

2014-2018 Consolidated Plan

City of Carrollton

FINAL REPORT

Final Report

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2014-2018 Consolidated Plan

Prepared for

City of Carrollton
Community Development
1945 East Jackson Road
Carrollton, Texas 75006
<https://cityofcarrollton.com/index.aspx?page=223>

Prepared by

BBC Research & Consulting
1999 Broadway, Suite 2200
Denver, Colorado 80202-9750
303.321.2547 fax 303.399.0448
www.bbcresearch.com
bbc@bbcresearch.com



SECTION I.

eCon Plan

Executive Summary

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

1. Introduction

The City of Carrollton has a demonstrated commitment to serving its residents with the greatest needs. To continue this commitment and in order to effectively implement the Community Development Plan, the City will dedicate an estimated \$350,000 in general fund resources to fund partners providing social services to Carrollton residents in need.

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

The need assessments and housing market analyses conducted to support the 2014-2018 Consolidated Plan identified two primary needs in Carrollton:

1) Very low income renters, who have grown in numbers in the past 5 years, have difficulty finding rental units they can afford. In 2012, an estimated 2,950 renters earned less than \$20,000. These renters needed rental units priced at less than \$500/month, but less than 50 were available. This leaves a shortage of 2,900 rental units for very low income renters.

2) Continued challenges in aging infrastructure, which is imperative to maintain preservation of the City's housing stock. The total cost of replacing the infrastructure for the City of Carrollton is estimated at over \$2 billion dollars. Currently, the City of Carrollton's infrastructure is estimated to have a C+ rating.

To address these needs, the City proposes a Five-year strategy that focuses on preserving residential infrastructure, neighborhood stability and affordable housing. This will be supplemented by annual general fund contributions from the City to support the emergency assistance, homeless prevention and supportive services provided by nonprofit partners.

3. Evaluation of past performance

The City of Carrollton's CDBG investments have been used to make long lasting improvements to many low and moderate income neighborhoods. Last year's accomplishments include: reconstruction of streets and sidewalks in the Hill 'N Dale, Phase I neighborhood, successful completion of fifteen Minor Home Repair projects and over 1,400 code enforcement actions in the CDBG target area. The City expended 100 percent of its CDBG funds for activities that principally benefit low and moderate income persons.

4. Summary of citizen participation process and consultation process

The City of Carrollton and its community partners hosted three public meetings to obtain citizen participation in the Consolidated Plan process.

The City of Carrollton promoted the public meetings through local print media—an article in the Neighborsgo Friday supplement to the Dallas Morning News; social media including Carrollton’s Nextdoor channel; and through direct invitations to local stakeholders. The meetings were held on June 12 and 13, 2014 at three community venues—Carrollton’s Neighborhood Advisory Commission’s monthly meeting; Metrocrest Services; and the Holy Covenant United Methodist Church. A total of 26 residents and stakeholders participated in the meetings.

Each public meeting included:

- A brief overview of the Consolidated Plan purpose and process;
- A presentation of the allowed uses of CDBG funds;
- A presentation of the location of low and moderate income (LMI) areas in the City of Carrollton;
- A presentation of how the City has invested CDBG funds in LMI neighborhoods in the past; and
- A discussion with attendees about housing and community development needs in Carrollton and the activities they would prioritize.

Participants also had the opportunity to complete a written exercise to identify housing, homeless, special needs populations and community development needs and to prioritize those needs.

Attendees included a mix of neighborhood association leaders, representatives of Metrocrest Services (the primary social service provider in the area), the Carrollton Farmers Branch Independent School District (CFBISD), local churches, the Dallas Area Habitat for Humanity, the Carrollton Korean community, and interested residents. In addition to the public meetings, residents submitted comments about needs through the City’s Nextdoor channel and stakeholders participated in interviews.

Citizens and stakeholders were also invited to comment on the draft 2014-2018 Consolidated Plan during the 30-day public comment period that began July 1 and ended July 31, 2014. A public hearing was held on July 15 with City Council where staff presented the proposed goals and objectives of the Five-year Consolidated Plan and funding allocation for the 2014 Annual Action Plan.

5. Summary of public comments

Public comments are summarized in the citizen participation appendix.

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

All public comments and views were accepted.

7. Summary

Please see above.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Environmental Services and Community Development

Table 1 – Responsible Agencies

Narrative

Lead Agency

Leadership responsibility for the success of this program ultimately rests with the City of Carrollton and more specifically with the Community Services Division. Community Services staff assists in coordinating the efforts of the entities involved, making periodic progress reports to federal, state and local governmental bodies, providing technical assistance to local not-for-profit organizations, and encouraging involvement from the business community.

Local Agencies Involved

Involvement of local not-for-profit organizations is also crucial to the success of this plan and, as such, they are invited to participate in its development. Further, the efforts of the following not-for-profit organizations are integral to realizing the ambitious goals outlined in this document: Metrocrest Services; Bea’s Kids; CASA of Denton County; LaunchAbility; The Family Place; Metrocrest Family Medical Clinic; Christian Community Action; etc. Each agency is invited to participate in the consolidated planning process on an on-going basis.

Coordination Efforts

The consolidated planning process allows the City to ensure that a comprehensive, coordinated system is in place with regular meetings and interaction with citizens, public service agencies and organizations, and public and private housing and community developers. In addition, City staff regularly serves on the boards and/or task forces of many area community service and development organizations. This service allows the City to maintain a comprehensive and broad-based community development perspective.

Consolidated Plan Public Contact Information

City of Carrollton

c/o Tanya Ferencak

Sr. Community Development Specialist

1945 E. Jackson Rd.

Carrollton, TX 75006

972-466-5742

Tanya.ferencak@cityofcarrollton.com

www.cityofcarrollton.com/comdev

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

1. Introduction

The City of Carrollton consulted with residents and stakeholders (e.g., social service providers, local churches, City departments and other community partners). Consultation included three public meetings to obtain citizen participation in the Consolidated Plan process; dialogue on Carrollton's Nextdoor social media channel; and other written communications. The process and results are described in detail in the attached summary of Citizen Input.

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)).

As needed, the Division of Community Services provides technical assistance and information to private and public organizations that seek to provide affordable housing and support services to residents of Carrollton.

During the next Five-year Consolidated Plan period, the City will continue to promote and emphasize the need for greater coordination between all agencies active in Carrollton so as to minimize the duplication of efforts. Cooperative efforts in applying for available funds will be initiated between public and private housing providers so as to maximize the potential for being awarded funds by the State and Federal Government. Efforts to enhance coordination between the public and private sector will ensure that needs are being properly addressed and that resources are being maximized.

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

As detailed in the Citizen Input document (attached), homelessness is a relatively new need in the Carrollton community. The City is not formally a member of the Continuum of Care and through this planning process has begun to consider how to coordinate with the Continuum to address this emerging issue in the future.

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

The City of Carrollton is not currently part of area Continuum of Care networks.

The City has expressed an interest and willingness to assist and participate in the Dallas Area Consortium on Homelessness, as well as the Denton County Consortium on Homelessness. This would be a supporting role, offering assistance to agencies that are working to mitigate homelessness in the region.

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

1	Agency/Group/Organization	Neighborhood Advisory Commission
	Agency/Group/Organization Type	Civic Leaders Neighborhood leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The NAC hosted a public forum attended by city staff, residents, leaders of neighborhood organizations and representatives of a local senior center. The forum consisted of a presentation about the Consolidated Plan and a discussion of housing and community development needs in Carrollton's LMI neighborhoods. More detail is provided in the attached Citizen Input document.
2	Agency/Group/Organization	Metrocrest Services
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Services-Employment Services - Victims

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Metrocrest Services is the primary provider of nonprofit social services in the City of Carrollton. Metrocrest Services hosted a public meeting for the Consolidated Plan and staff from Metrocrest Services also participated in the discussion of needs and priorities. These are presented in more detail in the attached Citizen Input document.

Table 2 – Agencies, groups, organizations who participated

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

N/A; all relevant agencies and organizations were invited to participate in the Five-year Consolidated Plan process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		

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(l))

Carrollton participates in joint funding of the nonprofit organizations providing services to low income residents in many municipalities in the region. This cooperative funding promotes efficient delivery of services to residents in need and recognizes that needs do not end at jurisdictional boundaries--but require regional solutions.

Narrative (optional):

PR-15 Citizen Participation

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

Summarize citizen participation process and how it impacted goal-setting

The citizen participation process included three public meetings attended by members of the public, representatives of the Carrollton Farmer's Branch Independent School District, social service providers, church groups and leaders of Carrollton neighborhood organizations. Housing and community development needs identified by participants validated needs shown in the market and housing analyses as well as the professional experience of city staff and service providers. This in turn helped shape the goal setting process to address the identified needs.

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)
3	Public Meeting	Non-targeted/broad community Area churches		Participants identified a need for investment in street, sewer, sidewalk infrastructure, exterior and some interior home repairs, resources for homeless families and veterans, rental assistance for families at risk of homelessness, investment in parks, youth summer activities, and services for elderly and disabled residents.		

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Needs of residents that were not captured in the market analysis conducted for the Consolidated Plan were collected through public meetings held with stakeholders and residents. Attendees at the public meetings had the opportunity to prioritize housing and community development needs based on their severity in Carrollton. Those who participated in the exercise identified street, sidewalk and sewer infrastructure as a high priority as well as home rehabilitation, code enforcement and developing a first time homebuyer program.

The needs of special populations identified in the meetings included expanded supportive services for persons who are homeless; a growing need for accessibility modifications, home improvements and infrastructure improvements to accommodate aging seniors, persons with disabilities and veterans; and investments in job retraining to help residents who have turned to service jobs find higher paying employment.

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

Summary of Housing Needs

Based on the pre-populated HUD charts shown below, the most significant housing needs in Carrollton are severe cost burden (households paying more than 50% of gross household income in housing costs) and overcrowding for renters.

Demographics	Base Year: 2000	Most Recent Year: 2012	% Change
Population	109,576	125,395	14%
Households	39,166	44,446	13%
Median Income	\$62,406.00	\$66,329.00	6%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:
2012 ACS

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,740	3,440	5,695	4,020	26,495
Small Family Households *	1,240	1,525	2,525	1,940	15,655
Large Family Households *	225	615	760	425	2,355
Household contains at least one person 62-74 years of age	400	385	775	460	3,710
Household contains at least one person age 75 or older	180	300	455	355	665
Households with one or more children 6 years old or younger *	770	980	1,450	750	3,365
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	25	35	115	0	175	15	0	10	30	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	100	65	4	194	0	0	10	10	20
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	215	300	120	85	720	80	90	150	55	375
Housing cost burden greater than 50% of income (and none of the above problems)	1,220	715	115	0	2,050	635	815	780	95	2,325
Housing cost burden greater than 30% of income (and none of the above problems)	85	925	1,430	410	2,850	65	265	1,120	910	2,360

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	125	0	0	0	125	115	0	0	0	115

Table 7 – Housing Problems Table

Data 2006-2010 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,490	1,150	415	90	3,145	730	905	950	195	2,780
Having none of four housing problems	200	940	2,505	1,885	5,530	90	440	1,830	1,850	4,210
Household has negative income, but none of the other housing problems	125	0	0	0	125	115	0	0	0	115

Table 8 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	885	955	710	2,550	260	455	935	1,650
Large Related	140	355	145	640	85	245	385	715
Elderly	215	180	190	585	280	335	375	990
Other	334	510	640	1,484	169	139	290	598
Total need by income	1,574	2,000	1,685	5,259	794	1,174	1,985	3,953

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS

Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	770	280	80	1,130	245	365	400	1,010
Large Related	125	115	0	240	65	220	95	380
Elderly	195	95	50	340	245	205	120	570
Other	310	270	45	625	165	120	165	450
Total need by income	1,400	760	175	2,335	720	910	780	2,410

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS

Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	240	355	125	79	799	60	80	85	35	260
Multiple, unrelated family households	0	34	55	10	99	20	10	70	30	130
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	240	399	180	89	908	80	90	155	65	390

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS

Source:

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

Table 12 – Crowding Information – 2/2

Data Source: N/A

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

Carrollton's single residents with housing needs are typically seniors who settled in the city during the 1970s and 1980s, when the city grew rapidly, and whose homes are aging and in need of repair. About 24 percent of Carrollton's households are made up of single people living alone.

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.

Many of Carrollton's residents with disabilities are seniors who need assistance with home repair, accessibility improvements and transportation services. The number of residents with these needs is unknown. However, in a typical year, Metrocrest Services assists 700 low income homeowners with minor interior and exterior home repairs.

The Texas Council on Family Violence estimates that 38 percent of Texas women have experienced intimate partner violence. The 2013 Metro Dallas Homeless Alliance Point-in-Time Homeless Count reported that 14 percent of the homeless population identified domestic violence as the reason they were homeless. There are an unknown number of families living in area motels and hotels with children attending area schools, many of whom are likely fleeing domestic violence situations.

What are the most common housing problems?

The most common housing problems of the groups discussed above include:

Lack of affordable rentals for victims of domestic violence and no formal emergency shelter.

Lack of affordable, accessible housing and/or the means to make accessibility improvements for residents with disabilities.

For Carrollton residents overall, the most common housing problems are severe cost burden and inability to afford needed improvements to aging housing units.

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

The largest numbers of renters who are cost burdened earn less than 30 percent of the area median income (AMI, generally poverty-level earnings). The largest numbers of overcrowded households earn between 50 and 80 percent AMI (owners) and 30 to 50 percent AMI (renters).

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

The characteristics of these population groups are unknown, as data are not available on their demographics, incomes and/or housing situations. The Carrollton Farmers Branch Independent School District (CFBISD) estimated that in the 2013-2014 school year, 163 elementary school-age children, 95 middle school-age children and 111 high school-age children live with families who meet the McKinney-Vento Act' definition of the homeless. The CFBISD HAS ADDED Carrollton motels and hotels to the bus routes so that children living in such situations are able to continue to attend school.

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:

In Carrollton, according to 2012 Census estimates, about 4,000 owners and 4,200 renters pay more than 35 percent of their gross monthly household income in housing costs. The tables above report that 2,300 owners and 2,000 renters are severely cost burdened. These households are at highest risk of being foreclosed upon or evicted in the event that their household experiences income instability.

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

Some of the most common social and housing characteristics that lead to housing instability and homelessness include severe cost burden (paying more than 50% of gross household income in housing costs); domestic violence; job losses/inability to find stable employment; and medical or disability related conditions that negatively affect earned income.

Discussion

Please see above.

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

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

Introduction

A disproportionately greater need exists when the members of racial or ethnic group at an income level experience housing problems at a greater rate (10 percentage points or more) than the income level as a whole. For example, assume that 60% of all low-income households within a jurisdiction have a housing problem and 70% of low-income Hispanic households have a housing problem. In this case, low-income Hispanic households have a disproportionately greater need. Per the regulations at 91.205(b)(2), 91.305(b)(2), and 91.405, a grantee must provide an assessment for each disproportionately greater need identified. Although the purpose of these tables is to analyze the relative level of need for each race and ethnic category, the data also provide information for the jurisdiction as a whole that can be useful in describing overall need.

Disproportionate housing needs in a population are defined as having one or more of the following four housing problems in greater proportion than the jurisdiction as a whole or than whites: 1) Living in housing that lacks complete kitchen facilities, 2) Living in housing that lacks complete plumbing facilities, 3) More than one person per room (overcrowded), and 4) Cost burden greater than 30 percent of Area Median Income (AMI).

