of people that are generally low income. Each homesteaded household is exempted for \$3,000 for county purposes and \$15,000 of the appraised value from the school district. In addition to these exemptions, disabled persons and seniors also qualify for an exemption of \$10,000 of the appraised value of his or her homesteaded residence. Disabled veterans who are 100% disabled and their surviving spouses are tax exempt.

In addition to property tax exemption for qualified residents, the Texas Property Code also provides tax exemptions to CHDOs, Community Land Trusts, and other developers of affordable housing that is for rent or sale to low- and moderate-income households. Any property that an organization owns for the purpose of building or repairing housing for sale or rental to a low- and moderate-income household without profit may be tax-exempt.

Each form of tax relief is subject to certain specific criteria and must be applied for. These forms of tax relief reduce or eliminate tax liability for owners and reduce housing costs for renters making housing units more affordable.

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

The City took action and increased the supply of affordable housing by using CDBG funds to operate housing programs that benefited low- and moderate-income persons.

HOME funding was used to develop affordable housing units through the City's HOME Infill Program and affordable housing thru the City's CHDO. The City provided affordable housing developers incentives such as fee waivers, expedited site plan reviews, and technical assistance.

The City will continue to assess zoning and building codes and other policies to determine if they unintentionally restrict affordable housing production.

To address the impediments of inadequate affordable housing for the general population as well as seniors and disabled persons, the City supported the development of low-income affordable housing rental units through a partnership with a local developer utilizing the Low-Income Housing Tax Credit program.

The City has also allocated CDBG funding for fair housing, including the provision of education and outreach, investigation of cases, and conciliation and resolution services.

In addition to the above, the following are some recommendations from the 2015 Analysis of Impediments to Fair Housing Choice:

- The City will increase the supply of affordable housing for renters by supporting the development of inclusive housing projects leveraging federal, state, and private sector funding with a preference for projects with accessible units.
- HOME non-profit developers and community housing development organizations (CHDOs) will be encouraged to use resources such as the National Community Stabilization Trust (NCST) to access REO properties.
- Facilitate relationships between non-profit developers and banks for disposition of REO properties.
- Increase the provision of services including housing, credit, and foreclosure prevention counseling and financial assistance to minorities and low- and moderate-income households.
- The City should determine the need for accessible units and seek additional resources to fill the gap.
- The City should review public awareness, staff capacity, and use of the benefits related to its reasonable accommodation ordinance and coordinate outreach and education on the relief

from some of the City’s zoning and land use requirements and standards for persons with disabilities.

- The City should coordinate with lenders and banking associations to ensure that any discriminatory lending practices are eliminated and to educate the public on loan scams.
- The City should work with its partners to promote education and awareness about mental disabilities and make reasonable accommodation for persons with mental disabilities to ensure that they do not lose housing because of their disability.
- Through the preparation of fact sheets and adding NIMBYism in fair housing training, provide residents an opportunity to learn more about affordable housing and help negative perceptions.
- Work with partners throughout the region to raise awareness of the concepts of “housing affordability” and “affordable financing” to counter NIMBYism.

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

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

The City of Garland is part of the Metro Dallas Homeless Alliance (MDHA), which leads the development of an effective homeless response system that will make the experience of homelessness in Dallas and Collin Counties rare, brief, and non-recurring. MDHA brings together more than 85 shelter, housing, and supportive services programs in retooling homeless services into a crisis response system.

According to MDHA, the CoC saw a 3% increase in the number of unsheltered homelessness in 2019. Garland specifically saw 67 more unsheltered individuals on the night of the Point in Time Count. The majority of individuals who were unsheltered were White males (78%) ages 25-44. On average, the length of time homeless for persons who are unsheltered is almost three and a half years.

The City of Garland Code Compliance and Police Department began actively engaging with people experiencing homelessness in the City. Through progressive engagement, this team is able to work with clients to access necessary documentation, such as Government IDs and birth certificates. Since September 2019, over 14 clients have been assisted through this outreach effort. Stakeholders noted the need for this type of service has increased over the last several years. The City of Garland has allocated \$9,283 of its ESG funding to Metro Dallas Homeless Alliance (MDHA) for the operation and maintenance of the HMIS database and for outreach activities. MDHA utilizes data from the HMIS system for Dallas and Collin Counties to coordinate care, store client information on service needs, manage operations, and to plan and measure outcomes of homeless programs.

In addition, as a CoC member, the City participates in the annual point-in-time survey to identify the number of homeless persons in the city and region.

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

As noted in MA-30 of the Consolidated Plan, the City of Garland utilizes services offered through the City of Dallas. In order to address emergency shelter and transitional shelter needs of homeless persons locally, the City has provided financial support to agencies that operate shelter facilities utilizing CDBG and ESG funding.

Under the CDBG program, projects include the provision of motel vouchers to persons experiencing homelessness in need of emergency shelter. The City also utilizes federal funds to provide rapid rehousing to persons experiencing homelessness.

Hopes Door/New Beginning Center, which is the only domestic violence center located in Garland, will receive the majority of ESG funding for shelter operations, essential services, and rapid rehousing. Hope's Door also receives CDBG funds for the provision of case management and counseling

services. The agency offers victim services, including counseling, case management, legal advocacy, education, crisis intervention, and provides emergency shelter and transitional housing.

The City of Garland Fair Housing Department has been allocated funds to provide homeless prevention services to persons at risk of homelessness in Garland. Case management is also provided as part of this activity.

**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.**

MDHA counted 1,025 persons in families experiencing homelessness on the night of the Point in Time count. The majority of those families were in a sheltered situation such as an emergency shelter, transitional housing project, or safe haven. Around 10% were unsheltered on the night of the count. According to the Coordinated Entry data outlined in the 2019 State of Homelessness report, the majority of families were prioritized as Moderate & Low Severity. The type of housing needs and assistance needs identified for this group includes Rapid Rehousing, Transitional Housing, and Housing Search/Placement, along with employment and childcare subsidy assistance.

The Continuum of Care (CoC) also saw an increase in the percentage of the homeless population who are veterans since the 2018 count. In 2019, 11.3% of the homeless population was veterans, compared to 8% in 2018. In 2019, 19.4% of homeless veterans were chronically homeless.

As part of MHDA's D-One Strategic Plan, there are several goals associated with housing that addresses of persons experiencing homelessness, making the transition to permanent housing. One of these goals includes:

- 1) Increase Affordable Housing Supply
  - a) Create a comprehensive housing policy. It must include Needs, Types, Current Inventory, Rental Costs, Policy Recommendations, Housing Trust Fund, and Land Trust recommendations.
  - b) Maximize development opportunities set forth in the bond issue proposition passed in November 2017 to fund economic development and housing.
  - c) Expand housing policy preferences for homeless individuals.

- d) Work with public and community partners, including the Dallas Department of Housing and Neighborhood Revitalization and the Texas Department of Housing and Community Affairs to prioritize the development of new affordable housing opportunities.
- e) Evaluate alternate housing options to address limited housing inventory. This could include tiny homes, motel or apartment conversion, home-sharing, host home programs, roommate matching, and shared housing.
- f) Increase the number of rapid rehousing units for non-disabled households with income.
- g) Convert up to 20 percent of a Housing Authority's Section 8 Tenant-based assistance to project-based assistance.

The City is very involved mainly in contributing to the development of new affordable housing units utilizing CDBG, HOME, and ESG funding for housing rehabilitation, minor home repair, down payment assistance, rapid re-housing, and shelter operations and essential services. The City will continue to participate in the CoC by assisting with planning and developing resources for increasing the supply of affordable housing.

In addition to the above-mentioned contributions, The Hopes Door/New Beginning Center Housing Program operates a transitional program where clients reside in scattered sites in the Garland area while they continue to receive case management and social services. The program works with the Victim Outreach Program and the Emergency Shelter Program. While in the Housing Program, clients establish a savings account with the agency to help with the transition from the Housing Program to independent living. The agency follows up with clients for 3-6 months after exiting the Housing Program to assess housing stability.

