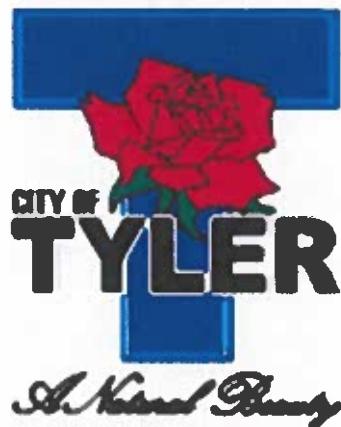


The City of Tyler



Five-Year Consolidated Plan 2025-2029

Five-Year Implementation Plan for the
Community Development Department of Neighborhood Services

Executive Summary

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

1. Introduction

A Consolidated Plan is a strategic document developed by entitlement communities, such as Tyler, in accordance with the U.S. Department of Housing and Urban Development (HUD) regulations. As an entitlement community, Tyler must prepare and submit both the Consolidated Plan and Annual Action Plan to HUD. This entitlement status enables Tyler to receive formula grant assistance from HUD for various programs, including the Community Development Block Grant (CDBG) and the HOME Investment Partnership Program (HOME).

5-Year Consolidated Plan

The Consolidated Plan, submitted to HUD every five years, is the result of a collaborative process involving local government, community, residents, industry, economic development, and nonprofit organizations. It incorporates assessing current housing and community development conditions, public participation and input, analyzing available resources, and identifying priority areas. The plan ensures that the proposed strategies align with Tyler residents' specific needs and aspirations.

1-Year Annual Action Plan

The Annual Action Plan, which complements the Consolidated Plan, is developed and submitted to HUD annually and provides a detailed breakdown of how the allocated funds will be utilized in the upcoming year. It outlines specific activities, projects, and programs that will be undertaken to address the identified needs and achieve the established goals. The Action Plan allows for flexibility, allowing adjustments and modifications based on changing circumstances and emerging priorities. The success of the Consolidated Plan relies on collaboration among various stakeholders, including local government agencies, community organizations, nonprofits, and residents. By fostering partnerships and engaging in joint efforts, the plan aims to leverage collective resources and expertise to maximize the positive impact on our community. Below are nine broad goals that will guide the use of HUD funds over the next five years.

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

Demo

The Strategic Plan is designed to provide an overview of goals and objectives to be pursued over the course of the five-year period from 2025-2029 by adhering to the Performance Measurement System, which has two overarching objectives: (1) Non-Housing Community Developments, (2) Providing Decent Affordable Housing. Further, the City identified the following four priority needs: (1) Non-Housing Community Development and (2) Decent and Affordable Housing.

During the Consolidated Plan period, the City will attempt to meet the following Outcome Indicators: direct financial assistance to 25 homebuyers, 2000 people assisted with public facilities, adding overnight/emergency/transitional beds through HOME-ARP Funding currently being worked on, building 15 new homeowner houses, repairing 100 homeowner houses, and assisting 25 people with Homebuyer Down Payment and Closing Cost Assistance.

The Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, affordable housing, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination;

- Continue planning, monitoring, and administering Entitlement Grant Programs and ensure compliance with Federal Regulations.
- Improve living conditions in Tyler by addressing non-housing community development needs.
- Enhance the economic well-being of all citizens by addressing non-housing community development for special needs populations and low and moderate-income persons.
- Improve the condition and availability of affordable housing.

3. Evaluation of past performance

Tyler has a track record of successfully implementing programs funded through the Community Development Block Grant and HOME Program. Programs addressing the condition of the housing stock have been particularly important for the city's well-being. The city has funded housing repair and reconstruction activities targeting lower-income and elderly households that are unable to maintain their homes properly. Furthermore, through the HOME Program, the city has constructed and sold new homes to first-time homebuyers, and it has also built new affordable houses in collaboration with the city's CHDO.