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	2,505	140	215
White	1,010	50	80
Black / African American	370	0	10
Asian	250	60	40
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	845	25	84

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,500	320	0
White	1,200	180	0
Black / African American	359	0	0
Asian	370	55	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	1,550	75	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,170	2,240	0
White	1,850	1,090	0
Black / African American	375	140	0
Asian	425	255	0
American Indian, Alaska Native	4	20	0
Pacific Islander	0	0	0
Hispanic	1,495	720	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,415	2,675	0
White	735	1,650	0
Black / African American	180	215	0
Asian	155	265	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	345	500	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

Discussion

In the City of Carrollton, disproportionate needs are evidenced at all earning levels with exception of those earning less than 30 percent of AMI. African Americans at almost all earning levels experience disproportionate housing needs compared to whites. The greatest disproportionality is seen in the highest earning level.

30 – 50% of AMI

- Both African Americans and Native Americans have 13 percentage points greater housing needs than whites.

50 – 80% of AMI

- African Americans have 10 percentage points greater housing needs than whites.

80 – 100% of AMI

- African Americans have 15 percentage points greater housing needs than whites and 11 percentage points greater needs than the jurisdiction as a whole.
- Hispanics have 10 percentage points greater housing needs than whites.

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

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

Introduction

This section discusses severe housing needs as defined by HUD, using HUD-prepared housing needs data. The tables show the number of Carrollton households that have severe housing needs by income and race and ethnicity. Needs are defined as one or more of the following housing problems: 1. Housing lacks complete kitchen facilities, 2. Housing lacks complete plumbing facilities, 3. Household has more than 1.5 persons per room, 4. Household cost burden exceeds 50 percent.

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	2,345	305	215
White	925	135	80
Black / African American	370	0	10
Asian	220	90	40
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	795	75	84

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,055	1,765	0
White	700	685	0
Black / African American	184	175	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	225	200	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	930	700	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,405	5,010	0
White	440	2,500	0
Black / African American	135	380	0
Asian	215	470	0
American Indian, Alaska Native	0	24	0
Pacific Islander	0	0	0
Hispanic	615	1,595	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	370	3,710	0
White	70	2,315	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	45	345	0
Asian	90	330	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	170	675	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

Discussion

In the City of Carrollton severe housing needs are evidenced disproportionately across all earning levels. African Americans experience disproportionately more severe housing needs at most earning levels, particularly at 80 percent or more of AMI. At higher earning levels African American and Hispanic severe housing needs are disproportionate to not only whites but the jurisdiction as a whole. The greatest number of ethnic groups experience disproportionate needs to whites in the 50 – 80% of AMI earning level.

0 – 30% of AMI

- Both African American and Native Americans have 13 percentage points more severe housing needs than whites, and 12 percentage points more severe housing needs than the jurisdiction as a whole.

30 – 50% of AMI

- The difference in severe housing needs for whites and Native Americans is 49 percentage points compared to 46 percentage points for the jurisdiction as a whole.

50 – 80% of AMI

- Severe housing needs are 11 percentage points higher for African Americans compared to whites. Asians experience severe needs 31 percentage points more than whites, and Hispanics experience severe housing needs at a 28 percentage point greater rate than whites.

80 – 100% of AMI

- African Americans experience severe housing needs at an 18 percentage point higher rate than whites and a 12 percentage point higher rate than the jurisdiction as a whole.
- Hispanics experience severe housing needs at a 17 percentage point greater rate than whites and an 11 percentage point higher rate than the jurisdiction as a whole.

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

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

Introduction:

Cost burden is experienced when a household pays more than 30 percent of their gross household income toward housing costs, including utilities, insurance and property taxes.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	28,350	8,285	5,035	215
White	19,540	4,175	2,130	80
Black / African American	1,745	700	675	10
Asian	2,365	805	620	40
American Indian, Alaska Native	100	24	25	0
Pacific Islander	0	0	0	0
Hispanic	4,330	2,545	1,545	84

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

In the City of Carrollton, the highest level of cost burden is experienced by African Americans and Hispanics. In the lowest income levels, cost burden is not seen compared to the jurisdiction as a whole, or other ethnicities compared to whites. However, at the 30 – 50 percent of AMI earnings level, 30 percent of Hispanics experience cost burden compared to just 16 percent for whites and 20 percent for the jurisdiction as a whole. For those earning more than 50 percent of AMI, 18 percent of Hispanics experience cost burden compared to just 8 percent of whites. About 22 percent of African Americans experience cost burden compared to 8 percent of whites. It is important to note that at earning levels below 30 percent of AMI whites experience cost burden at a greater rate than any other ethnicity (76%) with the jurisdiction cost burden overall at 68 percent.

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

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

Yes, please see the disproportionate needs discussions above. In general, African American, Hispanic and Native American households experience disproportionate needs at higher levels than whites and the jurisdiction overall.

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

In addition to the above needs, many Hispanic residents live in neighborhoods with infrastructure problems (streets, sidewalks, water/sewer).

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

There are no African American concentrated areas in Carrollton. Several Census tracts have Hispanic concentrated areas.

NA-35 Public Housing – 91.205(b)

Introduction

The City of Carrollton does not have a public housing authority, nor are there any public housing developments within city limits. Carrollton residents can apply for Housing Choice Vouchers through the Dallas County Public Housing Authority (Dallas County PHA) and the Denton County Public Housing Authority (Denton County Public Housing Authority).

According to the HUD data shown in the tables below, approximately 5,000 Carrollton residents have Housing Choice Vouchers.

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	5,112	0	5,052	0	1	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	965	0	962	0	0
# of Disabled Families	0	0	0	1,122	0	1,106	0	1
# of Families requesting accessibility features	0	0	0	5,112	0	5,052	0	1
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	1,089	0	1,082	0	0	0
Black/African American	0	0	0	3,953	0	3,901	0	1	0
Asian	0	0	0	55	0	54	0	0	0
American Indian/Alaska Native	0	0	0	12	0	12	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 *
Pacific Islander	0	0	0	3	0	3	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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	320	0	318	0	0	0
Not Hispanic	0	0	0	4,792	0	4,734	0	1	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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:

N/A. There are no public housing tenants in the City of Carrollton.

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

In preparation of this Consolidated Plan, the City of Carrollton consulted with the PHAs that serve Carrollton residents through the Housing Choice Voucher program about the number and characteristics of Carrollton families on their wait lists. None of the PHAs had the ability to provide household information specific to Carrollton residents. The Dallas County PHA reported that 21 Carrollton families are on their waiting list for Housing Choice Vouchers; the Denton County Housing Authority reported that 123 Carrollton families are on their waiting list.

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

Please see above.

Discussion

Please see above.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

In general, there are two types of persons who are homeless in Carrollton: 1) Families and individuals who have fallen into homelessness because of financial or personal crises leading to eviction; and 2) Chronically homeless single individuals fleeing the streets and shelters in urban centers. The City does not have a formal point in time count of persons who are homeless.

On an average summer night approximately 8 to 12 persons experiencing homelessness can be found camping under bridges and along the railroad tracks leading into Carrollton. Most of these individuals are chronically homeless and have taken the DART light rail from Dallas to Carrollton looking for a relatively safe place to sleep. Carrollton does not have the resources to attend to their needs, and typically offers to provide them with a rail pass to return to Dallas. In discussions with stakeholders and residents for the Consolidated Plan, attendees recommended the City explore some type of temporary shelter and support system (e.g., soup kitchen, clothing bank) for these individuals.

In addition to the chronically homeless, within Carrollton there are an unknown number of families living in area motels and hotels with children attending area schools. In discussions of how to help these families, participants discussed the need for additional rental assistance funds and rent subsidies, since there are few rental units available in the marketplace for less than \$700 per month. Members of area church communities suggested that churches could do more to help these families. Prevention and rapid re-housing strategies were seen as a need. **If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

Please see above.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source
Comments:

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

The City of Carrollton provides annual funding to Metrocrest Services to provide emergency housing assistance to families and households at risk of homelessness. On average, the agency assists about 13,000 Carrollton residents with a wide variety of homeless prevention services. The top types of assistance provided to residents include food provision, information and referral, emergency financial assistance and housing and utilities assistance.

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

Because the City of Carrollton does not formally count or survey persons experiencing homelessness, data on the nature and extent of homelessness by racial and ethnic group is not available.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Please see above.

Discussion:

Please see above.

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

Introduction:

This section provides an overview of the housing and supportive service needs of non-homeless special populations in Carrollton. The information on needs was primarily gathered through stakeholder consultation. **Describe the characteristics of special needs populations in your community:**

Currently, 9 percent of Carrollton's residents are age 65 and older. This population will grow in the next 10 to 20 years with the aging of the Baby Boomers: residents between 55 and 64 years old make up 11 percent of City residents and those between 45 and 54 years of age make up 13 percent of City residents.

The aging of the City is likely to increase the number of residents with disabilities, as the incidence of disability is highly correlated with age. Currently, about 6 percent of Carrollton's residents have some type of disability. One-third of the City's seniors have a disability. The most common types of disabilities are physical and inability to live independently (self-care disability).

It is unknown how many residents in Carrollton have substance abuse challenges. National surveys conducted by the U.S. Department of Health and Human Services estimate that 9 percent of Americans 12 and older use illicit drugs and 8 percent of the population is challenged by substance dependence or abuse.

Similarly, the Centers for Disease Control estimates that 14 percent of 3 to 17 year olds have been diagnosed with a developmental disability.

The Family Place, which provides services in the Carrollton area, reports that 38 percent of women in Texas have experienced intimate partner violence in their lifetime.

The characteristics of public housing residents in Carrollton--considered a non-homeless special needs population--are unknown as they are not tracked by the public housing agencies that serve Carrollton.

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

As Carrollton's population ages, more and more households need accessibility modifications to their homes, ranging from ramps and widening doors to installation of grab bars, raised toilets and roll-in showers. These are improvements that many low income seniors cannot afford to make. Many of these homeowners also need assistance with yard work and exterior home maintenance. As with interior repairs, many low income seniors cannot afford to pay to have their yard maintained. During the discussion, a participant suggested developing a pilot program to have youth provide yard work and home maintenance in exchange for developing construction skills.

Many seniors have high costs of medications and other home care needs which strains already limited incomes for housing and costs of daily living. Some stakeholders identified an insufficient number of subsidized housing units for seniors in the community. Another emerging senior need in Carrollton is transportation to medical appointments, shopping, church and other daily activities. Metrocrest Services provides a door to door transportation service, but demand is high.

Participants in the public meetings suggested that the Carrollton community could do more to help veterans, particularly severely wounded veterans through home repair or modification programs. They felt that participating in such endeavors would bring good publicity to the community and would help revitalize neighborhoods.

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

N/A; the City of Carrollton does not receive HOPWA funding.

Discussion:

Please see above.

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

Describe the jurisdiction's need for Public Facilities:

Community Facilities

The City of Carrollton has many community facilities offering a range of services to citizens. The overall score for the City's facilities is a C for 2011 with an estimated C- for 2014. This is largely due to budget restraints that have not allowed for "cosmetic" improvements to be made to the buildings, such as replacing the carpet and painting the walls every 4 years.

To date, the City identified and funded one CDBG eligible community facility project. The project was the renovation of Old City Hall, reopened as the Gravley Center. Renovation and expansion of the facility had created enhanced office space for two social service providers in Carrollton. The occupancy lease for these agencies expired in 2011 and they relocated to another facility. A change of use is underway for this facility.

Park Improvements

To date, improvement projects have included new security lighting, walking paths, and sidewalks. City staff has identified over \$500,000 more in eligible projects.

Participants in the public meetings held for the Consolidated Plan identified park improvements as a top community development need. Lighting in several parks was raised as a safety issue, along the greenbelt and around the lake near the Senior Center.

Representatives of the Carrollton Senior Center suggested there was a need for exercise stations to be added to the path surrounding the lake by the senior center.

In each of the meetings participants suggested that community gardens be developed in south Carrollton to build community, reduce blight and provide a source for fresh food.

How were these needs determined?

The City tracks condition through internal processes and prioritizes projects through the creation of the Capital Improvement Plan.

Needs were also identified through the public input and stakeholder consultation process.

Describe the jurisdiction's need for Public Improvements:

Infrastructure

Infrastructure is a never ending cycle of deterioration and replacement. Roads and utilities are expected to last between 30 and 50 years, with the current life of roads and utilities in the City of Carrollton being about 40 years. The total cost of replacing the infrastructure for the City of Carrollton is estimated at over \$2 billion dollars. It is estimated that the City is moving toward a C+ infrastructure rating.

Using this system every year the City replaces \$20 to \$25 million dollars of infrastructure, but this money only replaces about 1 percent of the infrastructure every year. By replacing 1 percent of infrastructure a year, the City is currently on a 100 year replacement cycle, which is not sustainable for the long term. However, to replace everything on a 40 year cycle, the City would have to replace infrastructure at 2.5 percent a year which would cost \$50 million a year. This is not financially feasible for the City. Today, the largest challenge for the City is the replacement of infrastructure in neighborhoods built in the 1980s.

Streets

To date, City staff has estimated more than \$228 million dollars are needed to complete reconstruction of 213.25 miles of arterial, collector, and residential streets that have been deemed to be beyond repair. The arterial roadways in Carrollton have a quality rating of A-, while the collector and residential streets have an overall score a C+ for condition. Overall condition of the City's is B-.

Sidewalks

There is an estimated 575 miles of sidewalks within the City of Carrollton's limits. To date, City staff has identified for 166 miles of needed sidewalk replacement which will cost more than \$17 million. The City's sidewalks were given an overall score of a C- for overall condition.

Water and Sewer Lines

The City's water infrastructure received an overall grade B- for 2011 and an expected grade of C+ in 2014. Currently, the City of Carrollton's drainage infrastructure has been awarded a grade of B. To date, City staff has also identified over \$4.5 million in water structure projects to be completed.

How were these needs determined?

The City tracks condition through internal processes and prioritizes projects through the creation of a Capital Improvement Plan.

Describe the jurisdiction's need for Public Services:

Public service needs include a range of needs from homeless prevention to job retraining to home care for aging seniors. The City uses general fund dollars to support information and referral, counseling and/or advocacy, emergency financial assistance, medical care and/or assistance, transportation, home maintenance and/or repair, after school care and/or activities, food, utilities, clothing and shelter assistance.

How were these needs determined?

Needs were based on input from partners who serve low income residents and residents at risk of homelessness. Service providers have a unique ability to identify the most pressing needs through service provision and tracking of resources that are most requested and used by residents.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Like many communities in Texas, housing costs have increased in Carrollton during the past 5 years, yet remain relatively affordable by national standards. The increase in housing costs was greater than increases in income, which means that it is relatively more difficult to buy or rent today than it was 5 years ago. This means that purchasing power has decreased for the City's renters and owners. The good news is that most owners and renters earn enough to avoid being cost burdened. Cost burden occurs when households pay more than 30 percent of their household income on rent or their mortgage. Cost burdened households have to cut back on other expenditures, often those that are important to local economies, such as household goods, services and retail.

One of the most significant changes in housing needs in Carrollton during the past 5 years has been growth in very low income renters, who are challenged to find rental units they can afford. In 2012, an estimated 2,950 renters earned less than \$20,000. These renters needed rental units priced at less than \$500/month. In 2012, fewer than 50 affordable rentals were available in Carrollton. This means that 2,900 renters could not find housing they could afford. This is one of the greatest areas of need in Carrollton.

These renters are not homeless; instead, they are paying more than they can afford for housing. There are 307 renter households in Carrollton who earn less than \$10,000 per year. These renters have to rent higher priced units because they cannot find housing they can afford.

