

Final Report

**City of Carrollton
2009-2014 Consolidated Plan
and 2009 Action Plan**

DUNS No.: 071348145

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and 2009 Action Plan**

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EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

City of Carrollton, 2009-2014 Consolidated Plan

Annually, the City of Carrollton (City) is eligible to receive approximately \$800,000 in federal Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). In order to receive these funds, the City must complete a document every three to five years called the Consolidated Plan.

The purpose of the Consolidated Plan is:

1. To identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to housing and community development activities.

In addition to the Consolidated Plan, the City is required to complete two reports annually, which specify how the City proposes and has spent its CDBG funds. Finally, the City is required to examine barriers to fair housing choice and develop a plan to mitigate such barriers.

This report is the FY2009–2013 Five-year Consolidated Plan for the City of Carrollton. The Consolidated Plan contains an analysis of demographic and economic conditions in the City, a review of housing conditions and affordability, and an analysis of housing and community development needs, which includes the needs of special population groups (i.e., the elderly, handicapped, etc.).

The Carrollton 2009-2014 Consolidated Plan was developed with an emphasis on community input and ease of administration. Flyers explaining the purpose of the report and how citizens could contribute were posted throughout the City and emailed to relevant organizations. Public outreach for the Consolidated Plan included interviews with housing and community development professionals in the City; community meetings; a stakeholder focus group; as well as a public hearing. The report is designed to be easy to use and reference. Existing needs are clearly defined and practical solutions are described for all readers of the document.

Who lives in Carrollton?

Population. Carrollton's 2008 population was estimated to be approximately 120,550 residents, representing an increase of almost 11,000 residents since 2000. The City has grown at a slightly faster pace than the City of Dallas over the last eight years (almost 1.5 percent annually in Carrollton compared to slightly less than 1 percent annually in Dallas).

Household composition. Of the 40,249 occupied housing units found in Carrollton in 2007, approximately 58 percent did not contain children under the age of 18. Of those households containing children (42 percent of all households), a large majority (98 percent) were considered family households. Female headed households with no husband present that contained children comprised approximately 8 percent of all Carrollton households in 2007. Exhibit ES-1 distributes Carrollton's households by type and presence of children.

**Exhibit ES-1.
Households by
Type and Presence
of Children Under
Age 18, City of
Carrollton, 2007**

Source:
American Community Survey
2007.

	Number	Percent of Total
Households with Children Under Age 18 Present	16,931	42.1%
<i>Family Households</i>	<i>16,636</i>	<i>41.3%</i>
Married couple family	12,361	30.7%
Male householder, no wife present	1,225	3.0%
Female householder, no husband present	3,050	7.6%
<i>Non-family Households</i>	<i>295</i>	<i>0.7%</i>
Male householder	228	0.6%
Female householder	67	0.2%
Households with No Children Under Age 18 Present	23,318	57.9%
Total	40,249	100%

Age. In 2007, the largest percentage (33 percent) of Carrollton's residents were classified as Young Adults (those residents were aged between 25 and 44 years old.) Residents between the ages of 45 and 64 represented the second largest cohort at 25 percent of the City's total population. The average age of Carrollton's residents was 34.2 years in 2007. Exhibit ES-2 compares the City's age distribution in 2000 and 2007.

**Exhibit ES-2.
Age Distribution, City of Carrollton, 2000 and 2007**

	2000		2007		2000-2007
	Number	Percent of Total	Number	Percent of Total	Percent Change
Preschool (Ages 0-4)	8,693	8%	9,622	8%	11%
School Age (5-17)	22,270	20%	22,752	19%	2%
College Age (18-24)	8,743	8%	9,659	8%	10%
Young Adults (25-44)	40,618	37%	38,676	33%	-5%
Middle Age (45-64)	23,541	21%	29,207	25%	24%
Senior Adults (65+)	5,711	5%	7,647	7%	34%
Total	109,576	100%	117,563	100%	7%
Median Age (in years):	33.0		34.2		4%

Source: U.S. Census 2000 and American Community Survey 2007.

Compared to 2000, the City's overall age distribution is older. From 2000 to 2007, the number of citizens in the Middle Age and Senior Adult age cohorts grew by 24 and 34 percent respectively, representing the two largest categorical increases. The only age category to decrease in size was Young Adults, which fell by five percent (or approximately 1,940 residents).

Racial and ethnic characteristics. In 2007, the majority of Carrollton residents identified themselves as White (approximately 73 percent of all residents). Those identified as Asian represented 13 percent and African Americans represented 6 percent of all Carrollton residents. Hispanic/Latino residents comprised 28 percent of all Carrollton residents in 2007. Exhibits ES-3 distributes Carrollton’s residents by race and ethnicity.

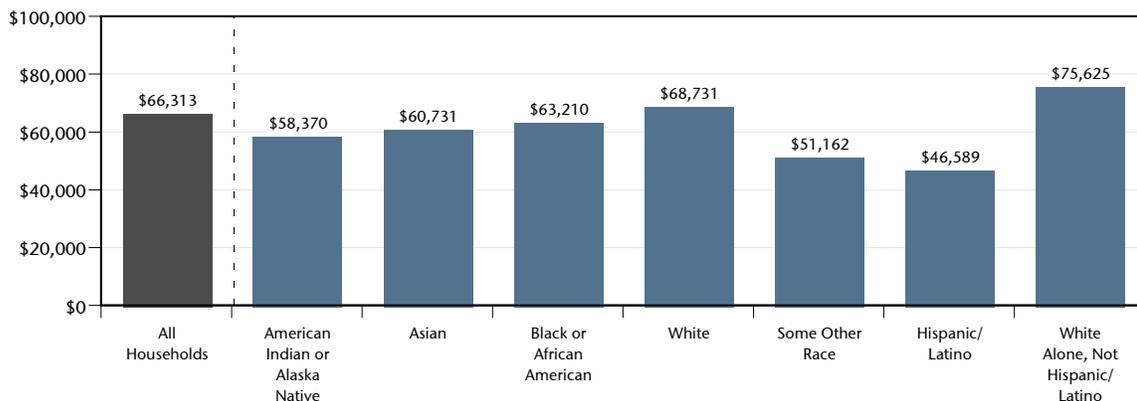
**Exhibit ES-3.
Race/Ethnicity, City of
Carrollton, 2007**

Source:
American Community Survey 2007.

	Number	Percent
Race		
American Indian or Alaska Native	956	0.8%
Asian	15,599	13.3%
Black or African American	7,373	6.3%
Native Hawaiian or Pacific Islander	39	0.0%
White	85,195	72.5%
Some Other Race	6,566	5.6%
Two or More Races	1,835	1.6%
Total	117,563	100%
Ethnicity		
Hispanic/Latino	33,050	28.1%
Not Hispanic/Latino	84,513	71.9%
Total	117,563	100%

Income. The median household income for Carrollton’s households in 2007 was \$66,313 and the largest percentage of all households (23 percent) earned between \$50,000 and \$74,999. Distributed by race and ethnicity, households classified as White and White Alone/Not Hispanic earned higher incomes than the median, while all other races and ethnicities earned lower incomes than the City-wide median. Exhibit ES-4 compares the median household incomes of Carrollton’s households by race and ethnicity.

**Exhibit ES-4.
Median Household Income by Race/Ethnicity, Carrollton, 2007**



Source: American Community Survey 2007.

Employment. The largest percentage of Carrollton residents are employed in Professional and related occupations such as attorneys and doctors. This supports Carrollton’s comparatively high median household incomes displayed in Exhibit ES-4. Seventeen percent of Carrollton’s workers support those professionals (i.e. office and administration support occupations) and another 13 percent work in sales and related occupations.

The single largest employer in Carrollton is Halliburton Energy Services, with over 1,125 Carrollton employees. Other large employers include the McKesson Corporation, G.E. Automation Services and the Trinity Medical Center.

Carrollton’s unemployment rate has historically been lower than both the State of Texas and the United States. For example, in 2008, Carrollton’s unemployment rate averaged 4.4 percent, while the State averaged 4.9 percent and the Nation averaged 5.8 percent.

Where do Carrollton residents live?

The majority of Carrollton residents reside in single-family detached housing units (62 percent of all units). The second most common housing unit type is 5 to 9 unit apartment complexes (12 percent of all units). Exhibit ES-5 compares Carrollton’s 2000 and 2007 housing units by type.

**Exhibit ES-5.
Housing Units by
Type, Carrollton,
2000 and 2007**

Source:
U.S. Census 2000 and American
Community Survey 2007.

	2000	2007	Difference	Percent Change
1, detached	26,487	26,741	254	1%
1, attached	1,758	2,222	464	26%
2	285	209	(76)	-27%
3 or 4	1,677	1,759	82	5%
5 to 9	3,631	5,156	1,525	42%
10 to 19	2,660	4,255	1,595	60%
20 to 49	780	1,280	500	64%
50 or more	2,582	1,064	(1,518)	-59%
Mobile home	403	406	3	1%
Boat, RV, van, etc.	270	118	(152)	-56%
All Housing Units	40,533	43,210	2,677	6.6%

The number of medium sized apartment complexes and single family attached units in Carrollton has increased since 2000, while the number of large apartment complexes and duplexes has decreased.

Affordability. A household is considered “cost burdened” if it spends over 30 percent of its monthly income on housing. Exhibit ES-6 distributes Carrollton’s house burdened households by tenure and income.

**Exhibit ES-6.
Cost Burdened
Households by Tenure
and Income**

Note:
All households shown in exhibit spend 30 percent or more of monthly income on housing.

Source:
American Community Survey 2007.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
Less than \$10,000	643	100%	-	0%
\$10,000 to \$19,999	1,800	100%	-	0%
\$20,000 to \$34,999	2,510	87%	383	13%
\$35,000 to \$49,999	828	31%	1,850	69%
\$50,000 to \$74,999	335	10%	3,171	90%
\$75,000 to \$99,999	42	4%	1,071	96%
\$100,000 or more	-	0%	825	100%
Total Households	6,158	46%	7,300	54%

Overall, 45 percent of Carrollton’s renters and 28 percent of Carrollton’s owners are cost burdened. Of all renters, 100 percent of those earning less than \$20,000 each year are cost burdened, as are 87 percent of those earning between \$20,000 and \$34,999 each year. Of all owners, 89 percent of those earning less than \$10,000 each year are cost burdened, as are 81 percent of those earning between \$10,000 and \$19,999 each year. All cost burdened households will need to find cheaper housing in order to avoid being cost burdened.

Renters. HUD annually estimates “Fair Market Rents” for major metropolitan areas around the nation. Although these estimates are primarily used to determine payment standards for housing vouchers in each City vouchers are available, they also provide a general estimate of the average rents found in a given city for different apartment sizes. Exhibit ES-7 displays the Fair Market Rents for the Dallas area and calculates the percentage of Carrollton renters whose annual household income can afford those rents.

**Exhibit ES-7.
Fair Market Rents, Dallas HMFA, 2009**

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent (FMR)	\$670	\$746	\$905	\$1,201	\$1,455
Annual income needed to afford FMR	\$26,800	\$29,840	\$36,200	\$48,040	\$58,200
Number of renter households able to afford FMR	10,119	9,433	8,053	5,939	4,404
Percent of renter households able to afford FMR	73%	68%	58%	43%	32%

Note: Fair Market Rents for 2009; renter income data for 2007.

Source: U.S. Department of Housing and Urban Development and American Community Survey 2007.

Seventy-three percent of Carrollton’s renters earn enough income to afford the FMR of the average Dallas HMFA efficiency apartment (\$670 per month). On the other end of the spectrum, only 32 percent of Carrollton renters can afford the FMR of an average four-bedroom apartment (\$1,455 per month). This indicates those renter households with a large number of persons might be forced to reside in overcrowded conditions due to the high cost of larger apartments.

Exhibit ES-8 shows the estimated number of renter households in Carrollton in 2007 by income level, the maximum rent level those households could afford and the number of units in the market that were affordable to them. The column on the far right shows the “gap” between the number of households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

**Exhibit ES-8.
Rental Gaps Analysis, City of Carrollton, 2007**

Income Level	Maximum Gross Monthly Rent	Renters		Rental Units		Rental Gap (Shortage)/Excess
		Number	Percent	Number	Percent	
Less than \$5,000	\$ 125	357	3%	-	0%	(357)
\$5,000 to \$9,999	\$ 250	426	3%	-	0%	(426)
\$10,000 to \$14,999	\$ 375	998	7%	57	0%	(941)
\$15,000 to \$19,999	\$ 500	814	6%	65	0%	(749)
\$20,000 to \$24,999	\$ 625	669	5%	705	5%	36
\$25,000 to \$34,999	\$ 875	2,259	16%	5,418	40%	3,159
\$35,000 to \$49,999	\$ 1,250	2,678	19%	5,430	40%	2,752
\$50,000 to \$74,999	\$ 1,875	3,613	26%	1,437	11%	(2,176)
\$75,000 to \$99,999	\$ 2,500	1,133	8%	430	3%	(703)
\$100,000 to \$149,999	\$ 3,750	477	3%	-	0%	(477)
\$150,000 or more	\$ 3,750	366	3%	-	0%	(366)

Source: 2007 American Community Survey and BBC Research & Consulting.

In 2007, about 2,595 renter households—19 percent of all renter households—earned less than \$20,000. These households could only afford to pay a maximum of \$500 per month in rent **and utilities** without being cost burdened. There are approximately 122 affordable units available to households in this income range, leaving a shortage of 2,473 rental units. In contrast, renter households earning more than \$20,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$50,000 per year could afford to pay higher rents than what the market offers.

Opportunities for homeownership. Purchasing a home is usually most difficult for renters.¹ Renters typically have lower incomes than homeowners; they may have difficulty coming up with a downpayment; and they are competing in the for sale market with many current homeowners who typically have higher incomes and established equity.

The median price of homes sold in Carrollton neighborhoods in 2008 was \$158,885.² An estimated 45 percent of Carrollton’s renters (6,148 households) and 81 percent of owners (21,477 households) could afford to purchase the median-priced, single family home without being cost burdened. Exhibit ES-9 summarizes these data.

**Exhibit ES-9.
Affordability of Median Priced Home
and Those Who Can Afford the Median
Priced Home, Carrollton, 2008**

Note:
Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:
Bob McCranie, William Davis Realty broker and American Community Survey 2007.

Affordability	
Median price of homes sold	\$158,885
Income needed to afford median price	\$46,867
Number of renters who can afford to buy	6,148
Percent of renters who can afford to buy	45%
Number of owners who can afford to buy	21,477
Percent of owners who can afford to buy	81%

Housing and Community Development Needs

In addition to the quantitative analysis discussed above, two community meetings and key person interviews were conducted to receive qualitative input about the City’s housing and community development needs. The top needs identified included:

- **Housing.** Affordable housing, both to own and rent, was the greatest overall need identified. Participants also identified a significant need for affordable senior housing, with and without supportive services. Participants also expressed a need for home rehabilitation and accessibility improvements for seniors who want to age in their homes. Finally, downpayment assistance was identified as needed to help the City’s moderate income workers buy a home.
- **Community Development/Public Services.** Participants agreed that the City does a good job preserving neighborhood stability and improving infrastructure through its NOTICE program. They also appreciate the General Fund contribution the City makes to social service organizations. However, since CDBG is limited and is insufficient to meet all needs in the City, participants asked about other sources of private and governmental funding to help meet other community development needs including nonprofit facilities, social services and health care.

¹ We assume that most renters—especially lower income renters—have not owned a home in the past. In some cases, renters may be former homeowners who have relocated and are renting until they decide to buy, are waiting for a home to be built, or have economic reasons for renting rather than buying.

² We were able to obtain the average sales price for the approximately 100 neighborhoods that comprise Carrollton. The median of these 100 average sales prices was \$158,885.

- **Public infrastructure.** The City was developed on soils that shift and, as a result, the pipes that every household and commercial property rely on for water and sewer maintenance are very vulnerable to corrosion. Routine maintenance, which is costly to the City, is a band-aid approach; the best solution is wholesale replacement of these lines.
- **Homelessness.** With respect to persons experiencing homelessness, appropriate transitional housing and supportive services were among the greatest needs identified. Advocates for low income Carrollton residents expressed a need for transitional housing to help homeless residents move into permanent housing, and also to provide somewhere for families to go when they lose their housing through foreclosure, eviction and/or fleeing domestic violence.

Summary

The City of Carrollton's 2008 population was estimated to be approximately 120,550 residents. Of Carrollton's 40,249 households, approximately 58 percent did not contain children under the age of 18. Carrollton's residents are highly educated and, as a result, are employed in high paying industries. The median household income in 2007 was \$66,313 and the largest percentage of all households (23 percent) earned between \$50,000 and \$74,999.

Sixty-five percent of Carrollton housing units are single-family detached units; the second most common unit type are apartments found in complexes containing 5-9 units. The fastest growing unit type in Carrollton is apartments found in complexes of 5 to 49 units. Sixty-six percent of Carrollton housing units are owner occupied, while the remaining 34 percent are renter occupied.

Over the last six months, the median home sales price in Carrollton was \$158,885. According to the Census, 45 percent of the City's renters and 81 percent of the City's owners could afford this sales price. In 2007, the median gross monthly rent was \$904; approximately 53 percent of the City's renter households can afford this monthly rent.

There is a significant lack of low-cost apartments in the City compared to the number of renters who demand such units. In 2007, almost 2,600 Carrollton renters could only afford monthly rents of \$500 or less, while there were only 122 units offered in this price range. This indicates a shortage of almost 2,500 units for Carrollton renters in this price range. In contrast, renter households earning more than \$20,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$50,000 per year could afford to pay higher rents than what the market offers.

In 2007, 47 percent of Carrollton's renter households, including 100 percent of those earning less than \$20,000 a year, were cost burdened. Similarly, 100 percent of owner households with a mortgage earning less than \$20,000 a year and 28 percent of all owner households were cost burdened.

Exhibit ES-10 quantifies the housing needs of the City of Carrollton.

**Exhibit ES-10
Primary Housing Needs, City of Carrollton**

Household Type	Maximum Affordable Rent	Maximum Affordable Home price	Primary Needs	Number of Households with Needs
Renters earning less than \$10,000	\$250	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> • 783 renters
Renters earning \$10,000 to \$19,999	\$500	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> • 1,690 renters
Owners earning less than \$35,000	N/A	\$107,716	<ul style="list-style-type: none"> ■ Potential assistance with home maintenance costs and mortgage payment. 	<ul style="list-style-type: none"> • 2,209 cost burdened owners
Renters Wanting to Buy All Carrollton Renters			<ul style="list-style-type: none"> ■ Finding available affordable units. ■ Potential downpayment assistance. 	<ul style="list-style-type: none"> • 7,642 renters (or 55%) cannot afford median sales price.

Source: BBC Research & Consulting.

Basis for assigning prioritization to goals. As captured above, 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, the City has made public infrastructure improvements its top priority. 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.

Five-year Objectives and Outcomes

Based on the established needs and priorities described above, the City has established the following five year objectives to guide its Consolidated Planning funding during program years 2009 through 2013:

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

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.

Objective 1.1. Continue to fund the City’s NOTICE program with CDBG dollars. Update and revise existing ranking system to determine priority neighborhoods for program. Complete necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until entire neighborhood is repaired or reconstructed.

- **Outcome 1.1.** Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over next five years.

Objective 1.2. Continue to implement enhanced code enforcement in neighborhoods where NOTICE repairs have been completed.

- **Outcome 1.2.** Utilization of enhanced code enforcement preserves infrastructure repairs and ensures improved aesthetic and structural quality of neighborhood.

Objective 1.3. 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.

- **Outcome 1.3.** The City will continue to provide an average of \$15,000 per year in neighborhood organization funds, donated materials and volunteer work hours.

Goal No. 2: Preserve and strengthen existing housing stock through minor home repair and rehabilitation programs.

Objective 2.1. Continue to fund the City's People Helping People program to assist elderly, disabled and low to moderate income homeowners complete minor home repairs that they would otherwise been unable to afford.

- **Outcome 2.1.** The City will provide financial assistance to approximately 12 persons each year through its Minor Home Repair Program.

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

Objective 3.1. 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.

Resources

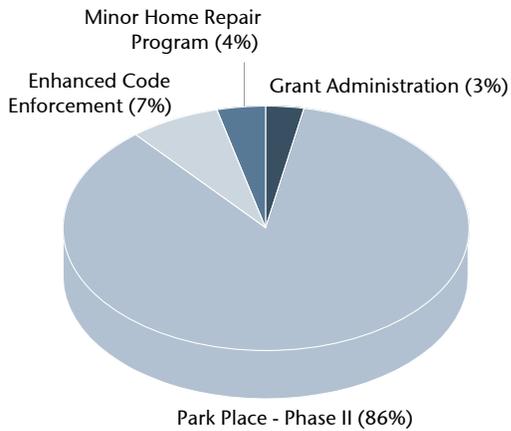
In Program Year 2009, the City of Carrollton allocated a total of \$810,326 in CDBG funds to meet these objectives. The specific allocation of those funds is as follows:

- 3 percent (\$23,027) dedicated to grant administration and planning;
- 86 percent of monies (\$697,372) dedicated to physical improvements to the infrastructure within the oldest areas of the Community;
- 4 percent (\$30,000) dedicated to the development of the City's Minor Home Repair Program; and
- 7 percent (\$59,975) for enhanced code enforcement in the CDBG targeted area.

In addition to this CDBG allocation, the City will contribute \$5.4 million in General Funds to accomplish Goal 1. Finally, if the budget allows, the City of Carrollton plans to make an estimated \$278,000 available for related social service programming in General Fund resources.

**Exhibit ES-11.
Funding Allocation PY2009**

Source:
City of Carrollton.



**Exhibit ES-12.
CDBG Projects PY2009**

Description	Allocation	Dedicated to 2000 CDBG Target Area
Grant Administration and Planning ~ 3%	\$22,979	N/A
N.O.T.I.C.E. Project — Reconstruction of Sidewalks and Streets — Park Place Phase II ~86%	\$697,372	100%
2200 Block of Nix Rd.		
2200 Block of Sam Houston Blvd.		
2200 Block of Reagan Blvd.		
2200 Block of Crosby Rd.		
2200 Block of Travis Dr.		
2200 Block of Nolan Dr.		
2200 Block of Crockett Dr.		
2200 Block of Bowie Dr.		
2200 Block of Heartside Pl.		
Minor Home Repair Program ~ 4%	\$30,000	~ 50%
Capital funding for materials and specialized labor for implementation of minor home repair		
Enhanced Code Enforcement ~7%	\$59,975	100%
Funding for one code enforcement officer in the 2000 CDBG Targeted Area		
Total	\$810,326	

Source: City of Carrollton.

**Exhibit ES-13.
Map of PY2009
NOTICE Project**

Source:
City of Carrollton.

PY 2009 CDBG Project Area with Minority Concentration

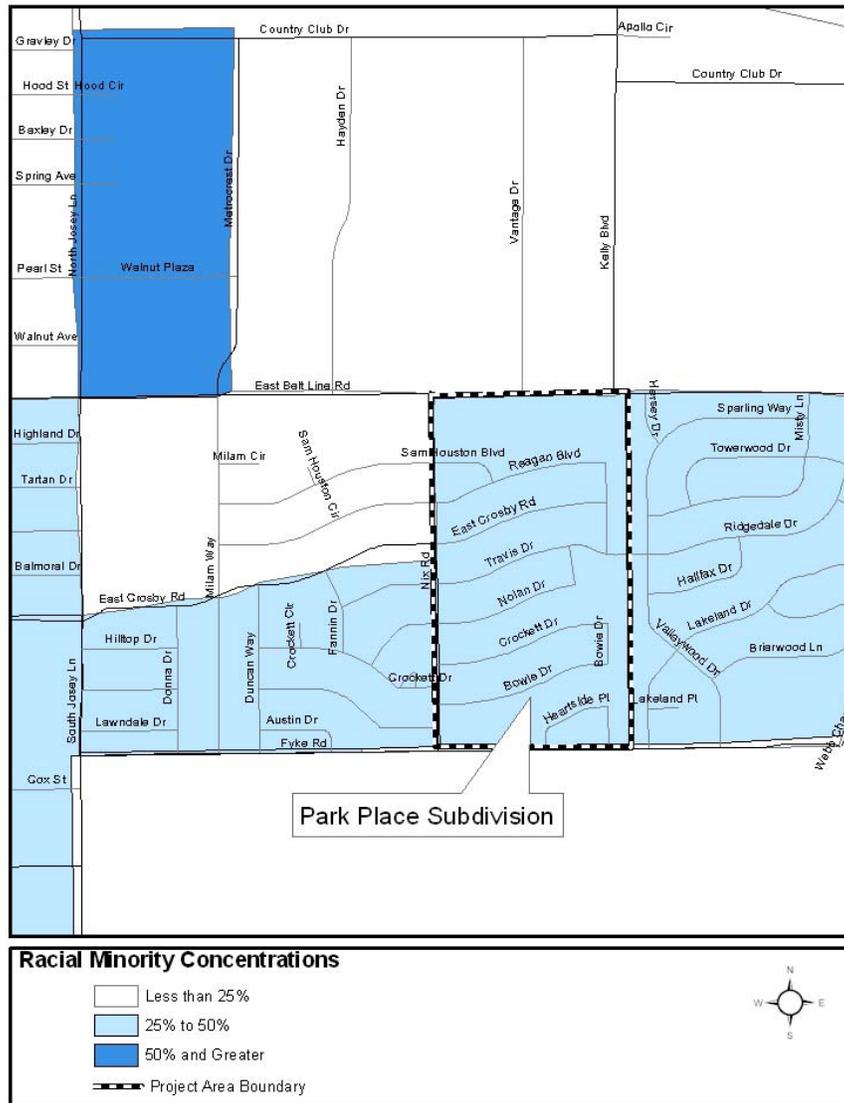


Exhibit ES-14 details the resources available to address the City's goals during the 2009 program year. Exhibit ES-15 summarizes the City's 5 year housing and community development priorities, goals and activities.

**Exhibit ES-14.
Funding Resources**

Description	2009 CDBG Allocation	Program Income	2008 CDBG Allocation	CDBG-R	General Fund Allocation	Dedicated to 2000 CDBG Targeted Area
Grant Administration and Planning (~10%)	\$22,979	\$59,498			\$82,525	N/A
N.O.T.I.C.E. Project — Reconstruction of Sidewalks and Streets — Park Place Phase II (~80%)	\$697,372		\$701,539	\$212,536	\$5,421,133	100%
2200 Block of Nix Road						
2200 Block of Sam Housing Blvd.						
2200 Block of Reagan Blvd.						
2200 Block of Crosby Road						
2200 Block of Travis Drive						
2200 Block of Nolan Drive						
2200 Block of Crockett Drive						
2200 Block of Bowie Drive						
2200 Block of Heartside Place						
Minor Home Repair Program (~3%)	\$30,000					~50%
Capital funding for materials and specialized labor for implementation of minor home repair program						
Enhanced Code Enforcement (~7%)	\$59,975					100%
Funding for one code enforcement officer in the 2000 CDBG targeted area						
Total	\$810,326	\$59,498	\$701,539	\$212,536	\$5,503,658	

Source: City of Carrollton.

**Exhibit ES-15.
Five Year Goals, Priorities, Activities and Funding Resources**

Goals and Activities	Priority	Annual No. of Neighborhoods/ Households Assisted	Funding
<p>Goal 1: Revitalize and maintain public infrastructure in LMI neighborhoods.</p> <p><i>Activity 1: Repair and reconstruct all public infrastructure in LMI neighborhoods.</i></p> <p><i>Activity 2: Implement enhanced code enforcement to preserve improvements in LMI neighborhoods</i></p> <p><i>Activity 3: Provide matching grants to neighborhood groups to upgrade and restore public property</i></p>	Very high	2 to 3 neighborhoods	<ul style="list-style-type: none"> ■ CDBG \$700,000/year; \$3.5 million/5 years ■ General Funds \$5 million/year
<p>Goal 2: Preserve and strengthen existing housing stock through minor home repairs</p>	High	12 persons	<ul style="list-style-type: none"> ■ CDBG \$30,000/year; \$150,000/5 years
<p>Goal 3: Assist local social service providers serving LMI residents</p>	High		<ul style="list-style-type: none"> ■ General Funds \$275,000/year; \$1.3 million/5 years

Note: HOME resources available were unknown at the time this table was prepared.

Source: City of Carrollton.

SECTION I.
Introduction

SECTION I.

Introduction

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

1. To identify a city's or state's housing and community development needs (including neighborhood and economic development), priorities, goals and strategies; and
2. To stipulate how federal funds will be allocated to housing and community development activities.

This report is the FY2009–2014 Five-year Consolidated Plan for the City of Carrollton (City) and will be effective for a five-year time period beginning on October 1, 2009, and terminating on September 30, 2014.

Annually, the City of Carrollton receives the Community Development Block Grant (CDBG) directly from HUD. This grant is designed to provide for the needs of low-to-moderate income families with programs in community development, housing, public services, economic development, public facilities and infrastructure.

The City is also eligible to apply for HOME funds, which are used for affordable housing activities, from the Texas Department of Housing and Community Affairs. In addition, the City has allocated General Fund dollars to assist nonprofits with social services for residents in need. Altogether, these resources will enable the City to achieve the objectives outlined in the Consolidated Plan.

In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to affirmatively further fair housing choice. Cities and states report on such activities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years. In general, the AI is a review of impediments to fair housing choice in the public and private sector. Carrollton's AI was completed in January 2009 and is available on the City's website.¹

¹ The AI can be found at: <https://www.cityofcarrollton.com/Modules/ShowDocument.aspx?documentid=3010>

Federal objectives. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons in accordance with the following HUD objectives:

Establishing and maintaining a suitable living environment. The concept of a suitable living environment relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their environment. Activities may include: improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through availability of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reason(s), and conserving energy resources.

Providing decent housing. Activities that fall within this objective are designed to cover the wide range of housing and community development activities possible. This objective focuses on housing programs where the purpose of the program is to meet individual family and community needs and may include: assisting homeless persons in obtaining appropriate housing and assisting those at risk of homelessness; retaining affordable housing stock; increasing availability of permanent housing that is affordable to low-income Americans without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; and increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs to live with dignity.

Providing expanded economic opportunities. This objective applies to types of activities related to economic development, commercial revitalization, or job creation. Activities funded under this objective can include: creating jobs accessible to low-income persons; making mortgage financing available at reasonable rates for low-income persons; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

Lead Agency

The Community Development Division of the City of Carrollton is the lead agency for development of the Consolidated Plan, as well as administration of the CDBG grant. In addition, 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 in addressing the City's housing and community development needs.

Compliance with Consolidated Plan Regulations

The City of Carrollton's FY2009–2014 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

Organization of Report

The Consolidated Plan is organized into six sections and five appendices.

- Section I is the introduction to the report.
- Section II discusses the demographic and economic trends in the City of Carrollton to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III contains a detailed analysis of the City's housing market, including housing vacancies, unit characteristics, affordability and cost burden. It also contains quantitative estimates of housing need.
- Section IV discusses the housing and community development needs of the City's special needs populations.
- Section V reports the findings from the public outreach process.
- Section VI contains the City's Five-year Strategic Plan and One Year (2009) Action Plan.