Improvements in public facilities have enhanced neighborhood appearance and accessibility and improved the quality of life for low-income residents. The city has met its expected annual performance measure for public facility projects. Detailed information about past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

Based on the Community Participation Plan, outreach included public forums and focus group meetings, website reviews, and consultation with public and private agencies and organizations to capture public input on the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, Tyler Housing Agency, Continuum of Care, Realtors, Developers, Chamber of Commerce, public and social services, and elected and appointed officials.

5. Summary of public comments

Public hearings were held on April 16, 17, and 18, 2024, and July 24, 2024. A survey was conducted online and distributed throughout the community. A summary of the consolidated and annual action plans was published in the local paper on June 18, 2024, and posted to the City's website the same day. The publication indicated that the City would accept comments for 30 days.



Community Meetings

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

Public input has been received, and while many of the submissions may not align with the current funding eligibility, The City intends to address some of the concerns and requests over the forthcoming five years utilizing CDBG or HOME Funding, either directly or indirectly. Additionally, the City is currently addressing some of the requests across various departments and in different stages of project development.

7. Summary

Demo

This plan provides a framework through which Tyler manages its federal entitlement programs related to community development and HOME assistance. Data were provided through HUD's E-Con Planning Suite, utilizing American Community Survey data and other sources to construct the needs assessment and market analysis. The City worked with local service providers and other concerned citizens to develop the strategic plan and annual action plan, designed to address needs within the City as identified through the public participation process and needs assessment.

DRAFT

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	TYLER	
CDBG Administrator	TYLER	City of Tyler Neighborhood Services
HOPWA Administrator		
HOME Administrator	TYLER	City of Tyler Neighborhood Services
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative

The City of Tyler, Texas, followed its designated Community Participation Plan in developing the 2020-2024 Consolidated Plan and 2020-2021 Annual Action Plan. City of Tyler Neighborhood Services, 900 W. Gentry Parkway, Tyler, Texas 75702, served as the lead agency for the development of the 2025-2029 Consolidated Plan and 2024-2025 Annual Action Plan. Larry Everett, Community Development Manager, served as the primary contact.

Consolidated Plan Public Contact Information

Larry Everett, Community Development Manager

City of Tyler

900 W. Gentry Parkway, Tyler, Texas 75702

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

1. Introduction

Tyler works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process. Several agencies were invited to participate and several additional meetings were scheduled with local non-profits to consult with this Consolidated Plan. However, the coronavirus outbreak and the City's stay at home order prevented those meetings from occurring.

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

A major component of the City's strategy includes the continued participation in the Texas Balance of State Continuum of Care process and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing.

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

The City of Tyler and the East Texas Human Needs Network is involved in the development and activities of the local Continuum of Care System. Several local organizations such as social service agencies, charitable groups and religious organizations, i.e., Salvation Army and the East Texas Crisis Center provide emergency/transitional housing and/or supportive services to the homeless and at-risk persons including abused women and children and substance abusers.

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

The City of Tyler does not receive ESG funds. Consultation with Texas Balance of State CoC takes place with PATH, Salvation Army, Gateway to Hope and Mayor's Veteran Roundtable to end homeless for the City's jurisdiction. The Texas Balance of States CoC administers the operations of the HMIS system.

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

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Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HABITAT FOR HUMANITY (TYLER)
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting with representatives on April 15, 2024. Additional meetings and workshops were planned.
2	Agency/Group/Organization	Salvation Army - Tyler
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted via email during the development of the City's Consolidated Plan. Additional meetings and workshops were planned.
3	Agency/Group/Organization	Andrews Center
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meetings and workshops were planned.
4	Agency/Group/Organization	Tyler Housing Agency
	Agency/Group/Organization Type	PHA

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	East Texas Human Needs Network	The City staff participates in the CoC process, and the goals of the strategic Plan align with CoC in the provision of affordable housing options and services to persons at risk of homelessness and homeless persons

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

Tyler works closely with the East Texas Human Needs Network and other local communities active in the Continuum of Care process, State agencies, local non-profit organizations, and other departments of the City of Tyler in developing programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

Narrative (optional):

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

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

The public participation process that ultimately led to the development and completion of the City's 2025-2029 Consolidated Plan and 2025 Annual Plan provided valuable input and citizen comments regarding the lack of affordable housing and critical public service and homeless needs of low-income and moderate-income residents.