Most of the rental units very low income renters can find are much more expensive than they can afford. This is because nearly 75 percent of Carrollton's rental units are priced between \$625 and \$1,250. A renter earning less than \$10,000 who can't find an affordable unit would need to pay **75 percent** of their monthly income to rent a unit priced at \$625 per month. Renters in this situation must cut back on other household expenses that can benefit them and their families economically in the future (e.g., job training, early childhood education). Stabilizing low income households, especially those with children, with affordable housing can facilitate longer term personal and economic growth.

Carrollton has also continued to be challenged by aging infrastructure, which is imperative to maintain preservation of the City's housing stock. The total cost of replacing the infrastructure for the City of Carrollton is estimated at over \$2 billion dollars. Currently, the City of Carrollton's infrastructure is estimated to have a C+ rating.

Using this system every year the City replaces \$20 to \$25 million dollars of infrastructure, yet this money only replaces about 1 percent of the infrastructure every year. By replacing 1 percent of infrastructure a year, the City is currently on a 100 year replacement cycle, which is not sustainable for the long

term. However, to replace everything on a 40 year cycle, the City would have to replace infrastructure at 2.5 percent a year which would cost \$50 million a year. This is not financially feasible for the City. Today, the largest challenge for the City is the replacement of infrastructure in neighborhoods built in the 1980s.

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

Introduction

This section provides an overview of the housing supply in Carrollton.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	28,716	64%
1-unit, attached structure	1,892	4%
2-4 units	2,061	5%
5-19 units	9,027	20%
20 or more units	2,652	6%
Mobile Home, boat, RV, van, etc	447	1%
Total	44,795	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	23	0%	79	1%
1 bedroom	173	1%	5,009	35%
2 bedrooms	2,089	7%	6,179	43%
3 or more bedrooms	25,797	92%	3,038	21%
Total	28,082	100%	14,305	100%

Table 27 – Unit Size by Tenure

Data Source: 2006-2010 ACS

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

The expiring use database maintained by HUD shows four properties in Carrollton with public subsidies, one Section 811 development and three LIHTC developments.

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

None identified in expiring use database.

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

In general, yes. Renters earning less than \$20,000 per year have a shortage of rental units priced less than \$500 per month. The gaps analysis conducted for this Consolidated Plan estimates this shortage at about 2,900 units.

Describe the need for specific types of housing:

Carrollton's primary housing needs are 1) Rehabilitation of condition and infrastructure in existing affordable and moderately priced housing and 2) Larger supply of subsidized rental units, with rents of less than \$500 per month.

Discussion

Please see above.

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

Introduction

This section describes rental and homeownership affordability in Carrollton. It is informed by a rental gaps analysis that compares the supply of rental housing at various income levels to the number of renters who can afford such rents. The section also examines how housing costs have changed relative to income growth of Carrollton households.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2012	% Change
Median Home Value	124,000	167,500	35%
Median Contract Rent	695	807	16%

Table 28 – Cost of Housing

Alternate Data Source Name:
2012 ACS

Rent Paid	Number	%
Less than \$500	644	4.5%
\$500-999	10,773	75.3%
\$1,000-1,499	2,320	16.2%
\$1,500-1,999	444	3.1%
\$2,000 or more	124	0.9%
Total	14,305	100.0%

Table 29 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	120	No Data
50% HAMFI	679	655
80% HAMFI	6,503	4,385
100% HAMFI	No Data	6,734
Total	7,302	11,774

Table 30 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	649	719	868	1,130	1,337
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 31 – Monthly Rent

Data Source Comments: Dallas and Denton County FMRs.

Is there sufficient housing for households at all income levels?

No, there is not sufficient housing for the City’s lowest income renters. These renters are a diverse group—some seniors, some persons with disabilities, some families. Many occupy jobs in low paying retail and service industries, which support the City’s other employment industries and workers.

In addition, housing affordability has declined for those wanting to own a home in Carrollton.

The median home price in Carrollton increased by 35 percent between 2000 and 2012—or by an annual average of almost 3 percent per year. During the same period, owner incomes increased from a median of \$75,901 to \$86,068—or by 13 percent, about 1 percent per year.

Because housing prices rose faster than household incomes, housing purchasing power decreased. For those Carrollton residents with high incomes relative to housing costs, this decrease in purchasing power could be managed. But, new residents—especially younger workers with modest earnings looking to buy a starter home—may have trouble affording housing in Carrollton.

Similar trends occurred for rental units. The median rent increased by 16 percent (1.3% annually) between 2000 and 2012, while renter median income rose from \$41,965 to \$47,045, or by 12 percent (1% annually). The difference between the rise in rental costs and renter incomes was lower than the difference for owners—therefore, by this measure, affordability worsened more for buyers than for renters.

This was not the case for all renters. Carrollton’s lowest income renters—earning less than \$20,000 per year—rose in numbers. But affordable rentals did not.

There are approximately 2,950 renter households in Carrollton with incomes of less than \$20,000. These renters can only afford to pay \$500 per month in rent and utilities costs to avoid being cost burdened. As of 2012, there were only 47 rental units available priced at less than \$500/month. This leaves a shortage of 2,900 rental units.

This rental gap is much larger than in 2007, the last time a rental gap was calculated for a five-year Consolidated Plan. In that year, the rental gap was 940 units. This increase is primarily due to the growth

in renters earning less than \$20,000, which rose from 13 percent of renters in Carrollton in 2007 to 17 percent in 2012.

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

Increases in housing costs, particularly rental costs, have been modest during the past decade. Although the incomes of Carrollton renters and owners have not kept pace with rises in housing costs, they remain well above what is needed to avoid being cost burdened. For example, in 2000, the mortgage required to service debt on the median-priced home was just 10 percent of gross monthly income. By 2012, this had risen to 12 percent--still well below the 30 percent cost burden threshold. But continued increases in the proportion of household income needed to service mortgage debt—which will occur if interest rates rise, regardless of increases in housing prices—will make Carrollton less affordable.

Very low income renters (earning less than \$20,000) have grown in Carrollton in the past 5 years. But this has not been matched by growth in affordable rental units (renting for less than \$500/month). Therefore, the need for rental units for very low income renters has grown. If no new rental units are built, this need will worsen in the next 5 years.

Thus, future increases in housing prices, as long as not too high, could be absorbed fairly well by the median-income owner or renter. Continued growth in low income renters, however, without a corresponding increase in the supply of very affordable rents, will lead to a widening of the rental gap.

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

Carrollton's rental costs are similar to FMRs for Dallas and Denton Counties. In 2012, 45 percent of Carrollton's rental units were priced at less than \$900/ month. Preservation of affordable housing, thereby maintaining Carrollton's role as an important provider of workforce housing to the Dallas MSA, will be a primary strategy during the 2014-2018 Consolidated Planning period.

Discussion

Please see above.

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

Introduction

This section provides an overview of the condition of housing in Carrollton.

Definitions

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	7,436	26%	5,703	40%
With two selected Conditions	299	1%	730	5%
With three selected Conditions	20	0%	91	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	20,327	72%	7,781	54%
Total	28,082	99%	14,305	100%

Table 32 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	3,005	11%	1,947	14%
1980-1999	15,923	57%	8,023	56%
1950-1979	8,867	32%	4,147	29%
Before 1950	287	1%	188	1%
Total	28,082	101%	14,305	100%

Table 33 – Year Unit Built

Data Source: 2006-2010 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	9,154	33%	4,335	30%
Housing Units build before 1980 with children present	18,865	67%	9,150	64%

Table 34 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 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

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

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

As shown in the table above, much of Carrollton's housing was built between 1980 and 1999 (57%) and 1950 to 1979 (32%). Some of these homes were built on land with soil challenges and, as such, have internal as well as infrastructure improvement needs. Condition and infrastructure challenges are some of the most pressing housing needs in Carrollton.

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

Lead-based paint has been recognized as a major environmental hazard facing children. Elevated blood lead levels in young children can lead to a range of problems from relatively subtle developmental disabilities to severe impairment or even death. Common effects include impaired cognition and functioning, slowed learning abilities and behavioral disorders. Often these manifestations are subtle during early childhood but become more pronounced as children progress through school.

Testing for elevated blood levels of children by the Texas Department of Health's Childhood Lead Poisoning Prevention Program found very few in Carrollton: of the approximately 700 tested, just 3, or 0.004%, tested positive for elevated blood lead levels.

Elevated blood levels in children were found to be higher in Dallas County children, based on 2011 testing done by the Texas Department of State Health Services: Of about 5,700 children tested, 192 showed an elevated reading, or around 3 percent. Denton County levels were closer to Carrollton's: of 5,200 tested, 9 showed an elevated reading, or less than 1 percent.

The use of lead-based paint was banned from residential usage in 1978. However, a majority of the structures constructed prior to the ban are at risk of containing lead-based paint. Lead poisoning is most likely to occur in old, poorly maintained dwellings with deteriorated paint. Remodeling of homes with lead paint will exacerbate exposure if lead hazards have not been mitigated.

Based on a formula provided by HUD, approximately 9,200 of the 14,000 units constructed before 1980 in Carrollton are at risk of having lead-based paint hazards present.

Discussion

Please see above.

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

Introduction

Low and moderate income renters needing housing assistance in Carrollton are primarily served by the Housing Choice Voucher program offered by housing authorities in Dallas, Dallas County and Denton County. Approximately 5,000 Carrollton residents receive rental assistance through the voucher program.

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				5,338				0	0	0
# of accessible units										
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition										

Table 36 – 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:

N/A. There are no public housing developments in Carrollton.

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 37 - Public Housing Condition

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

N/A. There are no public housing developments in Carrollton.

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

N/A. There are no public housing developments in Carrollton.

Discussion:

Please see above.

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

Introduction

This section provides an overview of the facilities and services available to assist persons who are homeless or at risk of homelessness in Carrollton. The chronically homeless population has traditionally been very small in Carrollton; on average, the chronically homeless population is largely made up of 8-12 single persons from urban areas seeking relief in suburban communities. As such, Carrollton has no traditional shelter or continuum of care system to serve the homeless. Instead, Carrollton funds area service providers for homeless prevention activities.

Facilities and Housing Targeted to Homeless Households

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

Table 38 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Please see the discussion of the services provided by Metrocrest Services and Christian Community Action below.

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.

Metrocrest Services, located in Farmers Branch, is the largest provider of homeless assistance in Carrollton. The Carrollton City Council funds Metrocrest Services annually to fulfill its mission of mitigating homelessness in Carrollton. On average, the agency assists about 13,000 Carrollton residents with a wide variety of homeless prevention services. The top types of assistance provided to residents included food provision, information and referral, emergency financial assistance and housing and utilities assistance.

In 2012, Carrollton began funding Christian Community Action, located in Denton County. CCA provided assistance to a total of 1,214 individuals who reside in North Carrollton, or the Denton County portion of Carrollton. The following services were provided to homeless population, population at risk of becoming homeless and those transitioning through homelessness: information and referral, counseling and/or advocacy, emergency financial assistance, medical care and/or assistance, transportation, home maintenance and/or repair, after school care and/or activities, food, utilities, clothing and shelter assistance.

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

Introduction

This section supplements NA-45--Non-Homeless Special Needs Assessment with a description of the facilities and services available in Carrollton.

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

Please see NA-45 for a discussion of the characteristics and needs of special populations in Carrollton.

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

There are no specific supportive housing programs in Carrollton for persons returning from mental and physical health institutions. Housing assistance would be provided by the two housing authorities serving Carrollton. Supportive services would be provided by nonprofit service providers, namely Metrocrest Services.

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)

Carrollton intends to continue providing general funds to nonprofit partners for supportive services. These funds have averaged \$350,000 per year in the past.

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))

N/A

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Carrollton will update its Analysis of Impediments to Fair Housing Choice in late 2014. The last AI, conducted in 2007, found no negative effects of public policies on production of affordable housing and residential investment.

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

Introduction

This section provides an overview of the economic and community development climates in Carrollton. The discussions were informed by the City's Economic Development Department and the Chamber of Commerce. The narrative also incorporates data from the HUD pre-populated tables.

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	493	60	1	0	-1
Arts, Entertainment, Accommodations	6,306	4,588	12	9	-3
Construction	2,739	5,579	5	10	5
Education and Health Care Services	6,669	4,686	13	9	-4
Finance, Insurance, and Real Estate	6,093	2,687	12	5	-7
Information	2,098	964	4	2	-2
Manufacturing	5,007	8,118	10	15	5
Other Services	1,823	2,158	3	4	1
Professional, Scientific, Management Services	6,517	6,418	12	12	0
Public Administration	70	13	0	0	0
Retail Trade	7,494	5,863	14	11	-3
Transportation and Warehousing	2,410	2,898	5	5	0
Wholesale Trade	4,836	9,294	9	17	8
Total	52,555	53,326	--	--	--

Table 39 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	68,654
Civilian Employed Population 16 years and over	64,753
Unemployment Rate	5.68
Unemployment Rate for Ages 16-24	13.46
Unemployment Rate for Ages 25-65	4.15

Table 40 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	18,760
Farming, fisheries and forestry occupations	3,069
Service	4,232
Sales and office	11,718
Construction, extraction, maintenance and repair	4,721
Production, transportation and material moving	4,139

Table 41 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	39,632	65%
30-59 Minutes	18,852	31%
60 or More Minutes	2,117	3%
Total	60,601	100%

Table 42 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	6,363	449	1,844
High school graduate (includes equivalency)	10,077	695	2,325
Some college or Associate's degree	15,645	876	2,569
Bachelor's degree or higher	23,871	803	2,452

Table 43 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	562	964	1,224	1,709	657
9th to 12th grade, no diploma	1,304	1,637	1,549	1,573	906
High school graduate, GED, or alternative	2,881	3,264	3,962	5,871	2,751
Some college, no degree	3,262	3,943	4,088	6,819	2,044
Associate's degree	434	867	1,002	2,394	324
Bachelor's degree	718	5,511	5,559	9,155	1,444
Graduate or professional degree	26	1,625	1,810	3,466	657

Table 44 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,058
High school graduate (includes equivalency)	30,028
Some college or Associate's degree	39,393
Bachelor's degree	55,530
Graduate or professional degree	60,354

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

The employment industries that provide the greatest share of jobs in Carrollton are: Wholesale Trade (15% of all jobs), Manufacturing (13% of all jobs) and Professional/Scientific/Management Services (10% of all jobs).

Most workers in Carrollton are employed in Retail Trade (13% of workers), Education and Health Care (12%), Professional/Scientific/Management Services, Finance/Insurance/Real Estate and Arts/Entertainment/Accommodations (all 11%).

The Jobs less Workers in the far right column of the Business Activity table suggests that Carrollton has fewer workers than jobs in the Wholesale Trade, Manufacturing and Construction industries. Conversely, the City houses more workers than jobs in the Finance/Insurance/Real Estate, Retail Trade, Education and Health Care and Arts/Entertainment/Accommodations industries. This may be driven by a larger supply of affordable housing in Carrollton than in the communities where lower-paying jobs are located.

Data provided by the Economic Development Department report the top employment opportunities in Carrollton are administrative support jobs (19% of all workers); professional specialty occupations (13%); executive manager and administrators (also 13%); followed by sales and service jobs (both 11%).

Describe the workforce and infrastructure needs of the business community:

Although the Dallas Metroplex continues its strong population growth which helps the supply of trained and trainable workers, both skilled and unskilled, there continues to be a mismatch between available workers and available jobs. For both skilled and unskilled workers, Carrollton has a deceptively large manufacturing base which is constantly looking for good applicants. Public/Private partnerships need to target unskilled workers with programs designed to ensure that basic jobs skills such as the importance of arriving on-time, how to work as part of a team, etc. are in place as well as a basic understanding of math. Skilled workers need a competitive level of STEM knowledge as well as very job-specific skills customized for specific employers.