The Appendices include:

- Appendix A— Certifications and SF 424
- Appendix B— Citizen Participation Plan
- Appendix C—Public comments
- Appendix D—HUD Needs Tables

Acknowledgments

Many individuals deserve special thanks for assisting with the completion of the Consolidated Plan. Maleka Jiwani, Scott Hudson and the remaining staff of the Community Development Department provided data and information that was invaluable in the completion of the reports. Bob McCranie of William Davis Realty graciously provided us with important home sales data from the Multiple Listings Service (MLS). In addition, many stakeholders of Carrollton who are active in neighborhood associations, housing and community development and social services shared their thoughts with us in key person interviews and community meetings and provided essential input in preparation of the report.

SECTION II.
Community Profile

SECTION II.

Community Profile

This section provides background information on Carrollton's residents and the City's economy to set the context for the housing analyses in later sections.

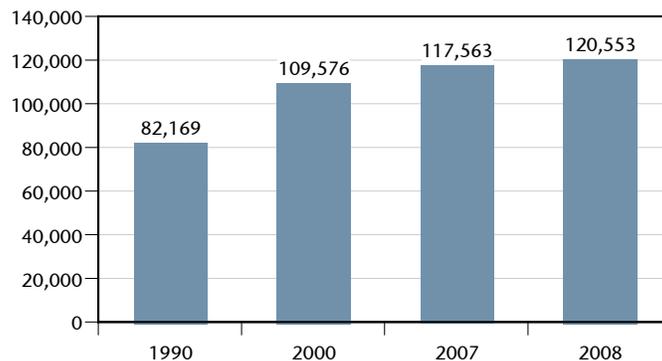
Carrollton reached an estimated population of 120,553 residents in 2008, an increase of 10 percent from 2000. The City's population is largely White (73 percent) and highly educated, with over 85 percent of its residents over the age of 25 having completed high school. This educated workforce has attracted high-paying, white-collar jobs: the largest percentage of the City's residents (18 percent) is employed in professional and related occupations (such as attorneys and doctors) and the median household income equaled \$66,313 in 2007. However, the City's minority households earn lower incomes than the City's White households and over 20 percent of all female householders with no husband present experienced poverty at some point in 2007.

Population and Resident Characteristics

The U.S. Census Bureau's American Community Survey (ACS) reported Carrollton contained 117,563 residents in 2007. This represented an increase of almost 8,000 residents from 2000 (or an annual growth rate of approximately 1.0 percent). More recent estimates by the North Central Texas Council of Governments peg the City's 2008 population at 120,553 residents.¹ Exhibit II-1 compares the City's population in 1990, 2000, 2007 and 2008.

Exhibit II-1. Population, Carrollton, 1990 through 2008

Source:
U.S. Census 1990 and 2000, American
Community Survey 2007 and North Central
Texas Council of Governments.



Compared to the City of Dallas, Carrollton grew at a slightly faster rate from 2000 to 2007: Dallas's population increased by 0.6 percent annually over the seven year period, whereas Carrollton's population increased by 1.0 percent annually.

¹ Note: As the American Community Survey provides much more detailed statistics in a wider range of categories than the North Central Texas Council of Governments, the ACS was our primary data source throughout this report.

Age characteristics. In 2007, the largest percentage (33 percent) of Carrollton's residents were classified as Young Adults (those residents were aged between 25 and 44 years old.) Residents between the ages of 45 and 64 represented the second largest cohort at 25 percent of the City's total population. The average age of Carrollton's residents was 34.2 years in 2007. Exhibit II-2 compares the City's age distribution in 2000 and 2007.

**Exhibit II-2.
Age Distribution, Carrollton, 2000 and 2007**

	2000		2007		2000-2007
	Number	Percent of Total	Number	Percent of Total	Percent Change
Preschool (Ages 0-4)	8,693	8%	9,622	8%	11%
School Age (5-17)	22,270	20%	22,752	19%	2%
College Age (18-24)	8,743	8%	9,659	8%	10%
Young Adults (25-44)	40,618	37%	38,676	33%	-5%
Middle Age (45-64)	23,541	21%	29,207	25%	24%
Senior Adults (65+)	5,711	5%	7,647	7%	34%
Total	109,576	100%	117,563	100%	7%
Median Age (in years):	33.0		34.2		4%

Source: U.S. Census 2000 and American Community Survey 2007..

Compared to 2000, the City's overall age distribution is older. From 2000 to 2007, the number of citizens in the Middle Age and Senior Adult age cohorts grew by 24 and 34 percent respectively, representing the two largest categorical increases. The only age category to decrease in size was Young Adults, which fell by five percent (or approximately 1,940 residents).

As the City's population ages, local demand for services such as senior centers, nursing homes, wheelchair and disabled accessible housing will increase. For example, homeownership rates in Carrollton decrease as the age of the homeowner increases: the homeownership rate for seniors aged 65 and older is 77 percent, while the homeownership rate for seniors aged 85 and older decreases to 60 percent. This is indicative of the future increase in demand for assisted living and senior centers in the City.

Racial and ethnic characteristics. The U.S. Census Bureau asks two different questions about race and ethnicity: The first question asks respondents to identify their race; the second asks whether the respondent is of Hispanic/Latino origin and ethnicity. Thus, the two are reported separately; a respondent could be considered African American as well as Hispanic/Latino.

In 2007, those who identify themselves as White represented the majority of the City's population (72.5 percent of all residents). Asians represented the second largest group at 13.3 percent and Blacks or African Americans represented 6.3 percent of the City's population. Those who identified themselves as Hispanic/Latino represented 28.1 percent of the Carrollton population in 2007.

Exhibit II-3 displays the racial and ethnic distribution of Carrollton in 2007.

**Exhibit II-3.
Race/Ethnicity,
Carrollton, 2007**

Source:
American Community Survey 2007.

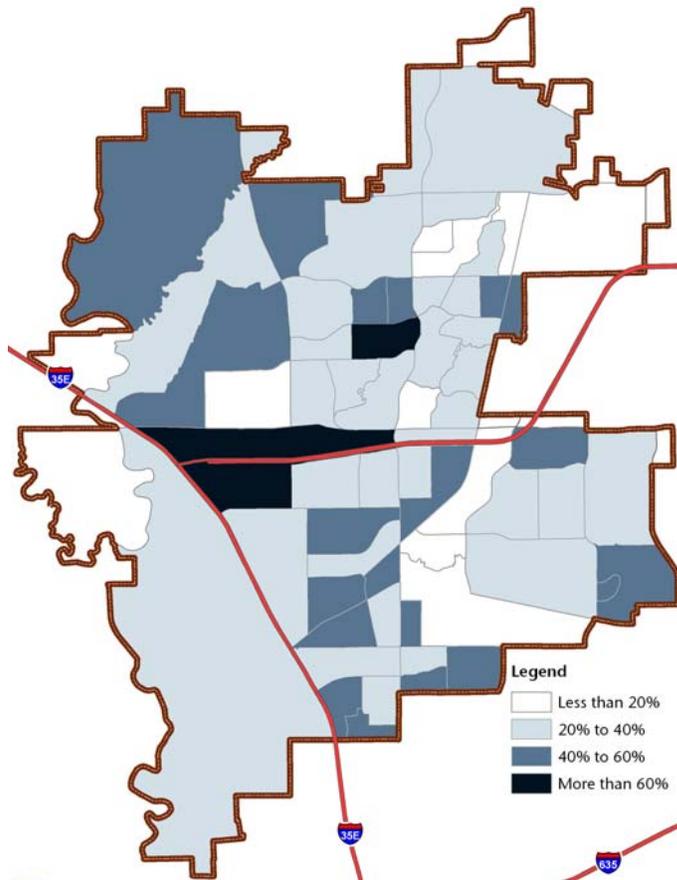
	Number	Percent
Race		
American Indian or Alaska Native	956	0.8%
Asian	15,599	13.3%
Black or African American	7,373	6.3%
Native Hawaiian or Pacific Islander	39	0.0%
White	85,195	72.5%
Some Other Race	6,566	5.6%
Two or More Races	1,835	1.6%
Total	117,563	100%
Ethnicity		
Hispanic/Latino	33,050	28.1%
Not Hispanic/Latino	84,513	71.9%
Total	117,563	100%

Compared to the State of Texas, Carrollton contained a lower percentage of African Americans (12.0 percent State-wide versus 6.3 percent), a higher percentage of Asians (3.6 percent State-wide versus 13.3 percent) and a lower percentage of Hispanic/Latino residents (35.5 percent State-wide versus 28.1 percent) in 2007.

Exhibit II-4 displays the percentage of each block group's population that is not White.

**Exhibit II-4.
Population of Non-White Residents,
Carrollton, 2008**

Source:
Claritas, 2008 estimates.



While minorities are largely found throughout the City, the highest concentrations are located in neighborhoods near the intersection of I-35E and Texas Highway 151 and in the northern central part of the City.

Educational attainment. Carrollton's 2007 population over the age of 25 was very well educated, with over 85 percent of all residents having completed high school and over 35 percent having earned a Bachelor's degree. Only 15 percent of Carrollton's residents over the age of 25 had not completed high school in 2007. Exhibit II-5 displays the educational attainment of Carrollton's residents in 2007.

**Exhibit II-5.
Highest Level of Educational Attainment for Population 25 years and over, Carrollton, 2007**

Source:
American Community Survey 2007.

	Number	Percent of Total
Less than 9th grade	5,557	7.4%
9th to 12th grade, no diploma	5,536	7.3%
High school graduate (includes equivalency)	15,230	20.2%
Some college, no degree	18,107	24.0%
Associate's degree	3,944	5.2%
Bachelor's degree	20,417	27.0%
Graduate or professional degree	6,739	8.9%
Total	75,530	100%

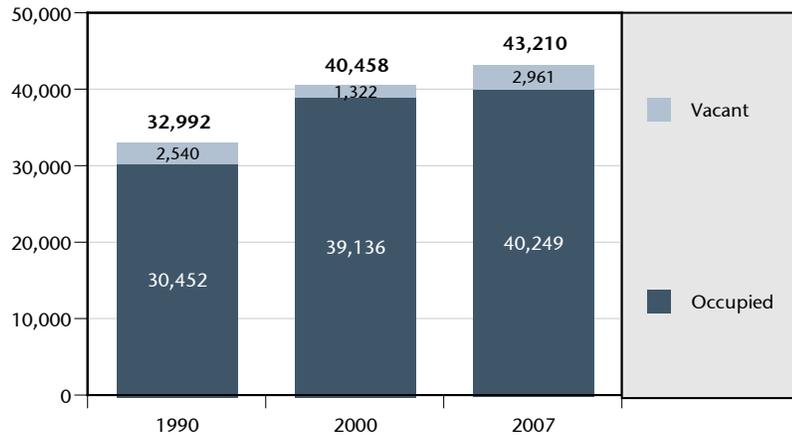
Compared to the State, Carrollton had a higher percentage of residents who had both completed high school (79 percent State-wide compared to 85 percent) and who had earned a bachelor's degree (25 percent State-wide compared to 35 percent).

Housing Characteristics

The ACS estimated the City contained 43,210 housing units in 2007. Ninety-three percent of these units (or 40,249 units) were occupied, while the remaining 7 percent (or 2,961 units) were vacant. Exhibit II-6 compares the total number of housing units, both occupied and vacant, for Carrollton in 1990, 2000 and 2007.

**Exhibit II-6.
Total Housing Units by Occupancy, Carrollton, 1990, 2000 and 2007**

Source:
U.S. Census 1990, 2000 and 2007



Households by type. Of the 40,249 occupied housing units found in Carrollton in 2007, approximately 42 percent contained children under the age of 18. Of those households containing children, a large majority (98 percent) were considered family households. Single female householders with children under the age of 18 represented 7.6 percent of all households in Carrollton in 2007. Almost 58 percent of Carrollton’s households did not contain children under the age of 18.

Exhibit II-7 distributes Carrollton’s occupied households by type and presence of children under the age of 18.

**Exhibit II-7.
Households by
Type and
Presence of
Children Under
Age 18**

Source:
American Community Survey
2007.

	Number	Percent of Total
Family Households	28,474	71%
Married couple family	22,345	56%
Male householder, no wife present	1,822	5%
Females householder, no husband present	4,307	11%
Non-family Households	11,775	29%
Total	40,249	100%

Economic Characteristics

In 2007, 75 percent of Carrollton’s population over the age of 16 was considered “In the Labor Force”. This indicates those residents were currently employed, or unemployed but actively looking for a job. Of those in the labor force, approximately 2,940 were unemployed, representing 4 percent of the labor force and 3 percent of all Carrollton residents. Exhibit II-8 displays the labor force status for Carrollton’s residents aged 16 and older in 2007.

**Exhibit II-8.
Labor Force Status for Population
Age 16 and Over, Carrollton, 2007**

Source:
American Community Survey 2007.

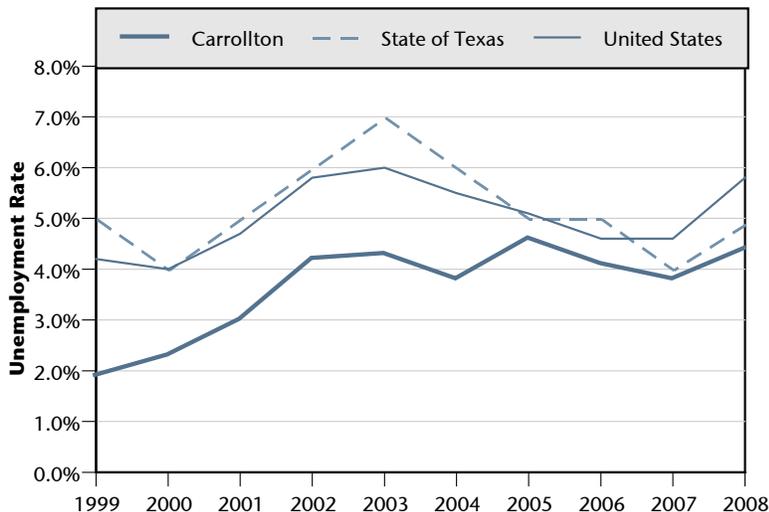
	Number	Percent of Total
In Labor Force	66,790	75%
Civillian Labor Force	66,772	75%
Employed	63,835	72%
Unemployed	2,937	3%
Armed Forces	18	0%
Not in Labor Force	22,459	25%
Total	89,249	100%

Compared to the State and the nation, Carrollton has historically had a lower unemployment rate. Exhibit II-9 compares the annual unemployment rates of the City, the State and the nation from 1999 to 2008.

**Exhibit II-9.
Unemployment Rates,
1999-2008**

Note:
Seasonally adjusted employment rates.

Source:
U.S. Bureau of Labor Statistics..



Preliminary estimates by the Bureau of Labor Statistics place Carrollton's February 2009 unemployment rate at 6.4 percent higher than in the past, but still low by national standards.

Employment. Of the 63,835 employed Carrollton residents in 2007, the largest percentage was employed in Professional and related occupations (18 percent of all jobs). This includes doctors, attorneys and other high-salary jobs. Office and administrative support occupations employed the second largest percentage of Carrollton residents (17 percent of all jobs). Exhibit II-10 displays employment by occupation for Carrollton's labor force over the age of 16 in 2007.

**Exhibit II-10.
Employment
by Occupation
for Labor
Force over
Age 16,
Carrollton,
2007**

Source:
American Community
Survey 2007.

	All Households	Percent of Total
Management occupations	7,430	11.6%
Business and Financial Operations occupations	5,274	8.3%
Professional and related occupations	11,503	18.0%
Healthcare support occupations	769	1.2%
Protective service occupations	1,008	1.6%
Food preparation and serving related occupations	2,632	4.1%
Building and grounds cleaning and maintenance occupations	1,979	3.1%
Personal care and service occupations	1,794	2.8%
Sales and related occupations	8,450	13.2%
Office and administrative support occupations	10,934	17.1%
Farming, fishing, and forestry occupations	-	0.0%
Construction, extraction, maintenance, and repair occupations	4,601	7.2%
Production, transportation, and material moving occupations	7,461	11.7%
Total	63,835	100%

Exhibit II-11 below displays the five largest employers in the Carrollton area.

**Exhibit II-11.
Five Largest Employers,
Carrollton, 2008**

Note:
Represents estimate of on-site employees.

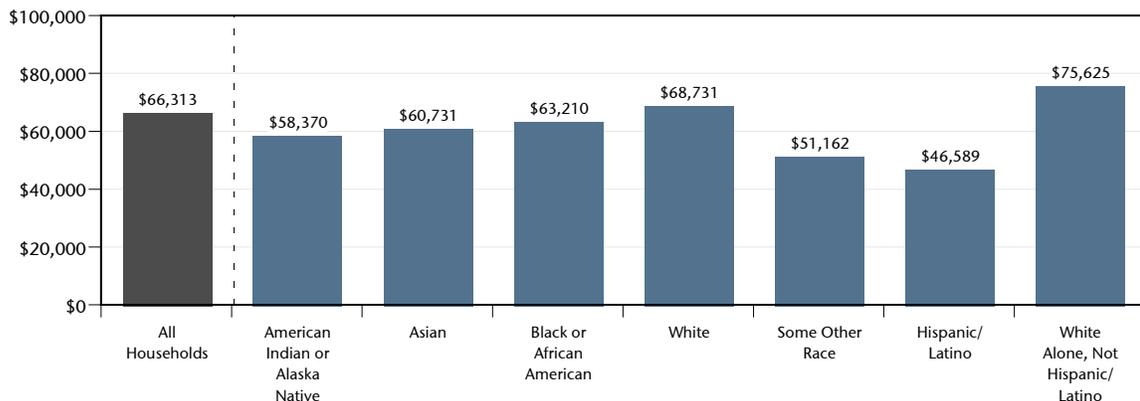
Source:
North Central Texas Council of Governments.

Employer	Industry	On-site Employees
Halliburton Energy Services	Mining	1,125
G.E. Automation Services	Professional/Technical	875
McKesson Corporation	Manufacturing	725
Trinity Medical Center	Health Care	700
RIA Computer Software	Professional/Technical	650

The oil services and mining company Halliburton is the single largest employer in Carrollton; in 2008, the company's Carrollton office employed an estimated 1,125 persons.

Income. Based on the large number of high-paying white-collar jobs found in Carrollton, it is not surprising that the median household income for the City in 2007 was \$66,313. This figure is significantly higher than the median household income for the State, which was reported at \$46,248 in 2007. Exhibit II-12 compares the median household incomes for Carrollton by race and ethnicity.

**Exhibit II-12.
Median Household Income by Race and Ethnicity, Carrollton, 2007**



Source: American Community Survey 2007.

Households defined as American Indian or Alaska Natives, Asians, African Americans, those of Some Other Race and Hispanic/Latinos all earned a smaller median household income than the City as a whole. Whites and those reported as White Alone, Not Hispanic/Latino both earned higher median household incomes than the City median.

Another way to look at household income is by income category (i.e., households earning less than \$15,000 per year, between \$35,000 and \$50,000 per year, etc.). According to the ACS, 6 percent of Carrollton households (or 2,598 households) earned less than \$15,000 in 2007 and more than 20 percent earned less than \$35,000. The largest percentage of all households (18 percent) earned between \$50,000 and \$75,000 in 2007. At the other end of the income spectrum, 12 percent of all households earned more than \$150,000 in 2007. Exhibit II-13 displays the income distribution of Carrollton households in 2007.

**Exhibit II-13.
Household Income Distribution,
Carrollton, 2007**

Source:
American Community Survey 2007.

	All Households	Percent of Total
Less than \$10,000	1,127	2.8%
\$10,000 to \$14,999	1,471	3.7%
\$15,000 to \$24,999	2,264	5.6%
\$25,000 to \$34,999	3,392	8.4%
\$35,000 to \$49,999	5,523	13.7%
\$50,000 to \$74,999	9,300	23.1%
\$75,000 to \$99,999	5,913	14.7%
\$100,000 to \$149,999	6,406	15.9%
\$150,000 to \$199,999	2,846	7.1%
\$200,000 or more	2,007	5.0%
Total	40,249	100%

The majority of household income analysis, particularly for planning purposes, is based on the Area Median Income (AMI) as established by the U.S. Department of Housing and Urban Development. For 2009, the Dallas Metropolitan Statistical Area (MSA) AMI equaled \$67,600. Using the household income distribution from Exhibit II-13 and the Dallas MSA AMI of \$67,600, we can calculate the percentage of households classified as extremely low income (earning less than 30 percent of the AMI), very low income (earning 31 to 50 percent of AMI), low income (earning 51 to 80 percent of AMI) and middle/upper income (earning 81 percent and higher of AMI). Exhibit II-14 displays this calculation by race and ethnicity.

**Exhibit II-14.
Household Income Profile, Carrollton, 2007**

	Percent of All Households	Extremely Low Income (0-30% AMI)	Very Low Income (31-50% AMI)	Low Income (51-80% AMI)	Moderate/Upper Income (81%+ AMI)
Race					
American Indian or Alaska Native	N/A	N/A	N/A	N/A	N/A
Asian	9.7%	10.6%	9.6%	21.4%	58.5%
Black or African American	7.0%	15.0%	14.9%	12.7%	57.4%
Native Hawaiian or Pacific Islander	N/A	N/A	N/A	N/A	N/A
White	78.8%	8.7%	9.4%	18.4%	63.5%
Some Other Race	3.6%	6.9%	19.8%	26.3%	47.0%
Two or More Races	N/A	N/A	N/A	N/A	N/A
Ethnicity					
Hispanic/Latino	19.8%	14.3%	18.3%	23.8%	43.7%
White Alone, Not Hispanic/Latino	<u>63.1%</u>	<u>6.8%</u>	<u>7.2%</u>	<u>17.2%</u>	<u>68.8%</u>
All Households	100%	9.3%	10.3%	18.5%	61.9%

Source: American Community Survey 2007 and U.S. Department of Housing and Urban Development Income Limits 2009.

In 2007, 9.3 percent of Carrollton households were considered Extremely Low Income and 10.3 percent were considered Very Low Income (see bottom row of Exhibit II-14). However, a higher percentage of the City's Asian, African American and Hispanic/Latino households were classified as Extremely Low Income than the City as a whole, earning less than 30 percent of the AMI (\$20,280) in 2007. Over 50 percent of all households classified as Some Other Race or Hispanic/Latino earned less than 80 percent of the AMI (\$54,080) in 2007 and over 32 percent of Hispanic households earned less than 50 percent (\$33,800). A majority of Asian, African American, White, and White Alone, Not Hispanic/Latino households were classified as Moderate Income in 2007, earning more than 80 percent of the AMI. As shown in Exhibit II-14, income disparities are present in Carrollton when examined on a racial and ethnic basis.

Poverty. The ACS also reports statistics on poverty, including the number of individuals or families whose income was at or below the poverty level in the last 12 months. At some point in 2007, 7.7 percent of all Carrollton residents experienced poverty; 3.0 percent of those residents were under age 18 while 4.2 percent were between the ages of 18 and 64. Exhibit II-15 reports poverty by race and ethnicity by age for Carrollton.

**Exhibit II-15.
Poverty Status in Last 12 Months, Carrollton, 2007**

	All Persons	Asian American	Black or African American	White	Some Other Race	White Not Latino	Hispanic / Latino
Income at or below poverty level	7.7%	8.4%	14.9%	6.7%	8.6%	3.8%	11.7%
Under Age 18	3.0%	2.9%	6.2%	2.3%	5.5%	0.7%	5.3%
Age 18 to 64 years	4.2%	4.4%	8.3%	4.0%	4.3%	2.6%	6.2%
65 years and over	0.5%	1.1%	0.5%	0.4%	1.2%	0.5%	0.2%
Income above poverty level	92.3%	91.6%	85.1%	93.3%	91.4%	96.2%	88.3%

Source: American Community Survey.

Similar to household incomes, a higher percentage of the City's Asian, African American, Some Other Race and Hispanic/Latino residents have experienced poverty in the last twelve months than the City's residents overall. African American residents between the ages of 18 and 64 experienced the highest incidence of poverty overall at 8.3 percent.

Poverty is of greater concern when it involves children because children living in poverty face more barriers to graduating from high school, securing jobs that pay a living wage and having household stability. Exhibit II-16 displays the incidence of poverty in Carrollton by family type and presence of children for 2007.

**Exhibit II-16.
Poverty Status in Last 12
Months by Family Type,
Carrollton, 2007**

Source:
American Community Survey 2007.

	Number	Percent of all Families
All Families	1,792	6.3%
With related children under 18 years	1,516	9.2%
With related children under 5 years	419	12.7%
Married Couple Families	744	3.3%
With related children under 18 years	562	4.6%
With related children under 5 years	137	5.4%
Female householder, no husband present	864	20.1%
With related children under 18 years	786	25.9%
With related children under 5 years	269	50.8%

Over six percent of all Carrollton families experienced poverty at some time in 2007. This percentage increases to 9.2 percent when examining families with related children under the age of 18 years present and 12.7 percent of families with related children under the age of 5. Each of these three percentages are lower than the State as whole, with incidences of poverty in 13.3, 19.4 and 20 percent of such family types respectively. Single female householders with no husband present experienced a significantly higher incidence of poverty than all Carrollton families: in 2007, 20.1 percent experienced poverty at some point. Over 50 percent of all Carrollton female householders with no husband present and related children under the age of 5 present experienced poverty in 2007. This is higher than the statewide incidence of 47.3 percent.

SECTION III.
Housing Market Analysis

SECTION III.

Housing Market Analysis

This section discusses the housing market in the City of Carrollton. It describes the characteristics of the market including development trends, the condition of housing and the affordability of rental and homeownership housing; and concludes with a summary of housing needs in Carrollton. The geographic boundary for this analysis is the incorporated City of Carrollton.

The City's housing stock has grown slowly since 2000 when compared to the Dallas Metroplex and State, but experiences lower vacancy rates as well. The most prevalent housing unit type in Carrollton is single family detached housing, and 60 percent of all Carrollton units are owner occupied. The median Carrollton home sale price over the last six months was \$158,885, a value affordable to 45 percent of the City's renters and 81 percent of the City's owners. However, there is a significant undersupply of low cost rental units in the City: for the 2,595 renter households who earned less than \$20,000 in 2007, Carrollton only contained 122 units affordable to that income level, representing a shortage of approximately 2,500 rental units. This calculation assumes minimal utilities costs for households. At utilities costs of \$200 per month, the gap grows to 3,723 too few units for households earning less than \$35,000 per year.

Housing Supply

This sub-section discusses characteristics of residential housing stock in the City of Carrollton, including number of units, growth in development, unit type, ownership and location.

Exhibit III-1 shows the estimated number of housing units for the City of Carrollton, the Dallas Metroplex and the State of Texas, according to U.S. Census Bureau.

Exhibit III-1.
Households and Housing Units Estimate, 2000 and 2007

	Households			Housing Units		
	2000	2007	Percent Change	2000	2007	Percent Change
City of Carrollton	39,136	40,249	3%	40,458	43,210	7%
Dallas Metroplex	1,906,764	2,080,056	9%	2,031,348	2,310,032	14%
State of Texas	7,393,354	8,244,022	12%	8,157,575	9,433,119	16%

Source: U.S. Census Bureau's 2000 Census and 2007 American Community Survey.

Between 2000 and 2007, the number of housing units in Carrollton grew by 7 percent. This growth was significantly lower than the Dallas Metroplex and State overall. As shown in the Exhibit, the number of housing units in the Dallas Metroplex increased by 14 percent and in the State of Texas by 16 percent from 2000 to 2007.

Unit growth by type. From 2000 to 2007, the number of housing units in Carrollton increased by 2,677 units, or approximately 7 percent. The biggest percentage increases were found in large multifamily complexes consisting of 5 to 49 units; the number of units of this type grew about 50 percent from 2000 to 2007. This was offset by a decrease of units in the largest multifamily complexes (those with 50 or more units) decreased by 59 percent. Despite the growth in small to medium multifamily units, these units still make up a relatively small portion of the City's units overall—most of the housing in Carrollton are single family, detached homes.

The number of single family detached units (the most predominant housing type in Carrollton) increased by just 1 percent, while the number of duplex units decreased by 27 percent. Exhibit III-2 compares Carrollton's housing units by type in 2000 and 2007.

**Exhibit III-2.
Housing Units by Type,
City of Carrollton, 2000
and 2007**

Source:
U.S. Census Bureau's 2000 Census and 2007
American Community Survey.

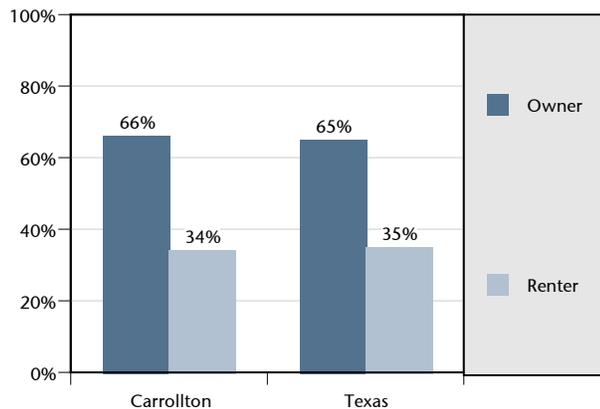
	2000	2007	Difference	Percent Change
1, detached	26,487	26,741	254	1%
1, attached	1,758	2,222	464	26%
2	285	209	(76)	-27%
3 or 4	1,677	1,759	82	5%
5 to 9	3,631	5,156	1,525	42%
10 to 19	2,660	4,255	1,595	60%
20 to 49	780	1,280	500	64%
50 or more	2,582	1,064	(1,518)	-59%
Mobile home	403	406	3	1%
Boat, RV, van, etc.	270	118	(152)	-56%
All Housing Units	40,533	43,210	2,677	6.6%

Vacancy rates. Over 60 percent of the City's 43,210 housing units in 2007 (26,459 units) were occupied by owners, 32 percent were occupied by renters and the remaining 7 percent were vacant units. The City's vacancy rate was lower than that of the State's (13 percent) and Dallas Metroplex (10 percent).

Tenure. Of all Carrollton housing units that were occupied in 2007, the Census estimates that 66 percent were owner occupied and the remaining 34 percent were renter occupied. This is about the same as the homeownership rate (65 percent) estimated for the State of Texas. Exhibit III-3 shows the homeownership and renter rates for the City and the State of Texas.

**Exhibit III-3.
Tenure Rates, 2007**

Source:
U.S. Census Bureau's 2007 American Community Survey.

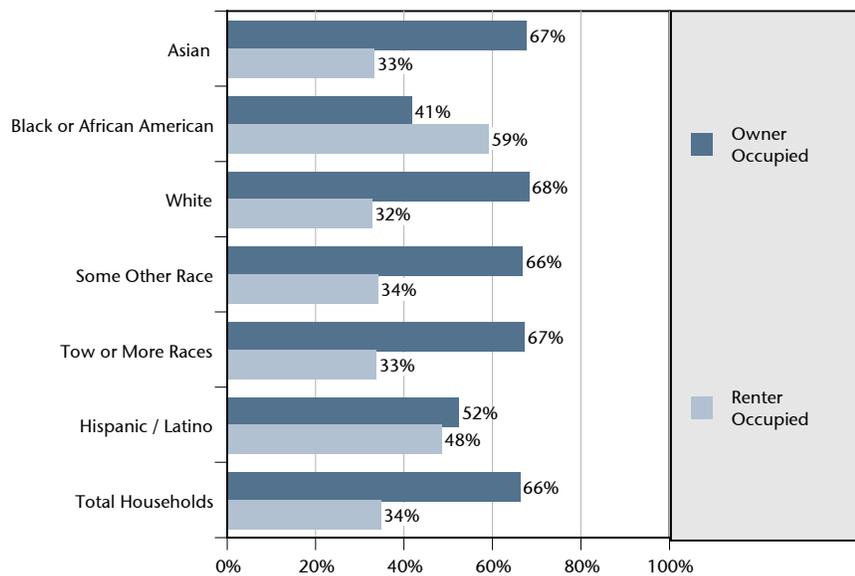


Family households were much more likely to be homeowners compared to non-family households: 73 percent of families were owners while only 47 percent of non-family households (single people, unrelated people living together/roommates) were owners.