A series of community forums and technical workshops were held during the initial development phase. Public notices of the meetings were publicized in local newspapers in accordance with the Community Participation Plan. In accordance with HUD's initiative to increase the involvement of citizens, especially those of lower income, in the planning and development stages of the Plan, forums and workshops were held at accessible and convenient locations.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	Attended by diverse citizens throughout the City.	The identified priorities include parks, walking trails, a public pool, increased funding for community builders to construct affordable housing, and fostering private partnerships. Other concerns raised were related to potholes, sewer issues, dilapidated homes, and the removal of neighborhood debris.	Public input has been received, and while many of the submissions may not align with the current funding eligibility, The City intends to address some of the concerns and requests over the forthcoming five years utilizing CDBG or HOME Funding, either directly or indirectly. Additionally, the City is currently addressing some of the requests across various departments and in different stages of project development.	

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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	None attended. No comments received.	No comments received.	No comments received to reject.	
3	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	This will be completed after the final Public Hearing.	This will be completed after the final Public Hearing.	This will be completed after the final Public Hearing.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
4	Newspaper Ad	Minorities Non-English Speaking - Specify other language: Spanish	This will be completed after the comment period. Persons with disabilities Non-targeted/broad community	This will be completed after the comment period.	This will be completed after the comment period.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
5	Internet Outreach	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	This will be completed after the comment period.	This will be completed after the comment period.	This will be completed after the comment period.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment analyzes a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. This data quantifies housing problems, such as overcrowding and its cost burdens, and measures the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burdened (paying more than 30 percent of household income on housing expenses) and extreme cost burdened (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Tyler, particularly in lower income households. Measures of housing condition (such as lack of complete kitchen or plumbing facilities) do not provide a reliable measure of condition; although it represents the best, easily accessible data on the topic. Other needs are represented through various census and state data sources.

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

Summary of Housing Needs

The following data provides an analysis of housing problems in Tyler, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burdened (paying more than 30% of household income on housing expenses), and severe cost burdened (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burdened, impacting lower income households particularly hard, with over approximately 60% of renter and owner households earning less than 30% of the Area Median Income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burdened is the most common housing problem with approximately 45% of all renter households earning below 80% of the AMI paying more than 50% of their income on housing expenses. For rental households, cost burdened is the second most common housing problem with approximately 41% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses. Likewise, severe cost burdened is most common for owner households where approximately 43% of all owner households earning below 80% of the AMI pay more than 50% of their income on housing expenses, with cost burdened not far behind with approximately 42% paying more than 30% of their income on housing expenses. The next most pressing housing problem in Tyler is overcrowded housing with approximately 5% of all housing being overcrowded.

Demographics	Base Year: 2020	Most Recent Year: 2022	% Change
Population	105,859	109,277	3%
Households	42,915	45,030	5%
Median Income	\$42,840.00	\$54,883.00	28%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

ACSDPSY2022.DP04

Data Source Comments:

Number of Households Table

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

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Household contains at least one person age 75 or older	740	885	1,100	525	1,785
Households with one or more children 6 years old or younger	853	1,075	1,419	430	1,210

Table 6 - Total Households Table

Alternate Data Source Name:

Data-Driven Planning Toolkit

Data Source Comments:

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	135	235	70	110	550	20	55	25	0	100
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	60	30	25	30	145	4	0	15	50	69
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	154	30	150	50	384	10	110	220	105	445
Housing cost burden greater than 50% of income (and none of the above problems)	2,185	1,530	295	25	4,035	725	435	325	85	1,570

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	305	1,165	2,140	245	3,855	310	415	720	195	1,640
Zero/negative Income (and none of the above problems)	345	0	0	0	345	55	0	0	0	55