The good news for Carrollton is that the “Labor Shed” for such workers is nearly the entire Dallas Metroplex since it is reasonable to draw such workers from a wide radius (45-60 minute) commute by car or by public transportation. Carrollton’s 3 DART stations is a distinct competitive advantage to enable cost-effective commuting for all workers. Additionally, Carrollton’s wide choice of housing stock, both to purchase or rent, makes living and working in Carrollton a realistic consideration.

Since Carrollton is an inner-ring, older suburb, aging infrastructure is always an on-going challenge. The current status of Carrollton’s water, sewer, and streets is monitored closely and a 5-Year Capital Improvement Plan is constantly updated to focus inadequate resources to projects that do the most good and provide the City with the best Return-on-Investment (ROI). Carrollton’s AAA bond rating enables prudent borrowing to occur to assist with funding needs.

A major on-going, resource need for the region continues to be the supply of water to serve growing commercial and residential use. Carrollton is better positioned than many suburbs since it contracts with the City of Dallas for water and the Dallas Water Utilities and the City of Carrollton are both rated “Superior” by the Texas Commission on Environmental Quality (TCEQ) agency.

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

The recent announcement that Toyota will be relocating its US Headquarters to Plano in the next few years is a huge opportunity for Carrollton. The US Headquarters will be locating 20 minutes from Carrollton. The move will bring a brand-new workforce of 7,000 workers, along with another 3,000 support jobs. Carrollton will be a competitive location for Toyota support facilities to locate their companies and for Toyota workers and support workers to find reasonable housing to purchase or rent.

The relocation of the Toyota US Headquarters, along with the resultant support jobs, while a *net positive* to the future growth and viability of Carrollton, will significantly increase the need to improve municipal infrastructure and services and will further complicate the competition for both skilled and unskilled labor.

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

Due to being located in a metro area, Carrollton has access to a large pool of skilled labor. For those companies that are in need of specialized labor, the local universities and community colleges have programs/curriculums in place to address those needs.

Carrollton is a well-educated City; nearly half of all employed residents have a Bachelor's degree or higher. The results of the Job/Workers comparison in the Business Activity table identify an opportunity to target residents' education to the well-paying industries in Carrollton that are importing workers, particularly Wholesale Trade, Manufacturing and Construction.

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.

Skills Development Fund

The Texas Workforce Commission administers the Skills Development Fund, which provides state funds to respond directly to the workforce needs of Texas employers. With these funds, customized training helps to ensure the current workforce stays up-to-date to keep businesses competitive and new workers are trained with the skills industries require. The Skills Development Fund successfully merges business needs and local training opportunities into a winning formula to increase the skill levels and wages of the Texas workforce. Since 1996, the Skills Development Fund has helped 3,236 employers create 76,191 jobs and upgrade the skills of 208,630 workers. Brookhaven College assists the companies in Carrollton that want to pursue this grant opportunity.

Self-Sufficiency Fund

The Self-Sufficiency Fund Program, administered by the Texas Workforce Commission, assists businesses by designing, financing and implementing customized job training programs in partnership with public community and technical colleges, higher education extension services and community-based organizations for the creation of new jobs and/or the retraining of existing workforce. The goal of the Self-Sufficiency Fund is to assist recipients of Temporary Assistance of Needy Families, Supplemental Nutritional Assistance program or a parent whose annual wages are at or below \$37,000 to obtain training, get jobs and become independent of financial assistance.

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

Yes

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.

Dallas Regional Chamber. The Dallas Regional Chamber is the area’s leading membership-driven business organization committed to promoting economic prosperity by leading economic development, driving improvements in public education, influencing public policy, and catalyzing and advocating for regional partnerships. The Chamber works to ensure that the Dallas region will become the most economically prosperous region -and the most desirable place to live and work - in the United States. The Chamber is a not-for-profit organization comprised of businesses which represent all facets of the North Texas business community.

DFW Marketing Team. The DFW Marketing Team is an alliance of economic development organizations in the Dallas/Fort Worth area. The team works with site location consultants and corporate real estate executives examining the Dallas/Fort Worth region for business locations and expansion.

Team Texas. An organization comprised of economic development professionals from across the State that lead a regional effort to attract new businesses to Texas.

Discussion

Please see above.

MA-50 Needs and Market Analysis Discussion

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

Yes. Households residing in areas of Carrollton with infrastructure problems are located in south central and, to a lesser extent, east central Carrollton.

The total cost of replacing the infrastructure for the City of Carrollton is estimated at over \$2 billion dollars. The City uses the Infrastructure Management System, or IMS, to track the condition of all the roads, sidewalks and alleys within the City limits to target the infrastructure that needs to be replaced. The system rates the condition of all the City's infrastructure on a scale of A to F. Currently, the City of Carrollton's infrastructure has a B- in overall condition, however by 2014 it is estimated that the City will have a C+ rating. Areas with low ratings become NOTICE priority neighborhoods.

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

Please see Section III for maps showing areas of minority concentrations. Concentrations do exist in Carrollton, but are minor. There are approximately 3-4 Census tracts with Asian or Hispanic resident concentrations. Asian concentrations are located in north Carrollton. Hispanic concentrations are located in south Carrollton, areas of high poverty and with infrastructure replacement needs.

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

NOTICE neighborhoods are characterized by older, more affordable housing stock. These are also moderate and low income areas.

Are there any community assets in these areas/neighborhoods?

Assets of NOTICE neighborhoods include: close proximity to major transportation corridors, good supply of affordable housing, established and mature neighborhoods.

Are there other strategic opportunities in any of these areas?

Yes, in preservation of affordable housing stock.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Goals established for the 2014-2018 Five-year Consolidated Plan are similar to those in the past five-year plan. The goals and activities planned for the next five years address the most significant needs in the City: 1) The need to maintain and preserve existing housing stock, and 2) The need to provide social supports to residents living in poverty and who have special needs.

Five-year goals and activities include the following:

Goal No. 1: Revitalize and maintain public infrastructure in the City's low and moderate income neighborhoods.

- Continue to fund the City's NOTICE program with CDBG dollars. Update and revise existing ranking system as needed to determine priority neighborhoods for program. Complete necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until the entire neighborhood is repaired or reconstructed.
- Continue to implement enhanced code enforcement in neighborhoods where NOTICE repairs have been completed.
- Continue to provide matching grants to neighborhood groups to upgrade and restore public property in the City through the City's Neighborhood Enhancement Matching Grant Program.
- Include annual funding for NOTICE - Neighborhood Revitalization projects with CDBG dollars. Funding will be utilized for neighborhood based bricks and mortar improvement projects to upgrade and restore public property.

Goal No. 2: Preserve and strengthen existing housing stock through the home rehabilitation program.

- Continue to fund the Home Rehabilitation program to assist low to moderate income homeowners and renters with completion of home repairs that they would otherwise have been unable to afford.
- Types of activities will include: Minor Home Repair for exterior repairs (proposed 12 units) Emergency Repair for interior and exterior repairs for health and safety issues (proposed 5 units) People Helping People, for repairs to supplies to provide volunteers to assist with needed exterior repairs and maintenance (proposed 12 units) Interior Accessibility, to provide assistance with interior renovations needed to provide wheelchair and other accessibility modifications (proposed 2 units)

Goal No. 3: Assist local social service providers targeting low to moderate income residents.

- Continue to allocate a portion of the City's General Fund towards grants and donations for Carrollton service providers that target low to moderate income residents.

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

Geographic Area

1	Area Name:	2014-2018 NOTICE Priority Neighborhoods
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Infrastructure
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

NOTICE Priority Neighborhoods are selected based on their infrastructure needs and CDBG eligibility. Many of these neighborhoods also have high concentrations of persons of Hispanic descent. For the 2014-2018 Five-year Consolidated Planning period, the Priority Neighborhoods include first completing the neighborhoods that are under design. This includes Carrollton Downs, a CDBG eligible neighborhoods. To date, the City has finished projects in the following CDBG eligible neighborhoods: Rollingwood Estates, Holiday Park Phase I and II, Highlands Neighborhood, Francis Perry Neighborhood, Park Place Phase I and II. Ten additional neighborhoods (CDBG and non CDBG eligible) have already been identified to pursue in the coming years.

Future priority neighborhoods are:

1. Santa Rosa, PY 2014 – 2018 CDBG eligible
2. Jackson Arms
3. Palo Alto Park, PY 2014 – 2018 CDBG eligible
4. Woodlake Section 3
5. Duncan Heights, CDBG eligible
6. Woodcrest Estates, CDBG eligible; also Hispanic concentrated neighborhood
7. A.W. Perry, CDBG eligible; also Hispanic Concentrated neighborhood
8. Whitlock, CDBG eligible
9. Carrollton Heights; CDBG eligible; also Hispanic concentrated neighborhood
10. Northcrest Estates
11. Crosby Estates, PY 2014 – 2018 CDBG eligible; also Hispanic concentrated neighborhood
12. Belaire, PY 2014 – 2018 CDBG eligible; also Hispanic concentrated neighborhood

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

Priority Needs

1	Priority Need Name	Neighborhood Infrastructure Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Mental Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Goal 1. Improve Neighborhood Infrastructure
	Description	Improvements to public infrastructure in residential areas. Includes streets, alley, sidewalk, water and sewer line repairs.
	Basis for Relative Priority	The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Infrastructure improvements are needed to maintain the quality of the neighborhoods and existing housing.
2	Priority Need Name	Housing and Neighborhood Improvements
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Goal 2. Enhance Code Enforcement Goal 3. Provide Neighborhood Matching Grants Goal 4. Preserve Existing Housing Stock
	Description	Repairs to homes owned by low and moderate income households and enforcement of residential building codes in target neighborhoods.
	Basis for Relative Priority	The basis for this prioritization is the need to preserve and maintain housing stock in Carrollton's older neighborhoods, in which low income households, racial and ethnic minority residents, seniors and residents with special needs reside. Home repairs, that would otherwise be unaffordable and/or not made, are crucial to preserve existing, affordable housing. Code enforcement activities lengthen the life of neighborhood infrastructure and home repairs and improve overall neighborhood quality.
3	Priority Need Name	Public Services/Social Supports
	Priority Level	High

Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence
Geographic Areas Affected	
Associated Goals	Goal 5. Assist Service Providers
Description	Ensure that residents living in poverty, those with special needs and residents experiencing or and at-risk of homelessness are able to access the social supports they need.
Basis for Relative Priority	An effective social support system is a necessary component of a healthy, sustainable city. If residents should experience financial or social crises, it is important that they can access the services they need to keep them in their homes, stay employed, maintain healthy relationships and provide positive family environments for their children.

Table 47 – Priority Needs Summary

Narrative (Optional)

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)	
TBRA for Non-Homeless Special Needs	
New Unit Production	
Rehabilitation	The continued aging of the City's housing stock--much of which was built during the 1970s and 1980s--and the growth of the City's senior population is a primary reason that the City will continue to prioritize rehabilitation of existing homes, as well as improvements to residential infrastructure.
Acquisition, including preservation	Preservation of existing, affordable housing is a high priority for the City, for the reasons discussed above. The City's residential infrastructure improvement program is the cornerstone of preservation efforts.

Table 48 – Influence of Market Conditions

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

Introduction

This section discusses the resources that will be used to meet the goals of the 2014-2018 Five-year Consolidated Plan. These resources are financial, involve partnership opportunities, and include ability to leverage additional funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	731,079	0	0	731,079	0	

Table 49 - 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’s Community Services Division is the lead agency for the implementation of the community development plan. Internally, the Community Services Division works in collaboration with all City Departments to deliver projects, services and other benefits to eligible neighborhoods and clients. Externally, the Division works with all organizations (primary organizations listed below) so long as the need is well documented and is eligible under HUD regulations.

The Community Services Division is the lead agency for the administration of CDBG funding. To effectively implement the Community Development Plan, funding for the department comes from CDGB funds as well as the City Council will make available an estimated \$350,000 in general fund resources to fund agencies that are actively engaged in the provision of social services in Carrollton.

In exchange for the funding, the agencies and organizations work closely with the City in the provision of social services to all citizens in need. The close partnership the City has with each agency grows with each year of collaboration. Staff that is employed as part of CDBG grant administration and planning activity provide technical, referral and capacity building assistance for the agencies on an ongoing basis.

The list below identifies some of the principle partners for the City's priority funding and service development:

- Bea's Kids
- CASA of Denton County
- Children's Advocacy Center for Denton County
- Christian Community Action
- The Family Place
- Habitat for Humanity
- Keep Carrollton Beautiful
- LaunchAbility
- Metrocrest Family Medical Clinic
- Metrocrest Services
- PediPlace
- Youth and Family Counseling.

The City meets with all of its partners on an as-needed basis to develop organization capacity and programming offerings. Staff also regularly provides technical assistance and professional expertise to further develop institutional structure for all agencies and organizations serving the low-to-moderate income citizens of Carrollton.

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

The City does not intend to use publicly owned land or property to fulfill the goals of the 2014-2018 Five-year Consolidated Plan.

Discussion

Please see above.

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
Bea's Kids	Non-profit organizations	Non-homeless special needs public services	Jurisdiction
Carrollton Community Gardens	Non-profit organizations	Non-homeless special needs neighborhood improvements public facilities	
CASA of Denton County	Non-profit organizations	Non-homeless special needs public services	Region
Christian Community Action	Community/Faith-based organization	Non-homeless special needs public services	Region
Children's Advocacy Center for Denton County	Non-profit organizations	Non-homeless special needs public services	Region
The Family Place	Non-profit organizations	Non-homeless special needs public services	Region
LaunchAbility	Non-profit organizations	Non-homeless special needs public services	Region
Metrocrest	Non-profit organizations	Homelessness Non-homeless special needs Rental public services	Region
PediPlace	Non-profit organizations	Non-homeless special needs public services	Region
Youth and Family Counseling	Non-profit organizations	Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Dallas Area Habitat For Humanity	Community/Faith-based organization	Ownership	Region

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The organizations listed in the table above have requested public services funding and are likely partners in the delivery of services to help meet Carrollton's Consolidated Plan goals. The Community Services Division, a subset of the Carrollton City Council, recommends funding and institutional partners to City Council. The full Council considers all requests and establishes a budget for public services.

The institutional structure in Carrollton is efficient and serves a variety of community needs. Carrollton is fortunate to be part of a regional network of service providers, which allows the leveraging of resources across the Dallas MSA.

In addition, the Home Rehabilitation Program works closely with area social service agencies and Metrocrest Services (MSS). This partnership is a key to identifying and delivering services under this program. Metrocrest Services provides referrals and conducts the intake and processing of all applicants. By partnering with these agencies, the City of Carrollton reduces administration burdens but is able to maximize program effectiveness.

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

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

Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X		
Life Skills	X	X	X
Mental Health Counseling	X		
Transportation	X		
Other			

Table 51 - 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 City of Carrollton's discussions and consultations with area homeless service providers has revealed the need for a more sophisticated and coordinated effort to address the needs of the homeless population. Carrollton currently supports the efforts of area service providers to address the needs of persons who are homeless. Services funded include counseling, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers.

The need to provide transitional shelter facilities for the homeless in Carrollton has been identified as a priority by service providers in the area. However, a general lack of funding for transitional housing has prevented agencies from developing transitional housing. Supportive services that could be expanded to better meet the needs of homeless and sub-populations include counseling, job skills training, rental and utility payment assistance, clothing, childcare, and job referrals.

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

The largest gap in meeting the needs of Carrollton's special needs populations and persons who are homeless is lack of funding.