**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**

Several providers in the City of Garland receive federal funding for the operation of rapid re-housing and an emergency rental assistance program that is expected to benefit persons at risk of becoming homeless. The program provides one month's rent or mortgage or utility payment for families in crisis situations. These programs are aimed to help low-income families and individuals avoid becoming homeless.

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

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

The City addressed lead-based paint hazards with the implementation of the Single-Family Rehabilitation Program and the Minor Home Repair Program. HUD regulations at 24 CFR Part 35 requires that lead-based paint hazards be controlled before the rehabilitation of housing units, particularly if children under the age of 6 occupy the units. The City conducted the required LBP assessment based on the level of federal funds invested in the rehabilitation of units constructed prior to 1978.

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

The City orders a full risk assessment and the lead inspection to be conducted on projects exceeding the \$5,000 limit, but less than \$25,000, if the home was built prior to 1978. Based on the findings in the report, the City may choose to “do no harm” or not disturb painted surfaces above the “de minimums” levels, or to exercise the interim controls utilizing lead-safe practices and certified contractors. If lead levels are found to be above the EPA levels for paint/and or dust on a property, then a lead clearance is ordered on the project, and the project is not completed until the clearance is obtained.

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

The City assigns CDBG funds for lead-based paint hazard reduction. The City will continue to provide required notices and testing to all program participants of the hazards posed by lead-based paint. These lead-based paint requirements are incorporated into the City's housing program policies and procedures.

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

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

As part of the City of Garland's Comprehensive Plan, Envision Garland, economic development identifies strategies that should encourage new development and redevelopment in a manner that moves our community forward, giving Garland a competitive edge in attracting and keeping residents and businesses.

One strategy is a focus on workforce development. A competitive workforce strategy follows from defining which desired future growth industries should provide the foundation for Garland's economy over the next decade. Promising growth industries – health care, renewable technology, and wireless communications, for example – as well as Garland's historic bedrock of manufacturing and fabrication, require specialized skills. Garland Independent School District curriculum and the quality of delivering that curriculum to the community's youth will set the foundation of Garland's future growth. Additionally, the Dallas County Community College District's Richland College – Garland Campus, and other post-secondary institutions will play an increasingly critical role in retooling skill sets to meet industry demand. How the educational community positions its workforce development resources will, therefore, depend on Garland development leadership coming to consensus on the types of industries to support.

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

The City will utilize ESG and CDBG funding for homeless prevention and rapid re-housing programs along with services that lead to self-sufficiency. Also, the City required that its subrecipients collect, maintain, and report data with regards to the need of clients in order to prioritize actions and resources to address the greatest needs of families below the poverty level.

The Garland Housing Agency operated the Family Self-Sufficiency Program, which provides employment assistance and training and also provides educational opportunities through Eastfield and Richland College.

## **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 Garland Housing and Community Services – Grants Management implements monitoring procedures for all organizations and agencies that receive CPD funding, including subrecipients, non-profit organizations, City departments and divisions, contractors, and individuals that receive assistance to purchase rehabilitated homes. Projects administered by the City and its subrecipients are also monitored by the City's regular auditing procedures.

Subrecipient Compliance: With respect to the CDBG, HOME, and ESG programs, The City conducts desk audits, and on-site monitoring visits after funding is awarded. On-site monitoring visits are conducted at least bi-annually. Subrecipients are also monitored on a monthly basis throughout the year with the submission of monthly invoices and with required reports.

Construction and Rehabilitation Projects: Garland's Affordable Housing Services Division is responsible for monitoring construction and rehabilitation projects. There is on-going monitoring of activities as pay requests from contractors or developers are processed. There is on-site monitoring conducted once per year, where properties are randomly selected.

The monitoring process for projects is as follows:

- a) Notification: The City sends a letter to each subrecipient, which includes the date of the monitoring visit and the scope of the monitoring. The letter also identifies the information that the City will review during the visit, the staff that will be conducting the monitoring, and the members of the subrecipient's staff that will be required to participate in the monitoring.
- b) Entrance Conference: City staff will hold an initial meeting with the agency's Executive Director or appropriate staff. The entrance conference will review the items in the notification letter as well as express that the City's purpose is to monitor the CDBG and HOME funded activities and ensure that the funds were used appropriately.
- c) Documentation and Data Acquisition: Staff will review project files, interview agency staff, and make notes on particular cases and areas of concern. The City's monitoring staff will also complete the monitoring forms.
- d) Exit Conference: This is the final meeting with the agency's Executive Director and key staff members to discuss the preliminary conclusions on the monitoring. The agency is provided with an opportunity to provide additional documentation to address any areas of concern or findings and to correct any misunderstandings.

e) **Monitoring Letter:** The City will submit a monitoring letter to the subrecipient within 30 days of an on-site visit. If the monitoring has resulted in findings or concerns, the letter will include the corrective action that must be taken and a deadline to address each item.

Consolidated Annual Performance Evaluation Report (CAPER)-The City monitors its overall accomplishments annually when it prepares the CAPER. The CAPER reports on progress towards meeting the goals and objectives of the Five-Year Consolidated Plan and Annual Action Plans.

## Expected Resources

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

#### Introduction

The estimated amounts of CDBG, HOME, and ESG funds were calculated using the FY 2020 allocation and projected for the five years of the Consolidated Plan period. This estimate will change as the City receives its annual allocation based on Congressional appropriations to HUD. The expected amount available for the remainder of the Con Plan does not include in program income and reprogrammed funds for the period.

#### 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	2,270,608	0	468,351	2,738,959	9,082,432	Funds for housing and non-housing community development needs
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	736,708	0	674,457	1,411,165	2,946,832	Funds for housing development.

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: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	188,199	0	0	188,199	752,796	Funds for homelessness activities.

**Table 57 - 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 City will continue to make funding decisions that maintain program income, partner with non-profit and private organizations that have ample funding resources. In addition, The City and its subrecipient or developer partners anticipate receiving funding from sources including, lenders, local donors, foundations, the business community, developer equity, and funding received by the City of Garland Office of Fair Housing for fair housing education and enforcement activities to carry out the Consolidated Plan objectives and goals. In addition to the funding above, such funding may also include:

- Section 8 Housing Choice Vouchers
- McKinney-Vento funds under the HEARTH Act
- Low-Income Housing Tax Credits
- Department of Veteran Affairs
- State and Local Government Funds
- Private Donations;
- Other Federal Funding

**HOME Match:** The HOME regulations require that the City matches its annual HOME allocation with contributions to housing that are at least 25% of the HOME allocation less 10% for administration. The City proposes to meet its match through the use of excess match from previous years, bond proceeds, developer equity, and other cash contributions, general funds, tax abatements, permit, and fee waivers,

donated construction materials and labor.

**ESG Match:** The ESG regulations require that the City matches its annual ESG allocation on a dollar for dollar basis in the provisions of eligible services under the grant. The City has generally passed on the ESG match requirements to its subrecipients. Match will be provided and adequately documented in the form of non-ESG grants, cash donations, and in-kind contributions such as the use of office space, payments of utilities, telephone services, computer services, and related salary costs not paid with ESG funds. The City will also provide match in the form of in-kind occupancy expenses, computer equipment, and grant support services. Excess match provided by ESG subrecipients will be used to provide the match required for the required Homeless Management Information System (HMIS) services.