Table 7 – Housing Problems Table

Data Source
Comments:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,530	1,825	545	215	5,115	765	595	585	245	2,190
Having none of four housing problems	620	1,600	3,480	1,555	7,255	505	1,110	2,450	1,585	5,650
Household has negative income, but none of the other housing problems	345	0	0	0	345	55	0	0	0	55

Table 8 – Housing Problems 2

Data Source
Comments:

Demo

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	945	640	390	1,975	174	310	205	689
Large Related	160	30	75	265	115	135	130	380
Elderly	585	480	235	1,300	489	470	515	1,474
Other	1,350	1,215	590	3,155	105	65	75	245
Total need by income	3,040	2,365	1,290	6,695	883	980	925	2,788

Table 9 – Cost Burden > 30%

Data 2013-2017 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	115	115	170	145	0	315
Large Related	0	0	10	10	85	10	65	160
Elderly	450	200	95	745	354	150	60	564
Other	0	1,170	505	1,675	75	0	0	75
Total need by income	450	1,370	725	2,545	684	305	125	1,114

Table 10 – Cost Burden > 50%

Data 2013-2017 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	169	19	160	55	403	10	80	150	90	330

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	4	45	19	10	78	4	30	85	65	184
Other, non-family households	70	0	25	20	115	0	0	0	0	0
Total need by income	243	64	204	85	596	14	110	235	155	514

Table 11 – Crowding Information – 1/2

Data Source
Comments:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

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

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

Data from the 2018 ACS five year estimate showed that approximately 13% of the population of Tyler reported some form of disability. The ACS data showed that approximately 3% of citizens under the age of 18 reported a disability, while approximately 14% of citizens over the age of 65 reported a disability. The 2018 ACS one-year data also showed that approximately 3% of the population of Tyler reported a disability and income in the previous 12 months below the poverty level. Domestic violence statistics were not readily available for the city. According to the 2019 Homeless Count conducted by East Texas Human Needs Network, of the 207 total respondents who were homeless, approximately 8% indicated that domestic violence played a role in their homelessness.

What are the most common housing problems?

By far, the most common housing problem in Tyler is cost-burdened. According to the CHAS data in the tables above, approximately 64% of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 50%, with approximately 79% percent having a cost burden of over 30%. A 30% cost burden means that a household is spending more than 30% of its gross income on housing expenses, including utilities. Approximately 76% of households in the 30-50% AMI income category had a 30% cost burden, with approximately 41% having a 50% cost burden. Approximately 53% of households in the 50-80% AMI category had a 30% cost burden, with approximately 9% having a 50% cost burden. For rental households, the cost burden is the most common housing problem, with approximately 41% of all renter households earning below 80% of the AMI paying more than 30% of their income on housing expenses, with approximately 45% paying more than 50% of their income on housing expenses. The cost burden is the most common problem for owner households, where approximately 42% of all owner households earning below 80% of the AMI pay more than 30% of their income on housing expenses, with severe cost burden at approximately 43% paying more than 50% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were low, with approximately 1% of households earning less than 80% of the AMI living in overcrowded conditions and approximately 4% of households earning less than 80% of the AMI living without complete kitchen or plumbing facilities.

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

Cost burdened and extreme cost burdened affect all household types in the lower income categories. For Tyler, the cost-burdened on renters is slightly higher than for homeowners. Approximately 41% of renters and 42% of homeowners earning below 80% of the AMI spent more than 30% of their income towards housing expenses. Approximately 45% of renters and 43% of homeowners spent more than 50% of their income on housing expenses. In simple numerical terms, it would appear that "Other" households bear much of the brunt of the severe cost burden among renters and owners, with approximately 43% of the total number of renter households experiencing severe cost burden and approximately 28% of the total number of homeowners experiencing severe cost burdened in this category. Largely related households comprised the smallest portion of those experiencing severe cost burdens.

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

In Tyler, many low-income individuals and families who are currently housed are at risk of either residing in shelters or becoming unsheltered. Many are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or a medical emergency, which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better-paying professions, mortgage/rental assistance, medical clinics that provide low or no-cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with identifying job prospects that can lead to permanent jobs. Other social services are needed on occasion as circumstances demand.