In 2007, White households made up the majority (79 percent) of the households in Carrollton. Concerning ethnicity, Hispanic and Latino households comprised 20 percent of households in Carrollton. Homeownership was highest among the City's White residents, with 68 percent of White households owning their houses. This compares to 41 percent of African American households who were owners. Hispanics had a homeownership rate of 52 percent. Exhibit III-4 presents homeownership and rental rates by race and ethnicity.

**Exhibit III-4.
Tenure by Race and
Ethnicity, City of
Carrollton, 2007**

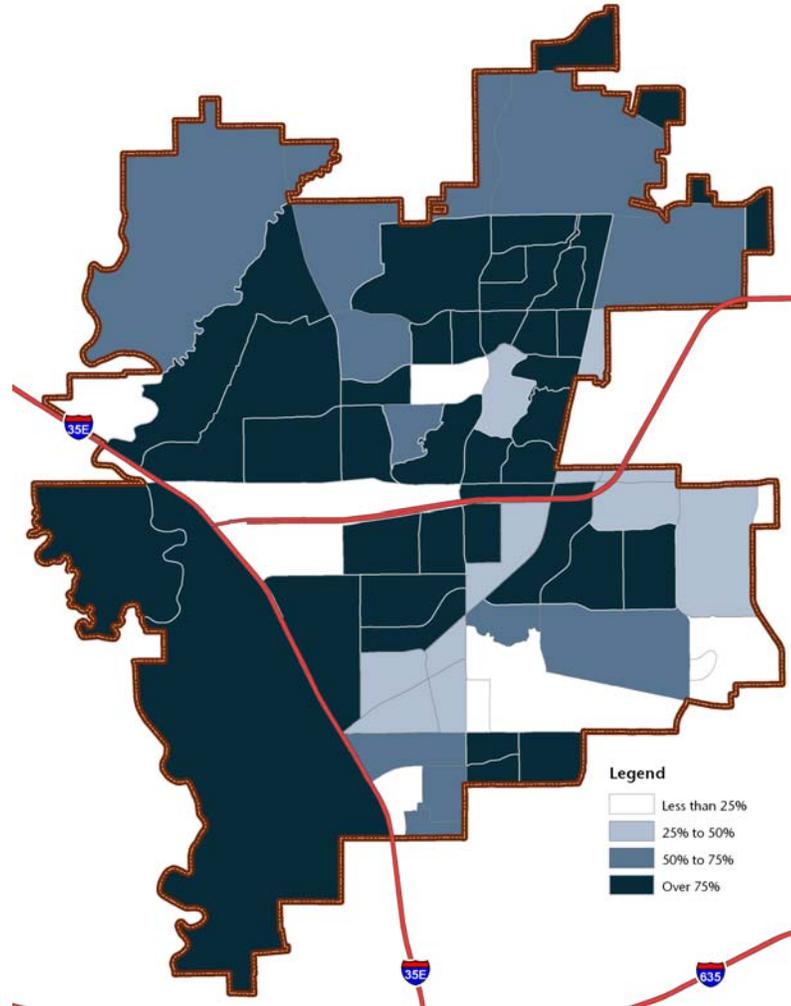
Source:
U.S. Census Bureau's 2007
American Community Survey.



In 2007, the block groups with the highest percentage of owner occupied housing were scattered around the central and western parts of the City as shown in the map on the following page.

**Exhibit III-5.
Percentage of Owner
Occupied Units by
Block Group, City of
Carrollton, 2008**

Source:
Claritas, 2007 estimates
and BBC Research &
Consulting.



Housing Condition

The following provides an overview of the condition of residential housing in Carrollton. It begins with an analysis of the age of the housing stock, and then discusses overcrowded housing, severely substandard units and lead-based paint risks.

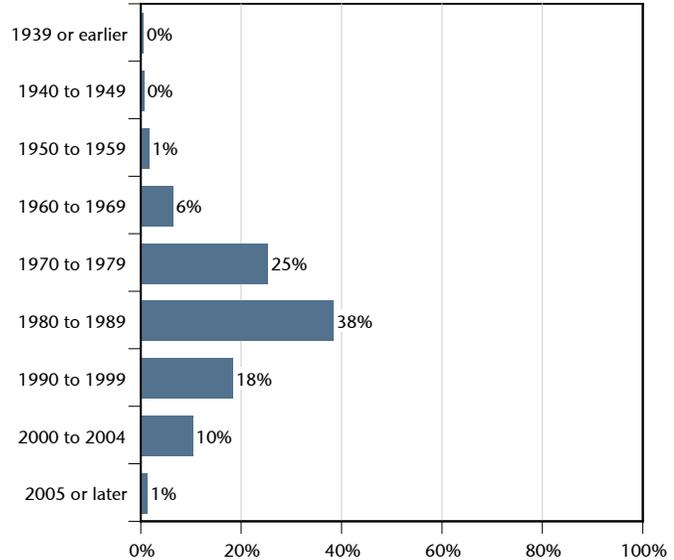
Age. An important indicator of housing condition is the age of the home. In most cases, older houses tend to have more condition problems and are more likely to contain materials such as lead-based paint (see below). In areas where revitalization of older housing stock is active, many old houses may be in excellent condition; however, in general, condition issues are still most likely to arise in older structures.

According to Census, 28 percent of Carrollton’s housing units were built after 1990. Sixty-one percent were built between 1970 and 1989. Less than one percent of the housing units were built before 1940, when the risk of lead-based paint is highest.¹ Exhibit III-6 presents the estimated age distribution of housing units in the City of Carrollton, the highest growth periods during the 1970s and 1980s.

¹ Lead-based paint was banned from residential paint in 1978. Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began

**Exhibit III-6.
Year Built of All Housing Units,
City of Carrollton, 2007**

Source:
U.S. Census Bureau's 2007
American Community Survey.

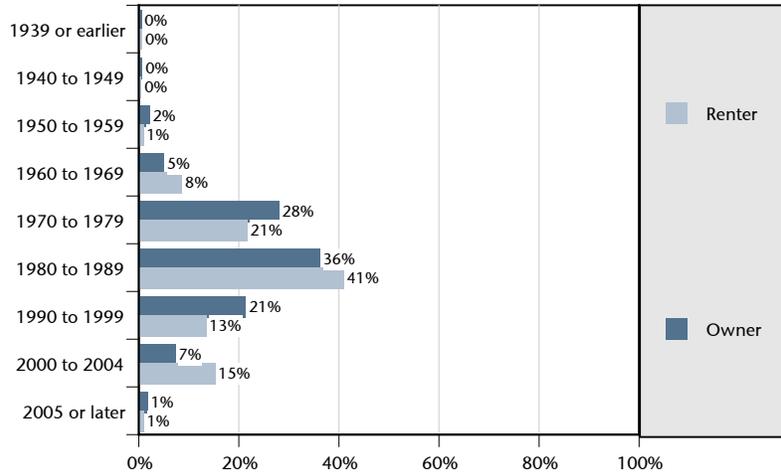


The City of Carrollton tends to have a slightly younger housing stock when compared to the State's housing stock overall. The median year housing units were built in Carrollton was 1984; the State's median year built is approximately 3 years earlier at 1981.

Exhibit III-7 shows the type of ownership of housing units by year built as of 2007. As the Exhibit demonstrates, the largest percentage of Carrollton's renter and owner occupied units were built in 1980-1989.

**Exhibit III-7.
Percent of Owner and
Renter Occupied Units
by Decade in Which
Units Were Built, City of
Carrollton, 2007**

Source:
U.S. Census Bureau's 2007 American
Community Survey.



to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

Overcrowded housing. Overcrowding in housing can threaten public health, strain public infrastructure, and points to the need for affordable housing. The amount of living space required to meet health and safety standards is not consistently specified; measurable standards for overcrowding vary. According to HUD, the most widely used measure assumes that a home becomes unhealthy and unsafe where there are more than 1, or sometimes 1.5, household members per room.² Another frequently used measure is the number of individuals per bedroom, with a standard of no more than two persons per bedroom. Assisted housing programs usually apply this standard.

Approximately 4.1 percent of the City's households—or about 1,650 households—live in overcrowded conditions; this is lower than the 4.6 percent of the State's housing units that were overcrowded. Two percent of owner occupied housing units (587 units) were overcrowded, compared to 7.7 percent of renter occupied units (1,062 units) that were overcrowded. Compared to the State, Carrollton's prevalence of overcrowded owner occupied households is slightly lower, while the City's prevalence of overcrowded renter occupied households is slightly higher.

Hispanic or Latino households were more likely to be living in overcrowded conditions when compared to White alone, not Hispanic or Latino households. Approximately 15.8 percent (1,259 households) of Hispanic or Latino households were overcrowded compared to 0.1 percent (42 households) of White alone, not Hispanic or Latino households.

Severely substandard. The 2007 ACS reported that approximately 418 housing units in the City are considered severely substandard because they lacked either complete plumbing facilities³ or complete kitchens.⁴ Together, assuming no overlap, these units represented just 1 percent of the City's total housing units in existence in 2007.

Exhibit III-8 presents the estimated number and percentage of homes in the City with substandard condition problems as of 2007. For the State overall, 1.8 percent of the housing stock was lacking complete plumbing facilities and 2.7 percent lacked complete kitchen facilities.

² The HUD American Housing Survey defines a room as an enclosed space used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use. Excluded are bathrooms, laundry rooms, utility rooms, pantries, and unfinished areas.

³ The data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

⁴ A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range, **or** cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

**Exhibit III-8.
Housing Units Lacking Basic Amenities, City of Carrollton, 2007**

	Owner Occupied	Renter Occupied	Total Occupied	Vacant	All Housing Units
Housing Units	26,459	13,790	40,249	2,961	43,210
Lacking complete plumbing facilities	90	59	149	34	183
Lacking complete kitchen facilities	75	126	201	34	235
Percent of Housing Units	61%	32%	93%	7%	100%
Lacking complete plumbing facilities	0.3%	0.4%	0.4%	1.1%	0.4%
Lacking complete kitchen facilities	0.3%	0.9%	0.5%	1.1%	0.5%

Source: U.S. Census Bureau's 2007 American Community Survey.

The 2007 ACS also reported the number of housing units with "selected conditions." The variable "Selected Conditions" is defined for owner and renter occupied housing units as having at least one of the following conditions: 1) lacking complete plumbing facilities; 2) lacking complete kitchen facilities; 3) units with 1.01 or more occupants per room ("overcrowded"); 4) selected monthly owner costs as a percentage of household income greater than 30 percent ("cost burdened owner"); and 5) gross rent as a percentage of household income greater than 30 percent ("cost burdened renter").

About one-third of Carrollton's housing units had one or more condition problems. Given the City's small percentage of overcrowded and substandard units, these "condition" issues are largely related to affordability. Exhibit III-9 shows that rental units are much more likely to have two or more of the selected conditions than owner occupied units.

**Exhibit III-9.
Selected Conditions
by Tenure, City of
Carrollton, 2007**

Source:
U.S. Census Bureau, 2007 American
Community Survey.

	Owner Occupied	Renter Occupied	Total Occupied
Housing Units	26,459	13,790	40,249
No selected conditions	19,058	7,198	26,256
With one selected condition	7,189	5,949	13,138
With two or more selected conditions	212	643	855
Percent of Housing Units	100%	100%	100%
No selected conditions	72.0%	52.2%	65.2%
With one selected condition	27.2%	43.1%	32.6%
With two or more selected conditions	0.8%	4.7%	2.1%

Lead-safe housing. Pursuant to Section 91.215 of the Consolidated Plan regulations, the following contains an estimate of the number of housing units in the City that contain lead-based paint hazards and are occupied by the City's low and moderate income families.

Problem with lead-based paint. Childhood lead poisoning is one of the major environmental health hazards facing American children today.

Children are exposed to lead poisoning through paint debris, dust and particles released into the air that settle onto the floor and windowsills and can be exacerbated during a renovation. The dominant route of exposure is from ingestion (not inhalation). Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated blood level of lead.

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child’s family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented.

Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978. Lead-based paint was banned from residential use in 1978.

Households with lead-based paint risk. Without conducting detailed environmental reviews of the cities’ housing stock, it is difficult to determine the number of households at risk of lead-based paint hazards. However, people living in substandard units or older housing and who are low income are more likely to be exposed to lead-based paint than higher income households living in newer or rehabilitated older housing.

Less than 1 (99 housing units) percent of Carrollton’s housing stock was built before 1940, when lead-based paint was most common. Another 1.6 percent (674 housing units) was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Finally, 13,656 Carrollton housing units (32 percent) were built between 1960 and 1979 as lead-based paint was phased out and eventually banned. Therefore, slightly more than 33 percent of the housing stock in the City of Carrollton, or about 14,429 units, was built when lead-based paint used, to some extent, in residential housing.

If (as HUD estimates) 90 percent of the pre-1940 units in Carrollton are at risk of containing lead paint, 80 percent of the units built between 1940 and 1960 are at risk and 62 percent of units built between 1960 and 1979 are at risk as well, then it is estimated 9,095 Carrollton housing units (1 percent) may contain lead paint. Exhibit III-10 displays this calculation.

**Exhibit III-10.
Housing Units at Risk
of Lead-based Paint, City
of Carrollton, 2007**

Year Housing Unit Was Built	Number of Housing Units	Estimated Percentage at Risk	Estimated Number of Housing Units at Risk
1939 and Earlier	99	90%	89
1940 to 1960	674	80%	539
1960 to 1979	13,656	62%	8,467
Total	14,429		9,095

Source:

“Technical Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing” – HUD and U.S. Census Bureau.

Ultimately, the extent to which lead paint is a hazard in these homes depends on if there has been mitigation (e.g., removal, repainting) and how well the units have been maintained. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard risks, including chipped and peeling paint and weathered window surfaces.

Housing Affordability

This section discusses housing costs in the Carrollton area—rental and homeownership. It uses the most recent and comprehensive market data available, including data from Bob McCranie, a broker associate at William Davis Realty, the HUD and the U.S. Census’s American Community Survey 2007.

Defining affordability. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s gross monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

Rental cost. According to Census, the median gross rent in the City of Carrollton was \$904 in 2007. To afford this median rent and not be cost burdened, a household would need to earn about \$36,160 per year. According to Census, about half of renter households could afford the City’s median rent.

If we add utility costs of \$200 per month to the median rent (for a median of \$1,104), then a household would need to earn \$44,000 per year to afford the median rent and utilities.

The HUD annually estimates Fair Market Rents (FMRs) by bedroom size (the FMRs include utility costs, except for telephones). FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. HUD sets Fair Market Rents to assure that a sufficient supply of rental housing is available to program participants.

FMRs are available for the Dallas Metroplex and some are included in Exhibit III-14. As the exhibit shows, rents have increased very modestly for all units, with 3 bedroom units experiencing the largest increase.

Exhibit III-11.
Fair Market Trends, Dallas HMFA, 2001 to 2009

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
FY 2001	\$562	\$647	\$830	\$1,148	\$1,358
FY 2002	\$530	\$610	\$783	\$1,083	\$1,281
FY 2003	\$575	\$662	\$850	\$1,176	\$1,391
FY 2004	\$589	\$678	\$870	\$1,205	\$1,425
FY 2005	\$633	\$713	\$868	\$1,147	\$1,412
FY 2006	\$575	\$640	\$777	\$1,031	\$1,249
FY 2007	\$891	\$658	\$798	\$1,059	\$1,283
FY 2008	\$645	\$718	\$871	\$1,156	\$1,401
FY 2009	\$670	\$746	\$905	\$1,201	\$1,455
Change from 2001 to 2009	\$108	\$99	\$75	\$53	\$97
Average annual increase	\$13.50	\$12.38	\$9.38	\$6.63	\$12.13

Source: U.S. Department of Housing & Urban Development.

Exhibit III-12 shows the incomes needed to afford the FMRs and the number of renter households earning enough to afford the FMRs. The majority of renters can afford efficiencies, one and 2 bedroom units; affording 3+ bedroom units is more challenging

Exhibit III-12.
Fair Market Rents by Bedroom Size and Affordability, Dallas HMFA, 2009

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent (FMR)	\$670	\$746	\$905	\$1,201	\$1,455
Annual income needed to afford FMR	\$26,800	\$29,840	\$36,200	\$48,040	\$58,200
Number of renter households able to afford FMR	10,119	9,433	8,053	5,939	4,404
Percent of renter households able to afford FMR	73%	68%	58%	43%	32%

Note: Fair Market Rent is for 2009; Household incomes for 2007.

Source: U.S. Department of Housing & Urban Development; 2007 American Community Survey; and BBC Research & Consulting.

Wage levels and rents. Annually, the National Low Income Coalition produces a report called “Out of Reach,” which examines rental housing affordability for states, counties and key metropolitan areas.⁵ The study determines how many hours a week a worker earning the minimum wage would need to work to afford median-priced rental units. The study also examines affordability for individuals whose sole source of income is Supplemental Security Income (SSI).

The Out of Reach study reports renters in the Dallas HMFA earned a mean hourly wage of \$18.32. At this wage and assuming full-time work, a unit would be affordable if it rented for \$953 or less per month. The *actual* wage that a renter would have to earn to afford a market rate two-bedroom unit

⁵ The most recently available version of this report was published in 2008.

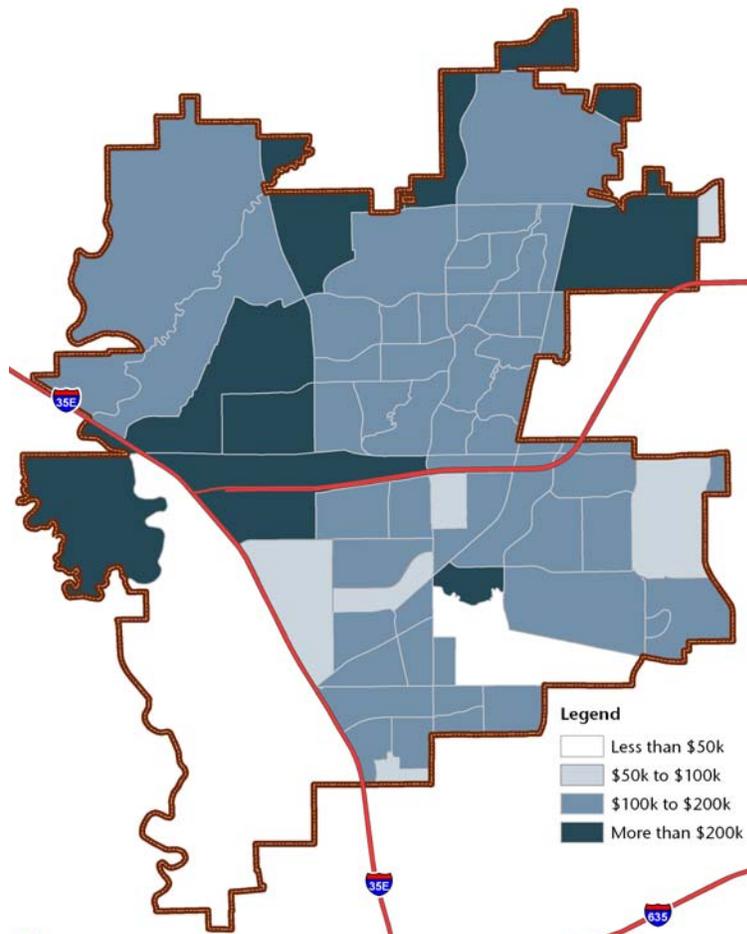
(\$871 per month) in the Dallas HMFA in 2008 was \$16.75—about \$1.55 less per hour than the mean hourly wage earned by renters in 2008. According to the report, 45 percent of Dallas HMFA area rents are unable to afford a market rate two-bedroom unit. In addition, the study reports that a worker earning the minimum wage would have to work 115 hours per week to earn enough to afford a market rate two-bedroom unit. This is almost equivalent to working three full-time jobs.

In addition, an individual earning SSI in the Dallas HMFA (\$637 per month)⁶ would only be able to afford a rental unit priced at \$191. A market rate studio in the Dallas HMFA would cost \$645 per month, significantly more than a unit affordable for SSI recipients in 2008.

Costs of ownership. According to Census, the median home value—the price at which half of the homes are valued less and half are valued more—of all owner occupied units in the City of Carrollton in 2007 was \$158,000. The following map shows the median home value by block group. Median values of \$50,000 or less are more common in the Southwestern part of the City.

Exhibit III-13.
Median Home Value by
Block Group, City of
Carrollton, 2008

Source:
Claritas, 2008 estimates.



⁶ Monthly Supplemental Security Income (SSI) payments for an individual are \$637 in the Dallas, TX HMFA.

Options for homebuyers. Purchasing a home is usually most difficult for renters.⁷ Renters typically have lower incomes than homeowners; they may have difficulty coming up with a downpayment; and they are competing in the for sale market with many current homeowners who typically have higher incomes and established equity.

The median price of homes sold in Carrollton neighborhoods in the past six months was \$158,885.⁸ An estimated 45 percent of Carrollton’s renters (6,148 households) and 81 percent of owners (21,477 households) could afford to purchase the median-priced, single family home without being cost burdened. Exhibit III-15 summarizes these findings.

**Exhibit III-15.
Affordability of Median Priced Home and Those Who Can Afford the Median Priced Home, City of Carrollton, 2008**

Note:

Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:

Bob McCranie, William Davis Realty broker, American Community Survey 2007 and BBC Research & Consulting.

Affordability	
Median price of homes sold	\$158,885
Income needed to afford median price	\$46,867
Number of renters who can afford to buy	6,148
Percent of renters who can afford to buy	45%
Number of owners who can afford to buy	21,477
Percent of owners who can afford to buy	81%

Affordability by HUD income categories. Housing programs generally focus on assisting lower income populations. HUD divides low and moderate income households into four categories, based on their relationship to the area median income: extremely low income (earning 30 percent or less of the area median income), very low income (earning between 31 and 50 percent of the area median income), low income (earning between 51 and 80 percent of area median income) and moderate income (earning between 81 and 95 percent of area median income). The 2008 AMI for the Dallas MSA was \$67,600.

There are an estimated 2,632 renters and 1,098 owners who earn less than 30 percent of the AMI, or \$20,280 and less. The maximum affordable rent these households can afford is \$507 per month and the maximum affordable home price is \$49,718. Exhibit III-16 shows the maximum affordable rent and mortgage for each income category, as well as the number of renters and owners in those income categories.

⁷ We assume that most renters—especially lower income renters—have not owned a home in the past. In some cases, renters may be former homeowners who have relocated and are renting until they decide to buy, are waiting for a home to be built, or have economic reasons for renting rather than buying.

⁸ We were able to obtain the average sales price for the approximately 100 neighborhoods that comprise Carrollton. The median of these 100 average sales prices was \$158,885.

Exhibit III-16.**Affordable Rents and Home Prices by HUD Income Category, City of Carrollton, 2007**

	Maximum Affordable Monthly Gross Rent	Number of Renters	Maximum Affordable Home Price	Number of Owners
Extremely low income (less than 30% of AMI or less than \$20,280)	\$507	2,632	\$56,570	1,098
Very low income (31-50% of AMI or \$20,281 to \$33,800)	\$845	2,620	\$103,550	1,497
Low income (51-80% of AMI or \$33,801 to \$54,080)	\$1,352	3,539	\$174,019	3,909
Moderate income (81-95% of AMI or \$54,081 to \$64,220)	\$1,606	1,465	\$209,254	2,307

Note: HUD's 2009 Median Family Income or Area Median Income (AMI) is \$67,600. Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: U.S. Department of Housing & Urban Development, 2007 American Community Survey, and BBC Research & Consulting.

Gaps in housing supply. The following analysis examines housing need across all income levels, to identify mismatches in supply and demand for all households in the City of Carrollton. It reports the results of a modeling effort called a gaps analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Because it is impossible to estimate the type of housing each household in Carrollton would prefer, income is used as a proxy. Income is the most important factor in accessing housing. Indeed, one of the first steps in the home-buying process is to “prequalify” with a lender. (Or, for renters, the first step is to complete a rental application which reports the amount and sources of income). This prequalification puts a limit on what a household can afford, immediately constraining their choices of homes.

Exhibit III-22 presents affordable rents and home prices for the various income categories. The calculation to determine what is “affordable” to the various income groups assumes the following:

- First, households cannot pay more than 30 percent of their income for housing costs.
- Second, housing costs for both homeowners and renters must be adjusted to include utility payments. Exhibits III-17 and III-18 assume very low utility costs. We also adjust the gaps in III-18 to include utilities of \$200 per month, which widens the gap significantly.
- Finally, the home price calculations throughout this section assume a 10 percent down payment, 25 percent of total payments dedicated to taxes, hazard insurance and mortgage insurance and a 6.0 percent interest rate.

What can households afford? Exhibit III-17 shows the affordable rents and mortgage payments households at various income levels can afford.

**Exhibit III-17.
Affordable Rents and Home
Prices by Income Range, City
of Carrollton, 2007**

Note:

Mortgage loan terms are assumed as follows: 30 year fixed, 6.0 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:

BBC Research & Consulting.

Income Level	Maximum Affordable Gross Rent	Maximum Affordable Home Price
Less than \$5,000	\$125	\$3,471
\$5,000 to \$9,999	\$250	\$20,845
\$10,000 to \$14,999	\$375	\$38,220
\$15,000 to \$19,999	\$500	\$55,594
\$20,000 to \$24,999	\$625	\$72,968
\$25,000 to \$34,999	\$875	\$107,716
\$35,000 to \$49,999	\$1,250	\$159,838
\$50,000 to \$74,999	\$1,875	\$246,709
\$75,000 to \$99,999	\$2,500	\$333,580
\$100,000 to \$149,999	\$3,750	\$507,321
\$150,000 or more	\$3,750	\$507,324

Rental mismatch. Exhibit III-18 shows the estimated number of renter households in Carrollton in 2007, their income levels, the maximum rent level they could afford and the number of units in the market that were affordable to them. The column on the far right shows the “gap” between the number of households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

**Exhibit III-18.
Rental Gaps Analysis, City of Carrollton, 2007**

Income Level	Maximum Gross Monthly Rent	Renters		Rental Units		Rental Gap (Shortage)/Excess
		Number	Percent	Number	Percent	
Less than \$5,000	\$ 125	357	3%	-	0%	(357)
\$5,000 to \$9,999	\$ 250	426	3%	-	0%	(426)
\$10,000 to \$14,999	\$ 375	998	7%	57	0%	(941)
\$15,000 to \$19,999	\$ 500	814	6%	65	0%	(749)
\$20,000 to \$24,999	\$ 625	669	5%	705	5%	36
\$25,000 to \$34,999	\$ 875	2,259	16%	5,418	40%	3,159
\$35,000 to \$49,999	\$ 1,250	2,678	19%	5,430	40%	2,752
\$50,000 to \$74,999	\$ 1,875	3,613	26%	1,437	11%	(2,176)
\$75,000 to \$99,999	\$ 2,500	1,133	8%	430	3%	(703)
\$100,000 to \$149,999	\$ 3,750	477	3%	-	0%	(477)
\$150,000 or more	\$ 3,750	366	3%	-	0%	(366)

Source: 2007 American Community Survey and BBC Research & Consulting.

Renter summary. The gap analysis in Exhibit III-18 shows the following:

- In 2007, about 2,595 renter households—19 percent of all renter households—earned less than \$20,000. These households could only afford to pay \$500 per month in rent **and utilities** without being cost burdened. There are approximately 122 affordable units available to households in this income range, leaving a shortage of 2,473 rental units.

- In contrast, renter households earning more than \$20,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$50,000 per year could afford to pay higher rents than what the market offers.
- The calculations in Exhibit III-18 assume minimal utilities costs for households. At utilities costs of \$200 per month, the gap grows to 3,723 too few units for households earning less than \$35,000 per year.
- It should be noted that Texas is unique compared to many other states in that it does not have an income tax. As such, property taxes are comparatively high and because landlords pass these costs onto renters, rents are also comparatively high. However, renters in Texas are paying less in income tax and therefore have higher monthly take home income than a state with an income tax.

It should be noted that although the gaps analysis indicates that there are more renter households earning more than \$50,000 than units they can afford, this does not always mean that there is pent up demand for higher end rental units. High income renters often choose to rent at levels lower than what they could afford because they are in a period of transition, are saving money to buy a home or simply choose to keep their housing costs very low. True demand for such units would need to be estimated using a more detailed market analysis.

Renter cost burden. An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs. These households may be cutting back on necessary household expenses because of housing costs; they might also be at risk of eviction or foreclosure.

In 2007, the ACS estimated that 100 percent of renter households (excluding those renters whose income was not computed) earning less than \$19,999 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened; this equaled approximately 2,450 renter households. This is very similar to the number of affordable rental units that the City is lacking (2,595 according to the analysis).

**Exhibit III-19.
Renters Who Are Cost Burdened, City of Carrollton, 2007**

Note:
Of the total 13,790 renter households, 332 renter households were not computed.
Source:
U.S. Census Bureau, 2007 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
Less than \$10,000	643	100%	-	0%
\$10,000 to \$19,999	1,800	100%	-	0%
\$20,000 to \$34,999	2,510	87%	383	13%
\$35,000 to \$49,999	828	31%	1,850	69%
\$50,000 to \$74,999	335	10%	3,171	90%
\$75,000 to \$99,999	42	4%	1,071	96%
\$100,000 or more	-	0%	825	100%
Total Households	6,158	46%	7,300	54%

Homeownership cost burden. The ACS estimates that in 2007, 28 percent of Carrollton’s households who own their own homes were cost burdened. This is equivalent to approximately 7,500 households.

As shown in Exhibit III-20, 32 percent of Carrollton’s households who owned their own homes and had a mortgage payment were cost burdened, compared with 13 percent who did not have a mortgage payment. Households without a mortgage payment can experience cost burden when the cost of hazard insurance, property taxes and utilities exceeds 30 percent of their household income.

Cost burden is very high among Carrollton’s lowest income homeowners—100 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2007 (438 households) and 96 percent of homeowners earning between \$20,000 and \$35,000 who have a mortgage were cost burdened (1,156 households). In addition, 80 percent of owner households earning less than \$20,000 and who do not have a mortgage were cost burdened. Households earning more than \$75,000, both with and without a mortgage, are unlikely to be cost burdened in Carrollton’s market.

**Exhibit III-20.
Owners Who Are
Cost Burdened, City
of Carrollton, 2007**

Note:
Of the total 26,459 owner occupied households, 100 households had zero or negative income.