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

If the City receives vacant residential land through donations, foreclosures, or other means, these will be considered for sale or donation to non-profit or for-profit developers for assisting the City in meeting its housing goals and objectives under the Consolidated Plan.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increase Homeownership	2020	2024	Affordable Housing	Citywide	Create new housing units Acquisition and Rehabilitation of Units Financial Assistance to Eligible Home Buyers	HOME: \$1,337,494	Homeowner Housing Added: 7 Household Housing Unit
2	Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Acquisition and Rehabilitation of Units Minor Repairs to Existing Units	CDBG: \$1,147,246	Homeowner Housing Rehabilitated: 34 Household Housing Unit
3	Provide housing and services to the homeless	2020	2024	Homeless	Citywide	Housing for persons experiencing homelessness Homeless Prevention Services Public Services	ESG: \$174,084	Tenant-based rental assistance / Rapid Rehousing: 21 Households Assisted Homeless Person Overnight Shelter: 290 Persons Assisted
4	Blight Removal/Code Enforcement	2020	2024	Non-Housing Community Development	Low- to Moderate-Income Areas	Improvements to Public Infrastructure	CDBG: \$250,000	Housing Code Enforcement/Foreclosed Property Care: 20000 Household Housing Unit
5	Improve public facilities	2020	2024	Non-Housing Community Development	Citywide	Improve public facilities	CDBG: \$500,000	Facade treatment/business building rehabilitation: 1 Business
6	Improve public infrastructure	2020	2024	Non-Housing Community Development	Low- to Moderate-Income Areas	Improvements to Public Infrastructure	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Provide public services to LMI households/sp needs	2020	2024	Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$340,591	Public service activities other than Low/Moderate Income Housing Benefit: 2284 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 13 Households Assisted
8	Provide quality oversight/admin fed. programs	2020	2024	Admin	Citywide	Planning/Administration	CDBG: \$451,122 HOME: \$73,671 ESG: \$14,115	Other: 3 Other

**Table 58 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Increase Homeownership
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Provide housing and services to the homeless
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Improve public facilities
	<b>Goal Description</b>	
6	<b>Goal Name</b>	Improve public infrastructure
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Provide public services to LMI households/sp needs
	<b>Goal Description</b>	
8	<b>Goal Name</b>	Provide quality oversight/admin fed. programs
	<b>Goal Description</b>	

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The following are the descriptions for the proposed program activities and related regulatory citations for the FY 2019-2020 Action Plan:

### **Community Development Block Grant Program**

1. Code Enforcement \$250,000
2. Minor Home Repair \$200,000
3. Single-Family Rehabilitation Program \$400,000
4. Sidewalk Repair Partnership Program \$50,000
5. Housing Initiative Program \$547,246
6. Parkland Health Clinic Program \$500,000
7. Public Services \$340,591
8. CDBG Program Administration/Planning \$454,122

### **HOME Investment Partnership (HOME) Program**

1. Habitat for Humanity \$110,506
2. HOME Infill Program \$1,226,988
3. HOME Program Administration \$73,671

### **Emergency Solutions Grant (ESG) Program**

1. Shelter Operations \$62,106
2. Street Outreach \$50,813
3. Rapid Re-Housing \$52,665
4. Data Collection \$8,500
5. ESG Administration \$14,115

**Projects**

#	Project Name
1	Code Enforcement
2	Minor Home Repair Grant
3	Single-Family Rehabilitation Program
4	Sidewalk Repair Partnership Program
5	Housing Initiatives Program
6	Parkland Health Clinic Program
7	CDBG Administration
8	The Counseling Institute of Texas
9	Achievement Center of Texas Inc.
10	The Visiting Nurses Association Meals on Wheels Program
11	Senior Citizens of Greater Dallas Inc. Garland Ombudsman Program
12	Garland Elderly Yard Care Program
13	Salvation Army Rental Assistance Program
14	Hope Door/New Beginning Center
15	The Hope Clinic
16	Garland Police Boxing Program
17	Garland Parks S.T.A.R.S Program
18	Habitat for Humanity
19	HOME Infill Program - City of Garland Housing and Community Services
20	HOME Administration
21	CV-ESG-Homeless Prevention

**Table 59 – Project Information**

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

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	Low- to Moderate-Income Areas
	<b>Goals Supported</b>	Code Enforcement
	<b>Needs Addressed</b>	Improvements to Public Infrastructure
	<b>Funding</b>	CDBG: \$250,000
	<b>Description</b>	Funding will be used to provide proactive code enforcement in low-income neighborhoods to protect the health and safety of the residents.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20,000 inspections-- 90,175 low to moderate-income people are expected to benefit from this program.
	<b>Location Description</b>	The program will be administered by the City of Garland Code Enforcement located at 210 Carver, Garland TX 75040
	<b>Planned Activities</b>	3 FTE officer salaries will be funded. The program will target low-income areas and will provide over 20,000 property inspections and nuisance abatements on a proactive and reactive basis.
2	<b>Project Name</b>	Minor Home Repair Grant
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Minor Repairs to Existing Units
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	Funding will be used to provide up to \$5,000 in emergency health and safety repairs for low-income elderly or disabled homeowners in Garland. Staff costs are also included as eligible project delivery costs for the program.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	17 The program will provide approximately 17 elderly or disabled homeowners with emergency funding for minor home repair.
	<b>Location Description</b>	The program is administered by the Housing and Community Services Department located at 800 Main Street, Garland TX 75040.
	<b>Planned Activities</b>	Provide up to \$5,000 in emergency health and safety repairs for low-income elderly or disabled homeowners in Garland. Staff costs are also included as eligible project delivery costs for the program
<b>3</b>	<b>Project Name</b>	Single-Family Rehabilitation Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Homeownership Housing Rehabilitation
	<b>Needs Addressed</b>	Acquisition and Rehabilitation of Units
	<b>Funding</b>	CDBG: \$400,000
	<b>Description</b>	The program will provide funding to low-income homeowners in Garland, Texas, to address major repairs to their homes. Funding will be used to provide up to \$40,000 in major repairs for low-income homeowners in Garland. Staff costs are also included as eligible project delivery costs for the program.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 The program is estimated to provide services to 12 low-income homeowners
	<b>Location Description</b>	The program is administered by the Housing and Community Services Department located at 800 Main Street, Garland TX 75040.
	<b>Planned Activities</b>	Provide up to \$40,000 in major repairs for low-income homeowners in Garland. Staff costs are also included as eligible project delivery costs for the program.
<b>4</b>	<b>Project Name</b>	Sidewalk Repair Partnership Program
	<b>Target Area</b>	Low- to Moderate-Income Areas
	<b>Goals Supported</b>	Improve public infrastructure

	<b>Needs Addressed</b>	Improvements to Public Infrastructure
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	The program will provide funding to replace or repair hazardous sidewalks in low-income neighborhoods in Garland, Texas.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	25 Sidewalks
	<b>Location Description</b>	The program is administered by the Housing and Community Services Department located at 800 Main Street, Garland TX 75040.
	<b>Planned Activities</b>	The program will work in partnership with the Garland Sidewalk Program to provide low-income persons with funding to repair individual sidewalks.
5	<b>Project Name</b>	Housing Initiatives Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Homeownership Housing Rehabilitation
	<b>Needs Addressed</b>	Create new housing units Acquisition and Rehabilitation of Units Affordable Housing for Special Needs Populations
	<b>Funding</b>	CDBG: \$547,246
	<b>Description</b>	Funding may be used to acquire, renovate, resell any single-family home or rental complex in the City of Garland to be used to benefit low-income residents.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program is estimated to create housing for 5 low-income households
	<b>Location Description</b>	The program is administered by the Housing and Community Services Department located at 800 Main Street, Garland TX 75040.