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

The City of Carrollton will continue to support Metrocrest Services and other organizations in their endeavor to provide assistance to the homeless and/or near homeless population in Carrollton.

The City also plans to supplement the work of the various City-funded social service agencies to end chronic homelessness by promoting the preservation and maintenance of existing housing through its Home Rehabilitation Program.

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	Goal 1. Improve Neighborhood Infrastructure	2014	2018	Non-Housing Community Development	2014-2018 NOTICE Priority Neighborhoods	Neighborhood Infrastructure Improvements	CDBG: \$2,500,000	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
2	Goal 2. Enhance Code Enforcement	2014	2018	Non-Housing Community Development	2014-2018 NOTICE Priority Neighborhoods	Housing and Neighborhood Improvements	CDBG: \$300,000	Buildings Demolished: 25 Buildings Housing Code Enforcement/Foreclosed Property Care: 7500 Household Housing Unit
3	Goal 3. Provide Neighborhood Matching Grants	2014	2018	Non-Housing Community Development		Housing and Neighborhood Improvements		
4	Goal 4. Preserve Existing Housing Stock	2014	2018	Affordable Housing Non-Housing Community Development		Housing and Neighborhood Improvements	CDBG: \$375,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Goal 5. Assist Service Providers	2014	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services/Social Supports		Public service activities for Low/Moderate Income Housing Benefit: 80000 Households Assisted Homelessness Prevention: 75000 Persons Assisted
6	Promote Economic Development	2014	2018	Non-Housing Community Development				

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Goal 1. Improve Neighborhood Infrastructure
	Goal Description	<p>Due to the City’s aging neighborhoods and unique circumstances involving soil quality in the Carrollton area, significant public infrastructure repairs are needed throughout the City. Rather than randomly address necessary repairs, the City has elected to systematically implement needed street, alley, sidewalk and water and sewer line repairs one neighborhood at a time until the entire public infrastructure in that area has been repaired or reconstructed. Once repairs have been completed the City ensures that the neighborhoods are well preserved through code enforcement activities. These two efforts are called the <i>Neighborhood Oriented Targeted Infrastructure and Code Enforcement</i> program, or NOTICE.</p> <p>Goal 1 relates to the first element of NOTICE: infrastructure improvement. Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over the next five years. This will include all necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until the entire neighborhood is repaired or reconstructed. NOTICE project goals will be realized by leveraging the CDBG funds with General Funds, Bond Funds and Utility Funds. As needed, the City will also update and revise existing ranking system as needed to determine priority neighborhoods for program.</p> <p>The City will also fund a NOTICE Neighborhood Revitalization projects as needed.</p>
2	Goal Name	Goal 2. Enhance Code Enforcement
	Goal Description	Utilization of enhanced code enforcement preserves infrastructure repairs and ensures that the improved aesthetic and structural quality of neighborhood will last.
3	Goal Name	Goal 3. Provide Neighborhood Matching Grants
	Goal Description	Continue to provide matching grants to neighborhood groups to upgrade and restore public property in the City through the City’s Neighborhood Enhancement Matching Grant Program.

4	Goal Name	Goal 4. Preserve Existing Housing Stock
	Goal Description	Continue to fund the City's Home Rehabilitation program to assist low to moderate income homeowners and renters complete home repairs that they otherwise would be unable to afford. This program will have several activities: Minor Home Repair, Emergency Repair and People Helping People.
5	Goal Name	Goal 5. Assist Service Providers
	Goal Description	Continue to allocate a portion of the City's General Fund towards grants and donations for Carrollton service providers that target low to moderate income residents.
6	Goal Name	Promote Economic Development
	Goal Description	Continue to allocate a portion of the City's General Fund toward grants to maintain and enhance aging retail spaces through the Retail Redevelopment program.

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 anticipates approximately 30 families will be assisted each year through the Home Rehabilitation program.

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)

N/A; Carrollton does not have a PHA.

Activities to Increase Resident Involvements

N/A; Carrollton does not have a PHA.

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

Plan to remove the ‘troubled’ designation

N/A; Carrollton does not have a PHA.

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

Barriers to Affordable Housing

Carrollton will update its Analysis of Impediments to Fair Housing Choice in late 2014. The last AI, conducted in 2007, found no negative effects of public policies on production of affordable housing and residential investment.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Carrollton conducted an Analysis of Impediments to Fair Housing Choice (AI) study in 2007. The study identified the following barriers to affordable housing in Carrollton: Inadequate affordable housing supply; low mortgage loan applications from minority borrowers; poverty and low incomes of residents; and limited resources for low income, elderly and indigent homeowners to maintain their homes and neighborhood stability.

The City's activities to address barriers to housing choice primarily focus on improving housing quality and preserving existing affordable housing stock:

The City's *Neighborhood Oriented Targeted Infrastructure and Code Enforcement (NOTICE)* program focuses on low-moderate income neighborhoods to provide safe streets, sidewalks, alleys and utility lines. The NOTICE program was recognized by *Neighborhoods USA in 2007* under the category of physical revitalization and beautification.

The Home Rehabilitation program targets the income qualified residents of Carrollton.

The City continues to maintain a strong emphasis on safe and affordable housing for all residents. Through the Environmental Services Department there are two inspection programs geared toward maintaining rental property, one for single family rental property and the other for multi-family rental property.

The Single Family Rental Registration and Inspection Ordinance passed by the City Council ensures tenants and landlords of residential rental properties, are involved in maintaining single family homes in a safe and sanitary condition. The ultimate goal is to improve the overall condition of rental properties and to provide decent and affordable housing without being a blight on surrounding homes, thus helping enhance property values within the affected neighborhoods. This ordinance requires all property owners and companies who rent or lease single-family homes or duplexes in the Carrollton to register those rental properties with the City and to have them inspected by the City.

The Multi-Family Inspection Program stabilizes, maintains and enhances the apartment communities and motels in Carrollton. The program operates in partnership with the residents and management staff of those apartment communities and motels to achieve this goal through the enforcement of Title 9, Chapter 96 of the Carrollton Code of Ordinances, and the Comprehensive Zoning Ordinance.

The Multi-Family Inspection Program operates by performing annual inspections of apartment communities and motels, responding to complaints about potential violations of the Uniform Housing Code, the Carrollton Code of Ordinances, and the Comprehensive Zoning Ordinance and meeting with apartment management staffs on a regular basis to appraise and inform them of various City Codes and regulations.

In June 2011, the City Council passed an ordinance to address apartment communities with disproportionate amounts of crime on their properties (the Apartment Crime Reduction Program, or ACR). A crime index, which is comprised of arrests and criminal offenses occurring on the property, is calculated during a six month period. Apartment complexes that exceed the average crime index by more than 50 percent are required to participate in the Mandatory Apartment Crime Reduction Program. This program requires certain standards for apartments, background checks for employees and a lease addendum for new leases.

SP-60 Homelessness Strategy – 91.215(d)

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

Outreach to persons experiencing homelessness is done through the City's partners, primarily Metrocrest and Christian Community Action. Carrollton allocates a portion of general funds each year to supporting these organizations and their efforts to prevent homelessness and provide needed services to the homeless population. The needs of persons who are homeless are assessed routinely as part of program provision.

Addressing the emergency and transitional housing needs of homeless persons

Area homeless service providers would like a more sophisticated and coordinated effort to address the needs of the homeless and at-risk population in Carrollton; this includes some type of transitional shelter or housing. Funding constraints have been the primary barrier to creation of a more comprehensive approach to homelessness in Carrollton.

The chronically homeless require wrap around services that are not always cost effective to provide in a small community like Carrollton; as such, Carrollton service providers and city staff sometimes must refer individuals back to urban centers to access needed services.

The City of Carrollton will continue to support strengthening the capacity of local service providers to assist persons who are homeless or at-risk of homelessness through general fund contributions. This includes funding organizations to provide counseling services, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers, job training, and rental and utility payment assistance.

At the core of Carrollton's current homelessness strategy is a partnership MSS, the City's lead homeless prevention provider. Services provided by the Metrocrest Services include:

- Case Management
- Thorough assessment and evaluation of individual needs. Monitoring individuals as they move from homelessness to transitional housing to permanent housing
- Prevention
- Rent/Mortgage assistance
- Utility assistance
- Education and training on budgeting and financial management
- Supportive Services
- Emergency financial assistance
- Rent/Mortgage assistance
- Counseling and/or advocacy

- Medical/Dental/Vision assistance
- Emergency food assistance
- Emergency clothing assistance
- Emergency shelter assistance
- Employment assistance
- Transportation assistance
- Minor home repair assistance
- Seasonal programs: holiday food and gifts
- Education
- Job counseling
- Employment skills training
- Tax preparation assistance
- Money management classes
- Summer camp
- Information and referral to various programs
- Seasonal programs: school supplies and school shoes

The above-mentioned services are provided to the homeless population, population at risk of becoming homeless and those transitioning from homelessness.

The City has also expressed an interest and willingness to assist and participate in the Dallas Area Consortium on Homelessness, as well as the Denton County Consortium on Homelessness. This would be a supporting role, offering assistance to agencies that are working to mitigate homelessness in the region.

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.

Please see above.

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

Please see above.

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

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

For residents receiving assistance under the City's Housing Rehabilitation program where a lead based paint hazard is present, the City complies with federal regulations when levels are greater than *de minimus* standards. To determine if a lead based paint hazard is present, houses built before 1978 are tested for the presence of lead by a certified technician. In the event lead based paint is present, the City follows HUD guidelines in conjunction with the City's program specifications to address the lead issues. All CDBG-funded projects will meet all applicable regulations related to lead-based paint.

The City also provides—and will continue to provide—information to all program applicants regarding the hazards of lead based paint during the Five-year Consolidated Planning cycle.

During annual community events Environmental Quality staff will display and distribute materials, in English and Spanish, educating citizens about possible exposure to lead-based paint and prevention methods.

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

Testing of elevated blood levels in children suggests that lead based paint hazards in Carrollton are relatively low: The Texas Department of Health's Childhood Lead Poisoning Prevention Program found very few Carrollton children with elevated blood levels: of the approximately 700 tested, just 3, or 0.004%, tested positive for elevated blood lead levels.

Elevated blood levels in children were found to be higher in Dallas County children, based on 2011 testing done by the Texas Department of State Health Services: Of about 5,700 children tested, 192 showed an elevated reading, or around 3 percent. Denton County levels were closer to Carrollton's: of 5,200 tested, 9 showed an elevated reading, or less than 1 percent.

Still, based on the age of housing stock in Carrollton, an estimated 9,000 residential units could have lead-based paint risks. These risks are mitigated through efforts to build awareness and continued availability of the Home Rehabilitation program, which requires testing of all homes built before 1978 for lead based paint.

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

Please see the response above (Actions to address).

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

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

The City's Anti-poverty efforts during the next 5 years will consist of the following:

- Coordinate local resources to increase educational opportunities for low-income persons in order to improve their ability to earn higher wages. Ensure the continued provision of basic technology classes for adults offered at local libraries.
- Improve the linkage between job training programs and local job creation efforts to attract high paying employers.
- Promote financial counseling and classes on budgeting and money management. Continue classes on financial seminar and Tax preparation assistance for seniors at local libraries.
- Promote linkages between housing, employment and educational systems and/or facilities.

Promote programs and training that help families-in-need to become more self-sufficient. These goals are achieved by the local libraries, various City department programs and through the support of local non-profit agencies.

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

The City's anti-poverty efforts complement its plans to preserve and improve existing affordable housing by providing additional stability and resources to low-income households.

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

Programs and projects administered and implemented by the City of Carrollton are monitored on a daily basis. Staff maintain ledgers on individual projects to ensure that all required procedures have been observed and completed. A year-end report that details expenditures, revenue, beneficiary information and major accomplishments is required for all programs and projects.

For the Housing Rehabilitation Program, staff administers and continuously monitors all projects implemented under the program. Projects requested by residents are evaluated during an on-site evaluation by staff to determine if the project falls within the scope of the program. The City hires contractors to perform the work on the project. Use of specialized contractors ensures that the quality of services is maintained at the highest level.

The City also tracks its performance and success in meeting goals at a broader level. This includes:

The City of Carrollton completes an annual analysis of the strategies and objectives as identified in the 2014-2018 Consolidated Plan with actual program accomplishments. Based on that analysis, the City considers amending or making updates to the adopted Consolidated Plan.

In October 2001, the City introduced increased reporting standards and procedures as a condition of all contracts with the City for the provision of public services. To date, these reporting standards have allowed the City to be more strategic in the allocation of public service funding. Future funding from the General Fund for these services will be assessed annually based on the performance of each service provider.

In 2003, the City implemented a strategic business planning process and currently the Community Services Division operates and updates its own strategic business plan. Review and updates to the plan are completed on a semi-annual basis. In addition, staff keeps track of program performance measures on a regular basis and submits a Performance Management Plan to the Finance Department

Expected Resources

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

Introduction

This section discusses the resources that will be used to meet the goals of the 2014-2018 Five-year Consolidated Plan. These resources are financial, involve partnership opportunities, and include ability to leverage additional funds.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	731,079	0	0	731,079	0	

Table 53 - 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’s Community Services Division is the lead agency for the implementation of the community development plan. Internally, the Community Services Division works in collaboration with all City Departments to deliver projects, services and other benefits to eligible neighborhoods and clients. Externally, the Division works with all organizations (primary organizations listed below) so long as the need is well documented and is eligible under HUD regulations.

The Community Services Division is the lead agency for the administration of CDBG funding. To effectively implement the Community Development Plan, funding for the department comes from CDGB funds as well as the City Council will make available an estimated \$350,000 in general fund resources to fund agencies that are actively engaged in the provision of social services in Carrollton.

In exchange for the funding, the agencies and organizations work closely with the City in the provision of social services to all citizens in need. The close partnership the City has with each agency grows with each year of collaboration. Staff that is employed as part of CDBG grant administration and planning activity provide technical, referral and capacity building assistance for the agencies on an ongoing basis.

The list below identifies some of the principle partners for the City's priority funding and service development:

- Bea's Kids
- CASA of Denton County
- Children's Advocacy Center for Denton County
- Christian Community Action
- The Family Place
- Habitat for Humanity
- Keep Carrollton Beautiful
- LaunchAbility
- Metrocrest Family Medical Clinic
- Metrocrest Services
- PediPlace
- Youth and Family Counseling.

The City meets with all of its partners on an as-needed basis to develop organization capacity and programming offerings. Staff also regularly provides technical assistance and professional expertise to further develop institutional structure for all agencies and organizations serving the low-to-moderate income citizens of Carrollton.

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

The City does not intend to use publicly owned land or property to fulfill the goals of the 2014-2018 Five-year Consolidated Plan.

Discussion

Please see above.