Source:
U.S. Census Bureau, 2007 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
With a mortgage:				
Less than \$20,000	438	100%	-	0%
\$20,000 to \$34,999	1,156	96%	46	4%
\$35,000 to \$49,999	1,906	83%	382	17%
\$50,000 to \$74,999	2,315	51%	2,256	49%
\$75,000 or more	1,070	8%	11,963	92%
Total	6,885	32%	14,647	68%
Without a mortgage:				
Less than \$20,000	426	80%	104	20%
\$20,000 to \$34,999	189	41%	272	59%
\$35,000 to \$49,999	-	0%	557	100%
\$50,000 to \$74,999	-	0%	1,111	100%
\$75,000 or more	-	0%	2,163	100%
Total	615	13%	4,207	87%

Disproportionate need. HUD requires that cities consider “disproportionate need” as part of examining housing needs. Disproportionate need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

HUD uses a needs table (“CHAS data”) that reports housing needs by tenure, income and racial/ethnic category to determine disproportionate need. Using this table, we compared housing needs by race and ethnicity and mobility limitation to determine disproportionate need. Through this comparison, we found that disproportionate need exists for the following categories:

- Hispanic and disabled renters have a much higher likelihood of having housing problems: About 50 percent of these households have some type of housing problem, including affordability, compared with 38 percent for all households.
- Hispanic, and, to a lesser extent, African American and disabled owners have a higher likelihood of housing problems (47 percent for Hispanics, 29 percent for African Americans and 34 percent for persons with disabilities compared to 26 percent overall).

Quantifying Housing Needs

This section provides a summary and quantification of the City's housing need, incorporating the information from the above analyses. Carrollton's primary housing needs are quantitatively summarized in Exhibit III-21. These needs are organized around the following household types:

- Extremely low income renters;
- Extremely low and very low income owners; and,
- Renters wanting to purchase a home.

Exhibit III-21. Primary Housing Needs, City of Carrollton, 2009

Household Type	Maximum Affordable Rent	Maximum Affordable Home price	Primary Needs	Number of Households with Needs
Renters earning less than \$10,000	\$250	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> • 783 renters
Renters earning \$10,000 to \$19,999	\$500	N/A	<ul style="list-style-type: none"> ■ Rental assistance. ■ Homeownership not attainable. 	<ul style="list-style-type: none"> • 1,690 renters
Owners earning less than \$35,000	N/A	\$107,716	<ul style="list-style-type: none"> ■ Potential assistance with home maintenance costs and mortgage payment. 	<ul style="list-style-type: none"> • 2,209 cost burdened owners
Renters Wanting to Buy All Carrollton Renters			<ul style="list-style-type: none"> ■ Finding available affordable units. ■ Potential downpayment assistance. 	<ul style="list-style-type: none"> • 7,642 renters (or 55%) cannot afford median sales price.

Source: BBC Research & Consulting.

SECTION IV.
Housing and Non-Housing
Needs for Special Populations

SECTION IV.

Housing and Non-Housing Needs for Special Needs Populations

This section discusses the housing and community development needs of special needs populations in the City of Carrollton, pursuant to Sections 91.205, 91.210 and 91.215 of the Local Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. The groups discussed in this section include:

- Extremely low income population;
- Persons experiencing homelessness and at risk of homelessness;
- The elderly and frail elderly;
- Persons with disabilities;
- Persons with HIV/AIDS; and,
- At-risk youth

The methodology used to gather and analyze information for the housing and non-housing needs assessment involved a variety of tasks including review and analysis of secondary data; and existing studies on the housing needs of special populations including persons who are homeless, as well as interviews with stakeholders and service providers in the City.

Extremely Low Income Populations

Population. HUD provides special tabulations of the 2000 Census, called Comprehensive Housing Affordability Strategy (CHAS) data, to show income constraints for various segments of the population. According to 2000 CHAS data, there were 9,525 low income households in the City of Carrollton in 2000. The majority of these households—6,706 or about 70 percent—had some type of housing problem. Exhibit IV-1 shows the number of low income households with housing needs by income range. “Unmet housing needs” are defined by HUD and encompass any housing problem including cost burden, overcrowded conditions or units in substandard condition.

Exhibit IV-1.
Low income Households with Housing Problems, City of Carrollton, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Households	Percent of Total Low Income Households
Total Households	1,830	2,358	5,337	9,525	100%
With any housing problems	1,530	1,990	3,186	6,706	70%
Cost Burden	1,488	1,783	2,610	5,880	62%
Severely Cost Burden	1,341	724	566	2,631	28%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

Low income renters. Data produced by HUD also provides information on the housing needs of low income renters by household type (CHAS data). Exhibit IV-2 presents the housing needs data for low income renters in Carrollton in 2000. It shows that the majority of low income renters have housing problems, mostly related to affordability (cost burdened).

Exhibit IV-2.

Low income Renter Households with Housing Problems, City of Carrollton, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Renter Households	Percent of Total Low Income Renter Households
Total Renter Households	1,217	1,383	3,240	5,840	100%
With any housing problems	1,034	1,286	1,776	4,096	70%
Cost Burden	996	1,109	1,290	3,394	58%
Severely Cost Burden	888	310	156	1,354	23%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

The greatest need of low income renters is to find affordable, quality housing in safe neighborhoods. Surveys conducted of renters show that few have problems getting repairs made by their land lords but many—especially the lowest income renters—have difficulty affording monthly rents and utilities costs.

Low income owners. Exhibit IV-3 presents the CHAS data for low income owners in Carrollton. Compared to renters, there are fewer owners in all of the income categories that have housing needs, who are cost burdened and severely cost burdened in Carrollton.

Exhibit IV-3.

Low income Owner Households with Housing Problems, City of Carrollton, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low Income Owner Households	Percent of Total Low Income Owner Households
Total Owner Households	613	975	2,092	3,685	100%
With any housing problems	495	704	1,413	2,613	71%
Cost Burden	491	674	1,319	2,484	67%
Severely Cost Burden	453	415	409	1,277	35%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

In general, low income owners need assistance with home repairs and maintenance (especially large homeowner households of 5 or more persons); emergency assistance for mortgage or utilities payments in times of great need; and for cost-burdened owners, financial literacy and, in worst case scenarios, foreclosure prevention and counseling.

Resources. The City of Carrollton’s lowest-income owners and renters are primarily served through assisted-housing programs, which are discussed below.

The Dallas Housing Authority provides Section 8 vouchers to eligible applicants, including Carrollton residents. There are over 10,000 applicants on the DHA’s waiting list and the DHA has not accepted new applications since June 2004. There are no public housing units in the Carrollton area. Public housing units are available in Dallas and other suburbs. There are some apartment complexes in Carrollton with Section 8 units, including the Trinity Mills, Dawn Tree, Hebron Trails and Peters Colony complexes. However, the number of vouchers being used at each of these complexes is unavailable.

For those renters looking to purchase a home, the Dallas County Home Loan Counseling Center and Denton County Housing Finance Corporation provide assistance to prospective first-time home buyers living in their respective County portions of Carrollton. Both provide services such as direct loans of up to \$7,500 for down payments, closing costs and pre-paid costs. Eligible applicants’ gross annual income cannot exceed 80 percent of the HUD median family income for the area and a maximum purchase price of the home is set for both agencies.

The Dallas County Home Loan Counseling Center also holds free workshops and seminars discussing homeownership, financial literacy and credit repair.

Persons Experiencing Homelessness and At Risk of Homelessness

This section provides a concise summary of the nature and extent of homelessness in the City of Carrollton. This section also estimates the characteristics and needs of low income households who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as “one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings.” It is important to note that this definition includes those living with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD’s definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas “not meant for human habitation,” the definition includes persons who:

- “Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.”

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicate efforts to accurately estimate their total population.

Chronic homelessness. According to the U.S. Department of Housing and Urban Development (HUD) a person who is chronically homeless is defined as “an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.”

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level, is challenging due to of the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis could be experiencing homelessness, but would be unlikely to be identified in a homeless count.

A point-in-time (PIT) count of the Metro Dallas Area (MDA) completed in January 2008 was overseen by the Metro Dallas Homeless Alliance. A total of 5,869 homeless individuals were homeless in the MDA, representing a 14 percent increase from the 2007 PIT count. Of those surveyed, 43 percent reported they had been homeless for more than one year and 32 percent reported they had become homeless for the first time during the past year.¹

Exhibit IV-4 displays the known results for where PIT survey respondents slept last night. Not all survey respondents answered this question.

**Exhibit IV-4.
Known Results for Where
Respondent Slept Last Night**

Note:
Not all survey respondents answered this question.

Source:
Metro Dallas Homeless Alliance and BBC Research & Consulting.

	Number of Respondents	Percent of Total
Outdoors/Abandoned Building	183	8%
Emergency Shelter	970	41%
Transitional Housing	580	25%
Permanent Supportive Housing	481	20%
Motel	38	2%
Drug/Alcohol Treatment Facility	72	3%
Other	28	1%
Total	2,352	100%

The largest percentage of confirmed respondents (41 percent) slept in an emergency shelter the night before the PIT count. Forty-five percent of respondents slept in some form of transitional housing (i.e., transitional housing or permanent supportive housing) that could someday lead to stable, independent housing. Only eight percent survey respondents slept outdoors or in an abandoned building.

Certain population characteristics from the PIT count were noteworthy. Fifty-one percent of all respondents were unemployed and 14 percent were “underemployed”, indicating a part-time or low wage job. Thirty percent reported medical problems, while five percent had been diagnosed with HIV/AIDS. Almost 40 percent of respondents reported a history of substance abuse and 29 percent reported suffering from a mental illness.

¹ The data on homelessness are not available for Carrollton alone, so this section reports data for the Dallas MSA overall.

National characteristics of persons experiencing homelessness. The U.S. Conference of Mayors recently released the 2008 Hunger and Homelessness Survey Results. The report reveals that on average, cities reported a 12 percent increase in homelessness from 2007 to 2008, with 16 cities citing an increase in the number of homeless families. The lack of affordable housing, poverty and unemployment were cited as the primary causes of homelessness for families. For individuals, the top three causes cited were substance abuse, affordable housing and mental illness.

While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- **HIV/AIDS.** National estimates place the proportion of homeless persons who are HIV positive at 15 percent.
- **Substance Abuse.** A HUD study found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and 7 percent have both.
- **Mental Illness.** HUD estimates that 39 percent of homeless persons who contact an assistance provider are mentally ill.
- **Victims of domestic violence and sexual assault.** When a woman leaves an abusive relationship, she often has nowhere to go. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home or the streets. In 2008, their report to the U.S. Conference of Mayors reported an estimated 15 percent of homeless persons were victims of domestic violence.
- **Youth and children.** In many communities, the fastest growing population of persons who are homeless are children and youth, especially youth aging out of foster care.

At risk of homelessness. In addition to those who have experienced homelessness in the past or are captured in a point-in-time estimate of current homelessness, there are many individuals and households who are at risk of future homelessness.

Data from the 2007 ACS estimates that 100 percent of all Carrollton renters earning less than \$20,000 per year (2,443 renters) and 87 percent of those earning between \$20,000 and \$34,999 per year (2,510 renters) are cost burdened. Households are said to be “cost burdened” when the proportion of household income needed to make monthly housing payments exceeds 30 percent. An unexpected hardship such as the loss of a job or an illness can quickly force these individuals into homelessness.

Metrocrest Social Services provides direct services and assistance to Carrollton residents at-risk of experiencing homelessness. Such services include rental and utility assistance (i.e., financial assistance), a food pantry, medical needs and transportation vouchers. Clients of Metrocrest meet with a caseworker to develop a plan to stabilize their immediate crisis and move the family toward self-sufficiency. In certain situations, Metrocrest will provide referrals and counseling to assist clients obtain steady employment. This includes resume reviews, interview training and skill training.

Emergency and transitional housing. The City of Carrollton does not contain any emergency shelters or transitional housing. However, Metrocrest Social Services does provide information and referrals to Carrollton residents at-risk of homelessness and can point those without a place to sleep to the appropriate social service provider.

Elderly and Frail Elderly

According to 2000 U.S. Census data, there were 5,711 persons over the age of 65 living in Carrollton in 2000, representing about 5 percent of the total population. The elderly population in the City is estimated to have increased to 7,647 persons over the age of 65 in 2007,² representing a slighter larger 7.0 percent of the total population.

Frail elderly are defined for the purposes of this report as individuals age 65 and older with a self-care disability. In 2000, 6.7 percent of non-institutionalized seniors age 65 and older in Carrollton reported having a self-care disability. In 2007, the percent of senior's with a self-care disability increased slightly to 10.6 percent, indicating there are approximately 809 frail elderly in Carrollton.

Housing the elderly. Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- **Independent living.** The elderly may live with relatives, on their own or in subsidized units.
- **Congregate living.** Typically unsubsidized facilities that can be quite expensive for low and moderate income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- **Assisted living facilities.** 24-hour non-nursing assistance, often including bathing, dressing and medication reminders. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- **Nursing homes.** 24-hour nursing care. Services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medical intensive than hospitals and accept Medicaid reimbursement.

Independent living is at one end of the housing continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

Specific data on the number of Carrollton seniors living in nursing homes, assisted living facilities and other group quarter settings is unavailable. However, as shown in Exhibit IV-6 on page 10, there are 814 available beds in nursing homes and assisted living facilities in Carrollton. According to staff of these facilities, all available beds are generally filled, indicating that at least approximately 800 elderly Carrollton residents are living in a nursing home or assisted living facility.

² U.S. Census Bureau.

In most communities, seniors prefer to stay in their own homes as long as possible. If they are nearby, family members can assist with basic care needs, enabling seniors to remain in their homes longer than they would otherwise. However, the increased work demands and the increased transience of the population in recent years have made family assistance more challenging.

Most of the elderly households not living in group quarter settings in Carrollton owned their own homes. As seniors age, their homeownership rates decline: in 2007, the City homeownership rate was 77 percent for seniors 65 years and older, and 60 percent for seniors 85 years and older. Declining homeownership is indicative of both increasing needs for assisted living and the difficulty for individuals to support the burden of homeownership as they age.

Needs of the elderly. Low income seniors face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities as well as a lack of affordable housing.

Substandard housing. HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation.³ HUD reported that six percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this rate to the City of Carrollton, it is estimated that as many as 459 elderly residents (6 percent of the City's elderly population) were likely to live in substandard housing in 2007.

Home maintenance can be a burden for many moderate and low income homeowners. It is a particular problem for elderly people on fixed incomes who need help with small repairs and major maintenance items, such as roof, furnace and air conditioning repairs. A common goal of organizations that work with the elderly is to assist them in any way to keep them in their own homes for as long as possible and prevent premature institutionalization. Typically, when seniors' homes fall into disrepair, it affects not only the elderly residents, but also potential future residents of those homes and the general environment of the surrounding neighborhood.

Disability. In 2007, 36 percent of non-institutionalized elderly persons in Carrollton (or 2,736 elderly persons) reported that they had some form of disability (sensory, physical, mental, self-care or go-outside home). Of these persons with a disability, 29 percent (809 elderly) reported a self-care disability (e.g., bathing, taking medication) and 59 percent with go-outside-home limitation (e.g., going outside the home alone to shop, or visit a doctor's office).⁴ These incidence rates compare with 8 percent of non-institutionalized residents overall who reported a disability.⁵ Elderly persons with such needs are best housed in accessible housing (including assisted living and nursing home facilities), or need assistance (modifications as well as services) to remain in their homes.

Income constraints. Compounding the needs some seniors face for repair or improvements are the low and/or fixed-incomes they have available to make those changes. Seniors are estimated to comprise 15 percent of the households in Carrollton earning less than \$10,000 per year in 2007 and 29 percent of households earning between \$10,000 and \$20,000 per year. Seven percent of seniors in Carrollton lived in poverty in 2007.

³ Department of Housing and Urban Development, *Housing Our Elders A Report Card on the Housing Conditions and Needs of Older Americans*, 1999.

⁴ U.S. Census Bureau, 2007 American Community Survey.

⁵ This statistic refers to the civilian non-institutionalized population over the age of five.

According to Comprehensive Housing Affordability Strategy (CHAS) data, in 2000, 28 percent of the City’s elderly households, or 1,056 households, were cost burdened (paying more than 30 percent of their annual incomes in housing costs). Elderly who own their own homes were much less likely to be cost burdened: 21 percent of owners versus 51 percent of renters spent more than 30 percent of their incomes on housing costs in 2000.

Data from the 2007 American Community Survey⁶ demonstrated a slightly higher percentage of cost burden among elderly households. In 2007, an estimated 36 percent of elderly households, or 1,358 households, were cost burdened. Elderly renter households were much more likely to be cost burdened than elderly owner households: 57 percent of renters versus 30 percent in 2007.

Resources. Given the variety of housing options available to serve the elderly and the privatization of housing development, it is difficult to assess the sufficiency of housing for the City’s elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly nationwide are also likely prevalent in the City of Carrollton. The most pressing issues for moderate and high income elderly in the U.S. are finding facilities located in preferable areas with access to public transit and other needed community services. For low income elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Housing. Various federal and state programs are available to support elderly housing in Carrollton. Numerous federal programs, although not targeted specifically to the elderly, can be used to produce affordable elderly housing. These include CDBG, HOME, Section 8, and public housing. Additionally, there are two federal programs specifically targeted at the elderly. Section 202 subsidizes the development of elderly housing and helps expand the supply of affordable housing with supportive services for the elderly. It provides very low income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

Exhibit IV-6 summarizes the specialized housing for the elderly currently licensed and available in Carrollton.

**Exhibit IV-6.
Licensed Assisted Living, Nursing
and Independent Living Facilities,
City of Carrollton**

Note:
Assisted living facilities are regulated under Health and Safety Code, Chapter 247 and Texas Administrative Code (TAC), Title 40, Part I, Chapter 92.

Source:
Texas Department of Aging and Disability Services.

Facility	Number of Beds	Type
Atria Carrollton	125	Assisted Living
Autumn Leaves	44	Assisted Living
Brookhaven Nursing Center	180	Nursing
Corinthians Assisted Living Center	70	Assisted Living
Carrollton Health and Rehab Center	120	Nursing
Heritage Gardens Healthcare Center	150	Nursing
Madison on Marsh	125	Nursing
Total Beds	814	

⁶ The U.S. Census Bureau annually completes the American Community Survey. Data Tables include estimates of demographic, social and economic characteristics of people, households and housing units (both occupied and vacant) for every state in the Nation, Puerto Rico, and most areas with a population of 20,000 or more.

The Home Equity Conversion Mortgage Program (HECM) supports repair, rehabilitation and ongoing needs of individuals by allowing elderly homeowners to capture some of the equity they have in their homes through reverse mortgage programs. Individuals who own their homes free and clear, or have very low outstanding balances on their mortgages, are eligible for the program as long as they live in their homes. According to HUD, there is one FHA approved HECM lender (Earth Mortgage LP), but no FHA and HUD approved housing counseling agencies located in the City of Carrollton. HUD refers homeowners interested in HECM loans to CCCS of Fort Worth, A Division of MMI.

Supportive Services. The Texas Department of Aging and Disability Services oversees regional Area Agencies on Aging (AAAs), which provide services to seniors 60 and older. Carrollton residents are served by either the Dallas County Area Agency on Aging (for Dallas County residents) or the North Central Texas Area Agency on Aging (for Denton County residents). Both provide a wide array of services involving nutrition, family caregiver support, legal assistance, long-term care ombudsman, in-home services and benefits counseling.

Senior Adult Services, a Carrollton-based non-profit organization, provides direct services to the City’s elderly residents. Services include case management, home repair and accessibility upgrades, emergency financial aid and home-delivered meals. In addition, Senior Adult Services provides transportation for Carrollton residents who can no longer drive. A fee of \$5 is charged for each trip (however, this fee may be reduced when a financial need can be established).

Persons with Disabilities

The 2007 American Community Survey reported eight percent (8,875 persons) of the population in the City of Carrollton had one or more types of disability. Exhibit IV-7 shows the number of persons with disabilities by age in 2007 for the City of Carrollton.

**Exhibit IV-7.
Disability by Age Cohort for Population Age 5 and Over, City of Carrollton, 2007**

	5 to 15 Years	16 to 64 Years	65 Years and Over	Total	Percent of Total Population
Without any disability	18,195	75,841	4,911	98,947	92%
With one type of disability	351	3,229	849	4,429	4%
With two or more types of disability	146	2,413	1,887	4,446	4%
Total	18,692	81,483	7,647	107,822	100%
Percent of total population with one or more types of disability	3%	7%	36%	8%	
Percent of population by age cohort with one or more types of disability	6%	64%	31%	100%	

Source: U.S. Census Bureau’s 2007 American Community Survey.

The Census’s definition of disability status is based on individuals’ answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions were true: (1) they were 5 years old and over and had a response of “yes” to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of “yes” to go-outside-home disability; or (3) they were 16 to 64 years old and had a response of “yes” to employment disability.

The 2000 Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. Within these categories are people who have difficulties:

- performing certain activities such as dressing, bathing or getting around inside the home (self-care disability);
- going outside the home alone (go-outside-home disability); or
- working at a job or business (employment disability).

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. All disability data from the Census are self-reported by respondents. In 2007, there were 18,382 disabilities reported for persons over the age of five. Exhibit IV-8 lists the disability by type in Carrollton. Physical disabilities are the most common type of disability to have: 5.1 percent of the population had a physical disability.

Exhibit IV-8.
Type of Disability,
City of Carrollton, 2007

	Total Number of Disabilities	Percent of Total Population
Employment disability	2,487	3.1%
Go-outside-home disability	2,822	3.2%
Mental disability	3,749	3.5%
Physical disability	5,506	5.1%
Self-care disability	1,624	1.5%
Sensory disability	2,194	2.0%

Source:
 U.S. Census Bureau, 2007 American Community Survey.

Because many people with disabilities have a limited ability to work for pay, they are limited in their ability to generate earnings and often live on fixed incomes. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has necessary accessibility improvements and is conveniently located near transit and other services is often very challenging for persons with disabilities.

Persons with physical disabilities. Physical disabilities are the most common in the City, representing 30 percent of all disabilities in Carrollton.

Resources. In determining the resources available to people with physical disabilities in Carrollton, it should be noted that individuals may have access to the following federal and state supportive programs to help meet their housing needs.

Supplemental Security Income (SSI) is a federal support program that is available to people who have disabilities as well as limited income and resources. The recent *Out of Reach* study (discussed in Section III) for Carrollton found that an individual earning Social Security Income (SSI) in Carrollton (\$637 per month) would only be able to afford a rental unit priced at \$191. A market rate studio in the Dallas HMFA would cost \$645 per month, more than would be affordable for SSI recipients in 2008.

Medicaid can be used by individuals in nursing homes or hospital care. Medicaid waivers make Medicaid available for home- and community-based services, such as transportation. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications (i.e., ramps, handrails, etc.).

The City's Minor Home Repair Program provides assistance to qualified elderly and disabled residents seeking to perform minor home repairs and improvements. In 2008, Carrollton provided financial assistance for seven People Helping People projects.

Housing needs. According to the 2000 CHAS table of Housing Problems Output for Mobility & Self Care Limitation for the City of Carrollton, 33.6 percent of households with mobility and self care limitations⁷ have housing problems or 1,278 households.

Persons with Severe Mental Illness. The Center for Mental Health Services (CMHS) defined a Severe Mental Illness (SMI) as a "diagnosable mental, behavioral or emotional disorder that met the criteria of DSM-III-R and that has resulted in functional impairment which substantially interferes with or limits one or more major life activities." An SMI can only be diagnosed for adults; the equivalent diagnosis for children 17 and under is a severe emotional disorder (SED).

Total population. According to the Texas Department of Mental Health and Mental Retardation Strategic Plan for Fiscal Years 2003-2007, approximately 19 percent of the population aged 18 to 64 will experience some diagnosable mental disorder (as defined by the Diagnostic and Statistical Manual, IV), excluding substance abuse disorders, during a lifetime. The more serious mental illnesses have been estimated at between 2.6 percent and 2.8 percent of adults. Applying those percents to the Carrollton population reveals that an estimated 2,015 to 2,170 adults have a serious mental illness.

According to the 2007 ACS, 3,749 persons in Carrollton had some sort of mental disability. The age group with the highest rate of mental disability was seniors 75 and older, of which 25 percent had a mental disability, compared with 8 percent of seniors 65 to 74 years old.

Outstanding need. According to the Substance Abuse and Mental Health Administration's (SAMHA) 2006 Texas Mental Health National Outcome Measures, approximately 90 percent of adults with SMI are served in Texas. Applying this incidence rate to the previously mentioned estimated adult SMI population in Carrollton (2,015 to 2,170), approximately 1,813 to 1,953 of Carrollton's adult population is served. Therefore leaving a gap of 200 to 220 adults not served in Carrollton.

According to service providers and the community in Carrollton, transitional housing and affordable housing options for persons with mental illness is needed in Carrollton. Housing has always been an issue for persons with mental illness. It was also suggested there was a lack of affordable rental units in Carrollton for lower income households. However, many people with severe mental illness do not have special housing or service needs. They are able to live independently or with family members and may or may not receive state or federally subsidized outpatient treatment.

⁷ Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

In addition to housing needs, persons with mental illness typically need supportive services that may include clinical and rehabilitation services, skills training relating to employment and housing, prescribing and monitoring medications used to treat mental illnesses, preparing a person to manage his or her own finances, psychiatry services and therapy and support groups.

The National Alliance on Mental Illness (NAMI) released a report in March 2006 on the nation's mental health care system. The United States earned a national average grade of "D" in the first state-by-state analysis in more than 15 years. Texas received an overall grade of C, although the state was praised for innovations in the Texas Medication Algorithm Project (TMAP) model; disease management strategy for serious mental illnesses; state-mandated jail programs in all counties; and leadership in reducing use of restraints and seclusion.

"Urgent needs" identified for Texas in the report included:

- Funding and
- Inpatient beds

Resources. Carrollton is served by two state designated mental health and mental retardation centers: the Dallas Area NorthSTAR Authority (for residents of Dallas and Collin counties) and the Denton County MHMR Center (for residents of Denton County). NorthSTAR plays more of an administrative and regulatory role by managing funding and service provision, while the Denton County MHMR Center provides primary services such as screening and referral, counseling, in-home support and adult day-care.

Persons with Substance Abuse Disorders. The U.S. Department of Health and Human Services, through its Substance Abuse and Mental Health Services Administration (SAMHSA), tracks substance abuse prevalence at the state level. According to SAMSHA's 2005-2006 National Household Survey on Drug Use and Health (NHSDUH), and using population data from the Census, the statewide prevalence rate for alcohol or illicit drug dependence or abuse in Texas is 9.2 percent for persons age 12 and older. Applying this estimate to Carrollton's 2007 population 10 years and over, an estimated 9,152 persons would have had some form of substance abuse problem.

The statistics also showed that 8.4 percent of Texas's population ages 12 and older had used marijuana one or more times in the last twelve months, 4.8 percent had used nonmedical pain relievers one or more times in the past 12 months and 2.4 percent had used cocaine one or more times in the last twelve months. These statewide usage rates for persons 10 years and over translate to citywide estimates of 8,356 marijuana users, 4,775 nonmedical pain reliever users and 2,387 cocaine users in Carrollton. The percentage of individuals addicted to these substances is probably lower than the percentage of people reporting usage.

Outstanding need. The 2005-2006 National Household Survey on Drug Use and Health (NHSDUH) estimates that 2.5 percent of the population 12 years and over in Texas need but are not receiving treatment for illicit drug use. Applying the percentage to the population in Carrollton, approximately 2,490 persons over the age of 10 need and are not receiving treatment for illicit drug use. The same study also estimates that 7.7 percent of Texas residents age 12 and over need but are not receiving treatment for alcohol use. Using this same incidence rate, approximately 7,660 Carrollton residents age 10 and over need but do not receive treatment for alcohol abuse.

Resources. According to the Texas Department of State Health Services, there is one licensed substance abuse treatment facility in the City, the North Point Center. Run by Mr. Randall Sala, the Center offers 65 outpatient slots and zero residential beds. Treatment at this facility is voluntary or involuntary, and it caters to both adults and adolescents. The Denton County MHMR Center also provides select adolescent substance abuse services. Many additional treatment facilities can be found in the greater Dallas area.

Support groups for persons facing alcohol or drug abuse problems are also offered in Carrollton, such as Alcoholics Anonymous and other organizations.

Persons with Developmental Disabilities. According to the Texas Council for Developmental Disabilities, a developmental disability is a severe, chronic disability, either mental and/or physical, that starts before the age of 22. A few examples include autism, cerebral palsy, a combination of visual and hearing disabilities, mental retardation, mental illness, traumatic brain injury and epilepsy. Individuals can have developmental disabilities when they are born or acquire them before their 22nd birthday, during "the developmental years." Developmental disabilities usually continue indefinitely and limit a person's participation in three or more of the following major life activities:

- self-care,
- mobility,
- language,
- learning,
- self-direction,
- independent living, and
- financial self-sufficiency.

The term is applied to infants and young children, from birth to age 9, who have substantial developmental delay or specific condition which probably will result in developmental disabilities if services are not provided.⁸

Total population. The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Carrollton 2007 population, approximately 1,645 residents would have a developmental disability.

The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have a developmental disability. Applying this incidence rate to the population of children in Carrollton would suggest that approximately 2,975 children have some form of physical, cognitive, psychological, sensory or speech impairment. This estimate is higher than the ADD estimate as it includes non-severe developmental disabilities. Additionally, the CDC estimates that approximately 2 percent of school-aged children in the U.S. have a serious developmental disability, such as mental retardation or cerebral palsy and need special education services or supportive care. Applying this percentage would indicate that approximately 177 school age children in the City of Carrollton have a serious developmental disability.

⁸ *Developmental Disabilities Assistance and Bill of Rights Act (DD Act) of 2000 (P.L. 106-402).*

The Institute on Community Integration at the University of Minnesota estimates that 33 percent of persons with developmental disabilities live below the poverty level. Applying this to the 2007 estimation of the number of persons with developmental disabilities living in Carrollton, an estimated 543 persons in Carrollton with developmental disabilities live below the poverty level and are likely in need of housing assistance.

Resources. As mentioned earlier in this section, Carrollton is served by two state designated mental health and mental retardation centers: the Dallas Area NorthSTAR Authority (for residents of Dallas and Collin counties) and the Denton County MHMR Center (for residents of Denton County). NorthSTAR plays more of an administrative and regulatory role by managing funding and service provision, while the Denton County MHMR Center provides primary services such as screening and referral, counseling, in-home support and adult day-care.

Mosaic, an organization serving people with developmental disabilities, has three sites in the Carrollton area, each containing six beds. Mosaic recently received a 3-year accreditation from the Council on Quality and Leadership in Supports for People with Disabilities, the only agency in the State to receive this accreditation. The organization provides services such as residential group homes, supported apartments, vocational training, in-home support, transportation and day care.

As an alternative to care facilities, persons with developmental disabilities can receive services from Adult Day Programs, which provide health and social services, individual therapeutic and psychological care on a daily basis.

Nationwide, there is a trend away from institutionalized care and toward smaller, more flexible service provision. Small group and foster homes are the preferred arrangement for many developmentally disabled individuals. Because persons with developmental disabilities sometimes have limited abilities to work and lower incomes, it can be difficult for them to purchase housing. Mobile homes are often the most affordable homeownership product. Traditional housing programs often do not serve the new model of housing for persons with developmental disabilities (several adults living together), as they favor family over non-family arrangements.