	<b>Planned Activities</b>	Acquire, renovate, resell any single-family home or rental complex in the City of Garland to be used to benefit low-income residents.
<b>6</b>	<b>Project Name</b>	Parkland Health Clinic Program
	<b>Target Area</b>	Low- to Moderate-Income Areas
	<b>Goals Supported</b>	Improve public facilities
	<b>Needs Addressed</b>	Improve public facilities
	<b>Funding</b>	CDBG: \$500,000
	<b>Description</b>	The program will provide funding for renovations of a medical clinic serving low-income clients and located in a low-income census tract in Garland. The majority of clients will have no other access to insurance or payment for medical treatments.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The clinic is located in Census Tract 018204. It is expected to serve at least 1365 low to moderate-income people
	<b>Location Description</b>	802 Hopkins St, Garland, TX 75040
	<b>Planned Activities</b>	Renovations of a medical clinic serving low-income clients and located in a low-income census tract in Garland.
<b>7</b>	<b>Project Name</b>	CDBG Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide quality oversight/admin fed. programs
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	CDBG: \$454,122
	<b>Description</b>	The program will provide funding for the administration of the CDBG and HOME grant programs. Funding will also be provided to the City's Fair Housing Department to further the mission of fair housing in Garland.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	None-Administration

	<b>Location Description</b>	800 Main Street, Garland TX 75040
	<b>Planned Activities</b>	Program Administration
<b>8</b>	<b>Project Name</b>	The Counseling Institute of Texas
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$18,514
	<b>Description</b>	Funding will be used to assist low-income families within the City of Garland by providing counseling services.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The project is estimated to serve 23 low-income persons with Counseling Services
	<b>Location Description</b>	The facility is located at 3200 Southern Drive Ste 100, Garland, TX 75043.
	<b>Planned Activities</b>	Public service providing counseling services to low-income families.
<b>9</b>	<b>Project Name</b>	Achievement Center of Texas Inc.
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$59,128
	<b>Description</b>	The program will provide funding for life skills training for low-income families with children and adults that have special needs. Center hours are Monday through Friday from 7 AM to 6 PM.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will provide life skills training and day habitation services to 20 low-income persons in Garland, Texas.
	<b>Location Description</b>	The physical location of the building is located at 2950 N. Shiloh Rd, Garland TX 75044.

	<b>Planned Activities</b>	Life skills training for low-income families with children and adults that have special needs.
<b>10</b>	<b>Project Name</b>	The Visiting Nurses Association Meals on Wheels Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$10,305
	<b>Description</b>	The program will provide nutritious meals to low-income seniors or disabled persons that are homebound.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	6 low-income elderly or disabled homebound persons will benefit from the activity
	<b>Location Description</b>	The program is administered by the Visiting Nurses Association, and the physical location of the building is 1600 Viceroy Dr. Suite 400, Dallas TX
	<b>Planned Activities</b>	Provides nutritious meals to low-income seniors or disabled persons that are homebound.
<b>11</b>	<b>Project Name</b>	Senior Citizens of Greater Dallas Inc. Garland Ombudsman Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$17,761
	<b>Description</b>	The program will provide funding for a partial salary for a staff person serving all Garland nursing home residents. The staff person will work to resolve complaints to the satisfaction of the resident. Activities include visitation and advocacy for unduplicated low-income residents.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	-- Approximately 839 low-income elderly persons in nursing facilities will benefit from the activity.
		<b>Planned Activities</b>

	<b>Location Description</b>	The location of the administration facility is 3910 Harry Hines Blvd, Dallas, TX 75219. Services will be provided to all Garland area nursing homes.
	<b>Planned Activities</b>	Partial salary for staff serving all Garland nursing home residents.
<b>12</b>	<b>Project Name</b>	Garland Elderly Yard Care Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$22,957
	<b>Description</b>	The seasonal program will provide lawn care services to low-income elderly or disabled homeowners in Garland.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program is expected to provide lawn care services to 64 low-income elderly or disabled homeowners in Garland.
	<b>Location Description</b>	There will be various addresses located in Garland, Texas. The Code Enforcement Department will administer the program, and the physical location is 210 Carver, Garland, TX 75040.
	<b>Planned Activities</b>	Provide lawn care services to low-income elderly or disabled homeowners.
<b>13</b>	<b>Project Name</b>	Salvation Army Rental Assistance Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$32,625
	<b>Description</b>	The program will provide funding for 90 days of rental assistance along with case management services for up to 6 months.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 13 low-income households in Garland will benefit from the proposed activity
	<b>Location Description</b>	The facility is located at 451 W. Avenue D, Garland, TX 75040. It's centrally located in downtown Garland.
	<b>Planned Activities</b>	90 days of rental assistance and case management services
<b>14</b>	<b>Project Name</b>	Hope Door/New Beginning Center
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$37,722
	<b>Description</b>	The program will be provided for a dedicated staff person to provide case management and group counseling services for victims of domestic violence.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will assist approximately 126 persons that are low-income and victims of domestic violence.
	<b>Location Description</b>	The administration office is located at 800 Avenue F Ste 100, Plano TX 75074.
	<b>Planned Activities</b>	Case Management and group counseling services for victims of domestic violence
<b>15</b>	<b>Project Name</b>	The Hope Clinic
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$82,313
	<b>Description</b>	Funding will be used to provide free medical services for low-income uninsured residents of Garland.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	-- Approximately 988 low-income persons will be provided with services.
	<b>Location Description</b>	The facility is located in downtown Garland at 800 S. 6th Street, Garland TX 75040.
	<b>Planned Activities</b>	Free medical service to low-income uninsured residents
<b>16</b>	<b>Project Name</b>	Garland Police Boxing Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$28,663
	<b>Description</b>	Funding will be used to provide salaries for 3 boxing coaches for the program. The program targets low-income at-risk students and provides boxing training, karate training, and a tutoring program. The program is open 5 days a week for 2 hours throughout the school year.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will provide services to approximately 161 low-income children in Garland, Texas.
	<b>Location Description</b>	101 S 9th St, Garland, TX 75040
	<b>Planned Activities</b>	Salaries for 3 boxing coaches for the program.
<b>17</b>	<b>Project Name</b>	Garland Parks S.T.A.R.S Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide public services to LMI households/sp needs
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$30,603
	<b>Description</b>	The program will provide funding for scholarships to allow low-income youth ages 6-12 to participate in a Summer Camp.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program is expected to provide 57 low-income children summer camp opportunities
	<b>Location Description</b>	The Garland Parks Department will administer the program. The physical location where the program will be administered is 1701 Dairy Rd, Garland, TX 75040.
	<b>Planned Activities</b>	Scholarships for low-income youth for Summer Camp. Summer camp activities include organized sports, swimming, games and free lunch or snack
<b>18</b>	<b>Project Name</b>	Habitat for Humanity
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Homeownership
	<b>Needs Addressed</b>	Create new housing units
	<b>Funding</b>	HOME: \$110,506
	<b>Description</b>	CHDO Set Aside funding of 15% to be used to provide a single-family home for a low-income family through Habitat for Humanity of Greater Garland.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One low-income household will benefit from this activity
	<b>Location Description</b>	Habitat for Humanity of Greater Garland will be the developer for the program. Program administration will be done at the City of Garland, located at 800 Main Street, Garland TX 75040.
	<b>Planned Activities</b>	Provide a single-family home for a low-income family through Habitat for Humanity of Greater Garland.
<b>19</b>	<b>Project Name</b>	HOME Infill Program - City of Garland Housing and Community Services
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Increase Homeownership Housing Rehabilitation

	<b>Needs Addressed</b>	Create new housing units Acquisition and Rehabilitation of Units Financial Assistance to Eligible Home Buyers
	<b>Funding</b>	HOME: \$1,226,988
	<b>Description</b>	The program will provide funding to acquire, redevelop or renovate, and resell and provide down payment assistance for single-family homes available to low-income families.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The program will provide funding for 6 single-family homes to be acquired and redeveloped for affordable housing
	<b>Location Description</b>	Citywide
	<b>Planned Activities</b>	Acquire, redevelop or renovate, and resell and provide down payment assistance for single-family homes available to low-income families.
<b>20</b>	<b>Project Name</b>	HOME Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide quality oversight/admin fed. programs
	<b>Needs Addressed</b>	Planning/Administration
	<b>Funding</b>	HOME: \$73,671
	<b>Description</b>	The program will provide funding to administer the HOME Infill Program in Garland, Texas.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	None-Administration
	<b>Location Description</b>	800 Main Street, Garland TX 75040
	<b>Planned Activities</b>	Administration of HOME program.
<b>21</b>	<b>Project Name</b>	CV-ESG-Homeless Prevention
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Provide housing and services to the homeless