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	Goal 1. Improve Neighborhood Infrastructure	2014	2018	Non-Housing Community Development	2014-2018 NOTICE Priority Neighborhoods	Neighborhood Infrastructure Improvements	CDBG: \$557,758	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
2	Goal 2. Enhance Code Enforcement	2014	2018	Non-Housing Community Development	2014-2018 NOTICE Priority Neighborhoods	Housing and Neighborhood Improvements	CDBG: \$58,341	Buildings Demolished: 6 Buildings Housing Code Enforcement/Foreclosed Property Care: 1500 Household Housing Unit
3	Goal 3. Provide Neighborhood Matching Grants	2014	2018	Non-Housing Community Development		Housing and Neighborhood Improvements		
4	Goal 4. Preserve Existing Housing Stock	2014	2018	Affordable Housing Non-Housing Community Development		Housing and Neighborhood Improvements	CDBG: \$75,000	Homeowner Housing Rehabilitated: 31 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Goal 5. Assist Service Providers	2014	2018	Homeless Non-Homeless Special Needs Non-Housing Community Development		Public Services/Social Supports		Public service activities for Low/Moderate Income Housing Benefit: 16000 Households Assisted Homelessness Prevention: 15000 Persons Assisted
6	Goal 6. Promote Economic Development	2014	2018	Non-Housing Community Development				Improvements to aging retail spaces

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Goal 1. Improve Neighborhood Infrastructure
	Goal Description	<p>As captured in the analysis conducted for this Consolidated Plan, the City’s housing needs are relatively modest. The City’s community development needs, however, are much greater. As noted above, the City’s infrastructure needs replacing to prevent substantial repair bills for owners. Low-income households in particular would have much difficulty affording the \$10,000 to \$15,000 it would take to pay for infrastructure improvements themselves. If these repairs were not made, infrastructure would continue to decline, leading to lower property values and neighborhood decline. To preserve the housing stock of its low and moderate income neighborhoods, many of which are minority-concentrated, the City has made public infrastructure improvements its top priority. In addition, the City will provide capital funding for materials and specialized labor for neighborhood revitalization in LMI target neighborhoods.</p> <p>The City will also provide funding to homeowners with rehabilitation needs and, through General Fund allocations, assist its social service organizations with needed operating dollars.</p> <p>To determine which low and moderate income neighborhoods have the greatest needs, the City has developed a needs identification and ranking system, which it reviews and updates on a regular basis. This system takes into account property/housing values, crime, age of housing stock, code violations and other relevant characteristics to determine which neighborhoods have the greatest needs and would benefit the most from community investment.</p>
2	Goal Name	Goal 2. Enhance Code Enforcement
	Goal Description	Utilization of enhanced code enforcement preserves infrastructure repairs and ensures that the improved aesthetic and structural quality of neighborhood will last.
3	Goal Name	Goal 3. Provide Neighborhood Matching Grants
	Goal Description	Continue to provide matching grants to neighborhood groups to upgrade and restore public property in the City through the City’s Neighborhood Enhancement Matching Grant Program.
4	Goal Name	Goal 4. Preserve Existing Housing Stock
	Goal Description	Continue to fund the City’s Minor Home Repair program to assist low to moderate income homeowners complete minor home repairs that they would otherwise been unable to afford.

5	Goal Name	Goal 5. Assist Service Providers
	Goal Description	Continue to allocate a portion of the City's General Fund towards grants and donations for Carrollton service providers that target low to moderate income residents.
6	Goal Name	Goal 6. Promote Economic Development
	Goal Description	Continue to allocate a portion of the City's General Fund toward grants to maintain and enhance aging retail spaces through the Retail Redevelopment program.

Projects

AP-35 Projects – 91.220(d)

Introduction

This section details the projects proposed for the 2014-2015 program year.

Projects

#	Project Name
1	Grants and Administration - Analysis of Impediments of Fair Housing
2	HOUSING REHABILITATION
3	Enhanced Code Enforcement
4	N.O.T.I.C.E. - Infrastructure
5	N.O.T.I.C.E. - Neighborhood Revitalization Projects

Table 55 – Project Information

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

The priorities for Program Year 2014 are based on identification of the greatest needs in Carrollton, as described in the MA and NA sections of the Consolidated Plan. These include aging infrastructure and aging housing stock. In Program Year 2014, the City of Carrollton will allocate a total of \$731,079 in CDBG funds to meet these objectives. The specific allocation of those funds is as follows:

- 6% or \$40,000 dedicated to grant administration and planning
- 74% or \$542,758 dedicated to physical improvements to the infrastructure within Carrollton Downs Neighborhood
- 2% or \$15,000 dedicated to physical improvements to parks and/or special projects in completed NOTICE Neighborhoods located in the CDBG target area – Jimmy Porter Park Pavilion
- 10% or \$75,000 dedicated to the development of the City’s Housing Rehabilitation Program which includes Minor Home Repair, Emergency Repair and People Helping people activities.
- 8% or \$58,341 for Enhanced code enforcement in the CDBG Targeted area.

AP-38 Project Summary

Project Summary Information

1	Project Name	Grants and Administration - Analysis of Impediments of Fair Housing
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	\$40,000
	Description	Project to hire an outside consultant to conduct the Analysis of Impediments to Fair Housing as required by HUD.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Unknown. Those who will benefit will be Carrollton families currently facing barriers to fair housing choice.
	Location Description	N/A
	Planned Activities	An updated Analysis of Impediments to Fair Housing choice, which will guide fair housing activities during the next five year planning period.
2	Project Name	HOUSING REHABILITATION
	Target Area	
	Goals Supported	Goal 4. Preserve Existing Housing Stock
	Needs Addressed	Housing and Neighborhood Improvements
	Funding	\$79,000

	Description	Funding for owner occupied unit home repair for low to moderate income residents. Program includes emergency repair, minor exterior repair and people helping people volunteer projects for qualifying homeowners.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Thirteen families are expected to benefit from home rehabilitation projects each year.
	Location Description	Locations will vary depending on where residents' homes are located in the City.
	Planned Activities	Emergency repair, minor exterior repair and people helping people volunteer projects for qualifying homeowners. Due to better identification and outreach of the Minor Home Repair Program in 2013 a higher number of housing rehabilitation projects to be completed by staff. And additional \$15,000 to be redirected from unspent administrative funds due to cost savings and staff vacancies to the repair program.
3	Project Name	Enhanced Code Enforcement
	Target Area	2014-2018 NOTICE Priority Neighborhoods
	Goals Supported	Goal 2. Enhance Code Enforcement
	Needs Addressed	Housing and Neighborhood Improvements
	Funding	\$58,341
	Description	To pay salary for code enforcement officer dedicated to designated CDBG target areas in Carrollton.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 1,500 Carrollton households will benefit from code enforcement activities.
	Location Description	Qualifying low to moderate income neighborhoods (see Grantee Unique Appendices for a map).

	Planned Activities	Monitoring and enforcement of residential land use codes.
4	Project Name	N.O.T.I.C.E. - Infrastructure
	Target Area	2014-2018 NOTICE Priority Neighborhoods
	Goals Supported	Goal 1. Improve Neighborhood Infrastructure
	Needs Addressed	Neighborhood Infrastructure Improvements
	Funding	\$542,758
	Description	Physical improvements to the infrastructure within Carrollton Downs Neighborhood.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	Carrollton Downs neighborhood.
	Planned Activities	Replace sewer lines, sidewalks, and streets.
5	Project Name	N.O.T.I.C.E. - Neighborhood Revitalization Projects
	Target Area	2014-2018 NOTICE Priority Neighborhoods
	Goals Supported	Goal 1. Improve Neighborhood Infrastructure
	Needs Addressed	Neighborhood Infrastructure Improvements
	Funding	\$75,000
	Description	Complement N.O.T.I.C.E. Infrastructure projects that include neighborhood revitalization efforts in local parks or other neighborhood initiated special projects.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Jimmy Porter Park located in the Hill 'n Dale N.O.T.I.C.E neighborhood.
	Planned Activities	Replacement of the aging pavilion.

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

During the 2014 Action Plan year, CDBG funding for the NOTICE program will be allocated to CDBG-eligible priority neighborhoods. Neighborhoods receiving improvements are ranked according to infrastructure needs. The top three ranked neighborhoods--Duncan Heights, Woodcrest Estates and A.W. Perry--are also neighborhoods with minority concentrations.

For the 2014-2018 Consolidated Plan, low and moderate income (LMI) areas were identified based on the 2008-2012 and 2012 American Community Survey (ACS) and the 2014 HUD LMI categories.

The calculation used to identify LMI areas was: 1) Determine average household size by Census tract using 2012 ACS; 2) Determine the LMI ceiling by tract, which is 80% of the median family income limit closest to the tract-level average family size; 3) Using household income distribution data from the ACS, determine the number of households in the tract that earn less than the LMI ceiling; 4) Calculate the proportion of the tract's households that the LMI households represent. If 38.5% or more, the tract is a LMI tract. The LMI tracts are shown in the Grantee Unique Appendices. The first map identifies the LMI tracts in Carrollton. The second map shows the proportion of LMI households for all tracts.

During the 2014 Action Plan year, the City of Carrollton will allocate funding geographically toward the Carrollton Downs neighborhood, in Census tract 137.15, block group 1. This neighborhood is a minority-concentrated area.

The appendix also shows where minority concentrated tracts are located. These are based on the following definition: A minority concentrated area is any neighborhood or Census tract in which: 1) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas; 2) The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market areas as a whole; or 3) If a metropolitan area, the total percentage of minority persons exceeds 50 percent of its population. The housing market area is the region where it is likely that renters and purchasers would be drawn for a particular housing project. Generally the housing market area is the county.

Geographic Distribution

Target Area	Percentage of Funds
2014-2018 NOTICE Priority Neighborhoods	75%

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Neighborhoods receiving improvements are ranked according to infrastructure needs and LMI status. Many of these neighborhoods are also minority concentrated areas.

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section summarizes the affordable housing goals for the FY2014-2015 Action Plan.

One Year Goals for the Number of Households to be Supported	
Homeless	14,475
Non-Homeless	16,000
Special-Needs	0
Total	30,475

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	31
Acquisition of Existing Units	0
Total	31

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

Discussion

Please see above.

AP-60 Public Housing – 91.220(h)

Introduction

This section is not applicable, as Carrollton does not have a public housing authority.

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

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

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

Discussion

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

Introduction

This section describes the activities planned during the 2014-2015 program year to address the needs of persons who are homeless and other non-homeless special needs.

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

Outreach to persons experiencing homelessness is done through the City's partners, primarily MetroCrest and Christian Community Action. Carrollton allocates a portion of general funds each year to supporting these organizations and their efforts to prevent homelessness and provide needed services to the homeless population. The needs of persons who are homeless are assessed routinely as part of program provision.

Addressing the emergency shelter and transitional housing needs of homeless persons

Area homeless service providers would like a more sophisticated and coordinated effort to address the needs of the homeless and at-risk population in Carrollton; this includes some type of transitional shelter or housing. Funding constraints have been the primary barrier to creation of a more comprehensive approach to homelessness in Carrollton.

The chronically homeless require wrap around services that are not always cost effective to provide in a small community like Carrollton; as such, Carrollton service providers and city staff sometimes must refer individuals back to urban centers to access needed services.

The City of Carrollton will continue to support strengthening the capacity of local service providers to assist persons who are homeless or at-risk of homelessness through general fund contributions. The City plans to make an estimated \$350,000 available for social service programming in General Fund resources. Much will be used to assist persons living in poverty who are at risk of homelessness as well as persons experiencing homelessness.

This includes funding organizations to provide counseling services, childcare, transitional housing, health care, drug and alcohol detoxification, classes on parenting skills, access to medical facilities and community-based family support centers, job training, and rental and utility payment assistance.

The City will continue to partner with MetroCrest Services, who will provide the following services:

- Case Management
- Thorough assessment and evaluation of individual needs. Monitoring individuals as they move from homelessness to transitional housing to permanent housing
- Prevention
- Rent/Mortgage assistance
- Utility assistance
- Education and training on budgeting and financial management
- Supportive Services
- Emergency financial assistance
- Rent/Mortgage assistance
- Counseling and/or advocacy
- Medical/Dental/Vision assistance
- Emergency food assistance
- Emergency clothing assistance
- Emergency shelter assistance
- Employment assistance
- Transportation assistance
- Minor home repair
- programs: holiday food and gifts
- Education
- Job counseling
- Employment skills training
- Tax preparation assistance
- Money management classes
- Summer camp
- Information and referral to various programs
- Seasonal programs: school supplies and school shoes

The above-mentioned services are provided to the homeless population, population at risk of becoming homeless and those transitioning from homelessness.

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

Please see above.

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

Please see above.

Discussion

Please see above.

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

Introduction:

This section describes the City's plan to address barriers in affordable housing identified in the 2007 Analysis of Impediments to Fair Housing Choice (AI). The City plans to update the AI in late 2014 or early 2015. The City's actions to address fair housing barriers will be modified to reflect any new barriers identified in the updated AI.

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

The 2007 AI found no overt barriers to the development of affordable housing in Carrollton. There was no evidence that the City's zoning regulations, building codes, lot size limitations, development fees or tax rates have a significant adverse effect in the provision of affordable housing in Carrollton.

Carrollton has traditionally been a proponent of residential growth and of affordable housing. Impact fees are limited to new development citywide and are reasonable in rate; there are no "slow growth" or "no growth" ordinances in effect; and the current Zoning Ordinance allows for residential construction of single-family homes with a minimum dwelling unit area of 1,200 square feet and multi-family units with a minimum floor area of 600 square feet. Under the Ordinance, a minimum of a 5,000 square foot lot is allowed. This allowance is important especially as the City begins to address the challenge of in-fill housing in older neighborhoods across the community.

Carrollton's subdivision regulations provide for standard infrastructure and do not vary from area to area unless specified in a Planned Development (PD) or in more restrictive zoning districts. In these cases, more restrictive development standards may apply with regard to setbacks and masonry requirements.

As long as building code requirements are met, most housing types can be built in Carrollton. The Zoning Ordinance allows for single-family, duplex, triplex, quadraplex, townhouse, mobile home, apartment, extended-stay hotels and boarding house development.

Discussion:

Please see above.

AP-85 Other Actions – 91.220(k)

Introduction:

This section reports additional efforts the City will undertake during the 2014-2015 program year to address residents' housing and community development needs.

Actions planned to address obstacles to meeting underserved needs

Limited funding and resources to address the most complicated situations (e.g., chronically homeless) are the primary obstacles to meeting underserved needs in Carrollton. The City will allocate approximately \$350,000 in general fund dollars to its social service partners to help meet the basic unmet needs of residents, including food, medical care, clothing and emergency housing assistance.

Actions planned to foster and maintain affordable housing

Housing actions will be accomplished through existing efforts to preserve affordable housing through neighborhood and housing unit improvement programs (NOTICE, Minor Home Repair).

Actions planned to reduce lead-based paint hazards

Mitigating lead based paint hazards will mostly be accomplished through lead paint testing and, if lead is found, abatement through the Minor Home Repair program.

The City will also provide information to all program applicants regarding the hazards of lead based paint and display and distribute materials (in English and Spanish) on lead based paint hazards during annual community events.

Actions planned to reduce the number of poverty-level families

The City's anti-poverty efforts that will be undertaken during the 2014-2018 Consolidated Plan period are detailed in SP-70. During the first Action Plan year, the following activities will be initiated:

- Establish a plan for how to better coordinate local resources to increase educational opportunities for low-income persons in order to improve their ability to earn better wages.
- Examine the linkage between job training programs and local job creation efforts. Ensure that job training matches expected and growing employment opportunities.
- Promote financial counseling and classes on budgeting and money management.
- Examine and identify opportunities for improvements in linkages between housing, employment and educational systems and/or facilities.
- Promote programs and training that help families-in-need to become more self-sufficient.

In addition, the Division of Community Services will provide technical assistance and information to private and public organizations that seek to provide affordable housing and support services to residents of Carrollton.

Actions planned to develop institutional structure

The City will promote and emphasize the need for greater coordination between all agencies active in Carrollton so as to minimize the duplication of efforts. Cooperative efforts in applying for available funds will be initiated between public and private housing providers so as to maximize the potential for being awarded funds by the State and Federal Government. Efforts to enhance coordination between the public and private sector will ensure that needs are being properly addressed and that resources are being maximized.

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

Please see above.

Discussion:

Please see above.