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

The Point-in-Time Homeless Count provides estimates of the various categories of homeless individuals and families in Tyler. These categories include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

A severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes and leaving them without permanent shelter. These demands might include the cost of treating illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower-income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events or expenses during periods of loss of wages.

Discussion

Cost-burdened and severely cost-burdened are the most common housing problems across all lower-income households in Tyler, both renter and owner. The lower the income of the household, the more severe the cost burden. Overcrowding is also a common problem in many lower-income households, though the numbers are much lower than those of cost-burdened. There is some concern with the lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing conditions, the lack of complete kitchen or plumbing facilities does not tell the entire story.

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

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

Introduction

The 2016-2020 CHAS data, constructed from data collected by the US Census Bureau for HUD, outlines housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burdens greater than 30%, and overcrowding (more than 1.5 people per room). The tables below show the distribution of one or more problems by race/ethnicity for each of the four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables identifies disproportionately greater needs within each income group for the particular racial or ethnic group. The next section analyzes severe housing problems (severe overcrowding and severe cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,725	415	560
White	1,435	105	160
Black / African American	1,590	180	285
Asian	90	0	30
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	560	105	90

Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,490	1,235	0
White	1,615	510	0
Black / African American	1,195	460	0
Asian	50	15	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	625	235	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2013-2017 CHAS
 Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,480	2,995	0
White	2,025	1,450	0
Black / African American	770	850	0
Asian	95	75	0
American Indian, Alaska Native	20	20	0
Pacific Islander	40	0	0
Hispanic	519	605	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2013-2017 CHAS
 Source:

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	920	2,870	0
White	555	1,455	0
Black / African American	180	680	0
Asian	0	25	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	180	600	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

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

Discussion

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

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

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

Introduction

The 2016-2020 CHAS data, which was constructed from data collected by the US Census Bureau, Comprehensive Housing Affordability Strategy (CHAS) for HUD, shows housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burdens over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below delineate the distribution of severe housing problems by race/ethnicity for each of the four lower income groups: 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables identifies disproportionately greater needs within each income group for the particular racial or ethnic group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,145	995	560
White	1,190	350	160
Black / African American	1,395	380	285
Asian	90	0	30
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	450	225	90

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,945	2,785	0
White	980	1,150	0
Black / African American	650	1,010	0
Asian	20	45	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	285	575	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	810	5,675	0
White	405	3,075	0
Black / African American	70	1,550	0
Asian	24	155	0
American Indian, Alaska Native	10	30	0
Pacific Islander	0	40	0
Hispanic	290	830	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	355	3,440	0
White	225	1,785	0
Black / African American	29	830	0
Asian	0	25	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	100	675	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2013-2017 CHAS
Source:

*The four severe housing problems are:

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

Discussion

There is a strong connection between housing problems and household income in Tyler.

According to the 2022 5-year ACS, Table S1701 estimates that approximately 11% of whites, 19% of African Americans, and 14% of Asians lived below the poverty level. Those with the highest poverty rate had more severe housing problems. The poverty rate for the City as a whole was approximately 13%.

The city's median household income was \$60,811.

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

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

Introduction:

The 2016-2020 CHAS data was utilized to analyze housing cost burden among different racial/ethnic groups. We compared three categories: cost-burdened (30 to 50% of household income spent on housing expenses), extreme cost-burdened (more than 50% of household income spent on housing expenses), and no cost-burdened (less than 30% of household income spent on housing expenses) for each racial/ethnic group compared to the City as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	24,200	6,535	5,354	580
White	15,315	3,570	2,600	160
Black / African American	4,525	1,810	1,920	304
Asian	550	114	110	30
American Indian, Alaska Native	100	35	0	0
Pacific Islander	0	40	0	0
Hispanic	3,490	930	685	90

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2013-2017 CHAS

Discussion:

The data shows a disproportionate need for African Americans in the 30%-50% AMI and greater than 50% housing cost-burdened groups. There's also a disproportionate need for Asians, American Indians, Alaska Natives, and Pacific Islanders. However, the numbers are quite small for these populations in comparison to Whites, Hispanics, and African Americans.