<b>Needs Addressed</b>	Housing for persons experiencing homelessness Homeless Prevention Services
<b>Funding</b>	ESG: \$188,199
<b>Description</b>	<p>The City of Garland will receive ESG-CV funding to prevent, prepare for, and respond to the Coronavirus. The Garland Housing Agency will provide rental assistance to low-income eligible clients affected by COVID-19 (\$400,000). Assistance will be providing up to 90 days.</p> <p>Hopes Door New Beginning Center will provide domestic violence victims and their children rental assistance under Rapid Rehousing (\$184,065) Administration funding will be used by Garland Housing and Community Services (\$64,896) Shelter Services: The program operated by Hopes Door/New Beginning Center will provide funding to operate an emergency domestic violence shelter for low-income women and children in Garland. (\$62,106) Street Outreach: The program, operated by Metro Relief Street Outreach, will provide funding to decrease the number of unsheltered homeless and chronically homeless individuals in Garland with case management and to provide supplies such as food, water, first aid materials, and document replacement. Funding will include a partial salary. (\$50,813) Rapid Rehousing: Program will provide funding for emergency rental assistance up to 12 months and funding for a case manager, at Hopes Door/New Beginning Center. (\$52,665) HMIS: Funding will pay for HMIS services through Metro Dallas Homeless Alliance for homeless data collection. (\$8,500) ESG Admin: Funding will pay for the administration of the ESG program. (\$14,115)</p>
<b>Target Date</b>	9/30/2021
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<p>Shelter Services: 245 people</p> <p>Street Outreach: 45 people</p> <p>Rapid Rehousing: 21 households</p> <p>HMIS/Admin: Other</p>
<b>Location Description</b>	The program will be administered by the City of Garland Housing and Community Services Department located at 800 Main Street, Garland, TX 75040.

<p><b>Planned Activities</b></p>	<p>Shelter Services: The program operated by Hopes Door/New Beginning Center, will provide funding to operate an emergency domestic violence shelter for low-income women and children in Garland. (\$62,106)</p> <p>Street Outreach: The program, operated by Metro Relief Street Outreach, will provide funding to decrease the number of unsheltered homeless and chronically homeless individuals in Garland with case management and to provide supplies such as food, water, first aid materials, and document replacement. Funding will include a partial salary. (\$50,813)</p> <p>Rapid Rehousing: Program will provide funding for emergency rental assistance up to 12 months and funding for a case manager, at Hopes Door/New Beginning Center. (\$52,665)</p> <p>HMIS: Funding will pay for HMIS services through Metro Dallas Homeless Alliance for homeless data collection. (\$8,500)</p> <p>ESG Admin: Funding will pay for the administration of the ESG program. (\$14,115)</p>
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## **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 use of funds is directed to a specific area in the City on a very limited basis. The majority of assistance will be used in areas of the City that are defined as Low to Moderate Income (LMI).

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	87
Low- to Moderate-Income Areas	13

**Table 60 - Geographic Distribution**

### **The rationale for the priorities for allocating investments geographically**

The basis of allocating resources geographically within the City is based on both the income of individual households and low- to moderate-income target areas but primarily the former. For the 2020-2021 Annual Action Plan, the City will allocate about 51% of its available CDBG budget on code enforcement and infrastructure improvements in eligible low- or moderate-income areas. Allocations are based on a ranking of needs in the eligible areas.

### **Discussion**

The use of funds is directed to a specific area in the City on a very limited basis. The majority of assistance will be used in areas of the City that are defined as Low to Moderate Income (LMI).

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	324
Non-Homeless	2,287
Special-Needs	0
Total	2,611

**Table 61 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	34
The Production of New Units	7
Rehab of Existing Units	29
Acquisition of Existing Units	5
Total	75

**Table 62 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

Emergency rental assistance will also be provided to 34 homeless persons or persons at risk of becoming homeless by the Salvation Army and New Beginning/Hope’s Door.

The City will utilize HOME funding to develop six (6) housing units under the Infill Housing Program. In addition, the City’s CHDO, Habitat for Humanity will construct one (1) new housing unit.

The City operates two (2) rehabilitation programs, the Minor Home Repair Program, and the Single-Family Housing Rehabilitation Program. Twelve (12) units will be assisted under the Minor Home Repair Program and seventeen (17) units under the SF Housing Rehabilitation Program.

The City will utilize CDBG funds to acquire, renovate, and resell any single-family home or rental complex. Five (5) units will be assisted under the Housing Initiatives Program. The City anticipates that special needs persons may be assisted under each housing activity and will report special needs persons assisted in its CAPER.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The Housing Agency administers Section 8 Housing Choice Voucher, Family Self-Sufficiency, Disaster Housing Programs, and Housing Inspection. The Garland Housing Agency does not own public housing units. The Housing Choice Voucher Program enables families to obtain decent, safe, and sanitary housing subsidizing a portion of the tenant's monthly rent and paying it directly to the property owner.

### **Actions planned during the next year to address the needs of public housing**

The GHA does not own or manage public housing units, but it does administer several programs that assist low- and moderate-income families, including the Section 8 Housing Choice Voucher program. In addition to operating the Section 8 Voucher Program, the GHA also provides vouchers for first-time homebuyers, operates the Family Self-Sufficiency Program, and conducts housing inspections. The City of Garland will not be utilizing CPD funds for any programs offered by the GHA.

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

The Garland Housing Agency does not operate any public housing. However, GHA seeks to increase resident involvement under the homeownership program. The program provides homeownership opportunities to first time home buyers through a Homeownership Housing Choice Voucher program. The program is voluntary and helps families in becoming self-sufficient and economically independent.

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

The Garland Housing Authority is not designated as troubled.

### **Discussion**

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

### **Introduction**

During FY 2020-2021, the City will utilize CDBG public service funds and ESG funds to address the housing and supportive service needs of homeless individuals and families as well as supportive services for non-homeless members of special needs groups. The City made available \$340,591 of its CDBG allocation for public service activities and received requests from non-profit organizations. The available funds were allocated across the following categories: counseling services: \$18,514; disabled/special needs programs - \$59,128; elderly programs - \$51,023; homeless assistance/prevention programs - \$70,347; medical/dental programs - \$82,313; and youth programs - \$59,266.

The City will receive an ESG allocation of \$188,199. The City will utilize the ESG fund for shelter operation and essential services, rapid re-housing, and street outreach/HMIS. In regard to assistance for special needs populations, the City is providing funding to the Achievement Center, which is a non-profit that provide scholarships for day habilitation and daycare services for 16 developmentally or physically disabled persons.

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

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

The City of Garland has allocated \$8,500 of its ESG funding to Metro Dallas Homeless Alliance (MDHA) for the operation and maintenance of the Homeless Management Information System (HMIS) database and for outreach activities. MDHA utilizes data from the HMIS system for Dallas and Collin Counties to coordinate care, store client information on service needs, manage operations, and to plan and measure outcomes of homeless programs.

The City of Garland Code Compliance and Police Department began actively engaging with people experiencing homelessness in the City. Through progressive engagement, this team is able to work with clients to access necessary documentation, such as Government IDs and birth certificates. This service will continue in FY 2020-2021.

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

In order to address the emergency shelter needs of homeless persons, the City will continue to provide financial support to agencies that operate shelter facilities utilizing CDBG and ESG funding. Hopes Door/New Beginning Center, which is the only domestic violence center located in Garland, will receive the majority of the ESG funding and \$37,722 of CDBG funds. The CDBG funds will be used for the provision of case management and counseling services. Under the ESG program, Hopes Door/New Beginning Center has been allocated \$62,106 for shelter operations and essential services and \$52,665

for rapid re-housing. The agency offers victim services, including counseling, case management, legal advocacy, education, crisis intervention, and provides emergency shelter and transitional housing. Metro Relief Street Outreach will receive \$50,813 of ESG funds for street outreach. The service will provide case management and supplies such as water and food to literally homeless individuals.