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.	TBD
5. The amount of income from float-funded activities	\$0
Total Program Income	

Other CDBG Requirements

1. The amount of urgent need activities	\$0
-----------------------------------------	-----

Discussion:

Appendix - Alternate/Local Data Sources

1	Data Source Name 2012 ACS
	List the name of the organization or individual who originated the data set. U.S. Census
	Provide a brief summary of the data set. American Community Survey, 1-year estimate for 2012.
	What was the purpose for developing this data set? Provide annual estimates of population and housing characteristics.
	How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Sample based estimates for entire city with some geographic subsets (Census tract).
	What time period (provide the year, and optionally month, or month and day) is covered by this data set? 2012
	What is the status of the data set (complete, in progress, or planned)? Complete.

SECTION II.

Citizen Participation and Consultation

SECTION II.

Citizen Participation and Consultation

The City of Carrollton and its community partners hosted three public meetings to obtain citizen participation in the Consolidated Plan process. This supplemental document summarizes the City's efforts to promote the meetings and the public comments generated.

Public comments obtained during the 30-day comment period of the draft of the 2014-2018 Five-year Consolidated Plan appear at the end of this section.

Public Meetings Overview

The City of Carrollton promoted the public meetings through local print media—an article in the Neighborsgo Friday supplement to the Dallas Morning News; social media including Carrollton's Nextdoor channel; and through direct invitations to local stakeholders. The meetings were held on June 12 and 13, 2014 at three community venues—Carrollton's Neighborhood Advisory Commission's monthly meeting; Metrocrest Services; and the Holy Covenant United Methodist Church. A total of 26 residents and stakeholders participated in the meetings.

Each public meeting included:

- A brief overview of the Consolidated Plan purpose and process;
- A presentation of the allowed uses of CDBG funds;
- A presentation of the location of low and moderate income (LMI) areas in the City of Carrollton;
- A presentation of how the City has invested CDBG funds in LMI neighborhoods in the past; and
- A discussion with attendees about housing and community development needs in Carrollton and the activities they would prioritize.

Participants also had the opportunity to complete a written exercise to identify housing, homeless, special needs populations and community development needs and to prioritize those needs.

Attendees included a mix of neighborhood association leaders, representatives of Metrocrest Services (the primary social service provider in the area), the Carrollton Farmers Branch Independent School District (CFBISD), local churches, the Dallas Area Habitat for Humanity, the Carrollton Korean community, and interested residents. In addition to the public meetings, residents submitted comments about needs through the City's Nextdoor channel and stakeholders participated in interviews.

**Figure II-1.
Organizations Participating in Citizen Input**

Organizations Represented at the Public Meetings
Bunker Hill Neighborhood
Carrollton Parks and Recreation
Carrollton Police Department
Carrollton Senior Center
Carrollton-Farmer's Branch Independent School District
Creekridge Estates HOA
Dallas Area Habitat for Humanity
Green Belt HOA
Holy Covenant United Methodist Church
Jatha HOA
Metrocrest Services
Morningside Neighborhood Association
Savoy of Josey Ranch
Woodcreek HOA

Source: BBC Research & Consulting.

Summary of Needs

Residents and stakeholders participating in the public meetings had the opportunity to complete a written exercise identifying housing needs as well as participating in a group discussion of needs.

Affordable housing needs. Exterior and interior home rehabilitation for low income residents, particularly seniors and persons with disabilities was one of the predominant housing needs discussed. Carrollton currently addresses the need for exterior home repairs directly through its Minor Home Repair program and indirectly by funding area nonprofits, such as Metrocrest Services to provide similar services. In a typical year, Metrocrest volunteers help 700 low income homeowners with minor interior and exterior home repairs. These programs are funded through Carrollton’s general fund. Emergency rent assistance and rental subsidies are needed to prevent family homelessness, particularly among the working poor. Metrocrest Services provides rental assistance, but the need always exceeds available resources. Through the first six months of 2014, Metrocrest provided 500 area families with rental assistance. Participants in all meetings thought that some type of first time homebuyer program would help the City attract young families to the community, and to south Carrollton in particular.¹ Some participants thought that partnering with Habitat for Humanity or the Wounded Warriors project to rehabilitate vacant homes in

“It might be wise to increase the \$5,000 limit on home repairs for people with disabilities to make their homes accessible for wheelchairs.”

“There is very little affordable rental housing in the area. Most units are in the \$700 to \$900 range.”

¹ South Carrollton consists nearly entirely of LMI qualified census tracts.

Carrollton for severely wounded veterans would be a proactive way to both help a family in need while also eliminating blight in the community.

"More families are living together or taking on other children. This is a growing issue. You'll have three families living in a three bedroom house and trying to keep their kids in school."

Homeless needs. Homelessness is an emerging issue in Carrollton. On an average summer night approximately eight to 12 persons experiencing homelessness can be found camping under bridges and along the railroad tracks leading into Carrollton. Most of these individuals are chronically homeless and have taken the DART light

rail from Dallas to Carrollton looking for a relatively safe place to sleep.

Carrollton does not have the resources to attend to their needs, and typically offers to provide them with a rail pass to return to Dallas.

Public input participants did not think that the need was great enough

to establish an overnight shelter, but thought that there was a need for churches or other organizations to offer soup kitchen services or a clothing bank. In addition to the chronically homeless, within Carrollton there are an unknown number of families living in area motels and hotels with children attending area schools. The CFBISD provides services to these families under the McKinney Vento Act, including transportation to school. In discussions of how to help these families, participants discussed the need for addition rental assistance funds and rental subsidies, since there are few rental units available in the marketplace for less than \$700 per month. Members of area church communities suggested that churches could do more to help these families. Prevention and rapid re-housing strategies was seen as a need.

"Families are living in the hotels/motels along the highway."

"Yard maintenance is another big need for seniors. They may own their home, but they can't take care of the yard. This can cause termites and rodent infestations."

Special needs populations. Much of the discussion of special needs populations focused on seniors and persons with disabilities. As the population ages, more and more households need accessibility modifications to their homes, ranging from ramps and widening doors to installation of grab bars, raised toilets and roll-in showers. These

are improvements that many low income seniors cannot afford to make. Many of these homeowners also need assistance with yard work and exterior home maintenance. As with interior repairs, many low income seniors cannot afford to pay to have their yard maintained. During the discussion, a participant suggested developing a pilot program to have youth provide yard work and home maintenance in exchange for developing construction skills.

Residents and service providers shared that many seniors have high costs of medications and other home care needs which strains already limited incomes for housing and costs of daily living. Some participants felt that there were an insufficient number of subsidized housing units for seniors in the community. Another emerging senior need in Carrollton is transportation to medical appointments, shopping, church and other daily activities. Metrocrest Services provides a door through door transportation service, but demand is high.

Participants suggested that the Carrollton community could do more to help veterans, particularly severely wounded veterans through home repair or modification programs. They felt that participating in such endeavors would bring good publicity to the community and would help revitalize neighborhoods.

"Carrollton should partner with Habitat and Wounded Warrior projects to revamp vacant homes for seriously wounded veterans."

“When streets deteriorate it makes neighborhoods look shabby. It’s hard to attract new families to buy homes that are for sale when the streets are rundown.”

Non-housing community development needs. Residents and stakeholders valued Carrollton’s history of dedicating CDBG dollars to needed infrastructure improvements in LMI areas as part of the broader Carrollton NOTICE program. Street and sidewalk maintenance and water and sewer improvements were seen as a great need in south Carrollton neighborhoods. From their perspective, when streets and sidewalks are poorly maintained this detracts from the neighborhood’s quality and makes an area seem more rundown than it may be. Through the discussion, participants encouraged the City to continue with this program and these investments. Participants also discussed the need for continued or increased enhanced code enforcement activities to further prevent blight and to identify low income homeowners who could benefit from the minor repair program and other services.

Participants also saw a need for various improvements to community parks in south Carrollton and elsewhere. One suggestion was to make these parks more inviting to the neighborhoods by activating the little league baseball fields in Jimmy Porter park by lighting the parks at night and encouraging local little leagues to play games at the parks. Lighting in several parks was raised as a safety issue, including Jimmy Porter, along the greenbelt and around the lake near the Senior Center. Representatives of the Carrollton Senior Center suggested there was a need for exercise stations to be added to the path surrounding the lake by the senior center. In each of the meetings participants suggested that community gardens be developed in south Carrollton to build community, reduce blight and provide a source for fresh food.

“The Senior Center of Carrollton would like exercise stations to be installed around the lake and for lighting to be installed around the lake.”

Presently, the sidewalk network to reach the DART station to Dallas is incomplete and can lead to pedestrian and bicycle safety issues, particularly for children and young adults walking or biking to the station. Participants suggested that these improvements be made because they would benefit the many low and moderate income residents who use this mode of transportation.

“In Carrollton, the job market has lost manufacturing jobs and replaced them with retail and service jobs, which pay much less. Can we retrain to migrate to another better paying industry?”

With respect to economic development service providers discussed Carrollton’s history of losing higher paying manufacturing jobs that are replaced with service sector employment. They would like to see investments in job retraining to help those who have turned to service jobs find higher paying employment. Many of these workers need computer training and assistance with developing resumes and job searching. Most of the services in this area are currently provided by volunteers and could use an increase in capacity.

Priorities

Public meeting attendees had the opportunity to designate needs as high, medium or low priority. Not all attendees completed the prioritization exercise. Those that did identified street, sidewalk and sewer infrastructure as a high priority as well as home rehabilitation, code enforcement and developing a first time homebuyer program. Figure II-2 presents how residents prioritized the needs they identified.

Figure II-2.
Need Prioritization

Public Meeting Participant Priorities	
High Priority Need	# Prioritizing High Priority
Street, sidewalk, sewer improvements	5
Home rehabilitation	2
Code enforcement	2
First time homebuyer program	1
Home rehabilitation for wounded veterans	1
Neighborhood park improvements	1
Lighting around the lake	1
Mental health support for low income residents	1
Medium Priority Need	# Prioritizing Medium Priority
Lights in parks	1
Transitional housing for the homeless	1
Increased access to public transportation	1
Low Priority Need	# Prioritizing Low Priority
Youth programs	1
Home rehabilitation	1
Trash cans on trails	1

Source: BBC Research & Consulting from June 2014 Consolidated Plan Public Meetings.

Impacts of citizen participation on goal setting. As discussed in this section, residents and stakeholders participating in the Consolidated Plan public meetings and survey placed a high priority on community revitalization activities, ranging from street and sidewalk repairs and accessibility improvements to home rehabilitation. During the next five years, Carrollton will make neighborhood revitalization and housing rehabilitation activities a top priority. The 2015-2018 Consolidated Plan strategic goals incorporate these priorities.

Public Comments

On **July 10, 2014** the NAC held a public meeting and reviewed the plan. No official vote was taken, but no further comments were made on the plan. No-one other than the NAC attended as part of the Consolidated Plan/Action Plan review.

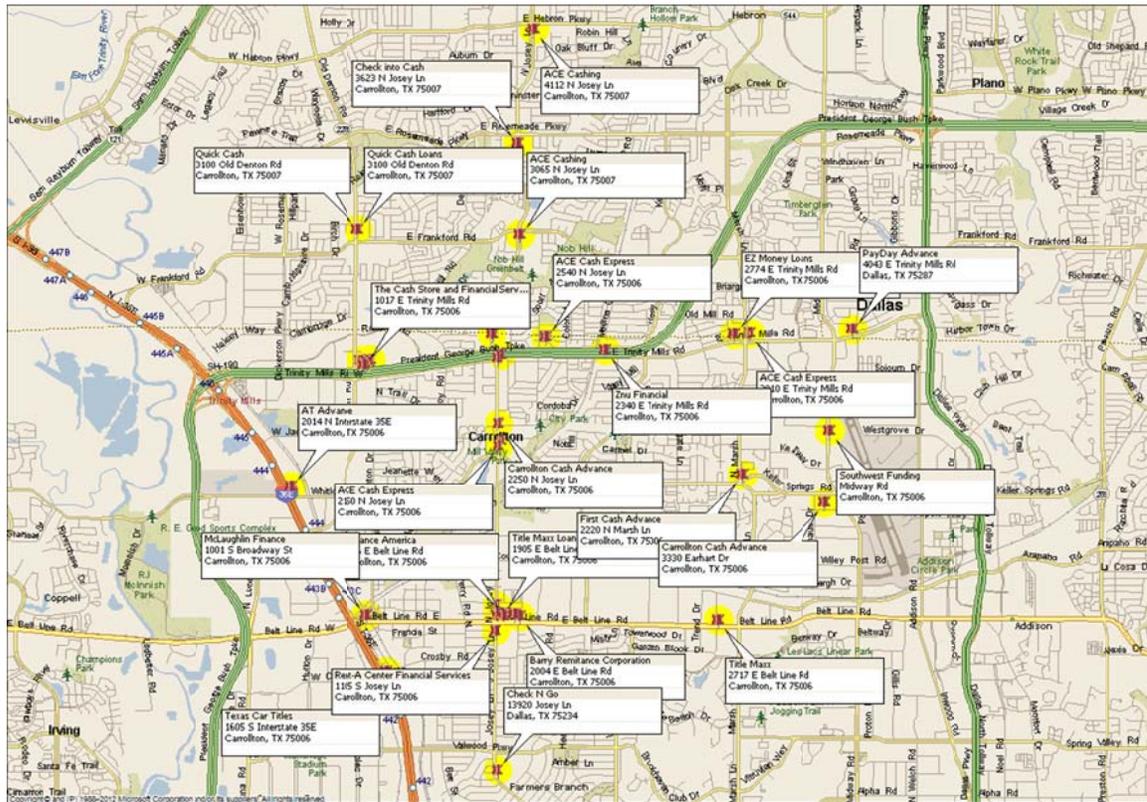
On **July 15, 2014** City Council held a public hearing and approved the Consolidated Plan 6 – 0. About 8 – 10 residents showed up to the public hearing, although none officially submitted public comments. A public notice about the meeting that was published in the Carrollton Leader on June 29 and July 6; a copy of the notice follows. The City also announced the availability of the first draft of the Consolidated Plan for review on Nextdoor, to all registered Neighborhood associations, to all public meeting attendees and social service partners, stakeholders and participating churches.

Councilmember Bob Garza had the one comment at the City Council meeting which was “What is the City doing to track veterans in Carrollton?”

Public comments received outside of the two public meetings include:

Concerns about the prevalence of predatory lenders within the boundaries of the Mary Immaculate Parish. Members of the Mary Immaculate Parish identified 27 predatory lenders operating within the boundary of the Parish (see Figure II-3). Concerns about the large number of payday or quick cash lenders centered on the perception that residents who rely on these services are being taken advantage of and that the high number of such businesses crowds out more traditional financial service providers or nonprofits who may be able to serve these residents’ at a lower cost to the resident. In recent years, the Texas legislature has attempted to address the issue of payday lenders, but these businesses appear to still be the primary financial institution serving low income residents of Carrollton near the Mary Immaculate Parish.

Figure II-3.
Map of Predatory Lenders Near Mary Immaculate Parish



Source: Mary Immaculate Parish, Carrollton, TX.

**CITY OF CARROLLTON CONSOLIDATED PLAN
NOTICE OF PUBLIC HEARING AND
COMMUNITY INPUT MEETINGS**

On October 1, 2014, the City of Carrollton will receive approximately \$731,079 of Community Development Block Grant (CDBG) funds from the United States Department of Housing and Urban Development (HUD). According to Federal regulations, these funds must be utilized for the principal benefit of persons of low-to-moderate income in Carrollton. In order to receive these funds the city of Carrollton must complete a document every three to five years called the Consolidated Plan.