Persons with HIV/AIDS

The Centers for Disease Control and Prevention (CDC) analysis revealed that there were more than a million people—an estimated 1,106,400 adults and adolescents—living with HIV infection in the United States at the end of 2006 (95 percent Confidence Interval: 1,056,400–1,156,400), and that gay and bisexual men of all races, African Americans, and Hispanics/Latinos were most heavily affected. This is approximately 0.37 percent of the nation's population, currently living with HIV/AIDS, with approximately 56,300 new HIV/AIDS infections occurring 2006.⁹ Applying this percentage to Carrollton's 2007 population, approximately 435 residents would have been living with HIV/AIDS.

⁹ Centers for Disease Control and Prevention, New Estimates of U.S. HIV Prevalence, 2006.

The Texas Department State Health Services also collects data on the number of HIV and AIDS cases reported and presumed living to monitor trends in the HIV/AIDS epidemic by processing HIV/AIDS case reports and conducting research. According to the 2007 HIV/STD Program Annual Report, there were 62,714 known persons living with HIV/AIDS (PLWHA) in Texas in 2007, a 30 percent increase over the number in 2003. Over the past five years, the number of new diagnoses increased slightly from 4,612 in 2003 to 4,784 in 2007.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes. Given these national statistics, it is estimated that 130 to 280 persons living with HIV/AIDS in Carrollton require housing assistance.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. The co-occurrence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, an estimated 20 percent of people currently living with HIV/AIDS use or abuse substances other than their own prescription medicine, and 36 percent have abused substances in the past. The incidence of mental illness among the HIV/AIDS community is also high. Approximately 17 percent of people currently living with HIV/AIDS have a persistent mental illness; 5 percent have AIDS-related dementia. Because of frequent concurrence of substance abuse and mental illness with HIV/AIDS, housing providers often struggle to serve this population.

Resources. The Texas Department of State Health Services HIV/STD Program is dedicated to preventing the spread of HIV and other STDs while minimizing complications and costs. This is achieved primarily through education, prevention counseling, screening and testing, partner elicitation and notification, and the provision of medical and social services. While some of these services are directly provided, most are provided through contracts with community-based agencies.

At-Risk Youth

There are three segments of the population of youth in Carrollton who have potential housing and supportive service needs: youths aging out of the foster care system; older youth transitioning to adulthood with uncertain future plans; and youth who are homeless.

According to the National Runaway Switchboard, each year they receive more than 100,000 phone calls from youth and concerned adults who are reaching out for help. In 2007, NRS handled 176,609 calls. They report that one out of every seven children will run away before the age of 18, and that there are between 1.6 and 2.8 million youth who run away in a year in the United States. In addition, 40 percent of youth in shelters and on the street have come from families that received public assistance or lived in publicly assisted housing.

Youth exiting the foster care system. At age 18, many youth “age out” of the foster care system, social services and the juvenile justice system and typically, the foster care system expects youth to live on their own at age 18. Often, youth in foster care do not get the help they need with high school completion, employment, accessing health care, continued educational opportunities, housing and transitional living arrangements, which can lead to longer-term housing and supportive service needs.

Some researchers have also looked at state-level outcomes for youth who age out of the foster care system. A six-year, quantitative longitudinal study evaluated the efficacy of independent living services delivered to youth in Idaho who aged out of care between 1996 and 2002. The study found pregnancy and birth rates among this population as high as 63 percent in 2002, homelessness as high as 32 percent in 1998, and dependency on social services as high as 79 percent in 2002.¹⁰

Youth who are homeless or at risk of homelessness. According to the National Coalition for the Homeless, homeless youth are individuals under the age of eighteen who lack parental, foster, or institutional care. These young people are sometimes referred to as “unaccompanied” youth. The homeless youth population is estimated to be between 500,000 and 1.3 million young people each year (Center for Law and Social Policy, 2003). According to the U.S. Conference of Mayors, unaccompanied youth account for 3 percent of the urban homeless population, (U.S. Conference of Mayors, 2005).

Youth with uncertain futures. According the Kids Count by the Annie E. Casey Foundation, an estimated 8 percent of Texas teens are high school dropouts and 9 percent are not attending school and not working in 2007. This is similar to the national statistics of 7 percent of teens who are high school dropouts and 8 percent are not attending school and not working. Applying this percentage to the City of Carrollton’s 2007 same population, approximately 1,367 teens are considered high school dropouts and 1,537 are not attending school and not working.

Resources. There are several organizations in Carrollton that provide youth programs to City of Carrollton residents including the YMCA, Boys and Girls Club, Big Brothers Big Sisters, to name a few.

Five Year Projected Needs

This section provides estimates of the future needs of the target populations discussed in this section, per Section 91.205 of the Consolidated Plan regulations.

Extremely low income renters. The gaps analysis completed for the Consolidated Plan found a current need for 2,595 rental units for renters earning less than \$20,000 per year. If the City maintains its current population growth, extremely-low income renters experience the same population growth as the City overall, and no new units are developed to assist this group, this need will increase to 2,727 units in 2013.

Low income renters. No current need; no future need estimated.

Moderate income renters. No current need; no future need estimated.

¹⁰ *Youth Exiting Foster Care: Efficacy of Independent Living Services in the State of Idaho* Brian L. Christenson, LSW.

Middle income renters. No current need; no future need estimated.

Extremely and low income owners. The City currently has 2,209 owners earning less than \$35,000 who are cost burdened. If the City maintains its current population growth, and extremely-and low income owners experience the same population growth as the City overall, and no new units are developed to assist this group, this need will increase to 2,320 units in 2013.

Elderly persons. It is estimated that as many as 1,056 elderly residents lived in substandard housing in 2009. By 2013, this could increase to 1,109.

Persons with disabilities. The City currently has more than 8,000 residents with one or more types of disabilities. HUD's CHAS data estimate that as many as 1,970 of the City's residents with a physical disability have housing needs. If this population grows at the same rate as the population overall, the needs could increase to 2,069 by 2013. However, the housing and supportive service needs of persons with disabilities are likely to increase in the next five to 10 years as the City's population grows older, since the incidence of disability rises with age.

SECTION V.
Public Input

SECTION V.

Public Input

This section presents the results of the two stakeholder and citizen community meetings conducted to collect public input into the needs and priorities of the City's Five-year Consolidated Plan.

Approach

Two community meetings were conducted in Carrollton on May 14 as part of the Consolidated Plan research process. The meetings were open to stakeholders and who provide housing and services to low to moderate income populations and all Carrollton residents. One focus group was conducted during the afternoon around the lunch hour; the other was conducted in the evening. Flyers announcing the meetings were distributed electronically and in paper format throughout the City; a copy of the flyer appears at the end of this section. The meetings were held at City Hall, which is ADA compliant.

Each meeting consisted of a presentation describing the Consolidated Plan purpose and process. The presentation also provided preliminary research findings (demographics, housing prices) and examples of how the City has allocated CDBG dollars in the past.

After the presentation, participants were asked their opinions on the greatest housing and community development needs in Carrollton and encouraged to complete a worksheet specifying how they would choose to allocate CDBG among these needs. Copies of the presentation and the worksheets distributed appear at the end of this section.

Description of Meeting Participants

Participants in the focus groups included:

- Members of the City's Neighborhood Advisory Commission (NAC);
- Staff from City departments, including community development, environmental services and code enforcement;
- Stakeholders representing low income seniors;
- Organizations serving low to moderate income seniors; and
- Staff from Metrocrest Family services, representing the needs of lower income residents ranging from health care to social services to housing.

Summary of Needs and Priorities from Public Input

- **Housing.** Affordable housing, both to own and rent, was the greatest overall need identified. Participants also identified a significant need for affordable senior housing, with and without supportive services. Participants also expressed a need for home rehabilitation and accessibility improvements for seniors who want to age in their homes. Finally, downpayment assistance was identified as needed to help the City's moderate income workers buy a home.

- **Public infrastructure.** The City was developed on soils that shift and, as a result, the pipes that every household and commercial property rely on for water and sewer maintenance are very vulnerable to stress failures. Routine maintenance, which is costly to the City, is a band-aid approach; the best solution is wholesale replacement of these lines.
- **Community Development/Public Services.** Participants agreed that the City does a good job preserving neighborhood stability and improving infrastructure through its NOTICE program. They also appreciate the General Fund contribution the City makes to social service organizations. However, since CDBG is limited and is insufficient to meet all needs in the City, participants asked about other sources of private and governmental funding to help meet other community development needs including nonprofit facilities, social services and health care.
- **Homelessness.** With respect to persons experiencing homelessness, appropriate transitional housing and supportive services were among the greatest needs identified. Advocates for low income Carrollton residents expressed a need for transitional housing to help homeless residents move into permanent housing, and also to provide somewhere for families to go when they lose their housing through foreclosure, eviction and/or fleeing domestic violence.

SECTION VI.
Five-year Strategic
Plan and 2009 Action Plan

SECTION VI.

Five-Year Strategic Plan and 2009 Action Plan

The following section outlines the City of Carrollton's goals and objectives over the five-year (2009-2014) Consolidated Plan period, addresses the needs of specific Carrollton populations .

Five-Year Strategic Plan and One-Year (2009) Action Plan

The City of Carrollton has established the following housing and community development goals, objectives and outcomes to guide the use of funds for 2009-2014 program years.

- The three *Goals* will guide how the City allocates its block grant funding during the next five program years.
- The *Objectives* and *Outcomes* refer to the 2009, One-Year Action Plan. These fall under one of the three five-year goals. The objectives detail what the City intends to accomplish with the identified funding sources to meet housing and community development needs. The outcomes detail how the City will monitor the accomplishments (e.g., in terms of households assisted, facilities rehabilitated, etc).

The City expects to receive \$810,326 in CDBG funding for the 2009-2010 planning year. This funding will be used to partially fulfill the following overall, five-year goals and meet the annual objectives.

Basis for assigning prioritization to goals. 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, the City has made public infrastructure improvements its top priority. 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.

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.

Five-Year Goals. The Goals for the Five-Year Consolidated Plan period are:

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

Goal No. 2: Preserve and enhance existing housing stock through minor home repair and rehabilitation programs.

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

One-Year (2009) Action Plan—Objectives and Outcomes

The following One-Year Objectives and Outcomes demonstrate how the City's specific activities support and achieve the three goals listed above.

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

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.

Objective 1.1. 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.

- **Outcome 1.1.** Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over next five years.

Objective 1.2. Continue to implement enhanced code enforcement in neighborhoods where NOTICE repairs have been completed.

- **Outcome 1.2.** Utilization of enhanced code enforcement preserves infrastructure repairs and ensures improved aesthetic and structural quality of neighborhood.

Objective 1.3. 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.

- **Outcome 1.3.** The City will continue to provide an average of \$15,000 per year in neighborhood organization funds, donated materials and volunteer work hours.

Goal No. 2: Preserve and strengthen existing housing stock through minor home repair and rehabilitation programs.

Objective 2.1. Continue to fund the City's Minor Home Repair Program to assist elderly, disabled and low to moderate income homeowners complete minor home repairs that they would otherwise been unable to afford.

- **Outcome 2.1.** The City will provide financial assistance to approximately 12 persons each year through its Minor Home Repair Program.

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

Objective 3.1. 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.

Five-year Objectives and Outcomes

Based on the established needs and priorities described above, the City has established the following five year objectives to guide its Consolidated Planning funding during program years 2009 through 2013:

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

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.

Objective 1.1. Continue to fund the City's NOTICE program with CDBG dollars. Update and revise existing ranking system to determine priority neighborhoods for program. Complete necessary repairs to street, alley, sidewalk and water and sewer line infrastructure until entire neighborhood is repaired or reconstructed.

- **Outcome 1.1.** Through the NOTICE program, the City will repair and reconstruct all public infrastructure in 2 to 3 low and moderate income neighborhoods over next five years.

Objective 1.2. Continue to implement enhanced code enforcement in neighborhoods where NOTICE repairs have been completed.

- **Outcome 1.2.** Utilization of enhanced code enforcement preserves infrastructure repairs and ensures improved aesthetic and structural quality of neighborhood.

Objective 1.3. 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.

- **Outcome 1.3.** The City will continue to provide an average of \$15,000 per year in neighborhood organization funds, donated materials and volunteer work hours.

Goal No. 2: Preserve and strengthen existing housing stock through minor home repair and rehabilitation programs.

Objective 2.1. Continue to fund the City’s People Helping People program to assist elderly, disabled and low to moderate income homeowners complete minor home repairs that they would otherwise been unable to afford.

- **Outcome 2.1.** The City will provide financial assistance to approximately 12 persons each year through its Minor Home Repair Program.

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

Objective 3.1. 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.

Resources

In Program Year 2009, the City of Carrollton allocated a total of \$810,326 in CDBG funds to meet these objectives. The specific allocation of those funds is as follows:

- 3 percent (\$23,027) dedicated to grant administration and planning;
- 86 percent of monies (\$697,372) dedicated to physical improvements to the infrastructure within the oldest areas of the Community;
- 4 percent (\$30,000) dedicated to the development of the City’s Minor Home Repair Program; and
- 7 percent (\$59,975) for enhanced code enforcement in the CDBG targeted area.

In addition to this CDBG allocation, the City will contribute \$5.4 million in General Funds to accomplish Goal 1. Finally, if the budget allows, the City of Carrollton plans to make an estimated \$278,000 available for related social service programming in General Fund resources.

**Exhibit ES-11.
Funding Allocation PY2009**

Source:
City of Carrollton.

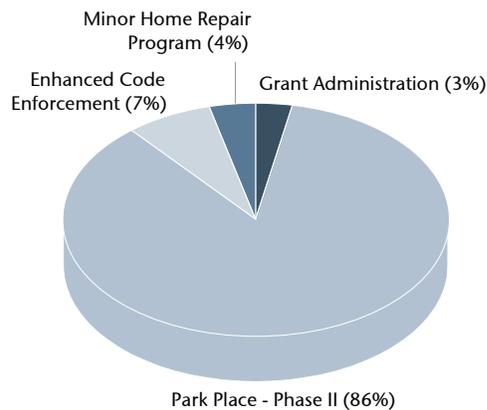


Exhibit ES-12. CDBG Projects PY2009

Description	Allocation	Dedicated to 2000 CDBG Target Area
Grant Administration and Planning – 3%	\$22,979	N/A
N.O.T.I.C.E. Project – Reconstruction of Sidewalks and Streets – Park Place Phase II –86%	\$697,372	100%
2200 Block of Nix Rd. 2200 Block of Sam Houston Blvd. 2200 Block of Reagan Blvd. 2200 Block of Crosby Rd. 2200 Block of Travis Dr. 2200 Block of Nolan Dr. 2200 Block of Crockett Dr. 2200 Block of Bowie Dr. 2200 Block of Heartside Pl.		
Minor Home Repair Program – 4%	\$30,000	~ 50%
Capital funding for materials and specialized labor for implementation of minor home repair		
Enhanced Code Enforcement – 7%	\$59,975	100%
Funding for one code enforcement officer in the 2000 CDBG Targeted Area		
Total	\$810,326	

Source: City of Carrollton.

**Exhibit ES-13.
Map of PY2009 NOTICE Project—
CDBG Project Area with Minority
Concentration**

Source:
City of Carrollton.

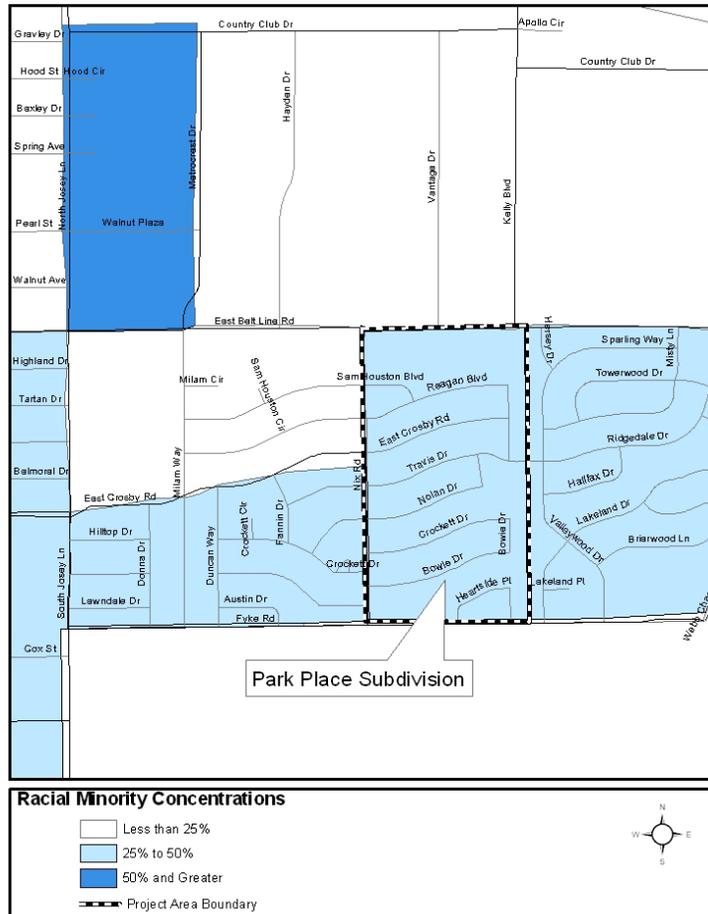


Exhibit ES-14 details the resources available to address the City’s goals during the 2009 program year. Exhibit ES-15 summarizes the City’s 5 year housing and community development priorities, goals and activities.

**Exhibit ES-14.
Funding Resources**

Description	2009 CDBG Allocation	Program Income	2008 CDBG Allocation	CDBG-R	General Fund Allocation	Dedicated to 2000 CDBG Targeted Area
Grant Administration and Planning (~10%)	\$22,979	\$59,498			\$82,525	N/A
N.O.T.I.C.E. Project — Reconstruction of Sidewalks and Streets — Park Place Phase II (~80%)	\$697,372		\$701,539	\$212,536	\$5,421,133	100%
2200 Block of Nix Road						
2200 Block of Sam Housing Blvd.						
2200 Block of Reagan Blvd.						
2200 Block of Crosby Road						
2200 Block of Travis Drive						
2200 Block of Nolan Drive						
2200 Block of Crockett Drive						
2200 Block of Bowie Drive						
2200 Block of Heartside Place						
Minor Home Repair Program (~3%)	\$30,000					~50%
Capital funding for materials and specialized labor for implementation of minor home repair program						
Enhanced Code Enforcement (~7%)	\$59,975					100%
Funding for one code enforcement officer in the 2000 CDBG targeted area						
Total	\$810,326	\$59,498	\$701,539	\$212,536	\$5,503,658	

Source: City of Carrollton.

**Exhibit ES-15.
Five Year Goals, Priorities, Activities and Funding Resources**

Goals and Activities	Priority	Annual No. of Neighborhoods/ Households Assisted	Funding
<p>Goal 1: Revitalize and maintain public infrastructure in LMI neighborhoods.</p> <p><i>Activity 1: Repair and reconstruct all public infrastructure in LMI neighborhoods.</i></p> <p><i>Activity 2: Implement enhanced code enforcement to preserve improvements in LMI neighborhoods</i></p> <p><i>Activity 3: Provide matching grants to neighborhood groups to upgrade and restore public property</i></p>	Very high	2 to 3 neighborhoods	<ul style="list-style-type: none"> ■ CDBG \$700,000/year; \$3.5 million/5 years ■ General Funds \$5 million/year
<p>Goal 2: Preserve and strengthen existing housing stock through minor home repairs</p>	High	12 persons	<ul style="list-style-type: none"> ■ CDBG \$30,000/year; \$150,000/5 years
<p>Goal 3: Assist local social service providers serving LMI residents</p>	High		<ul style="list-style-type: none"> ■ General Funds \$275,000/year; \$1.3 million/5 years

Note: HOME resources available were unknown at the time this table was prepared.

Source: City of Carrollton.

Antipoverty Strategy

Over the next several years, the City will work toward the implementation of the following actions in an attempt to reduce the overall number of persons living in poverty in Carrollton:

- Coordinate local resources to increase educational opportunities for low income persons in order to improve their ability to earn better wages.
- Promote tuition assistance programs, in-house college courses and other means to higher education.
- Improve the linkage between job training programs and local job creation efforts to attract.
- Encourage the creation of jobs that pay above minimum wages and provide people with the ability to service a home mortgage.
- Promote financial counseling and classes on budgeting and money management.
- Promote linkages between housing, employment and educational systems and/or facilities, including through transit oriented development at the new DART stations.
- Promote programs and training that help families-in-need to become more self-sufficient.

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

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 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.

Obstacles to meeting needs. The City of Carrollton's housing problems are minimal as Carrollton is a relatively higher income city. The greatest needs are twofold: 1) More than half renters cannot afford to buy the median priced home; and 2) Owners face high levels of cost burden and cannot afford to make costly repairs to public infrastructure, which is needed in many of Carrollton's older neighborhoods. The greatest obstacles to meeting these needs are lack of financial resources, both for the City and for households. Particularly in this economic climate, lower income renters may have difficulty getting a mortgage loan and homeowners may have trouble getting home improvement loans. To this end, the City contributes General Fund dollars to the operations of social service providers to ensure that CDBG dollars are dedicated to assist the City's households with their greatest needs.

Non-Homeless Strategy

Carrollton's residents with special needs are an integral part of the community. The City plans to address the needs of these populations with the following strategies.

Elderly. Senior Adult Services, the Carrollton-based elderly service provider, will continue to be the City's primary link to and source of information about the needs of Carrollton's elderly population. The organization has indicated the City needs to address the following issues:

- Increase transportation options for elderly residents;
- Increase availability of affordable housing for elderly residents; and,
- Address communication issues created by diverse Carrollton population.

The City recognizes and agrees with each of these needs. In the future, the City will continue to allocate a portion of its General Fund to Senior Adult Services, as well as actively apply for and accept grants and donations to address the concerns listed above. Additional funding and community support will increase the likelihood the needs of Carrollton's elderly residents will be fully resolved.

Persons with disabilities. City of Carrollton residents with physical disabilities have limited professional primary care options available to them and the majority of those relying on Supplemental Security Income cannot afford market rate rental units in Carrollton. As such, the City will continue to explore new and alternative methods to provide care (both primary and secondary) and housing to Carrollton's physically disabled residents. The City's Minor Home Repair Program will remain an important component of Carrollton's physically disabled outreach program and aims to provide financial assistance to 12 elderly or disabled households in need of repair over the next year.

City of Carrollton residents with mental disabilities in search of professional care and treatment are primarily limited to the Dallas Area NorthSTAR Authority and the Denton County MHMR Center. Carrollton does not contain its own mental disability service provider. A general lack of funding and inpatient beds has limited the effectiveness of mental disability care State-wide. Carrollton will continue to search and apply for grants and other sources of funding in order to provide better services to the City's mentally disabled residents. Feasibility studies for a more pro-active approach towards providing primary care for mentally disabled residents have been considered.

City of Carrollton residents with developmental disabilities (i.e., either physical or mental disabilities that on-set before the age of 22) can access information and services at the aforementioned Dallas Area NorthSTAR Authority and the Denton County MHMR Center, as well as Mosaic, an organization with 18 total inpatient beds at three facilities in the Carrollton area. Mosaic provides group care facilities, as well as in-home care and vocational training. The City will continue to support Mosaic and assist the organization as its financial and staffing resources permits.

Homeless Strategy

As described in the 2008 Carrollton Action Plan, the City of Carrollton does not have a traditional homeless population and efforts toward identifying the exact number and type of homeless in the City have not been reliable. Discussions and consultations with area homeless service providers revealed that the need for a more sophisticated and coordinated effort to address the needs of the homeless population is of paramount concern. One primary need is a transitional shelter facility for homeless residents looking to gain consistent housing and explore local employment opportunities. Another need is a counseling and support system designed to provide a step-by-step path towards a stable housing situation.

The City will continue to support the efforts of Metrocrest Social Services, the primary source of housing and homelessness services in Carrollton. Metrocrest's efforts include counseling, vocational training, rent/mortgage assistance and emergency food and shelter assistance. The City's (as well as Metrocrest's) primary strategy to combat homelessness is through prevention-related programs, including preserving and repairing existing housing stock with the Minor Home Repair Program.

Institutional Structure

The City's Community Development Division is the lead agency for the implementation of the Consolidated Plan and administration of CDBG. Internally, the Community Development Division works in collaboration with all City Departments to deliver projects, services and other benefits to eligible neighborhoods and clients.

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

- Bea's Kids
- Children's Advocacy Center for Denton County
- The Family Place
- Metrocrest Family Medical Clinic
- Metrocrest Social Services
- Senior Adult Services
- Special Care & Career Services

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.

Lead-Based Paint Strategy

The City's efforts to evaluate and address lead-based paint hazards are carried out through its Minor Home Repair program. These efforts include the following:

1. The City will provide information to all program applicants regarding the hazards of lead-based paint during the coming years and will initiate efforts to identify potential resources for abatement of lead-based paint from the housing stock in Carrollton.

2. For residents receiving assistance under the City's Minor Home Repair program where a lead-based paint hazard is present, the City will comply with Federal regulations when levels are greater than de minimus standards. HUD guidelines are followed, including the distribution of lead-based paint information.
3. 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 that lead-based paint is present, volunteer labor is not used; rather, technicians certified in safe work practices for the removal of lead paint will be contacted by the City.

Social Service Agency Partners

The following is a listing and brief description of social service providers from which the City Council of Carrollton received requests for Program Year 2009/Fiscal Year 2010 funding:

American Eagle Youth Center Foundation

Contact: Mr. Harold Elias-Perciful—Executive Director
1835 Walnut St.; Carrollton, TX 75006
Phone: 972-446-9808
E-Mail: hep@fccarrollton.org

American Eagle Youth Center Foundation provides and manages top-notch facilities that support mentoring and guiding “at-risk” youth toward productive citizenship. Its programs promote reducing crime, drug use, gang membership, and school dropout rates.

ANTHEM Family Safety Council

Contact: Durell Price – Chair
1402 Corinth Ste. 247; Dallas, TX 77215
Phone: 801-836-4669 *Fax:* 801-817-0706
E-Mail: durell.price@franklincovey.com

ANTHEM Family Safety Council is an organization that promotes viral awareness. It also provides a series of events and trainings for educators, parents, teens and the community at large designed to raise the level of relationship violence awareness.

Bea's Kids

Contact: Ms. Diana Franzetti – Executive Director
14673 Midway Rd., Suite 230; Addison, TX 75001
Phone: 972-417-9061 *Fax:* 214-550-6115
E-Mail: Diana.Franzetti@beaskids.org
Website: www.beaskids.org

Bea's Kids is a non-profit 501(c)(3) organization that has been serving underprivileged children and parents since 1990. Services include educational, cultural, recreational and sports programs and activities. The program also provides food, clothing and medical/dental care. Bea's Kids leads a crusade against hunger, illiteracy, domestic strife, parental neglect, drugs, violence, gangs, school dropouts and poverty.

CASA of Denton County, Inc.

Contact: Ms. Sherri Gideon – Executive Director
P.O. Box 2885; Denton, Texas 76202-2885
Phone: 940-243-2272 *Fax:* 940-243-1605
E-mail: sgideon@casadenton.org
Website: www.casadenton.org

CASA of Denton County, Inc. serves children (ages 0 to 18) who have been removed from their homes by Child Protective Services due to abuse or neglect. Their service area is Denton County and includes children from the portion of Carrollton within Denton County. CASA provides independent, objective guidance in court regarding the children's best interests and is a constant provider of support during that experience.

Children's Advocacy Center for Denton County

Contact: Mr. Dan Leal – Executive Director
1960 Archer Avenue; Lewisville, Texas 75077
Phone: 972-317-2818 *Fax:* 972-317-6989
E-Mail: dan@cacdc.org
Website: www.cacdc.org

This is a child-friendly environment for joint child abuse investigations by police and Child Protective Services. Some of the functions include video-taped interviews, comprehensive therapy services, information and referral and facilitation of joint investigations. Multiple professionals are involved in investigations including a Carrollton Police Child Abuse Investigator.

Christian Community Action

Contact: Nancy Kairo – Development Analyst
200 South Mill Street; Lewisville, TX 75057
Phone: 972-219-4389 *Fax:* 972-219-4339
E-Mail: grants@ccahelps.org

Christian Community Action provides Carrollton residents living in Denton County a wide range of services: rental/utility assistance, transportation, gas vouchers, vocational training, food and healthcare.

Denton County Friends of the Family, Inc.

Contact: Ms. Marianne MacCormick – Grants Administrator
P.O.Box 640; Denton, Texas 76202-0640
Phone: 940-387-5131 *Fax:* 940-383-1816
E-Mail: marianne@dcpf.org
Website: www.dcpf.org

Denton County Friends of the Family provides services to residents of Denton and Dallas County. The types of services include temporary shelter, 24-hour crisis hotline, assault and violence recovery programs, family services and parenting, community outreach, education and advocacy, as well as a thrift shop. The agency has added an outreach center in Lewisville, Phone: 972-221-0050.

The Family Place

Contact: Ms. Paige Flink – Executive Director
P.O. Box 7999; Dallas, Texas 75209
Phone: 214-559-2170 *Fax:* 214-443-7797
E-Mail: phflink@familyplace.org
Website: www.familyplace.org

The Family Place provides proactive prevention and intervention, extensive community education, and caring advocacy and assistance for victims of family violence.

Keep Carrollton Beautiful

Contact: Ms. Sharon Goddard – Founder and Executive Director
1014 Noble Avenue; Carrollton, Texas 75006-3934
Phone: 972-466-2121 *Fax:* 972-466-2121
E-mail: Sharon@KeepCarrolltonBeautiful.org
Website: www.keepcarrolltonbeautiful.org

Keep Carrollton Beautiful is a 501(c)(3) non-profit organization dedicated to beautifying the community and providing programs to enhance the quality of life. Keep Carrollton Beautiful provides education services, litter and waste reduction services, and beautification services.

Metrocrest Family Medical Clinic

Contact: Ms. Jane Hawkins – Executive Director
Plaza 1, Suite 140, One Medical Parkway; Farmers Branch, Texas 75234
Phone: 972-484-6336 *Fax:* 972-484-0051
E-Mail: janehawkinsmfm@sbglobal.net

The Metrocrest Family Medical Clinic helps by treating children and adults for minor medical conditions such as: respiratory tract infections, eye and ear infections and skin rashes. In addition, The Metrocrest Family Medical Clinic provides immunizations and affordable services to uninsured residents in Carrollton, Coppell, Farmers Branch, Addison and northwest Dallas.

Metrocrest Social Services

Contact: Ms. Bunny Summerlin – Executive Director
1111 West Beltline Road, Suite 100; Carrollton, Texas 75006
Phone: 972-446-2100 *Fax:* 972-446-2102
E-Mail: bsummerlin@metrocrestsocialservices.org
Website: www.metrocrestsocialservices.org

Metrocrest Social Services provides information, referral and short-term emergency assistance for rent, utilities, food, clothing, medical and other financial needs in time of family crisis. Other services include job assistance, food bank and thrift store. Metrocrest Social Services collaborates and partners with local governments, business and non-profits for mobilization and maximization of resources.

Mosaic

Contact: Ms. Beth Sabella – Community Relations Manager
2245 Midway Rd, Suite 300; Carrollton, Texas 75006-4958
Phone: 972-866-9989 *Fax:* 972-991-0834
E-mail: beth.sabella@mosaicinfo.org
Website: www.mosaicinfo.org

Mosaic's Dallas agency established services in June 1986 to assist those with developmental disabilities. The program bases its services on the core values of integrity, safety, respect, personal growth, quality, stewardship, and community involvement. The program provides residential group homes, supported home living, vocational training, host homes, and in-home supports.