**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 Hopes Door/New Beginning Center Housing Program is a transitional program where clients reside in scattered sites in the Garland area while they continue to receive case management and social services. The program works with the Victim Outreach Program and the Emergency Shelter Program. While in the Housing Program, clients establish a savings account with the agency to help with the transition from the Housing Program to independent living. The agency follows up with clients for 3-6 months after exiting the Housing Program to assess housing stability

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

During the program year, the City will provide CDBG and ESG funding for homeless prevention activities that include emergency rental/utility assistance payments and Rapid Re-housing services. Hopes Door/New Beginnings Center will receive \$52,665 of ESG funding for rapid re-housing, and the Salvation Army will receive \$32,625 of CDBG funds to operate an emergency rental assistance program that is expected to benefit 13 persons. The program provides one month's rent or mortgage or utility payment for families in crisis situations.

## **Discussion**

The Metro Dallas notes in the 2020 State of Homelessness report the Continuum of Care is recommending local governments to focus on the following during the next fiscal year.

- Develop a way to build more affordable housing in all areas of our counties.
- Remove barriers for landlords and property owners to be able to work with homeless service

providers.

- Be strategic about how government funding is spent. Align it with the goals of the homeless response system.
- Require that anyone who uses government funds share information with the Homeless Management Information System.
- Model collaboration and community first approaches.
- Educate yourselves, your colleagues, and your community about homelessness.
- Listen to the experts and give them the opportunity to help make good decisions.

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

### **Introduction:**

The City of Garland will implement strategies to remove barriers to affordable housing caused by public policies and local housing market conditions. The strategies being employed are designed to increase the supply of affordable housing, reduce the cost of housing development, close affordability gaps that exist for renters and owners, and increase access to affordable housing.

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

During FY 2020-2021, the City will continue to utilize CDBG and HOME funding for the rehabilitation and production of affordable housing as well as for financial assistance to eligible homebuyers. The City will use CDBG funds to operate housing programs that benefit low- and moderate-income persons. The programs are Minor Home Repair and Single-Family Housing Rehabilitation. During FY 2020-2021, the Minor Home Repair program is expected to benefit 17 households, and the housing rehabilitation activity will benefit 12 households. Funding for both programs totals \$600,000 (this includes anticipated program income). HOME funding will be used to develop one affordable housing unit through the City's CHDO, Habitat for Humanity. The City will utilize the prior year's Infill Housing Program and provide down payment assistance through the Infill Housing Program.

### **Discussion:**

The following impediments to fair housing choice were identified in the City's 2015 Analysis of Impediments to Fair Housing Choice:

1. Impediment: Inadequate affordable housing for Garland residents especially for racial and ethnic minorities.
2. Impediment: Inadequate accessible housing limiting housing choices for seniors and persons with disabilities.
3. Impediment: Housing rehabilitation resources available to the City are not distributed between owner and renter households.
4. Impediment: Lending practices may be disproportionately impacting minority and ethnic populations based on loan denial rates and incidences of scamming.
5. Impediment: Lack of awareness of a reasonable accommodation procedure to provide relief from codes that may limit housing opportunities to individuals with disabilities.
6. Impediment: Lending practices may be disproportionately impacting minority and ethnic populations based on loan denial rates and incidences of scamming.
7. Impediment: Increase in the potential for persons with mental disabilities to be restricted in housing choices due to cuts in case management and support services.

8. Impediment: Inadequate fair housing education and awareness in the community, especially for underrepresented and minority populations with Limited English Proficiency (LEP)
9. Impediment: “Not in my Backyard” (NIMBYism) sentiment is an impediment to fair housing choice.
10. Impediment: A disproportionate number of Section 8 voucher recipients are minority which contributes to segregated housing patterns.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The following is the City of Garland’s planned actions to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, and developing institutional structure. The City plans to fund and/or implement a number of projects that foster and maintain affordable housing with the primary activities being owner-occupied rehabilitation, new housing construction, and down payment assistance. Actions to reduce lead-based paint hazards are addressed through the housing rehabilitation programs which follow the lead-based paint requirements for units constructed prior to 1978. The City will pursue closer relationships with other City departments and non-profit and for-profit partners to develop a stronger institutional structure and improved coordination of projects.

### **Actions planned to address obstacles to meeting underserved needs**

The City of Garland carries out and supports activities and projects that will serve the needs of low- and moderate-income persons, such as the provision of affordable housing, homeless assistance, and supportive services. During FY 2019-2020, the City plans to undertake the following actions to address obstacles to meeting underserved needs:

- Provide matching funds for the HOME and ESG program to serve more persons than could be reached by CPD funding and thus increase the impact of projects;
- Provide support in terms of funding and technical assistance for agencies that serve LMI, homeless individuals and families, and persons at risk of homelessness;
- Benefit low- and moderate-income neighborhoods by addressing aging infrastructure, street improvements, and code enforcement;
- Continue to participate in regional efforts such as the Metro Dallas Homeless Alliance to coordinate services and address the needs of homeless persons and families;
- Commit to addressing any gaps in institutional structure between City departments, non-profit providers, and other area agencies and service providers.

### **Actions planned to foster and maintain affordable housing**

During FY 2020-2021, the City of Garland will preserve affordable housing, increase the affordable housing stock for households with income between 0-80 percent AMI, and support the provision of rental assistance by implementing or funding the following activities:

- Utilize HOME funding for the development of 5 affordable housing units;
- Support Habitat for Humanity in the development of 1 new affordable housing units;
- Utilize CDBG funding for the Single-Family Rehabilitation and Minor Home Repair Programs that

will rehabilitation a total of 29 housing units with 20/21 funding.

- Provide emergency financial assistance to households at risk of homelessness through the Salvation Army and New Beginning Center.

### **Actions planned to reduce lead-based paint hazards**

The City will address lead-based paint hazards with the implementation of the Single-Family Rehabilitation Program and the Minor Home Repair Program. HUD regulations at 24 CFR Part 35 requires that lead-based paint hazards be controlled before the rehabilitation of housing units, particularly if children under the age of 6 occupy the units. The City will conduct the required LBP assessment based on the level of federal funds invested in the rehabilitation of units constructed prior to 1978.

### **Actions planned to reduce the number of poverty-level families**

The City of Garland will continue to support the efforts of local workforce development programs and services that work to increase self-sufficiency.

The Garland Housing Agency will continue to operate the Family Self-Sufficiency Program, which provides employment assistance and training and also provides educational opportunities through Eastfield and Richland College.

### **Actions planned to develop an institutional structure**

The Housing and Community Services Department currently coordinates with several City departments, non-profit organizations, and other public entities to meet the goals and objectives of the Consolidated Plan. In order to continue improving the institutional structure, the City will continue to participate in regional committees or activities, provide and/or support training for staff and providers in the areas of affordable housing, fair housing, economic development, and community development, and pursue closer relations with non-profit housing and service providers. The City will also collaborate with and assist affordable housing developers in navigating the development process.

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

During PY 2020-2021, the City will utilize CDBG, HOME, and ESG funding to support both public and private housing programs, including programs operated by social service agencies. The City will provide technical assistance to its subrecipients and developers and coordinate efforts of both housing and social service providers by being involved in local and area-wide planning activities.