The purpose of the Consolidated Plan is to identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and to stipulate how funds will be allocated to housing and community development activities.

In an effort to solicit increased community participation **the City Council will hold a public hearing on Tuesday July, 15 to receive your comments on the PY 2014-2018 Consolidated Plan and the PY 2014 Action Plan. The public hearing will be held at 5:45 p.m. in the City Council Chambers on the 2nd Floor of City Hall, 1945 E Jackson Road.**

Last year's accomplishments include: reconstruction of streets and sidewalks in the Hill 'N Dale neighborhood, Phase II, successful completion of 15 Minor Home Repair projects and over 1,400 code enforcement actions in the CDBG target area. The City expended 100 percent of its CDBG funds for activities that principally benefit low and moderate income persons.

Activities eligible for funding under the CDBG regulations include: housing rehabilitation in the form of minor home repair; emergency home repair and major home repair; first time home buyers assistance; accessibility grants; support for fair housing; neighborhood revitalization, parks improvements, the enhancement and rehabilitation of community facilities, reconstruction of streets and sidewalks, replacement of water mains and sewer lines, and enhanced code enforcement, etc.

If you are unable to attend, you may submit written comments, concerns and/or ideas to the following address:

City of Carrollton
c/o Tanya Ferencak
Sr. Community Development Specialist
1945 E Jackson Road
Carrollton, Texas 75006



PHONE: (972) 466-5742 FAX: (972) 466-3175
EMAIL: community.development@cityofcarrollton.com

SECTION III.

Grantee Unique Appendices

SECTION III.

Grantee Unique Appendices

Income and Minority Concentration Maps

LMI areas. For the 2014-2018 Consolidated Plan, low and moderate income (LMI) areas were identified based on the 2008-2012 and 2012 American Community Survey (ACS) and the 2014 HUD LMI categories. The calculation used to identify LMI areas was:

- 1) Determine average household size by Census tract using 2012 ACS;
- 2) Determine the LMI ceiling by tract, which is 80 percent of the median family income limit closest to the tract-level average family size;
- 3) Using household income distribution data from the ACS, determine the number of households in the tract that earn less than the LMI ceiling;
- 4) Calculate the proportion of the tract's households that the LMI households represent. If 50 percent or more, the tract is a LMI tract.

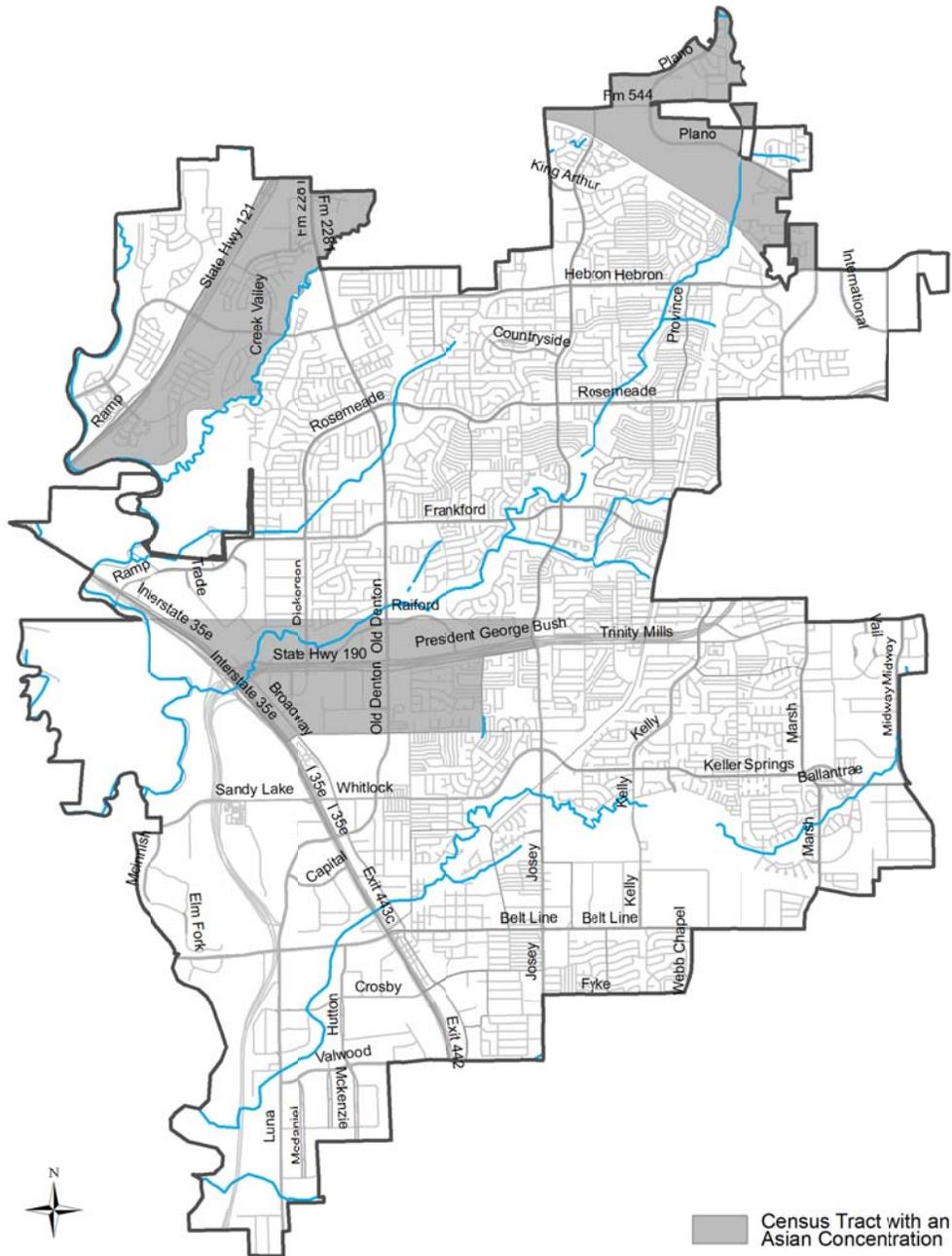
Figure III-1 shows LMI areas in Carrollton. Figure III-2 shows the range of LMI proportion by Census tract.

Minority concentration maps. The following maps show minority concentrations in Carrollton. Concentrations are based on the following HUD definitions:

- A minority concentrated area is any neighborhood or Census tract in which: 1) The percentage of households in a particular racial or ethnic minority group is at least 20 percentage points higher than the percentage of that minority group for the housing market areas; 2) The total percentage of minority persons is at least 20 percentage points higher than the total percentage of all minorities in the housing market areas as a whole; or 3) If a metropolitan area, the total percentage of minority persons exceeds 50 percent of its population.
- The “housing market area” is the region where it is likely that renters and purchasers would be drawn for a particular housing project. Generally the housing market area is the county.

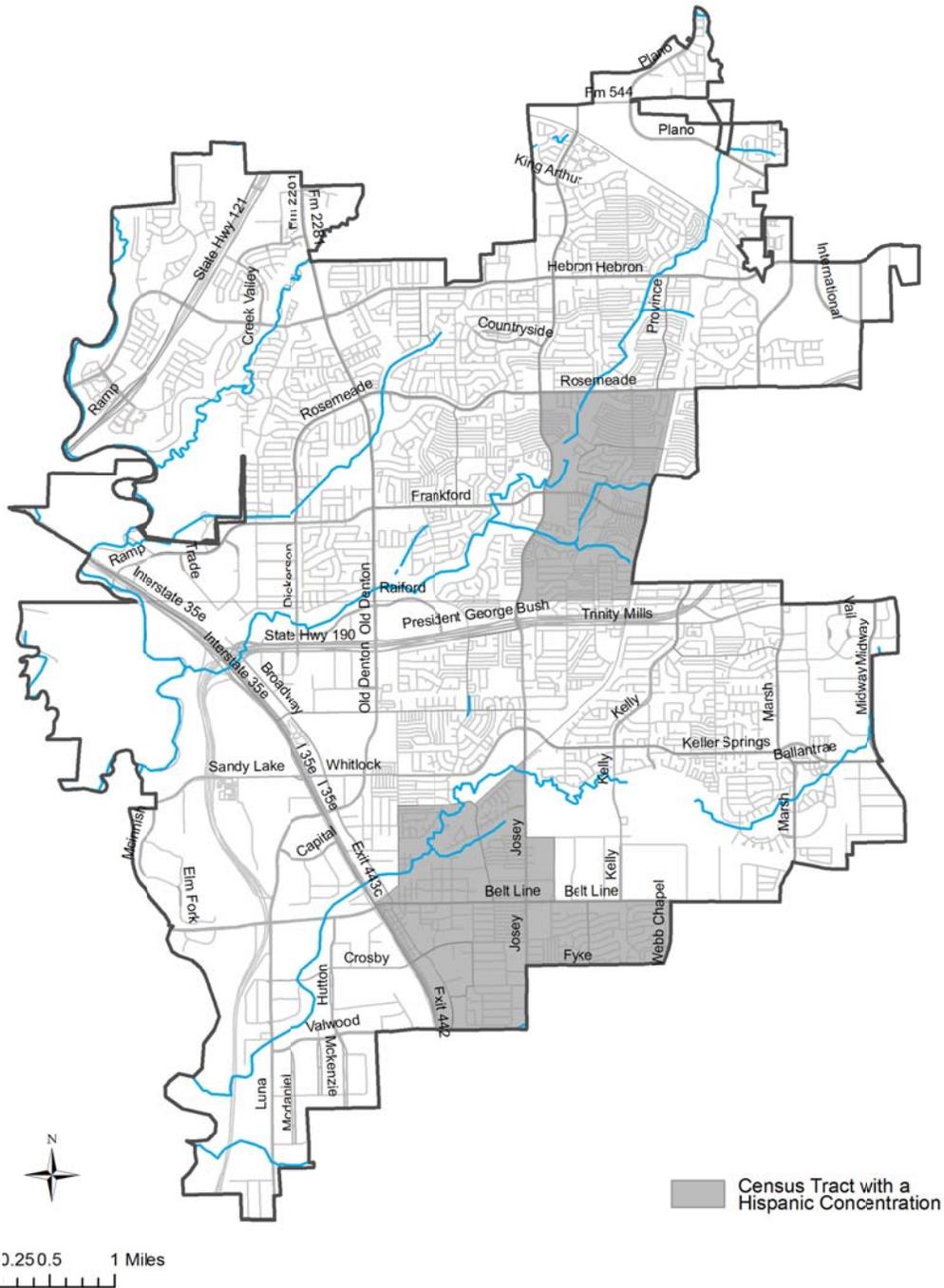
Concentrations were identified for Asian and Hispanic residents, as shown in Figures III-3 and III-4. Figure III-5 shows Census tracts where more than half of residents are non-White or Hispanic.

Figure III-3.
Areas in Carrollton with Asian Resident Concentrations, 2010



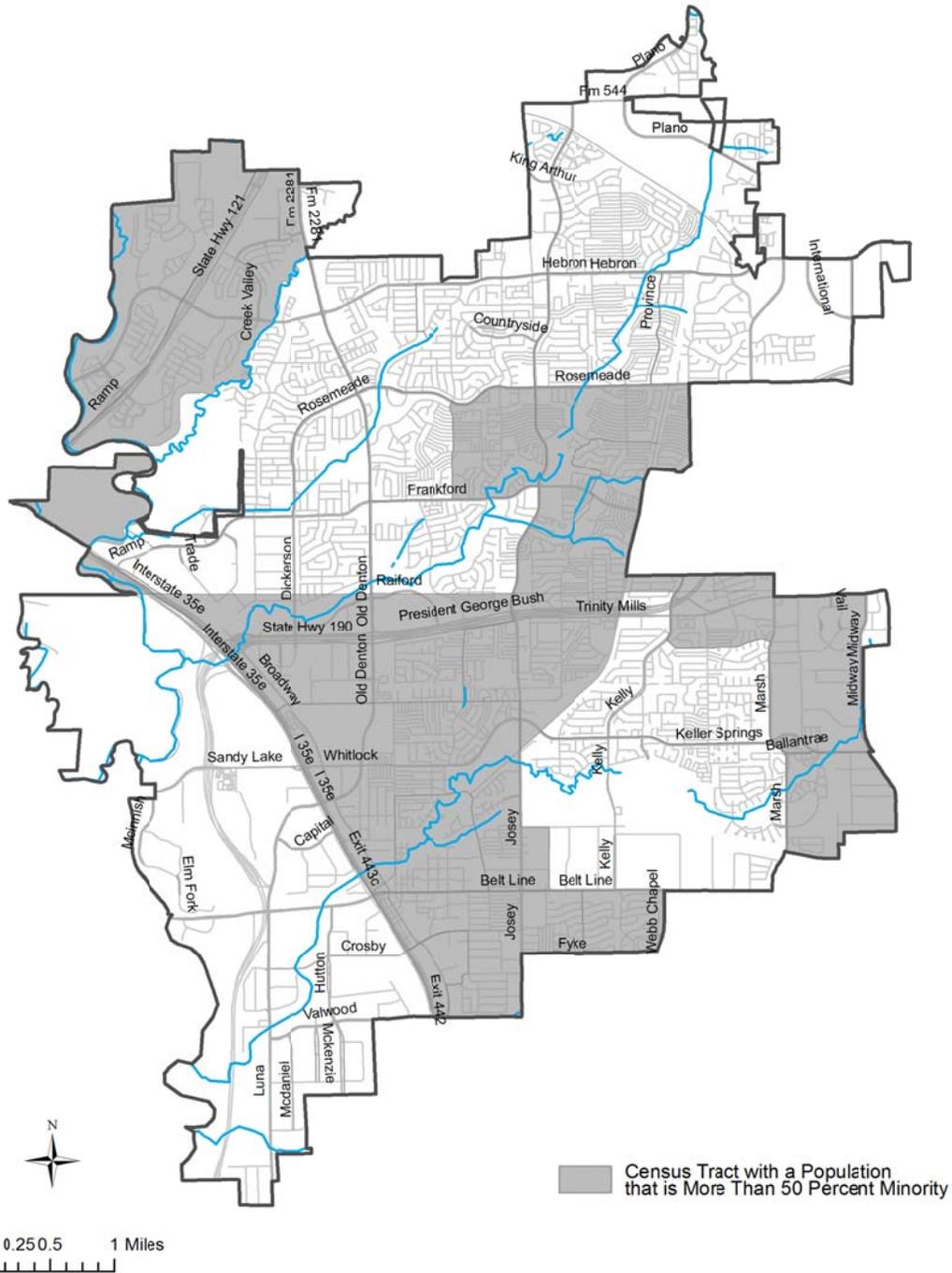
Source: 2010 Census and BBC Research & Consulting.

Figure III-4.
Areas in Carrollton with Hispanic Resident Concentrations, 2010



Source: 2010 Census and BBC Research & Consulting.

Figure III-5.
Areas in Carrollton with Minority Concentrations, 2010



Source: 2010 Census and BBC Research & Consulting.

Amendments to PY 2013 Action Plan:

N.O.T.I.C.E. Program - \$575,199 in funding for Hill 'n Dale Phase II for streets, repair and improvements

Carrollton Downs Phase I will be removed from CDBG funding until PY 2014.

Minor Home Repair Program - \$15,000 in additional funding for exterior home repair projects

Due to better identification and outreach of the Minor Home Repair Program in 2013 a higher number of housing rehabilitation projects is expected to be completed by staff. This proposal redirects a portion of unspent administrative funds due to cost savings and staff vacancies to the Minor Home Repair Program.