Senior Adult Services

Contact: Ms. Mary Joiner – Executive Director
1111 West Beltline Road, Suite 110; Carrollton, Texas 75006
Phone: 972-242-4464 *Fax:* 972-242-0299
E-Mail: mary.joiner@senioradultservices.org
Website: www.senioradultservices.org

Senior Adult Services provides direct services including: case management, home delivered meals, transportation, home repair, grab bar installation, home safety, Senior Adult News, a monthly newsletter, and emergency financial aid.

Special Care & Career Services

Contact: Cathy Packard – Executive Director
4350 Sigma, Suite 100; Farmers Branch, Texas 75244-4416
Phone: 972-991-6777 *Fax:* 972-991-6361
E-Mail: cathyp@specialcarecareer.org
Website: www.specialcarecareer.org

Provides speech, physical, occupational and other therapy to children under age three with developmental delays and disabilities.

Other Proposed Projects/Activities

During the 2009 program year, the City of Carrollton plans to undertake additional activities to address local social service objectives and strategies as identified in the new Five-year Consolidated Plan. These proposed activities would be funded from the General Fund. The amount of General Fund dollars to be dedicated to such activities is currently being decided; in 2008, the budget was \$278,000. All of the agencies identified for potentially receiving funding predominantly serve persons of low-to-moderate income.

Currently, the Community Services Committee (a subcommittee of the Carrollton City Council) is formulating a recommendation to the City Council on the requests identified above. The full City Council will consider all requests and establish a budget for these activities in September 2009.

Monitoring

The City of Carrollton completes an annual analysis of the strategies and objectives as identified in the Five-year Consolidated Plan with actual program accomplishments. Based on that analysis, the City considers amending or making updates to the adopted Consolidated Plan. Programs and projects administered and implemented by the City of Carrollton are monitored on a daily basis. Staff maintains project 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 also required for all programs and projects.

Under the People Helping Program, staff will administer and continuously monitor 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 will hire contractors to perform the work on the project. Use of specialized contractors ensures that the quality of services maintained at the highest level.

In addition, the Minor Home Repair Program partners strongly with the area social service agency Senior Adult Services (SAS). This partnership is a key to identifying and delivering services under this program. SAS provides referrals and conducts the intake and processing of all applicants. By partnering with SAS, the City of Carrollton reduces administration burdens but is able to maximize program effectiveness.

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 Development Division operates updates its own strategic business plan. Review and updates to the plan are completed on a semi-annual basis.

Barriers to Housing Development

The City of Carrollton conducted an Analysis of Impediments to Fair Housing Choice (AI) in 2008, which included a review of barriers to housing development. The barriers to housing development that were identified in this study, along with how the City will address the barriers, are summarized below.

Impediment No. 1: Inadequate affordable housing supply.

■ Actions:

- Work with local banks, developers and non-profit organizations to expand the stock of affordable housing.
- Increase production of new affordable housing units and assistance toward the purchase and renovation of housing in existing neighborhoods.
- Greater emphasis on capacity building and technical assistance initiatives aimed at expanding non-profit, faith based organizations and private developers' production activities in the City.

- Alternative resources for housing programs should be sought from Federal Home Loan Bank, Fannie Mae, U.S. Department of Treasury Community Development Funding Institution (CDFI) program, and other state and federal sources.
- Seek resources and explore opportunities to implement a first time home buyer mortgage assistance program.
- Consider inclusionary zoning, as one alternative means of promoting balanced housing development.
- Encourage major employers and lenders to design and implement Employer-Assisted Housing (EAH) programs.

Impediment No. 2: Lack of a local fair housing ordinance, local enforcement and a need to increase the public awareness of fair housing.

■ **Actions:**

- Increase fair housing education and outreach efforts.
- City could consider future adoption of a local fair housing ordinance and regional investigation and enforcement in conjunction with other local jurisdictions when the City has additional capacity to administer the effort.

Impediment No. 3: Impacts of the Sub-prime Mortgage Lending Crises and increased Foreclosures.

■ **Actions:**

- Identify funding to provide mortgage assistance to first time home buyers.
- Work with the State, National Non-Profit Housing Intermediaries and HUD to develop a program and identify funding that can help reduce the mortgage default rate and foreclosure rates among low and moderate income home buyers and existing home owners. The program includes: maintenance and replacement reserve account; mortgage default and foreclosure prevention account; post purchase support programs

Impediment No. 4: Low number of loan applications from minorities.

■ **Actions:**

- Continue homebuyer outreach and education efforts.
- Encourage banks and mortgage companies to expand homebuyer support services as a means of improving the origination rates among minorities.
- Discuss findings in this study relative to the HMDA data with lending institutions and encourage them to develop strategies to improve the success rate among loan applications submitted by minority applicants.
- Expand homeownership and credit counseling classes as part of the high school curriculum in order to help prevent credit problems.

Impediment No. 5: Predatory lending and other industry practices.

■ **Actions:**

- Encourage lending institutions to build banking centers in low-income census tracts and to provide greater outreach to the low income and minority communities.
- Establishing or reestablish checking, saving, and credit accounts for residents that commonly utilize check cashing services through Bank initiated “fresh start programs” for those with poor credit and previous non compliant bank account practices.
- Encourage appraisal industry comparability studies to identify real estate comparables that more realistically reflect the values of homes being built in low income areas.

Impediment No. 6: Poverty and low-income among minority populations.

■ **Actions:**

- Continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities.
- Continue to support agencies that provide workforce development programs and continuing education courses to increase the educational level and job skills of residents.

Impediment No. 7: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods.

■ **Actions:**

- Design and implement a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes.
- Gain greater involvement from volunteers, community organizations, religious organizations/institutions and businesses as a means of supplementing available financial resources for housing repair and neighborhood cleanups.

APPENDIX A.
Consolidated Plan Certifications and
SF-424, and Council Resolution

APPENDIX A.

Consolidated Plan Certifications and SF-424, and Council Resolutions

This appendix contains the HUD required signature forms and certifications for the City of Carrollton Five-Year Consolidated Plan.

RESOLUTION NO. 3297

A RESOLUTION ADOPTING THE PROGRAM YEAR (PY) 2009 ONE-YEAR PLAN OF ACTION FOR THE COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), TO BECOME EFFECTIVE UPON ITS PASSAGE AND APPROVAL.

WHEREAS, the City of Carrollton is entitled to receive \$810,374 in Community Development Block Grant (CDBG) funds from the United States Department of Housing and Urban Development (HUD) in Program Year 2009 and has prepared a 2009-2014 Consolidated Plan and PY 2009 CDBG budget in partial fulfillment of the requirements to secure these funds; and

WHEREAS, the Neighborhood Advisory Commission reviewed the draft PY 2009 Community Development Block Grant (CDBG) Budget; and

WHEREAS, on May 14, 2009, the Neighborhood Advisory Commission held a public hearing on the PY 2009 Community Development Block Grant Budget, and, after all persons were given an opportunity to present verbal and written testimony, did consider and make recommendation to the City Council on June 11, 2009 to adopt the Program Year 2009 CDBG One-Year Plan of Action and Budget; and

WHEREAS, the City Council conducted a public hearing on July 7, 2009, and thereby provided all persons with an opportunity to present verbal and written testimony for a period in excess of thirty days; and

WHEREAS, the City Council has concluded that the adoption of the PY 2009 One-Year Plan of Action and Budget is in the best interest of the city and is for the purpose of securing additional community development resources for the primary benefit of low and moderate income citizens.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF CARROLLTON, TEXAS:

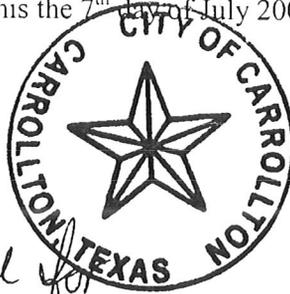
SECTION 1: THAT the PY 2009 Community Development Block Grant (CDBG) One-Year Plan of Action and Budget, which is attached hereto and incorporated herein for all purposes, further addresses the strategies and goals as established in the adopted 2009-2014 Consolidated Plan and is hereby adopted by the City Council.

SECTION 2: THAT this plan will constitute the PY 2009 One-Year Plan of Action for the City of Carrollton, Texas for all matters related to long-range guidance relative to the Community Development Block Grant (CDBG) Program and other programs administered by the United States Department of Housing and Urban Development (HUD).

SECTION 3: THAT this resolution shall become and be effective on and after its passage and approval.

SECTION 4: THAT the City Manager is authorized to sign the required Application for Federal Assistance and related program certifications.

PASSED AND APPROVED BY THE CITY COUNCIL OF THE CITY OF CARROLLTON, TEXAS this the 7th day of July 2009.



CITY OF CARROLLTON

ATTEST:

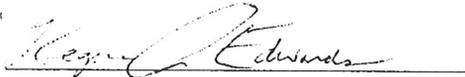


Ashley D. Mitchell
City Secretary



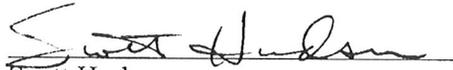
Ronald F. Branson
Mayor

APPROVED AS TO FORM:



Regina Edwards
Assistant City Attorney

APPROVED AS TO CONTENT:



Scott Hudson
Director, Environmental Services



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
 This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

Jurisdiction

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

- 8. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
- 9. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
- 10. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.



Signature/Authorized Official

7-06-09

Date

Leonard Martin
Name
City Manager
Title
1945 E. Jackson Road
Address
Carrollton, TX 75006
City/State/Zip
972-466-3001
Telephone Number

- | |
|--|
| <input type="checkbox"/> This certification does not apply. |
| <input checked="" type="checkbox"/> This certification is applicable. |

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

11. Maximum Feasible Priority - With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
12. Overall Benefit - The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) 2___, 2___, 2___, (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
13. Special Assessments - It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Jurisdiction

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K and R, of title 24;

Compliance with Laws -- It will comply with applicable laws.



Signature/Authorized Official

7-06-09

Date

Leonard Martin

Name

City Manager

Title

1945 E. Jackson Road

Address

Carrollton, TX 75006

City/State/Zip

972-466-3001

Telephone Number

- This certification does not apply.**
 This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities, which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

<input checked="" type="checkbox"/> This certification does not apply. <input type="checkbox"/> This certification is applicable.
--

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

<hr/>	<input type="text"/>
Signature/Authorized Official	Date
<input type="text"/>	
Name	
<input type="text"/>	
Title	
<input type="text"/>	
Address	
<input type="text"/>	
City/State/Zip	
<input type="text"/>	
Telephone Number	

<input checked="" type="checkbox"/> This certification does not apply. <input type="checkbox"/> This certification is applicable.
--

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

<hr/>	<input type="text"/>
Signature/Authorized Official	Date
<input type="text"/>	
Name	
<input type="text"/>	
Title	
<input type="text"/>	
Address	
<input type="text"/>	
City/State/Zip	
<input type="text"/>	
Telephone Number	

- This certification does not apply.**
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of Jurisdiction, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official	Date
Name	
Title	
Address	
City/State/Zip	
Telephone Number	

<input type="checkbox"/> This certification does not apply. <input checked="" type="checkbox"/> This certification is applicable.
--

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip
Carrollton City Hall	1945 E. Jackson Road	Carrollton	Dallas	TX	75006

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal

Jurisdiction

criminal statute involving the manufacture, distribution, dispensing, use, or possession of any controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan



Signature/Authorized Official

7-06-09

Date

Leonard Martin

Name

City Manager

Title

1945 E. Jackson Road

Address

Carrollton, TX 75006

City/State/Zip

972-466-3001

Telephone Number



SF 424

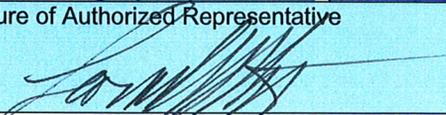
The SF 424 is part of the CPMP Annual Action Plan. SF 424 form fields are included in this document. Grantee information is linked from the 1CPMP.xls document of the CPMP tool.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		<input type="checkbox"/> Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
Jurisdiction: City of Carrollton, TX		UOG Code	
Street Address Line 1: 1945 E Jackson Road		Organizational DUNS: 071348145	
Street Address Line 2		Organizational Unit: 854210	
City: Carrollton	Texas	Department: Environmental Services	
ZIP: 75006	Country: U.S.A.	Division: Community Services	
Employer Identification Number (EIN):		County: Dallas	
1-75-6000478-4		Program Year Start Date: (10/01)	
Applicant Type:		Specify Other Type if necessary:	
Local Government: City		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant # B09MC480037		14.218 Entitlement Grant	
CDBG Project Titles: Grant Admin, Park Place Phase II, Minor Home Repair and Enhanced Code Enforcement		Description of Areas Affected by CDBG Project(s): CDBG Target Area	
\$CDBG Grant Amount: \$810,326	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income: \$59,498		Other (Describe)	
Total Funds Leveraged for CDBG-based Project(s)			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles		Description of Areas Affected by HOME Project(s)	
\$HOME Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	

\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount	\$Additional HUD Grant(s) Leveraged	Describe	
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts		
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
		<input checked="" type="checkbox"/> No	Program is not covered by EO 12372
<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	<input type="checkbox"/> N/A	Program has not been selected by the state for review

Person to be contacted regarding this application		
First Name: Leonard	Middle Initial	Last Name: Martin
Title: City Manager	Phone: 972-466-3001	Fax: 972-466-3252
eMail: Leonard.Martin@cityofcarrollton.com	Grantee Website: www.cityofcarrollton.com	Other Contact
Signature of Authorized Representative 		Date Signed 7-6-04

APPENDIX B.
Citizen Participation Plan

City of Carrollton

Citizen Participation Plan, 2009-2014

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement for a city to receive federal housing and community development funding. Each Consolidated Plan must contain a strategy for citizen participation in the Consolidated Plan and Annual Action Plan process.

This document outlines the City of Carrollton's plan for soliciting and receiving citizen input during preparation of the Five-Year Consolidated Plan covering the program years 2009 to 2013, and the individual Annual Action Plans during these same years. This Citizen Participation Plan (CPP) was drafted in accordance with Sections 91.100 and 91.105 of HUD's Consolidated Plan regulations. This CPP covers the Community Development Block Grant (CDBG), for which the City of Carrollton receives a direct allocation from HUD.

Citizen and Stakeholder Involvement

The Consolidated Plan and Action Plan processes will offer many opportunities for citizen participation. The City will particularly encourage participation of persons with special needs and/or persons who are often underrepresented in public process, i.e. low income, persons of color, non-English speaking persons, persons with disabilities, persons who are homeless.

During the development of the Consolidated Plan and Action Plan, the City will consult with public and private agencies that provide housing, health and social services in order to ensure that the interests and needs of all groups are being adequately addressed. This consultation will occur through community meetings and interviews conducted with such organizations including those that provide services to special needs populations and incorporation of data and reports produced by such organizations into the Consolidated Plan.

Community meetings. During development of the Consolidated Plan, two community meetings will be held to gather public and stakeholder input about the housing and community development needs of citizens and their neighborhoods. The meetings will also provide an opportunity for citizens and interested parties to obtain information about the City's housing and community development programs and eligibility requirements. City staff will be available at the meetings to discuss the City's housing and community development programs.

One meeting will be held in the morning and one in the evening to accommodate persons who rely on public transportation and/or are not comfortable driving at night, in addition to participants who work and cannot attend during work hours. The meetings will be held at City Hall, which is ADA compliant.

Community residents will be informed of the meetings through flyers distributed by staff throughout the City and posted in various locations at City Hall, as well as distributed through email to stakeholders, including neighborhood associations, the Neighborhood Advisory Commission (NAC), City Council, city departments, social service agencies, religious organizations, civic service clubs and interested citizens.

Public hearings. During the 30-day public comment periods for the Consolidated Plan and Action Plan, the city will hold two public hearings to receive public comment on the Consolidated Plan and Action Plan. The first public hearing will be held with the Neighborhood Advisory Commission (NAC). The second will be held with City Council. Both hearings will be held at City Hall, which is ADA compliant. Requests for translation services and accommodations for persons with disabilities will be made at the hearings as requested in advance.

Public Comment

Consolidated Plan and Action Plan. Prior to the adoption of a Consolidated Plan and Annual Action Plan, the city will make available to interested parties the Draft Consolidated Plan/Action Plan and Executive Summary for a comment period of no less than 30 days. The availability of the Draft Consolidated Plan will be advertised in the Carrollton Star-Leader. Two notifications will be posted, two weeks apart.

The Draft Consolidated Plan/Action Plan will contain the amount of assistance the City expects to receive through the HUD grants and the goals, programs and activities that are planned for the Consolidated Plan and Action Plan periods.

The entire proposed Consolidated Plan and Action Plan will be available at City Hall and on the City's website. Hard copies of the Executive Summary will be available to the public upon request. Citizens or groups that have attended any of the community meetings or public hearings will be notified by mail or email of the Consolidated Plan's availability for comment if they requested such notification and provided their contact information.

The City will openly consider any comments of individuals or groups received in writing during the Consolidated Planning process or at public hearings. A summary of the written and public hearing comments will be included in the Final Consolidated Plan, along with the City's response to the comments, if any.

The city will provide a substantive written response to all written citizen complaints related to the Consolidated Plan, Action Plan, amendments and the CAPER within 15 working days of receiving the complaints. Copies of the complaints, along with the city's response will be sent to HUD if they occur outside of the Consolidated Planning process and, as such, do not appear in the Consolidated Plan. Complaints should be submitted to: The City of Carrollton, Attn: Consolidated Plan, 1945 E. Jackson Road, Carrollton, Texas 75006.

Consolidated Annual Performance and Evaluation Report (CAPER). Before the City submits a Consolidated Plan Annual Performance and Evaluation Report (CAPER) to HUD, the City will make available to interested parties the proposed CAPER for a comment period of no less than 15 days. Citizens will be notified of the CAPER's availability through a 14-day advance notification in the Carrollton Star-Leader. The CAPER will be available for review at City Hall during the full public comment period.

City's Role

The City of Carrollton has implemented a three tiered process of development and review of the Consolidated Plan and Action Plans, involving community development staff, the Neighborhood Advisory Commission (NAC) and City Council. This process is described in this section.

City Council. The City Council is responsible for adopting the Carrollton Consolidated Plan, which includes CDBG and any other similar HUD-funded programs at the time the plan is adopted. Nothing within this CPP should be construed to restrict the responsibility and/or authority of the City Council.

Duties and responsibilities:

- Hold at least one public hearing on the Consolidated Plan.
- Provide for and encourage public input regarding the development of the Consolidated Plan and Annual Action Plan.
- Solicit and encourage public input regarding any aspect of the progress and performance of the City's CDBG-funded programs or any other HUD-funded programs.
- Approve and adopt the Consolidated Plan after receiving and considering comments from the public.
- Approve any substantial changes or amendments to an adopted plan, program or activity requiring HUD approval.

NAC. The membership of the NAC serve in an advisory capacity to the City Council and formulate recommendations to the City Council after receiving and reviewing citizen and staff proposals/comments on CDBG and other similar HUD-funded programs. The NAC is the lead citizen body in the development of the Carrollton Consolidated Plan.

Duties and responsibilities:

- Hold at least one public hearing on the Consolidated Plan.
- Review the CDBG budget as presented by staff and make a recommendation to City Council accordingly.
- Formulate recommendations to the City Council for the development of a viable CDBG Program that facilitates accomplishing the goals and objectives of the Consolidated Plan.
- Foster and enhance citizen participation in the development, implementation and assessment of the Carrollton Consolidated Plan.

Community Development Division

The Community Development Division in the City shall be the lead entity responsible for the implementation of the CPP and for the administration of the Consolidated Plan, CDBG and any similar HUD-funded programs.

Duties and responsibilities:

- Inform the public on HUD-funded programs and citizen participation procedures through the local media and/or through neighborhood meetings, especially in areas requesting such meetings.
- Administer and maintain all of the documentation related to the Consolidated Plan, CDBG and other HUD-funded programs, including public hearings.
- Advise and assist the NAC and City Council on the administrative aspects of the Consolidated Plan, HUD-funded programs and public hearings.
- Conduct a public hearing for the Consolidated Plan and formulate a viable plan for City Council consideration after consultation with housing and service providers, nonprofits and interested citizens.
- Review and implement minor changes to an adopted Consolidated Plan, HUD-funded program and/or activity requiring HUD approval.
- Review and formulate recommendations from submitted proposals to the NAC on the CDBG program, which are in compliance with the Consolidated Plan.
- Publish notices of public hearings/meetings and notices of availability of plans, reports and summaries, as per local, state and federal requirements.

Public Access to Records

The City will provide all interested parties with access to information and records related to the Consolidated Plan and the City's use of assistance under all programs covered by the Consolidated Plan during the 2009–2014 five-year planning period. The public will be provided with reasonable access to housing assistance records, subject to City and local laws regarding privacy and obligations of confidentiality.

Substantial Amendments

Occasionally, public comments warrant an amendment to the Consolidated Plan and/or Action Plan. The criteria for whether to amend are referred to by HUD as "Substantial Amendment Criteria." The following conditions are considered Substantial Amendment Criteria:

- Any change in the described method of distributing program funds. Elements of a "method of distribution" are:
 - Application process;
 - Allocation among funding categories;
 - Grant size limits; and
 - Criteria selection.

- A new program or project activity is proposed for funding that was not previously identified in the Consolidated Plan and Action Plans;
- A program that was listed in the Consolidated Plan or Action Plan is eliminated during the program year;
- The city increases/decreases funding for a listed project or program area by more than 25 percent;
- An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:
 - A federal government recession of appropriated funds, or appropriations are so much less than anticipated that the city makes an administrative decision not to fund one or more activities; or
 - The Mayor declares a State of Emergency and reallocates federal funds to address the emergency.

Citizen participation in the event of a substantial amendment. In the event of a substantial amendment to the Consolidated Plan, the City will conduct at least one public hearing. This hearing will follow a comment period of no less than 30 days, where the proposed, substantially amended Consolidated Plan will be made available to interested parties. Citizens will be informed of the public hearing through newspaper notification prior to the hearing and the notice will appear in at least one newspaper.

Citizens will be notified of the substantially amended Consolidated Plan's availability through newspaper notification at least 14 days prior to the 30-day substantially amended Consolidated Plan comment period. The notification will appear in the Carrollton Star-Leader. The substantially amended sections of the Consolidated Plan will be available for review at City Hall during the full public comment period. In addition, the substantially amended sections of the Consolidated Plan will be made available on the City's website for the full duration of the public comment period.

Consideration of public comments on the substantially amended plan. In the event of substantial amendments to the Consolidated Plan, the City will openly consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing or during public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the amended Final Consolidated Plan. Also included in the amended Final Consolidated Plan will be a summary of all comments not accepted and their reasons for dismissal.

Changes in federal funding level. Any changes in federal funding level after the Draft Consolidated Plan's comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.

NOTICE OF PUBLIC HEARING

On October 1, 2009, the City of Carrollton will receive approximately \$810,374 in Community Development Block Grant (CDBG) funds from the United States Department of Housing and Urban Development (HUD). According to Federal law, these funds must be utilized for the principal benefit of persons of low- and moderate-income in Carrollton. In addition, the City will utilize \$59,498 in Program Year 2008 CDBG program income.

In an effort to solicit increased community participation and involvement in identifying community development needs, the Neighborhood Advisory Commission (NAC) conducted a public hearing to receive citizen input on May 14, 2009 and met on June 11, 2009 to recommend the 2009-2014 Consolidated Plan and formulate a PY 2009 budget recommendation to City Council. The NAC proposed PY 2009 CDBG budget is as follows:

<u>Grant Administration and Planning</u>	\$82,525
<u>Park Place Neighborhood Phase II</u>	\$697,372
- Reconstruction of Sidewalks and Streets which includes: Nix Road, Sam Houston Blvd., Reagan Blvd., East Crosby Road, Travis Dr., Nolan Dr., Crockett Dr., Bowie Dr. and Heartside Pl. in U. S. Census Tract 137.15, Block Group 1	
<u>People Helping People</u>	\$30,000
- Capital funding for materials and specialized labor for implementation of a minor home repair program	
<u>Enhanced Code Enforcement</u>	\$59,975
- Funding for one code enforcement officer in the CDBG Targeted Area	
<u>Total PY 2009 CDBG Budget</u>	\$869,872

Last year's accomplishments include: reconstruction of streets and sidewalks in the Carrollton Highlands neighborhood, successful completion of seven (7) People Helping People minor home repair projects and a total of 1,247 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: the enhancement or rehabilitation of community facilities; reconstruction of streets and sidewalks; replacement of water mains and sewer lines; improvements to public parks; housing rehabilitation; first-time homebuyers' assistance; etc.

A copy of the draft Five-Year Consolidated Plan and PY 2009 Action Plan is available for public review in the Community Development Office, City Hall, 1945 East Jackson Road, and a digital copy is available on-line at www.cityofcarrollton.com

The Carrollton City Council will hold a Public Hearing on July 7, 2009 to receive your comments on the City's Five Year Consolidated Plan and PY 2009 Action Plan. This public hearing will be held at 5:45 pm at the City Council Chambers on the Second Floor of City Hall, 1945 E Jackson Road.

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

Neighborhood Advisory Commission
c/o Mr. Scott Hudson
City of Carrollton, Environmental Services
1945 E Jackson Road

Carrollton, Texas 75006
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APPENDIX C.
Public Comments

APPENDIX C.

Public Comments

This section contains the public comments received as part of the Carrollton Five-Year Consolidated Plan public input process and 30-day public comment period.

From: Mary M. Harris

Sent: Wednesday, June 03, 2009 1:31 PM

To: 'community.development@cityofcarrollton.com'; 'haggeler@bbcrestsearch.com'

Subject: Community Development Block Grant

Scott and Heidi,

Sylvia Kaya, (case management supervisor), Smita Koshy (case manager), and spoke after I attended the meeting presented by Heidi on 5/14. We compiled a list of "activities" on the form that Heidi gave me. Since we are so late I decided to just email the list. I know the grant may already have an assigned purpose but I wanted to share what we talked about anyway..

- 1.) Local transitional housing units for people facing eviction. Going to a shelter in Dallas often means missing work, school etc.
- 2.) Curb cuts and sidewalks in Carrollton on every street (especially those with a with a bus line).
- 3.) Adapting homes for handicap accessibility where other resources are not available.
- 4.) Establish "shared housing" program for seniors and others needing to maximize space and minimize expense.

We also are very willing and interested in helping bring affordable housing to this area. We talked briefly to Heidi about section 202. Let's talk more? How does the dialogue on affordable housing begin or is it a closed book?

Thank you,

Mary Harris

Client Services Coordinator

Senior Adult Services

972-242-4464

1111 W. Belt Line rd. #110

Carrollton, Tx 75006

APPENDIX D.
HUD Needs Tables and Projects

Housing Needs Table		Grantee:																								
		Only complete blue sections. Do NOT type in sections other than blue.																								
		3-5 Year Quantities																								
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems		Current % of Households	Current Number of Households	Year 1		Year 2		Year 3		Year 4*		Year 5*		Multi-Year		% of Goal	Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population		
				Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual					% HSHLD	# HSHLD					
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	172														100%							
			Any housing problems	68.6	118										0	####					0					
			Cost Burden > 30%	68.6	118										0	####										
			Cost Burden >50%	57.0	98										0	####										
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	524																					
			With Any Housing Problems	91.4	479										0	####										
			Cost Burden > 30%	86.6	454										0	####										
			Cost Burden >50%	74.4	390										0	####										
	Renter	Large Related	NUMBER OF HOUSEHOLDS	100%	194																					
			With Any Housing Problems	97.9	190										0	####										
			Cost Burden > 30%	87.6	170										0	####										
			Cost Burden >50%	74.4	144										0	####										
	Renter	All other hshold	NUMBER OF HOUSEHOLDS	100%	334																					
			With Any Housing Problems	76.0	254										0	####										
			Cost Burden > 30%	76.0	254										0	####										
			Cost Burden >50%	76.0	254										0	####										
	Household Income <=30% MFI	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	177																				
				With Any Housing Problems	71.8	127	5	5	5	5	5				0	####										
				Cost Burden > 30%	71.8	127										0	####									
				Cost Burden >50%	58.2	103										0	####									
Owner		Small Related	NUMBER OF HOUSEHOLDS	100%	249																					
			With Any Housing Problems	96.0	239										0	####										
			Cost Burden > 30%	96.0	239										0	####										
			Cost Burden >50%	94.4	235										0	####										
Owner		Large Related	NUMBER OF HOUSEHOLDS	100%	38																					
			With Any Housing Problems	89.5	34										0	####										
			Cost Burden > 30%	89.5	34										0	####										
			Cost Burden >50%	89.5	34										0	####										
Owner		All other hshold	NUMBER OF HOUSEHOLDS	100%	153																					
			With Any Housing Problems	64.1	98										0	####										
			Cost Burden > 30%	61.4	94										0	####										
			Cost Burden >50%	54.9	84										0	####										
6 MFI		Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	158														100%						
				With Any Housing Problems	91.1	144										0	####					0				
				Cost Burden > 30%	91.1	144										0	####									
				Cost Burden >50%	57.0	90										0	####									
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	644																					
			With Any Housing Problems	93.0	599										0	####										
			Cost Burden > 30%	82.9	534										0	####										
			Cost Burden >50%	18.6	120										0	####										
Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	284																						