### **Discussion:**

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds 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.	100.00%

#### 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:

During FY 2019-2020, the City of Garland will be utilizing HOME funds for the City's Housing Infill Program, down payment assistance, and to fund the construction of new affordable housing in partnership with Green Extreme Homes CDC. The City will not be utilizing HOME funds for

investments that are beyond those identified in 24 CFR 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: The City will use the “Recapture” provision of the HOME program for controlling the resale of the homebuyer property during the affordability period. Recapture seeks to recover all or a portion of the direct subsidy provided to a homebuyer if they sell the property during the affordability period. All funding will become due in cases such as if the recipient rents or leases the home, fails to occupy the home as a principal residence, transfers the property or interest in the property, misrepresents eligibility, or defaults on the senior/first mortgage loan. The homebuyer assistance is secured by means of a note and a deed of trust by the recipient. Payments toward the principal are deferred under the provisions of the Note, and the lien will be forgiven after the affordability period as long as the homebuyer does not default on the note. The amount of HOME funds subject to recapture is the outstanding balance of the direct subsidy received by the homebuyer. The direct subsidy will consist of 1) any HOME funds provided to the buyer at the time of purchase (down payment, closing cost) to assist with the purchase; or 2) any reduction in the purchase price from fair market value to an affordable purchase price, or the difference in purchase prices and the first mortgage and buyer contributions (affordability gap). The amount for recapture will be based on “shared net sales proceeds,” as described below. The homeowner’s investment will be reimbursed before any HOME funding. The following are the recapture provisions by program:

HOME CHDO Infill – Habitat for Humanity “Recapture” will be used to recover all or a portion of the direct subsidy provided by the CHDO to households that purchase CHDO-developed homes. The subsidy will be in the form of any purchase price reduction or affordability gap, as noted above. The recapture amount is subject to shared net proceeds and the outstanding HOME balance. Any funds recaptured by the CHDO will be remitted to the City.

HOME Infill Housing: Land Acquisition/Improvements/New Construction: “Recapture” will be used to recover all or a portion of the direct subsidy provided to a household to purchase a City developed home. The subsidy will be in the form of any purchase price reduction or affordability gap, as noted above. The recapture amount is subject to shared net proceeds and the outstanding HOME balance.

Calculation of Shared Net Sales Proceeds: Shared net sales proceeds are defined as the sales price minus the first mortgage lien, and seller paid closing costs and includes only the following items to the extent actually incurred: brokers commission, reasonable attorney fees, and any transfer tax or recording fee payable by the seller. If there are insufficient net proceeds from the sale of the foreclosed property, the City has the option to forgive the difference.

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:

Recapture: Garland follows the HOME affordability requirements outlined at 24 CFR 92.254(a)(4) & (5). The minimum period of affordability is dependent on the amount of direct homeownership assistance. The affordability requirements are as follows: Under \$15,000 – 5 years; \$15,000 - \$40,000 – 10 years; and over \$40,000 – 15 years. The affordability period identifies a specified period the homebuyer must occupy the unit. When homebuyer closes on a loan assisted with the FIRST TIME HOMEBUYERS assistance, a lien is placed on the home for the period of affordability and secured by a Note and Deed of Trust. Payments toward the principal are deferred under the provisions of the Note, and the lien will be forgiven after the period of affordability as long as the homebuyer does not default on the agreement. In the event of any of the following actions, the full amount of HOME funding will be repaid: the Note is considered to be in default and subject to recapture if any of the following conditions exist during the period of affordability: 1) Owner rents or leases the property; 2) Owner fails to occupy the property as a principal residence; 3) Any transfer of the property or any interest in the property; 4) Any default or misrepresentation by the homebuyer relating to his or her eligibility for the Program, and 5) Any default under the instruments or loan documents of the senior lienholder.

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 Garland does not use HOME funds to refinance existing debt.

**Emergency Solutions Grant (ESG)**  
**Reference 91.220(l)(4)**

**1. Include written standards for providing ESG assistance (may include as an attachment)**

The City of Garland administers the ESG program in collaboration with MDHA. ESG funding is used for homeless prevention and assists individuals and families who are at risk of homelessness. Participants can enter the program through self-referral or referral from another agency. All households applying for ESG assistance must have a gross income at or below 30% AMI. Rental assistance is provided for a maximum of 3 months and cannot exceed \$2,000 per household with certain exceptions.

Preference is given to applicants, in the order below:

- Families who are able to maintain housing without continued rental assistance and requiring limited or no stabilization/case management services.
- Individuals who are able to maintain housing without continued rental assistance and requiring limited or no stabilization/case management services.
- Families with a commitment from a partner agency to provide rental assistance and/or case management as may be determined necessary to achieve housing stability. Individuals with a commitment from a partner agency to provide rental assistance and/or case management as may be determined necessary to achieve housing stability.
- Veterans and families with a member who is a veteran.
- Families with children.
- Households who are anticipated to be receiving a Section 8 or VASH voucher within 6 months

**2. If the Continuum of Care has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.**

The TX 600 Dallas City & County, Irving Continuum of Care (CoC) has established and operates a coordinated assessment system that provides an initial, comprehensive assessment of needs, and that can be easily accessed by persons at imminent risk of or experiencing homelessness. The Coordinated Access System (CAS) expands beyond the scope of Continuum of Care (CoC) Program Grant-funded or Emergency Solutions Grant (ESG)-funded programs, but the policies herein relate directly to the programs funded through the CoC Program Grant and ESG programs. These policies were developed in coordination with CoC General Assembly committees, CoC lead agency staff, and direct grantees of Emergency Solution Grant funds.

The Coordinated Assessment System will use comprehensive and standardized assessment tools based on the level of engagement. This includes: • Telephone access points will utilize an Information and Referral script. This script will include a diversion assessment • Access Point

locations (including CoC-coordinated street outreach) will utilize the standardized Coordinated Entry Initial Triage tool • The Homeless Management Information System (HMIS) entry assessment will be performed at street outreach and shelter enrollment • The population-appropriate VI-SPDAT will be used consistently by all trained assessors for the determination of the severity of service needs Assessors will submit a Documentation of Priority Status request or prioritization and placement on the Housing Priority List to the CoC lead agency. Once prioritization has been completed, the CoC lead agency will provide the assessing agency/outreach worker with written confirmation.

**3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).**

The City's Housing and Community Services Department prepares a calendar identifying key dates in the funding process and provides the calendar to neighborhood organizations, homeowner organizations, past subrecipients, and other groups or individuals on the City's mailing list.

- The City publishes an article including the potential uses of the funds and the calendar described above, in the "Garland City Press," a newspaper that is distributed with the City's water bill.
- A notice of funding availability (NOFA) is published in the Dallas Morning News.
- The City accepts competitive applications from non-profit social service organizations that carry out activities and implement programs that are eligible for ESG funding. The City consults with the CoC and funding recommendations are subject to approval by the City Council and become part of the City's Annual Action Plan.
- Agreements are then developed with the selected subrecipients.

**4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.**

The regulations at 24 CFR 576.405(b) states that if the recipient is unable to meet the requirement under paragraph (a), it must instead develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG). The plan must be included in the annual action plan required under 24 CFR 91.220.

The City of Garland does not have a homeless or formerly homeless person on its City Council or other policy-making body. However, the City is a participant in the CoC. MDHA, the lead agency for the CoC, implemented the Alliance Homeless Forum (AHF), which "empowers the homeless and formerly homeless to meet monthly and discuss issues related to their situations, survey and report

their needs, and plan strategically around the resolution of problems they encounter.” (CoC Year-End Report 2014).

A review of the CoC's policies and procedures manual (PPM) shows that the CoC has a plan for consulting with homeless or formerly homeless individuals in considering and making policies and decisions, and its governance structure includes formerly homeless or homeless persons. The City of Garland meets these requirements through the CoC. See the following link to the CoC's PPM: <https://mdhadallas.org/wp-content/uploads/2019/03/TX-600-CoC-Policies-and-Procedures-approved-3-29-19.pdf>

## **5. Describe performance standards for evaluating ESG.**

The CoC lead agency, in its role as the HMIS Administrator, will provide all necessary ESG reports to ESG recipients and sub-recipients such as monthly service reports, Annual Performance Reports, and CAPER reports. During the development of annual or biannual ESG allocations or notices of funding availability by ESG recipients, the CoC lead agency will report on progress and performance during ESG consultations. The CoC lead agency will include ESG projects in the HMIS quarterly Data Quality Reports that will include reporting on Timeliness, Accuracy, and Completeness.