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

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

The 2016- 2020 CHAS data presented in the previous sections indicate little identifiable disproportionately greater need between racial/ethnic groups in Tyler. Between the three major racial/ethnic groups, White, Hispanic, and African-American, which comprise more than 95% of the population of Tyler, the CHAS data shows more housing problems exist for very low- and low-income African-American households. However, in the income brackets greater than 50% of the area median income, there is a disproportionate need in Hispanic households, while the needs in African American households in these income brackets are closer to the percentage of the total population.

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

Affordable Housing is becoming a greater need by the month around the country and is starting to become a bigger issue in the East Texas.

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

NA-35 Public Housing – 91.205(b)

Introduction

As of June 2024, the City of Tyler does not have a public housing authority but participates in HUD's Housing Choice Voucher Program (HCV). The HCV manages 1022 vouchers, including 39 allocated for Veteran Affairs Supportive Housing (VASH).

In December 2024, less than 50 families were on the City's current waiting list, which the Housing Authority plans to reopen before the end of the year.

Totals in Use

	Certificate	Mod-Rehab	Public Housing	Program Type			
				Vouchers	Total	Project-based	Tenant-based
# of units vouchers in use	0	0	0	895	0	885	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Program Type			
				Vouchers	Total	Project-based	Tenant-based
Average Annual Income	0	0	0	13,170	0	13,095	0
Average length of stay	0	0	0	7	0	7	0
Average Household size	0	0	0	2	0	2	0
# Homeless at admission	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	142	0	140	0
# of Disabled Families	0	0	0	220	0	219	0
# of Families requesting accessibility features	0	0	0	895	0	885	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source:

PIC (PHI Information Center)

Consolidated Plan

OMB Control No: 2505-0117 (exp. 09/30/2021)

TYLER

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Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type			
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher
White	0	0	0	111	0	109	0
Black/African American	0	0	0	783	0	775	0
Asian	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0
Pacific Islander	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type			
				Total Vouchers	Project-based	Tenant-based	Special Purpose Voucher
Hispanic	0	0	0	19	0	18	0
Not Hispanic	0	0	0	876	0	867	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type



Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The Housing Choice Voucher waiting list gave preference to the elderly, disabled, and handicapped

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

The most pressing need for individuals seeking Housing Choice Vouchers is to find affordable housing that meets their requirements. Quality and location are key concerns for their families' well-being. Additionally, many also require assistance in finding employment opportunities.

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

The needs of these individuals reflect those of the general population. Affordable housing is a significant concern for many low- and moderate-income residents, who also experience the burden of having to allocate a large percentage of their income toward daily living expenses in order to live comfortably.

Discussion

The City of Tyler currently has approximately 1,022 families who are currently receiving housing assistance through a voucher. This represents approximately 3% of the families in the City of Tyler. Of the families currently receiving housing assistance, the overwhelming majority (approximately 87%) are African American. This shows that minority families have a greater need for housing assistance and are at greater risk for homelessness.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

This section provides an estimate of homeless individuals and families within several categories. These numbers are taken from the 2020 Point-in-Time survey conducted by the East Texas Human Needs Network (ETHNN). The information collected is derived from individuals in homeless situations and persons who are at risk of becoming homeless. The survey collects homelessness information such as age, gender, education, employment, reasons for homelessness, duration, night-time residence, family type, special needs, etc.

Many experiencing homelessness do not wish to be found or represented as “homeless.” Therefore, organizations face unique challenges when working to curb the number of individuals and families experiencing homelessness in Smith County and around the state, not to mention the many difficulties encountered when providing needed services and care.