Housing Needs Table			Grantee:													Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population																						
			Only complete blue sections. Do NOT type in sections other than blue.												Priority Need?	Plan to Fund?	Fund Source	% HSHLD	# HSHLD																							
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of Households		Current Number of Households		3-5 Year Quantities												% of Goal	Priority Need?	Plan to Fund?	Fund Source	% HSHLD	# HSHLD																		
							Year 1		Year 2		Year 3		Year 4*		Year 5*		Multi-Year																									
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual																										
Household Income > 30 to <= 50%	Owner	Large Related	With Any Housing Problems		96.5	274										0	####																									
			Cost Burden > 30%		54.2	154												0	####																							
			Cost Burden >50%		0.0	0												0	####																							
	Owner	All other hshold	NUMBER OF HOUSEHOLDS		100%	295																																				
			With Any Housing Problems		89.8	265											0	####																								
			Cost Burden > 30%		89.8	265											0	####																								
	Household Income > 30 to <= 50%	Owner	Elderly	NUMBER OF HOUSEHOLDS		100%	239																																			
				With Any Housing Problems		39.3	94	5	5	5	5	5						0	####																							
				Cost Burden > 30%		39.3	94											0	####																							
		Owner	Small Related	NUMBER OF HOUSEHOLDS		100%	374																																			
				With Any Housing Problems		78.6	294											0	####																							
				Cost Burden > 30%		78.6	294											0	####																							
		Household Income > 30 to <= 50%	Owner	Large Related	With Any Housing Problems		56.1	210									0	####																								
					Cost Burden > 30%		72.6	159											0	####																						
					Cost Burden >50%		36.5	80											0	####																						
Owner			All other hshold	NUMBER OF HOUSEHOLDS		100%	153																																			
				With Any Housing Problems		87.6	134											0	####																							
				Cost Burden > 30%		87.6	134											0	####																							
Household Income > 30 to <= 50%			Owner	All other hshold	With Any Housing Problems		55.6	85									0	####																								
					Cost Burden > 30%		55.6	85											0	####																						
					Cost Burden >50%		55.6	85											0	####																						
	Household Income > 30 to <= 50%		Owner	Elderly	NUMBER OF HOUSEHOLDS		100%	233																																		
					With Any Housing Problems		57.5	134											0	####																						
					Cost Burden > 30%		57.5	134											0	####																						
			Household Income > 30 to <= 50%	Owner	Small Related	With Any Housing Problems		12.4	29									0	####																							
						Cost Burden > 30%		12.4	29											0	####																					
						Cost Burden >50%		12.4	29											0	####																					
		Household Income > 30 to <= 50%		Owner	All other hshold	NUMBER OF HOUSEHOLDS		100%	1424																																	
						With Any Housing Problems		48.4	689											0	####																					
						Cost Burden > 30%		48.4	689											0	####																					
				Household Income > 30 to <= 50%	Owner	Small Related	With Any Housing Problems		35.0	498									0	####																						
							Cost Burden > 30%		35.0	498											0	####																				
							Cost Burden >50%		5.3	75											0	####																				
Household Income > 30 to <= 50%					Owner	Large Related	With Any Housing Problems		5.3	75									0	####																						
							Cost Burden > 30%		5.3	75											0	####																				
							Cost Burden >50%		5.3	75											0	####																				
	Household Income > 30 to <= 50%				Owner	All other hshold	With Any Housing Problems		100%	511																																
							With Any Housing Problems		72.6	371											0	####																				
							Cost Burden > 30%		72.6	371											0	####																				
			Household Income > 30 to <= 50%		Owner	Large Related	With Any Housing Problems		14.3	73									0	####																						
							Cost Burden > 30%		14.3	73											0	####																				
							Cost Burden >50%		0.0	0											0	####																				
		Household Income > 30 to <= 50%			Owner	Small Related	With Any Housing Problems		0.0	0									0	####																						
							Cost Burden > 30%		0.0	0											0	####																				
							Cost Burden >50%		0.0	0											0	####																				
				Household Income > 30 to <= 50%	Owner	All other hshold	With Any Housing Problems		100%	1089																																
							With Any Housing Problems		54.5	594											0	####																				
							Cost Burden > 30%		54.5	594											0	####																				
Household Income > 30 to <= 50%					Owner	Large Related	With Any Housing Problems		5.0	54									0	####																						
							Cost Burden > 30%		5.0	54											0	####																				
							Cost Burden >50%		5.0	54											0	####																				
	Household Income > 30 to <= 50%				Owner	All other hshold	With Any Housing Problems		100%	555																																
							With Any Housing Problems		44.1	245	2	2	2	2	2						0	####																				
							Cost Burden > 30%		44.1	245											0	####																				

Housing Needs Table		Grantee:															Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population			
		Only complete blue sections. Do NOT type in sections other than blue.																		% of Goal	% HSHLD				# HSHLD		
		Current % of Households	Current Number of Households	3-5 Year Quantities												Year 1										Year 2	Year 3
Goal	Actual			Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual												
Household Inco	Elder	Cost Burden > 30%	44.1	245												0	####										
		Cost Burden >50%	16.2	90												0	####										
	Owner	Small Related	NUMBER OF HOUSEHOLDS	100%	834																						
			With Any Housing Problems	79.0	659											0	####										
			Cost Burden > 30%	77.3	645											0	####										
	Owner	Large Related	Cost Burden >50%	23.4	195											0	####										
			NUMBER OF HOUSEHOLDS	100%	314																						
			With Any Housing Problems	72.1	226											0	####										
	All other hshld	Large Related	Cost Burden > 30%	51.8	163											0	####										
			Cost Burden >50%	4.8	15											0	####										
			NUMBER OF HOUSEHOLDS	100%	343																						
	All other hshld	Small Related	With Any Housing Problems	69.7	239											0	####										
			Cost Burden > 30%	69.7	239											0	####										
			Cost Burden >50%	29.2	100											0	####										
	Total Any Housing Problem					12	0	12	0	12	0	12	0	12	0	0	0										
Total 215 Renter																											
Total 215 Owner																											
Total 215					0	0	0	0	0	0	0	0	0	0	0	0											
															Total Disabled		0										
															Tot. Elderly	862	Total Lead Hazard		0								
															Tot. Sm. Related	6848	Total Renters		8846								
															Tot. Lg. Related	2310	Total Owners		6315								

Jurisdiction						
Housing Market Analysis						
<i>Complete cells in blue.</i>						
	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Housing Stock Inventory						
Affordability Mismatch						
Occupied Units: Renter		4968	4135	1873	10976	
Occupied Units: Owner		551	2024	11725	14300	
Vacant Units: For Rent	6%	240	344	52	636	
Vacant Units: For Sale	1%	10	34	105	149	
Total Units Occupied & Vacant		5769	6537	13755	26061	0
Rents: Applicable FMRs (in \$s)		671-744	905	1200+		
Rent Affordable at 30% of 50% of MFI (in \$s)		577-618	742	858		
Public Housing Units						
Occupied Units					0	
Vacant Units					0	
Total Units Occupied & Vacant		0	0	0	0	0
Rehabilitation Needs (in \$s)					0	

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Jurisdiction															
		Emergency	Transitional			Data Quality															
1.	Homeless Individuals	0	0	0	0	(E) estimates ▼															
2.	Homeless Families with Children	0	0	0	0																
2a.	Persons in Homeless with Children Families	0	0	0	0																
Total (lines 1 + 2a)		0	0	0	117																
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total	Jurisdiction															
						Data Quality															
1.	Chronically Homeless	0	0	0	50	(E) estimates ▼															
2.	Severely Mentally Ill	0	0	0	0																
3.	Chronic Substance Abuse	0	0	0	0																
4.	Veterans	0	0	0	0																
5.	Persons with HIV/AIDS	0	0	0	0																
6.	Victims of Domestic Violence	0	0	0	0																
7.	Youth (Under 18 years of age)	0	0	0	0																
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other	
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal				
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete							
Beds	Emergency Shelters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###				
	Transitional Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###				
	Permanent Supportive Housing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###				
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###				
Chronically Homeless																					

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H, M, L	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Transitional Housing	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Permanent Supportive Housing	20	0	20	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Total	40	0	40	0	0	0	0	0	0	0	0	0	0	0	0	###			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Non-Homeless Special Needs Including HOPWA		Needs	Currently Available	GAP	3-5 Year Quantities										Total		
					Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual	% of Goal
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete			
Housing Needed	52. Elderly	1056	0	1056	10	0	10	0	10	0	10	0	10	0	50	0	0%
	53. Frail Elderly	899	814	85	0	0	0	0	0	0	0	0	0	0	0	0	####
	54. Persons w/ Severe Mental Illness	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	55. Developmentally Disabled	543	0	543	0	0	0	0	0	0	0	0	0	0	0	0	####
	56. Physically Disabled	1970	0	1970	2	0	2	0	2	0	2	0	2	0	10	0	0%
	57. Alcohol/Other Drug Addicted	N/A	65	N/A	0	0	0	0	0	0	0	0	0	0	0	0	####
	58. Persons w/ HIV/AIDS & their families	200	0	200	0	0	0	0	0	0	0	0	0	0	0	0	####
	59. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	Total	4668	879	3854	12	0	12	0	12	0	12	0	12	0	60	0	0%
Supportive Services Needed	60. Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	61. Frail Elderly	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	62. Persons w/ Severe Mental Illness	2170	1953	217	0	0	0	0	0	0	0	0	0	0	0	0	####
	63. Developmentally Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	64. Physically Disabled	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	65. Alcohol/Other Drug Addicted	2490	0	2490	0	0	0	0	0	0	0	0	0	0	0	0	####
	66. Persons w/ HIV/AIDS & their families	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
	67. Public Housing Residents	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	####
Total	4660	1953	2707	0	0	0	0	0	0	0	0	0	0	0	0	####	

Jurisdiction

Only complete blue sections.

Housing and Community Development Activities				5-Year Quantities														
				Needs	Current	Gap	Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
							Goal	Actual	Goal	Actual								
01 Acquisition of Real Property 570.201(a)				0	0	0										0	0	
02 Disposition 570.201(b)				0	0	0										0	0	
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)			0	0	0										0	0	
	03A Senior Centers 570.201(c)			0	0	0										0	0	
	03B Handicapped Centers 570.201(c)			0	0	0										0	0	
	03C Homeless Facilities (not operating costs) 570.201(c)			0	0	0										0	0	
	03D Youth Centers 570.201(c)			0	0	0										0	0	
	03E Neighborhood Facilities 570.201(c)			0	0	0										0	0	
	03F Parks, Recreational Facilities 570.201(c)			0	0	0										0	0	
	03G Parking Facilities 570.201©			0	0	0										0	0	
	03H Solid Waste Disposal Improvements 570.201(c)			0	0	0										0	0	
	03I Flood Drain Improvements 570.201(c)			0	0	0										0	0	
	03J Water/Sewer Improvements 570.201(c)			16	1	15	1		1		1		1		1		5	0
	03K Street Improvements 570.201(c)			16	1	15	1		1		1		1		1		5	0
	03L Sidewalks 570.201(c)			16	1	15	1		1		1		1		1		5	0
	03M Child Care Centers 570.201(c)			0	0	0										0	0	
	03N Tree Planting 570.201(c)			0	0	0										0	0	
	03O Fire Stations/Equipment 570.201(c)			0	0	0										0	0	
03P Health Facilities 570.201(c)			0	0	0										0	0		
03Q Abused and Neglected Children Facilities 570.201(c)			0	0	0										0	0		
03R Asbestos Removal 570.201(c)			0	0	0										0	0		
03S Facilities for AIDS Patients (not operating costs) 570.201(c)			0	0	0										0	0		
03T Operating Costs of Homeless/AIDS Patients Programs			0	0	0										0	0		
04 Clearance and Demolition 570.201(d)				0	0	0										0	0	
04A Clean-up of Contaminated Sites 570.201(d)				0	0	0										0	0	
Services	05 Public Services (General) 570.201(e)			0	0	0										0	0	
	05A Senior Services 570.201(e)			0	0	0										0	0	
	05B Handicapped Services 570.201(e)			0	0	0										0	0	
	05C Legal Services 570.201(E)			0	0	0										0	0	
	05D Youth Services 570.201(e)			0	0	0										0	0	
	05E Transportation Services 570.201(e)			0	0	0										0	0	
	05F Substance Abuse Services 570.201(e)			0	0	0										0	0	
	05G Battered and Abused Spouses 570.201(e)			0	0	0										0	0	
	05H Employment Training 570.201(e)			0	0	0										0	0	
	05I Crime Awareness 570.201(e)			0	0	0										0	0	
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))			0	0	0										0	0	

Jurisdiction

Only complete blue sections.

Housing and Community Development Activities		Needs	Current	Gap	5-Year Quantities											
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
Public	05K Tenant/Landlord Counseling 570.201(e)	0	0	0											0	0
	05L Child Care Services 570.201(e)	0	0	0											0	0
	05M Health Services 570.201(e)	0	0	0											0	0
	05N Abused and Neglected Children 570.201(e)	0	0	0											0	0
	05O Mental Health Services 570.201(e)	0	0	0											0	0
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)	0	0	0											0	0
	05Q Subsistence Payments 570.204	0	0	0											0	0
	05R Homeownership Assistance (not direct) 570.204	0	0	0											0	0
	05S Rental Housing Subsidies (if HOME, not part of 5% 570.204	0	0	0											0	0
	05T Security Deposits (if HOME, not part of 5% Admin c	0	0	0											0	0
06 Interim Assistance 570.201(f)	0	0	0											0	0	
07 Urban Renewal Completion 570.201(h)	0	0	0											0	0	
08 Relocation 570.201(i)	0	0	0											0	0	
09 Loss of Rental Income 570.201(j)	0	0	0											0	0	
10 Removal of Architectural Barriers 570.201(k)	0	0	0											0	0	
11 Privately Owned Utilities 570.201(l)	0	0	0											0	0	
12 Construction of Housing 570.201(m)	0	0	0											0	0	
13 Direct Homeownership Assistance 570.201(n)	0	0	0											0	0	
14A Rehab; Single-Unit Residential 570.202	60	0	60	12		12		12		12		12		12	60	0
14B Rehab; Multi-Unit Residential 570.202	0	0	0												0	0
14C Public Housing Modernization 570.202	0	0	0												0	0
14D Rehab; Other Publicly-Owned Residential Buildings 570.202	0	0	0												0	0
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202	0	0	0												0	0
14F Energy Efficiency Improvements 570.202	0	0	0												0	0
14G Acquisition - for Rehabilitation 570.202	0	0	0												0	0
14H Rehabilitation Administration 570.202	0	0	0												0	0
14I Lead-Based/Lead Hazard Test/Abate 570.202	0	0	0												0	0
15 Code Enforcement 570.202(c)	6000	0	6000	1200		1200		1200		1200		1200		1200	6000	0
16A Residential Historic Preservation 570.202(d)	0	0	0												0	0
16B Non-Residential Historic Preservation 570.202(d)	0	0	0												0	0
17A CI Land Acquisition/Disposition 570.203(a)	0	0	0												0	0
17B CI Infrastructure Development 570.203(a)	0	0	0												0	0
17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)	0	0	0												0	0
17D Other Commercial/Industrial Improvements 570.203(a)	0	0	0												0	0
18A ED Direct Financial Assistance to For-Profits 570.203(b)	0	0	0												0	0
18B ED Technical Assistance 570.203(b)	0	0	0												0	0

Jurisdiction

Only complete blue sections.

Housing and Community Development Activities		Needs	Current	Gap	5-Year Quantities											
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
	18C Micro-Enterprise Assistance	0	0	0											0	0
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad	0	0	0											0	0
	19B HOME CHDO Operating Costs (not part of 5% Admin ca	0	0	0											0	0
	19C CDBG Non-profit Organization Capacity Building	0	0	0											0	0
	19D CDBG Assistance to Institutes of Higher Education	0	0	0											0	0
	19E CDBG Operation and Repair of Foreclosed Property	0	0	0											0	0
	19F Planned Repayment of Section 108 Loan Principal	0	0	0											0	0
	19G Unplanned Repayment of Section 108 Loan Principal	0	0	0											0	0
	19H State CDBG Technical Assistance to Grantees	0	0	0											0	0
	20 Planning 570.205	0	0	0											0	0
	21A General Program Administration 570.206	3	3	0	3		3		3		3		3		15	0
	21B Indirect Costs 570.206	0	0	0											0	0
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206	0	0	0											0	0
	21E Submissions or Applications for Federal Programs 570.206	0	0	0											0	0
	21F HOME Rental Subsidy Payments (subject to 5% cap)	0	0	0											0	0
	21G HOME Security Deposits (subject to 5% cap)	0	0	0											0	0
	21H HOME Admin/Planning Costs of PJ (subject to 5% cap)	0	0	0											0	0
	21I HOME CHDO Operating Expenses (subject to 5% cap)	0	0	0											0	0
	22 Unprogrammed Funds	0	0	0											0	0
HOPWA	31J Facility based housing – development	0	0	0											0	0
	31K Facility based housing - operations	0	0	0											0	0
	31G Short term rent mortgage utility payments	0	0	0											0	0
	31F Tenant based rental assistance	0	0	0											0	0
	31E Supportive service	0	0	0											0	0
	31I Housing information services	0	0	0											0	0
	31H Resource identification	0	0	0											0	0
	31B Administration - grantee	0	0	0											0	0
	31D Administration - project sponsor	0	0	0											0	0
CDBG	Acquisition of existing rental units	0	0	0											0	0
	Production of new rental units	0	0	0											0	0
	Rehabilitation of existing rental units	0	0	0											0	0
	Rental assistance	0	0	0											0	0
	Acquisition of existing owner units	0	0	0											0	0
	Production of new owner units	0	0	0											0	0
	Rehabilitation of existing owner units	60	0	60	12		12		12		12		12		60	0
Homeownership assistance	0	0	0											0	0	

Jurisdiction

Only complete blue sections.

Housing and Community Development Activities		Needs	Current	Gap	5-Year Quantities											
					Year 1		Year 2		Year 3		Year 4		Year 5		Cumulative	
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual
HOME	Acquisition of existing rental units	0	0	0											0	0
	Production of new rental units	0	0	0											0	0
	Rehabilitation of existing rental units	0	0	0											0	0
	Rental assistance	0	0	0											0	0
	Acquisition of existing owner units	0	0	0											0	0
	Production of new owner units	0	0	0											0	0
	Rehabilitation of existing owner units	0	0	0											0	0
	Homeownership assistance	0	0	0											0	0
Totals		6171	6	6165	1230	0	1230	0	1230	0	1230	0	1230	0	6150	0

HOPWA Performance Chart 1	Needs	Current	Gap	Year 1						
				Outputs Households				Funding		
				HOPWA Assistance		Non-HOPWA		HOPWA Budget	HOPWA Actual	Leveraged Non-HOPWA
				Goal	Actual	Goal	Actual			
Tenant-based Rental Assistance	0	0	0							
Short-term Rent, Mortgage and Utility payments	0	0	0							
Facility-based Programs	0	0	0							
Units in facilities supported with operating costs	0	0	0							
Units in facilities developed with capital funds and placed in service during the program year	0	0	0							
Units in facilities being developed with capital funding but not yet opened (show units of housing planned)	0	0	0							
Stewardship (developed with HOPWA but no current operation or other costs) Units of housing subject to three- or ten-year use agreements	0	0	0							
Adjustment for duplication of households (i.e., moving between types of housing)										
Subtotal unduplicated number of households/units of housing assisted	0	0	0	0	0	0	0	0	0	0
Supportive Services				Outputs Individuals						
Supportive Services in conjunction with housing activities (for households above in HOPWA or leveraged other units)	0	0	0							
Housing Placement Assistance				Outputs Individuals						
Housing Information Services	0	0	0							
Permanent Housing Placement Services	0	0	0							
Housing Development, Administration, and Management Services										
Resource Identification to establish, coordinate and develop housing assistance resources										
Project Outcomes/Program Evaluation (if approved)										
Grantee Administration (maximum 3% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
Project Sponsor Administration (maximum 7% of total) (i.e., costs for general management, oversight, coordination, evaluation, and reporting)										
Other Activity (if approved in grant agreement) Specify:										
1	0	0	0							
2	0	0	0							
3	0	0	0							
4	0	0	0							

HOPWA Performance Chart 2

Type of Housing Assistance	Total Number of Households Receiving Assistance	Average Length of Stay [in weeks]	Number of Households Remaining in Project at the End of the Program Year	Number of Households that left the Project	What happened to the Households that left			
						PY1	PY2	PY3
Tenant-based Rental Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
					Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
					Other HOPWA			
	0	PY3	PY3	#VALUE!	Other Subsidy			
					Institution			
	0	PY4	PY4	#VALUE!	Jail/Prison			
					Disconnected			
	0	PY5	PY5	#VALUE!	Death			
Short-term Rent, Mortgage, and Utility Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
					Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
					Other HOPWA			
	0	PY3	PY3	#VALUE!	Other Subsidy			
					Institution			
	0	PY4	PY4	#VALUE!	Jail/Prison			
					Disconnected			
	0	PY5	PY5	#VALUE!	Death			
Facility-based Housing Assistance	0	PY1	PY1	#VALUE!	Emergency Shelter			
					Temporary Housing			
	0	PY2	PY2	#VALUE!	Private Hsg			
					Other HOPWA			
	0	PY3	PY3	#VALUE!	Other Subsidy			
					Institution			
	0	PY4	PY4	#VALUE!	Jail/Prison			
					Disconnected			
	0	PY5	PY5	#VALUE!	Death			

Performance Measurements
Table 3A
Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Perform. Indicators	Expected #	Actual #	Outcome/ Objective*
	Rental Housing Objectives					
DH-3.1	Continue to proactively pursue code enforcement activities in CDBG target Area. Goal of initiating 1,130 new code enforcement cases over the coming year.	CDBG & City	1,130 cases	1,130 cases		DH-3
	Owner Housing Objectives					
DH-2.1	Continue to provide significant information and referral for the Dallas County and Denton County First-Time Homebuyers Programs. Goal of assisting 25 new potential first-time homebuyers with information and referral.	CDBG and Dallas and Denton Counties Fund	25	25		DH-2
	Homeless Objectives					
DH-3.2	The City plans to continue funding Metrocrest Social Services (MSS) to assist citizens on the verge of becoming homeless. The City will also provide technical assistance to MSS to aid in the identification of additional resources that may be available to address this significant need.	City & other	21,641 individuals	21,641 individuals		DH-3
	Special Needs Objectives					
DH-3.3	Further implement the Minor Home Repair Program. Goal of assisting Twelve (12) additional low-to-moderate homeowners.	CDBG	12 households	12 households		DH-3
	Community Development Objectives					
DH-2.2	Increase opportunities for first-time homebuyers.	Dallas County Home Loan Counseling Center	25 referrals	25 referrals		DH-2
DH-3.5	Create opportunities for low-to-moderate homeowners to make home repairs that represent a risk to their health and/or safety.	CDBG	12 households	12 households		DH-3
DH-3.6	Preserve and enhance the existing housing stock.	CDBG	12 households	12 households		DH-3
GP 1.1 (Grant Planning)	The Community Services Office is the lead agency in for the administration of CDBG funding. Staff that are employed as	CDBG	All three positions are filled and employees are working to implement	All three positions are filled and employees are working to implement		GP (Grant Planning)

	part of the PY 2009 CDBG grant administration and planning activity provide technical, referral and capacity building assistance to the social service agencies on an ongoing basis		the City's adopted consolidated plan. These positions are 50% funded by CDBG grant.	the City's adopted consolidated plan. These positions are 50% funded by CDBG grant.		
Infrastructure Objectives						
DH-3.7	<p>Carrollton's Community Services Office anticipates that a majority of future CDBG funds will be allocated for infrastructure improvements. Infrastructure includes streets, sidewalks, public facilities, water and sewer lines, park improvements, public facilities, etc.</p> <p>In 2003, the City of Carrollton developed and implemented a program to better focus community resources on areas of the community that are most in need of reinvestment.</p> <p>This program, referred to as the NOTICE (Neighborhood-Oriented Targeted Infrastructure and Code Enforcement), primarily targets aging neighborhood infrastructure and invests CDBG and other significant funding in income eligible areas.</p> <p>For PY 2009, a multi-year streets and sidewalks reconstruction project, Park Place Neighborhood has been identified as the recipient of N.O.T.I.C.E. funding.</p>	CDBG, City, Bond Funds, Utility Fund	<p>13,069 linear feet of streets</p> <p>26,000 linear feet of sidewalks</p> <p>11,920 linear feet of sanitary sewer</p> <p>6,850 linear feet of water lines</p>	<p>13,069 linear feet of streets</p> <p>26,000 linear feet of sidewalks</p> <p>11,920 linear feet of sanitary sewer</p> <p>6,850 linear feet of water lines</p>		DH-3
Public Services Objectives						
	<p>During the 2009 program year, the City of Carrollton plans to undertake additional activities to address local social service objectives and strategies.</p> <p>All of the agencies identified predominantly serve persons of low-to-moderate income.</p> <p>The type of services provided are: credit/homeownership counseling, youth services & counseling, youth advocacy and council, family services, family services & council, youth substance abuse counseling, community beautification, medical services, homeless & crisis services and elderly services & assistance.</p>	City's general fund	25,465 individuals	25,465 individuals		DH-3

GP 1.1 (Grant Planning)	<p>The Community Services Office is the lead agency in for the administration of CDBG funding.</p> <p>Staff that are employed as part of the PY 2009 CDBG grant administration and planning activity provide technical, referral and capacity building assistance to the social service agencies on an ongoing basis.</p>	CDBG	All three positions are filled and employees are working to implement the City's adopted consolidated plan. These positions are 50% funded by CDBG grant.	All three positions are filled and employees are working to implement the City's adopted consolidated plan. These positions are 50% funded by CDBG grant.		GP (Grant Planning)
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***Outcome/Objective Codes**

Outcome/Objective Codes	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

**Table 3B
Annual Housing Completion Goals**

	Annual Number Expected Units To Be Completed	Resources used during the period			
		CDBG	HOME	ESG	HOPWA
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Homeless households	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE RENTAL HOUSING GOALS (SEC. 215)					
Acquisition of existing units	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Rental		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE OWNER HOUSING GOALS (SEC. 215)					
Acquisition of existing units	0	<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units	0	<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	12 (PHP)	<input checked="" type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance	25	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Owner	37	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL AFFORDABLE HOUSING GOALS (SEC. 215)					
Acquisition of existing units	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homebuyer Assistance	-----	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Total Sec. 215 Affordable Housing		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ANNUAL HOUSING GOALS					
Annual Rental Housing Goal	-----	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Total Annual Housing Goal	37	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Carrollton, Texas

Priority Need
Planning/Administration, and Other

Project Title
Grant Administration and Planning

Description
The Community Services Office is the lead agency in for the administration of CDBG funding. Staff that is employed as part of the PY 2009 CDBG grant administration and planning activity provide technical, referral and capacity building assistance to the social service agencies on an ongoing basis. Activities include but are not limited to implementation, coordination, monitoring and evaluation of CDBG eligible activities.

Activity funds three staff positions, including salaries and operating funds. All three positions are filled and employees are working to implement the City's adopted consolidated plan.

Objective category: Suitable Living Environment Decent Housing
 Economic Opportunity

Outcome category: Availability/Accessibility Affordability
 Sustainability

Location/Target Area
N/A

Objective Number GP 1.1	Project ID HUD #20
HUD Matrix Code 21A	CDBG Citation 570.206
Type of Recipient Grantee	CDBG National Objective N/A
Start Date 10/01/2009	Completion Date 09/30/2010
Performance Indicator 3 employees	Annual Units 3 employees
Local ID Activity# 100850299	Units Upon Completion N/A

Funding Sources:	
CDBG	<input checked="" type="checkbox"/>
ESG	
HOME	
HOPWA	
Total Formula	\$82,525
Prior Year Funds	\$0
Assisted Housing	\$0
PHA	\$0
Other Funding	\$0
Total	\$82,525

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Needs

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Carrollton, Texas

Priority Need

Infrastructure

Project Title

Park Place Phase II – N.O.T.I.C.E. (Neighborhood Oriented Targeted Infrastructure and Code Enforcement)

Description

Reconstruction of Sidewalks and Streets, a multi-year project in the Park Place Neighborhood, which includes:

- 2200 Block of Nix Rd.
- 2200 Block of Sam Houston Blvd.
- 2200 Block of Reagan Blvd.
- 2200 Block of Crosby Rd.
- 2200 Block of Travis Dr.
- 2200 Block of Nolan Dr.
- 2200 Block of Crockett Dr.
- 2200 Block of Bowie Dr.
- 2200 Block of Heartside Pl.

Objective category: Suitable Living Environment Decent Housing
 Economic Opportunity

Outcome category: Availability/Accessibility Affordability
 Sustainability

Location/Target Area

Census Tract 137.15, Block Group 1

Objective Number DH-3.7	Project ID HUD #21
HUD Matrix Code 03K	CDBG Citation
Type of Recipient Grantee	CDBG National Objective LMA
Start Date 10/01/2009	Completion Date 09/30/2010
Performance Indicator 01 People	Annual Units 2080 People, Census Tract 137.15, Block Group 1
Local ID Activity#	Units Upon Completion 13,069 LF of streets 26,000 LF of sidewalks 11,920 LF of sanitary sewer 6,850 LF of water lines

Funding Sources:	
CDBG	<input checked="" type="checkbox"/>
ESG	
HOME	
HOPWA	
Total Formula	\$697,372
Prior Year Funds	\$0
Assisted Housing	\$0
PHA	\$0
Other Funding	\$0
Total	\$697,372

The primary purpose of the project is to help: The Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Need

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Carrollton, Texas

Priority Need

Housing

Project Title

Minor Home Repair Program

Description

The goal of the Minor Home Repair Program is to assist low-to-moderate income residents that are in need of minor exterior home repair assistance. This income-qualified program is offered city-wide and in PY 2009 is budgeted at \$30,000 for acquisition of materials and specialized labor.

Objective category: Suitable Living Environment Decent Housing
 Economic Opportunity

Outcome category: Availability/Accessibility Affordability
 Sustainability

Location/Target Area

Community Wide

Objective Number DH-3.3	Project ID HUD #22
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient Grantee	CDBG National Objective LMH
Start Date 10/01/2009	Completion Date 09/30/2010
Performance Indicator Housing Units	Annual Units 12 Units
Local ID Activity#103720299	Units Upon Completion 12 Units

Funding Sources:	
CDBG	<input checked="" type="checkbox"/>
ESG	
HOME	
HOPWA	
Total Formula	\$30,000
Prior Year Funds	\$0
Assisted Housing	\$0
PHA	\$0
Other Funding	\$0
Total	\$30,000

The primary purpose of the project is to help:

- The Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Need

**Table 3C
Consolidated Plan Listing of Projects**

Jurisdiction's Name City of Carrollton, Texas

Priority Need
Owner Occupied Housing

Project Title
Enhanced Code Enforcement

Description
The goal of the Enhanced Code Enforcement Officer will be to work exclusively in the city's 2000 CDBG Target Area. Efforts will allow for more proactive code enforcement in aging and blighted areas of the community.

Objective category: Suitable Living Environment Decent Housing
 Economic Opportunity

Outcome category: Availability/Accessibility Affordability
 Sustainability

Location/Target Area
Community Wide

Objective Number DH-3.1	Project ID HUD#23
HUD Matrix Code 15	CDBG Citation 570.20C
Type of Recipient Grantee	CDBG National Objective LMA
Start Date 10/01/2009	Completion Date 09/30/2010
Performance Indicator Housing units	Annual Units 1000 housing units
Local ID Activity #104110299	Units Upon Completion 1000 Units

Funding Sources:	
CDBG	<input checked="" type="checkbox"/>
ESG	
HOME	
HOPWA	
Total Formula	\$59,975
Prior Year Funds	\$0
Assisted Housing	\$0
PHA	\$0
Other Funding	\$0
Total	\$59,975

The primary purpose of the project is to help: the Homeless Persons with HIV/AIDS
 Persons with Disabilities Public Housing Need

APPENDIX E.
Residential Anti-Displacement
and Relocation Plan

APPENDIX E.

Residential Anti-Displacement and Relocation Plan

The City of Carrollton Residential Anti-Displacement and Relocation Plan provides for resident relocation due to acquisition, rental rehabilitation, demolition, and/or conversion of properties benefiting from the expenditure of federal funds.

The following plan outlines the procedures for providing relocation assistance to any resident of Carrollton who may be displaced by a HUD funded program. Under the Uniform Relocation Act Regulations as stated in 49 CFR, Part 24, all displacement occurring on or after April 2, 1989 as a result of rehabilitation, demolition, acquisition for private undertaking or public for a HUD-assisted program must adhere to specific regulations.

Voluntary Acquisition

The policy of the City of Carrollton is to concentrate all efforts on voluntary property acquisition. Acquisitions will only be undertaken on properties where owners are willing to sell. Concentration on one specific area will be limited and the threat of Eminent Domain proceedings will not be present. The appraisal under Subpart B will be adhered to along with all relocation requirements. Although the City has the power to initiate Eminent Domain proceedings, the owner will be informed that if negotiations fail to result in an amicable agreement, acquisition of the property will not take place. This notice will be in written form and in no way will it constitute a letter of intent to acquire. Also, this part will apply to permanent easements for sidewalks funded under the Community Development Block Grant (CDBG).