ESG program performance measures will be developed from HMIS ESG Program Specific data elements. However, through an ongoing collaborative effort, ESG recipients may establish numerical goals for these performance measures, as well as implement additional performance or outcome measures for ESG projects within their jurisdiction. The minimum performance measurement standards are listed below.

Street Outreach Street Outreach will be measured through the following data elements:

- Unduplicated number of persons contacted, engaged and enrolled in case management
- Unduplicated number of persons successfully referred for other essential services such as mental health, substance abuse treatment, and/or medical care
- Unduplicated number of persons exiting unsheltered homelessness into temporary or permanent housing destinations

Emergency Shelter Emergency Shelter Services will be measured through the following data elements:

- Total unduplicated number of persons served (for Operations activities, a total of all persons that accessed the emergency shelter/day shelter)
- Unduplicated number of persons receiving case management
- Unduplicated number of persons receiving overnight shelter
- Unduplicated number of persons receiving essential services
- Unduplicated number of persons exiting shelter to transitional housing destinations

- Unduplicated number of persons exiting shelter to permanent housing destinations

Homeless Prevention Homeless Prevention programs will be measured through the following data elements:

- Unduplicated number of persons served with Homeless Prevention funds Unduplicated number of persons receiving case management
- Unduplicated number of persons receiving financial services
- Unduplicated number of persons exiting to permanent housing destination
- Unduplicated number of adults with more non-cash, cash, or employment income at exit than at program entry

Rapid Re-housing Rapid Re-Housing programs will be measured through the following data elements:

- Unduplicated number of persons served with RRH funds
- Unduplicated number of persons receiving housing search and placement services
- Unduplicated number of persons receiving case management
- Unduplicated number of persons receiving financial assistance
- Unduplicated number of persons exiting to permanent housing destination
- Unduplicated number of adults with more non-cash, cash, or employment income at exit than at program entry

## Attachments

## Order Confirmation

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### Ad Content

**NOTICE OF PUBLIC DISPLAY  
2020-2024 CONSOLIDATED PLAN AND 2020 ANNUAL PLAN  
CITY OF GARLAND**

In accordance with the federal regulations at 24 CFR 101.11, the City of Garland has prepared a Consolidated Plan (CP) for the U.S. Department of Housing and Urban Development (HUD) Community Development and Planning Programs. This document is a commitment for direct financial assistance under certain HUD funding programs including the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and the Section 811(b) Grant (S811) programs. The CP covers the five-year period beginning October 1, 2020 through September 30, 2024. The City has also prepared the Annual Action Plan for the Fiscal Year 2020 program.

The Consolidated Plan contains the following major components:

- 1) A financial and housing needs assessment that describes the affordable housing needs of very low-income and low-income households, homeless families and individuals, and others with special needs.
- 2) A housing market analysis which identifies existing housing options and abilities to assist in affordable housing barriers to the housing and review institutional and governmental capacities to develop and implement the plan.
- 3) A Strategic Plan for addressing priority needs including the priority for housing community development needs eligible for assistance under the CDBG, HOME and S811 programs.
- 4) A 2020 Annual Plan which identifies the activities that will be undertaken to address priority needs and local objectives. The City of Garland anticipates receiving \$2,000,000 in CDBG funds, \$75,000 in HOME funds and \$100,000 in S811 funds for the 2020 program year beginning on October 1, 2020.

The City proposes utilizing funds in the following programs using CDBG funds: Public Services \$200,000, Code Enforcement \$200,000, Affordable Housing \$200,000, Senior \$200,000, Family Support \$100,000, Housing \$100,000, Streetlight Repair Partnership Program \$100,000, Housing Initiative Program \$100,000, Parkland Health Clinic Program \$100,000 and CDBG Admin \$10,000.

CDBG Funds  
-Capital for Municipality \$10,000.00, HOME Infill Program \$1,220,000.00 and CDBG Admin \$75,000.00.

HOME Funds  
-Housing Services and Streetlight \$10,000.00, Affordable Housing \$75,000.00, Debt Collection \$10,000.00 and HOME Admin \$1,150.00.

Details of each annual plan including descriptions can be found in the 2020 Annual Action Plan.

Copies of the documents are available for public inspection and review for a thirty-day period beginning on July 1, 2020 to August 5, 2020 at the City of Garland's website at [www.garlandtx.gov](http://www.garlandtx.gov).

The City of Garland invites to submit these documents to HUD on or before August 15, 2020. Interested persons are encouraged to contact their views in writing, or view the documents at Public Hearing, Grants Administration, [management@garlandtx.gov](mailto:management@garlandtx.gov). All comments received by August 5, 2020 will be considered and appended to the documents.

It is anticipated that City Council will adopt the 2020-2024 Consolidated Plan and 2020 Annual Action Plan at its scheduled meeting on Tuesday, August 4, 2020 at 7:00 pm.

CPN 6641 PUB Date: 10/07/20

Run Dates	Product	Placement/Classification - Position
Publish Date: 06/22/2020 Stop Date: 06/22/2020	Dallas Morning News	Legals Bids Notices - LN Legal Notices
Publish Date: 06/22/2020 Stop Date: 06/28/2020	DallasNews.com	Legals Bids Notices - LN Legal Notices



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**Order Confirmation**

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**FEDERAL GRANT PROGRAMS – PUBLIC MEETING FOR 2020-2021 FEDERAL GRANT ALLOCATIONS, CONSOLIDATED PLAN AND ANNUAL ACTION PLAN DEVELOPMENT**

The City of Garland is undertaking the development of important plan documents to determine how to invest its HUD funds over the next five years. These documents are a five-year Consolidated Plan for 2020-2024 and an Annual Action Plan.

The Consolidated Plan documents are required by the U.S. Department of Housing and Urban Development (HUD) in order for the city to continue receiving approximately \$255.10 annually in Community Development Block Grant (CDBG), HOME, and Emergency Solutions Grant (ESG) funding. These resources finance affordable housing and community development activities primarily for low- and moderate-income residents in Garland.

The five-year Consolidated Plan is a feasible and analytical housing and land-use study to determine Garland's priority needs for affordable housing and community development benefiting primarily low- and moderate-income residents.

One element of this planning process involves outreach to residents, business owners, and community groups for input on affordable housing and other development and community development needs throughout the city and the county. Please make plans to attend this important meeting listed below:

**• Public Grants Meeting – January 22, 2020 – 6:00 PM – 7:00 PM**  
800 Main Street, Garland TX 75042 – Althea Patel Meeting Room

For reservations or special accommodations, please contact the City of Garland Housing and Community Services Department at 972-365-7131 by email or by email at [community@cityofgarland.com](mailto:community@cityofgarland.com).  
CPN: 0001753860999

Run Dates	Product	Placement/Classification - Position
Publish Date: 01/09/2020 Stop Date: 01/09/2020	Dallas Morning News	Legals Bids Notices - LN Legal Notices
Publish Date: 01/09/2020 Stop Date: 01/15/2020	DallasNews.com	Legals Bids Notices - LN Legal Notices





**GARLAND, TEXAS**

# **CONSOLIDATED PLAN & 2020 ANNUAL PLAN**

**Stakeholder and Public Meetings  
City of Garland Municipal Building, 800 Main Street  
Blue Bonnet Room**

**JANUARY 21, 2020**

**9:00 AM - 10:15 AM | AFFORDABLE HOUSING**

**10:30 AM - 11:45 AM | COMMUNITY SERVICES**

**2:00 PM - 3:15 PM | HOMELESSNESS**

**3:45 PM - 5:00 PM | COMMUNITY & PUBLIC FACILITIES**

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**JANUARY 22, 2020**

**6:00 PM - 7:00 PM | PUBLIC MEETING**

Contact us for more information: Mona Woodard, City of Garland  
Housing & Community Service, [mwoodard@garlandtx.gov](mailto:mwoodard@garlandtx.gov)

## Appendix - Alternate/Local Data Sources