Eligibility

Any lawful occupant that occupies property to be acquired, demolished, converted to another use or rehabilitated will be treated fairly under the law. When displacement occurs as a direct result of the Community Development Block Grant Program, displaced persons will be eligible for assistance under the Uniform Relocation Act at 570.606(a) and 570.606(b) Residential Anti-Displacement Plan for demolition and conversion.

Part 24, Uniform Relocation Assistance and Real Property Acquisition for Federal and Federally-Assisted Programs

General:

The purpose of this part is to implement the rules of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601 et seq.) in accordance with the following objectives:

- a. To ensure that owners of real property are treated fairly and consistently; and

- b. To ensure that persons displaced as a result of a federal or federally-assisted project will not suffer disproportionate injuries as a result of a project designed for public benefit and to ensure that agencies implement these regulations in a manner that is efficient and cost effective.

Definitions:

Agency – Federal, State or local entity (i.e. City of Carrollton) or person that acquires real property or displaces a person or household.

Displaced Person – Any person who moves from real property or moves his or her personal property from real property or any person that occupies property prior to acquisition, but does not meet the length of occupancy requirement of the Uniform Act as a direct result of a written letter of intent to acquire or the initiation of negotiation to acquire real property in whole or part for a project. This includes displacement due to demolition or rehabilitation for a project or the acquisition, rehabilitation or demolition in whole or in part or other real property on which a person conducts a business or farm operation for a project. However, eligibility for such persons under this paragraph applies only for purposes of obtaining relocation under Section 24.205, 24.301, 24.302 and 24.303 of the regulations.

Person – Any individual, family, partnership, corporation or association.

Assurances – Before a Federal agency may approve a grant, contract or agreement with a local agency under which Federal financial assistance will be made for a project which results in property acquisition or displacement that is subject to the Uniform Act, the local agency must provide assurances that it will comply with the Uniform Act and this part, Assurances According to Section 210 of the Uniform Act.

Monitoring and Corrective Action – The Federal agency will monitor compliance with regulations and local agencies shall take whatever corrective actions necessary to comply with all regulations.

Notices – Each notice to occupants or property owners must be delivered by hand or delivered by certified or registered, first-class mail return receipt requested, except the notice at paragraph 24.102(b) Acquisition Notice.

Federal Agency Waiver of Regulations – The Federal agency funding the project may waive any requirement in this part not required by law. The implementation of this part must be in compliance with other applicable Federal laws and implementing regulations including but not limited to the following:

- a) Section I of the Civil Rights Act of 1866 (42 U.S.C. 1982 et. seq.).
- b) Title VI of the Civil Rights Act of 1964 (42. U.S.C. 2000d et. seq.).
- c) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. 3601 et. seq.), as amended.
- d) The National Environmental Policy Act of 1969 (42 U.S.C. 4321 et. seq.).
- e) Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 790 et. seq.).

- f) The Hood Disaster Protection Act of 1973 (pub. L. 93-234).
- g) The Age Discrimination Act of 1975 (42 U.S.C. 6101 et. seq.).
- h) Equal Opportunity and Housing as amended by Executive Order 12259.
- i) Executive Order 11245 Equal Employment Opportunity.
- j) Executive Order 11625 – Minority Business Enterprise.
- k) Executive Order 11988 Flood Plain Management and 11990, Protection of Wetlands.
- l) Executive Order 12250 – Leadership and Coordinator of Non-Discrimination Laws.
- m) Executive Order 12259 – Leadership and Coordination of Fair Housing in Federal Programs.
- n) Executive Order 12630 – Governmental actions and interference with constitutionally protected property rights.

Record Keeping and Reports – The local agency shall maintain for at least three (3) years its records of acquisition and displacement in sufficient detail to demonstrate compliance with these regulations. These records are confidential unless State law provides otherwise. Reports are required no more than once every three (3) years.

Appeals – Any aggrieved person may file a written appeal with the agency when he or she feels that a determination has failed to properly consider the person's application for assistance under these regulations and shall not be less than 60 days after the person has received notification from the agency of his or her denial. The aggrieved person has a right to legal representation but solely at his or her own expense. The aggrieved or his representative has the right to copy all pertinent information to his appeal. Promptly after all information is presented, the agency shall make a written determination on the appeal and explain how the determination was made and to inform a person of his rights to a judicial review. This review official shall be the head of the agency or his or her designee and shall not have been directly involved in the appeal.

Acquisition – The agency shall make every reasonable effort to acquire real property expeditiously through negotiation.

Appraisal – The owner or his representative shall have the right to accompany the appraiser during the inspection of the property. Before the Initiation of Negotiation the agency must establish a price it believes to be just compensation. Along with this written offer a statement must be given of the basis for the offer of just compensation. The statement shall include:

- a) A statement on the amount offered.
- b) A description and location of the real property.

- c) An indication of buildings, structures and improvements including removable buildings, equipment and fixtures which are to be considered part of the real property for which just compensation is made. This statement shall include any tenant-owned improvement.
- d) The agency shall make reasonable efforts contact the owner or his representative to discuss this offer. The owner shall be given an opportunity to consider this offer and to suggest modifications in the proposed terms and conditions of the purchase.
- e) The agency shall not advance the time of condemnation or use any coercive action to induce an agreement on the price to be paid.
- f) Before taking possession, the agency must pay the agreed purchase price to the owner or in the case of condemnation deposit with the courts, any amount not less than the fair market value or the court award.
- g) After acquisition, and if the agency permits an owner or tenant to rent, the rent cannot exceed the fair market rent for such property.

Review of Appraisal – The agency shall have an appraisal review process and at a minimum shall examine, correct or make any necessary revisions to the appraisal. The review appraiser shall certify to recommend the approved value of the property and any remaining property shall be identified.

The owner of real property shall be reimbursed for any reasonable expenses necessarily incurred in transferring title to the agency, such as: recording fees, transfer taxes, documentary stamps, evidence of title, boundary surveys, legal descriptions of real property, and similar expenses incidental in transferring title to the agency. However, the agency is not required to pay cost to perfect the owner's title to the real property. The agency shall pay these costs directly to the owner if feasible. The owner of real property shall be reimbursed for any reasonable attorney, appraisal and/or engineering fees actually incurred because of condemnation if the final judgment of the court is that the agency cannot acquire by condemnation or the agency discontinues its condemnation, or if the court renders a decision in favor of the owner in an inverse condemnation or that effects a settlement of such proceedings.

Donations – An owner, after being fully informed of his rights under the law, may donate such property or any part thereof. The agency is responsible for an appraisal unless the owner releases the agency from such an obligation.

General Relocation Policy

A. These requirements apply to the relocation of any displaced person as defined under the definition of a “displaced person.”

Notices:

As soon as feasible, a displaced person must be informed with a written description of the displacing agency’s relocation program that informs the displaced person:

- 1) That he or she may be displaced for a project and, in general, describe the relocation payments and the eligibility requirements.
- 2) Referrals to replacement properties and an advisory service established by the agency.
- 3) The 90-day required advance written notice to advise a person that he or she cannot be required to move without at least one comparable replacement dwelling being made available.
- 4) Rights to appeal the agency's determination for assistance.
- 5) Relocation eligibility and the date of the Initiation of Negotiation.

B. Comparable Replacement Dwellings

- 1) No person shall be required to move unless at least one comparable replacement dwelling has been offered. A person must be informed of its location and sufficient time to negotiate and enter into an agreement to purchase or lease the property.
- 2) In case of an emergency and in order to take whatever steps necessary to provide decent, safe and sanitary housing, the City of Carrollton may pay the actual reasonable cost of the out-of-pocket moving expenses and any increased rent and utility costs in connection with a temporary relocation. At least one comparable must be made available as soon as feasible.

C. Relocation Advisory Services & Coordination

- 1) During the early stages of development of a Federal or Federally-assisted program, a project shall be planned in such a manner to minimize problems associated with the displacement of an individual. Referral and advisory services are to be available to assist in carrying out an orderly and timely relocation. Planning may involve a relocation survey or study which may include the following:
 - a) Estimated number of households to be displaced and establishment of the rental rates, owner/tenant status, elderly or handicapped persons that may be impacted.

- b) An estimated number of comparable houses located in the area and the price or rental ranges of those properties.
- c) Number of businesses to be displaced and number of employees impacted.
- d) Any special relocation advisory services needed.
- e) The implementation of this part must be in compliance with other applicable Federal laws and implementing regulations as described under the Federal Agency Waiver of Regulations.
- f) Where feasible, housing shall be inspected prior to being made available to assure it meets all applicable housing codes.
- g) Whenever possible minority persons shall be given reasonable opportunities to relocate to an area of non-minority concentration.
- h) All persons, especially the elderly and the handicapped, shall be provided transportation to inspect housing to which they are referred.
- i) Relocation shall be coordinated with other project work and other displacement causing activity so that a duplication of function is minimized.

D. Eviction for Cause

Evictions will conform to State and local law. A person occupying property and not in an unlawful occupancy is presumed to be entitled to relocation payments if the eviction occurs after the Initiation of Negotiation. Under no circumstances will a person be evicted to avoid paying relocation costs.

General Relocation Requirements

- 1) Any claims must be supported by reasonable documentation.
- 2) A displaced person will be provided reasonable assistance to file a claim for payment.
- 3) All claims shall be reviewed expeditiously.
- 4) Advance payments are to be made if a person demonstrates the need.
- 5) All claims are to be filed with an agency within 18 months after:
 - a) Tenant – Date of displacement.
 - b) Owner – Date of displacement or date of final payment from acquisition, whichever occurs last. This time period shall be waived by the City of Carrollton for good cause.
- 6) The City of Carrollton will deduct any advance payment made.

- 7) If any part of a relocation payment is denied, the claimant shall be promptly notified and informed on the procedure for filing an appeal (see Appeals).

No payment shall be considered as income for the purpose of the Internal Revenue Code of 1986, or eligibility for the Social Security Act or any other Federal law, except Federal Law Providing Low Income Housing.

E. Payment of Moving and Related Expenses

- 1) All displaced owner occupants or tenants who qualify as a displaced person are entitled to actual moving expenses as the City of Carrollton determines reasonable including:
 - a) Transportation of the person and his or her personal property not farther than 50 miles or if the City of Carrollton determines a distance beyond the 50 miles.
 - b) Packing, crating, unpacking and uncrating of personal property.
 - c) Storage of personal property for not more than 12 months. Insurance for the replacement value of personal property if lost or stolen and other related expenses that the City of Carrollton may consider necessary.

2) Fixed Payments for Residential Moves

Any person displaced from a dwelling is entitled to a fixed payment according to the schedule approved for the State of Texas by the Federal Highway Administration.

3) Actual Moving Expenses, Non-Residential

Any business or farm operation that qualifies as a displaced person is entitled to reasonable moving expenses including:

- a) Transportation of personal property, to include a distance beyond 50 miles if approved by the agency.
- b) Packing, unpacking, crating, uncrating, disconnecting, dismantling, etc. of other personal property if approved by the agency to include substitute equipment.
- c) Storage not to exceed 12 months, if approved, insurance, license, permits or certifications, professional services, loss of tangible personal property and searching expenses not to exceed \$1,000 as the agency determines reasonable.
- d) If the displaced person accepts responsibility of the move, the agency can approve a self-move, based on the lower of two (2) bids or a single bid can be accepted. Any remaining property not moved or sold shall be transferred to the local agency.

4) Re-establishment Expenses

A small business, farm or non-profit organization may be eligible for this payment. This payment cannot exceed \$10,000. These expenses must be reasonable and necessary and can include:

- a) Repairs or changes to the replacement property.
- b) Painting, carpeting, licenses, fees, advertisement not to exceed \$1,500.
- c) Increased operation costs for rental or lease charges over the next 2 years, not to exceed \$5,000.

The amounts mentioned in subparagraphs a, b and c may increase but in no event shall the payment exceed the total statutory amount of \$10,000.

5) Fixed Payment for Non-Residential Moves

A displaced business may accept a fixed moving expense payment not less than \$1,000 nor more than \$20,000 in lieu of the actual moving expense or the re-establishment payment. The business is eligible if the agency determines that:

- a) The business owns or rents personal property which must be moved in connection with the displacement, cannot be relocated without a loss of existing patronage, and/or not part of a commercial enterprise having three or more entities engaged in the same business and under the same ownership.
- b) Contributes materially to the owner's income and is not operated solely for the renting of such a dwelling to others.
- c) The same persons own or control the business.

6) Utility Relocation

The City of Carrollton can, at its own discretion, make a relocation payment to a utility facility. This payment can be for all or part of the expenses included if the following criteria are met:

- a) If the utility occupies State or local government property and has an easement.
- b) The utility's occupancy is according to State or local law.
- c) Relocation is incidental to the primary purpose of the project.
- d) State or local government reimbursement for utility moving costs is in accordance with State law.

7) Replacement Housing Payments for 180-Day Homeowner Occupants:

- a) Owned and occupied for not less than 180 days before initiation of negotiation.
- b) Purchases and occupies a decent, safe and sanitary dwelling within one year or longer may be approved.
- c) The maximum amount of this payment is \$22,500. The actual payment is limited to the amount necessary for a person to move and occupy a decent, safe and sanitary comparable unit (see also Last Resort Housing).
- d) All costs incidental to the purchase of a decent, safe and sanitary comparable unit.
- e) The price differential is the amount added to the acquisition to provide a total equal to the lesser of the reasonable cost of a comparable house or the cost of the actual unit selected and occupied by the displacee.
- f) A 180-day homeowner is entitled to a payment of rent if he or she so chooses; the total payment cannot exceed \$5,250 (see Rental Assistance for 90-Day Occupants).

8) Replacement Housing Payments for 90-Day Occupants:

- a) A tenant or owner occupant displaced from a dwelling is entitled to a payment not to exceed \$5,250 or reasonable down payment assistance, if such person has:
 - i) Actually and lawfully occupied the unit 90 days prior to the Initiation of Negotiation and has rented or purchased a decent, safe and sanitary replacement dwelling within one year, unless the agency extends this period.
 - ii) An eligible displaced person whose rent is entitled to receive this payment not to exceed the \$5,250 maximum (see also Last Resort Housing Payment) such payment shall be 42 times the amount obtained by subtracting the base monthly rental or the displacement dwelling from the lesser of:
 - a) The monthly rent and the estimated average monthly utility cost from a comparable dwelling or the monthly rent and utility cost for the dwelling actually rented and occupied or 30% of a person's average gross household income.
 - b) A homeowner who initially rents and receives the maximum under the rental assistance and later decides to purchase a replacement dwelling for a homeowner, the full amount of the rental assistance must be deducted from the replacement housing payment for homeowners.

9) Replacement Housing of Last Resort

- a) Whenever a project or program cannot proceed on a timely basis because comparable replacement dwellings are not available within the monetary limits for owners or tenants, the agency shall provide assistance under this part. Any last resort housing must be on a case by case basis and must be for a good cause. The housing of last resort must be cost effective. No person shall be deprived of any rights under the Uniform Act of this section. The City of Carrollton has broad latitude in implementing this part, but implementation shall be for reasonable cost on a case by case analysis and is justified for a project.
- b) This method of providing housing of last resort may include, but is not limited to:
 - i) A rental assistance payment may be paid in a lump sum or through installments.
 - ii) The rehabilitation of or an addition to a replacement dwelling.
 - iii) Construction of a new replacement dwelling.
 - iv) Direct loans that may include interest or be interest free.
 - v) The relocation and rehabilitation of a dwelling unit.
 - vi) The purchase of land and sell or exchange with a person. The purchase of a displacement dwelling sale, lease to or exchange with a displaced person.
 - vii) Removal of barriers for the handicapped.
 - viii) A change in the status of a person from a tenant to a homeowner when it is less expensive.
 - ix) Upgrading small units to decent, safe and sanitary status.
 - x) The agency shall provide assistance under this part to a displaced person who is not eligible to receive assistance for homeowners or tenants because of failure to meet the length of an occupancy requirement, when comparable housing is not available and/or when rental housing is not within a person's financial means of 30% of his or her gross household income, such assistance shall cover a 42-month period.

§ 570.606: Relocation, Displacement and Acquisition

1) Uniform Relocation Act

- a) The Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (URA) (42 U.S.C. 4601) and HUD implementing regulations at 24 CFR Part 42 apply to the acquisition of real property by a State agency for an activity assisted under this part and to the displacement of any family, individual, business, not-for-profit organization or farm that results from such acquisition. The grantee's certification of compliance with the URA is required in the grant agreement.
- b) An acquisition and resulting displacement by an agency is "for an assisted activity" if it occurs on or after the date of the initial submission of a final statement under 24 CFR 570.302(a)(2) (Entitlement Grants); the initial submission of an application to HUD by a unit of general local government under § 570.426, 570.430 or 570.435(d) that is granted for the requested activity (HUD administered Small Cities Program); or the submission of an application to HUD by a City or urban county under § 570.458 that is granted for the requested activity (UDAG). However, an acquisition or displacement that occurs on or after the described date is not subject to the URA if the grantee determines that the acquisition or displacement was not carried out for an assisted activity, and the HUD Field Office concurs in that determination. An acquisition or displacement that occurs before the described date is subject to the URA, if the grantee or the HUD Field Office determines that the acquisition or displacement was carried out for the assisted activity. The grantee may, at any time, request a HUD determination whether an acquisition or displacement will be considered to be for an assisted activity and thus subject to these regulations. To be eligible for relocation assistance, however, a person must also meet the eligibility criteria in 49 CFR Part 24.

2) Residential Anti-Displacement and Relocation Assistance Plan

- a) Under section 104(d) of the Act, each grantee must adopt, make public and certify that it is following a residential anti-displacement and relocation assistance plan providing for one-for-one replacement units (paragraph 1 of this section), and relocation assistance (paragraph 2 of this section). The plan must also indicate the steps that will be taken consistent with other goals and objectives of this part to minimize the displacement of persons from their homes as a result of any activities assisted under this part.
- b) One-for-One Replacement Units
 - i) All occupied and vacant, occupiable low-moderate income dwelling units that are demolished or converted to a use other than as low/moderate-income dwelling units as a direct result of any activity assisted under this part must be replaced by governmental agencies or private developers with low/moderate-income dwelling units. Replacement low-moderate income dwelling units may include public housing, or existing housing receiving Section 8 project-based assistance under the United States Housing Act of 1937. The replacement low/moderate-income dwelling units must be provided within three years of the commencement of the demolition or rehabilitation related to the conversion, and must meet the following requirements:

- 1) The units must be located within the grantee's jurisdiction.
 - 2) The units must be sufficient in number and size to house at least the number of occupants that could have been housed in the units that are demolished or converted. The number of occupants that may be housed in units shall be determined in accordance with local housing occupancy codes.
 - 3) The units must be provided in standard condition. Replacement low/moderate-income dwelling units may include units that have been raised to standard from substandard condition.
 - 4) The units must be designed to remain low/moderate-income dwelling units for at least 10 years from the date of initial occupancy.
- ii) Before obligating or expending funds provided under this part for any activity that will directly result in the demolition of low/moderate-income dwelling units or the conversion of low/moderate-income dwelling units to another use, the grantee must make public, and submit the following information in writing to HUD:
- 1) A description of the proposed assisted activity;
 - 2) The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be demolished or converted to a use other than for low/moderate-income dwelling units as a direct result of the assisted activity;
 - 3) A time schedule for the commencement and completion of the demolition or conversion;
 - 4) The general location on a map and approximate number of dwelling units by size (number of bedrooms) that will be provided as replacement dwelling units;
 - 5) The source of funding and a time schedule for the provision of replacement dwelling units;
 - 6) The basis for concluding that each replacement dwelling unit will remain a low/moderate-income dwelling unit for at least 10 years from the date of initial occupancy.
- iii) The requirements on section (2) (b) of this section do not apply if the HUD Field Office determines, based upon objective data, that there is an adequate supply of vacant low/moderate-income dwelling units in standard condition available on a nondiscriminatory basis within the grantee's jurisdiction. In making this determination, the HUD Field Office will consider the housing vacancy rate for the jurisdiction, the number of vacant low/moderate-income dwelling units in the jurisdiction (excluding units that will be demolished or converted), and the number of eligible families on waiting lists for housing assisted under the United States Housing Act of 1937 in the jurisdiction.
- 1) The HUD Field Office may consider the supply of vacant low/moderate-income dwelling units in standard condition available on a nondiscriminatory basis in an area that is larger than the grantee's jurisdiction. Such additional dwelling units shall be considered if the

HUD Field Office determines that the units would be suitable to serve the needs of the low and moderate income households that could be served by the low/moderate-income dwelling units that are to be demolished or converted to another use. The HUD Field Office must base this determination on geographic and demographic factors, such as location and access to places of employment and to other facilities.

- 2) The grantee must submit a request for a determination under paragraph (b) (1) (iii) of this section directly to the HUD Field Office.
- c) Relocation Assistance – Residential Anti-Displacement
- i) Each low- or moderate-income household that is displaced by demolition or by the conversion of a low/moderate income dwelling unit to another use as a direct result of an activity assisted under this part shall be provided with relocation assistance. The low- or moderate-income household may elect to receive relocation assistance described at 24 CFR Part 42 (HUD's regulations implementing the URA), or may elect to receive the following relocation assistance:
 - 1) The relocation assistance described at 24 CFR Part 42, Subpart C (General Relocation Requirements) and Subpart D (Payment for Moving and Related Expenses). Relocation notices must be issued consistent with, and in the manner prescribed under, 24 CFR 42.203. The definition of "comparable replacement dwelling" used in 24 CFR Part 42 is modified as described in paragraph (d) (i) of this section. Displaced households provided with replacement housing assistance under paragraph (3) (a) (i) of this section, in the form of a certificate or housing voucher under Section 8 of the United States Housing Act of 1937, must be provided referrals to comparable replacement dwelling units whose owners are willing to participate in the housing voucher or certificate program. The grantee shall advise tenants of their rights under the Federal Fair Housing Law (Title VIII) and of replacement housing opportunities in such a manner that, whenever feasible, they will have a choice between relocation within their neighborhoods consistent with the grantee's responsibility to affirmatively further fair housing;
 - 2) The reasonable and necessary cost of any security deposit required to rent the replacement dwelling unit, and credit checks required to rent or purchase the replacement dwelling unit; and
 - 3) Replacement housing assistance. Households are eligible to receive one of the following forms of replacement housing assistance:
 - a) Each household must be offered compensation designed to ensure that, for a five-year period, the displaced household will not bear, after relocation, a ratio of shelter costs to income that exceeds 30 percent. Such compensation shall be either:
 - i) A certificate or housing voucher for rental assistance provided through the local Public Housing Agency under Section 8 of the United States Housing Act of 1937; or

- ii) Cash rental assistance equal to 60 times the amount that is obtained by subtracting 30 percent of the displaced household's monthly gross income (with such adjustments as the grantee may deem appropriate) from the lesser of: the monthly cost of rent and utilities at a comparable replacement dwelling unit or the monthly cost of rent and utilities at the decent, safe and sanitary replacement dwelling to which the household relocates. The grantee may provide the cash payment in either a lump sum or in installments. The grantee may at its discretion offer the household a choice between the certificate/housing voucher or cash rental assistance.
- b) If the household purchases an interest in a housing cooperative or mutual housing association and occupies a decent, safe and sanitary unit in the cooperative or association, the household may elect to receive a lump sum payment. This lump sum payment shall be equal to the capitalized value of 60 monthly installments of the amount that is obtained by subtracting 30 percent of the displaced household's monthly gross income (with such adjustments as the grantee may deem appropriate) from the monthly cost of rent and utilities at a comparable replacement dwelling unit. To compute the capitalized value the installments shall be paid on passbook savings deposits by a federally-insured bank or savings and loan institution conducting business within the grantee's jurisdiction. To the extent necessary to minimize hardship to the household, the grantee shall, subject to appropriate safeguards, issue a payment in advance of the purchase of the interest in the housing cooperative or mutual housing association.

ii) Eligibility for Relocation Assistance

- (1) A low- or moderate-income household that is required to move as a direct result of demolition or conversion of a low/moderate income dwelling unit to another use, is eligible for relocation assistance under paragraph (b) (2) of this section if:
 - a) The household is required to move from the dwelling unit on or after the date that the owner submits a request to the grantee for financial assistance that is later approved for the requested activity. This applies to dwelling units owned by a person other than a Federal or State agency, as defined under the URA.
 - b) The household is required to move from the dwelling unit on or after the date of the initial submission of a final statement under 24 CFR 570.302 (a) (2) (Entitlement Grants); the initial submission of an application to HUD by a unit of general local government under § § 570.426, 570.430, or 570.435 (d) that is granted for the requested activity (HUD-administered Small Cities Program); or the submission of an application to HUD by a City or urban county under § 570.458 that is granted for the requested activity (UDAG). This applies to dwelling units owned by a Federal or State agency as defined under URA).
- (2) If the displacement occurs on or after the appropriate date described in paragraph (b) (2) (c) (ii) (a) of this section, the low- or moderate-income household is not eligible for relocation assistance if:

- a) The household is evicted for cause;
- b) The household moved on or after the date described in paragraph (b) (2) (c) (ii) (a) of this section, after receiving written notice of the expected displacement; or
- c) The grantee determines that the displacement was not a direct result of the assisted activity, and the HUD office concurs in that determination.

(3) If the displacement occurs before the appropriate date described in paragraph (2) (c) (ii) (a) of this section, the low/moderate-income household is eligible for relocation assistance if the grantee or HUD determines that the displacement was a direct result of an activity assisted under this part.

d) Definitions. For the purposes of paragraph (b) of this section:

i) "Comparable replacement dwelling unit" means a dwelling unit that:

A) Meets the criteria of 24 CFR 42.2 (d) (1) through (6); and

B) Is available at a monthly cost for rent plus estimated average monthly utility costs that does not exceed 30 percent of the household's average gross monthly income (with such adjustments to income as the grantee may deem appropriate) after taking into account any rental assistance the household would receive. Where a certificate or housing voucher is provided to a household under paragraph (b) (2) (c) (3) (a) (i) of this section, the dwelling unit must be available to the household at a monthly utility cost that does not exceed the Fair Market Rent or the payment standard, respectively.

ii) "Decent, safe and sanitary dwelling" means a decent, safe and sanitary dwelling as defined in 49 CFR 24.2.

iii) "Low/moderate income dwelling unit" means a dwelling unit with a market rental (including utility costs) that does not exceed the applicable Fair Market Rent for existing housing and moderate rehabilitation established under 24 CFR Part 888.

iv) "Occupied dwelling unit" means a dwelling unit that is in a standard condition, but it is suitable for rehabilitation.

v) "Standard condition" and "substandard condition suitable for rehabilitation." If the grantee has a HUD-approved Housing Assistance Plan, the definitions of "standard condition" and "substandard condition suitable for rehabilitation" established in the plan will apply. If the grantee does not have a HUD-approved Housing Assistance Plan, the grantee must establish and make public its definition of these terms consistent with the requirements of § 570.306 (e) (1).

e) **Effective date.** For all grants except those made under Subpart D of this part (Entitlement Grants), the provisions of this paragraph (b) are applicable to grants made on or after October 1, 1988. For

grants made under 24 CFR 570 Subpart D, these provisions will govern all activities for which funds are first obligated by the grantee on or after September 30, 1988, without regard to the source year of the funds used for the activity.

- f) **Section 104(k) relocation requirements.** Section 104(k) of the Act requires that reasonable relocation assistance be provided to persons (families, individuals, businesses, nonprofit organizations, or farms) displaced (i.e. moved permanently and involuntarily) as a result of the use of assistance received under this part to acquire or substantially rehabilitate property. If such displacement is subject to paragraph (a) or (b) of this section, above, this paragraph does not apply. The grantee must develop, adopt and provide to persons to be displaced a written notice of the relocation requirements for such assistance under the UDAG program as described at § 570.457(b). Under CDBG programs, persons entitled to assistance under this paragraph must be provided relocation assistance, including at a minimum:
- (i) Reasonable moving expenses;
 - (ii) Advisory services needed to help in relocating. The grantee shall advise tenants of their rights under the Federal Fair Housing Law (Title VIII) and of replacement housing opportunities in such a manner that, whenever feasible, they will have a choice between relocating within their neighborhoods and other neighborhoods consistent with the grantee's responsibility to affirmatively further fair housing; and
 - (iii) Financial assistance sufficient to enable any person displaced from his or her dwelling to lease and occupy a suitable, decent, safe and sanitary replacement dwelling where the cost of rent and utilities does not exceed 30 percent of the household's gross income.
- g) **Optional relocation assistance.** Under section 105 (a) (11) of the Act, the grantee may provide relocation payments and other relocation assistance for individuals, families, businesses, nonprofit organizations and farms displaced by an activity not subject to paragraphs (a), (b) or (c) of this section beyond that required. Unless such assistance is provided pursuant to State or local law, the grantee must provide the assistance only upon the basis of a written determination that the assistance is appropriate and must adopt a written policy available to the public that describes the relocation assistance that the grantee has elected to provide and that provides for equal relocation assistance within each class of displacees.
- h) **Appeals.** If a person disagrees with the grantee's determination concerning the person's eligibility for, or the amount of a relocation payment under this section, the person may file a written appeal of that determination with the grantee. The appeal procedures to be followed are described in 24 CFR 24.10. A low/moderate-income household that has been displaced from a dwelling may file a written request for review of the grantee decision, to the HUD Field Office.
- i) **Responsibility of grantee.**
- 1) The grantee is responsible for ensuring compliance with the requirements of this section, notwithstanding any third party's contractual obligation to the grantee to comply with the provisions of this part.

- 2) The cost of assistance required under this section may be paid from local public funds, funds provided under this part, or funds available from other sources.
 - 3) The grantee must maintain records in sufficient detail to demonstrate compliance with the provisions of this section.
- j) **Displacement.** For the purposes of this section, a “displaced person” is a person who is required to move permanently and involuntarily and includes a residential tenant who moves from the real property if:
- i) The tenant has not been provided with a reasonable opportunity to lease and occupy a suitable, decent, safe and sanitary dwelling in the same building or in a nearby building on the real property following the completion of the assisted activity at a monthly rent and estimated average cost for utilities that does not exceed the greater of:
 - 1) 30 percent of the tenant household’s average monthly gross income; or
 - 2) The tenant’s monthly rent and average cost for utilities before:
 - a) The date that the owner submits a request to the grantee for financial assistance that is later approved for the requested activity. (This applies to dwelling units owned by a person other than a Federal or State agency, as defined under the URA); or
 - b) The date of the initial submission of a final statement under § 570.302 (a) (2) (Entitlement Grants); the initial submission of an application to HUD by a unit of general local government under § 570.426, 570.430, or 570.435 (d) that is granted for the requested activity (HUD- administered Small Cities Program); or the submission of an application to HUD by a City or urban county under § 570.458 that is granted for the requested activity (UDAG). (This applies to dwelling units owned by a Federal or State agency as defined under URA); or
 - ii) The tenant is required to move to another dwelling in the real property but is not reimbursed for all actual reasonable out-of-pocket costs incurred in connection with the move; or
 - iii) The tenant is required to relocate temporarily and:
 - 1) Is not reimbursed for all reasonable out-of-pocket expenses incurred in connection with the temporary relocation, including moving costs and any increased rent and utility costs; or
 - 2) Other conditions of the temporary relocation are not reasonable.