Recognizing homelessness as an often temporary circumstance rather than a permanent condition is essential in gathering information about the population experiencing homelessness. Furthermore, regardless of which definition is being used, simply finding those who fit the definition of homeless to participate in a survey or in another way to be counted is challenging. Our research is conducted at locations known to be frequented by people experiencing homelessness. Institutional locations include places such as shelters, soup kitchens, day centers, and service centers. Non-institutional locations include streets, parks, or abandoned buildings; these locations can become particularly dangerous in Texas, with days of staggering heat in the summer and freezing temperatures in winter. More difficult to identify are those staying temporarily with family or friends, those staying in hotels or living in cars, and those congregating in places not known to or accessible to researchers. Many remain transient at all times. For these reasons, data on homelessness are usually considered to be underestimates.

As the only homeless advocacy organization in Smith County, the East Texas Human Needs Network (ETHNN), which includes members of the former Smith County Coalition for the Homeless, has made several efforts to assess the size, characteristics, and needs of the homeless population to inform policy makers and service providers. ETHNN is a member of the Texas Homeless Network Balance of State Continuum of Care (Tx BoS CoC).

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night	Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered			
Persons in Households with Adult(s) and Child(ren)	4	127	0	0	0
Persons in Households with Only Children	0	52	0	0	0
Persons in Households with Only Adults	0	141	0	0	0
Chronically Homeless Individuals	10	6	0	0	0
Chronically Homeless Families	0	0	0	0	0
Veterans	3	12	0	0	0
Unaccompanied Child	2	0	0	0	0
Persons with HIV	1	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population
Has No Rural Homeless
is:

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

Due to the difficulties in counting and identifying the homeless population, data is not available for the number experiencing homelessness each year, the number becoming homeless each year, the number exiting homelessness each year, and the number of days persons experience homelessness.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	105	36
Black or African American	178	16
Asian	1	0
American Indian or Alaska Native		
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	44	11
Not Hispanic	248	48

Data Source

Comments:

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

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

Many races and ethnicities are represented in the Smith County homeless population, with approximately 41% identifying as white and 57% identifying as black. Other races account for the remaining 2% of the homeless population. Approximately 87% of the homeless population identified as non-Hispanic/non-Latino while approximately 13% identified as Hispanic/Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

Discussion:

Approximately 111 people (or 34%) were experiencing homelessness for the first according to the 2020 Point in Time count.

When asked the reasons that caused the person's homelessness, the most common reason was family or personal issues. This reason accounted for approximately 20% of total responses. The next top three reasons for homelessness were inability to pay the rent or mortgage (12%), indicated a lack of assistance

(11%), and unemployment (13%). These reasons are interconnected and indicate a need for assistance in some manner, whether it be personal services such as counseling or financial assistance, such as rental payments.

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

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

Introduction:

Non-homeless special needs populations may include the elderly, frail elderly, individuals with physical and developmental disabilities, substance abusers, people with mental illness, and those living with HIV/AIDS. These families and individuals may live with their families, in group facilities, or independently. They have a range of needs, many of which are being met without public assistance. In some cases, when parents are caring for disabled children, their future independence may be at risk.

Describe the characteristics of special needs populations in your community:

The populations mentioned in the text have a wide range of characteristics, similar to the general population. However, a key distinction for them is the increased risk of homelessness due to the precarious nature of their existence. Some are heavily reliant on others for their care, while others live on fixed incomes and are vulnerable to financial hardships. Excessive and impairing use of alcohol or other drugs is considered alcohol and drug abuse.

The elderly are defined as individuals aged 65 or older and continue to make up a growing portion of the population. Their distinct lifestyle necessitates various supportive services.

Individuals with physical or developmental disabilities often require specialized care and facilities. Those with developmental disabilities may lack the capacity to care for themselves and often rely on a parent as their caretaker. If the child outlives the parent, alternative arrangements must be made for their ongoing care. This group includes individuals of all ages, races, and ethnicities.

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

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Extensive medical care and treatment,
- Rehabilitation programs,

- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to the inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical conditions,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping, and shopping, and
- Physical rehabilitative care due to injury/falls. These needs were compiled through consultation with service providers.

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

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

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

The City of Tyler does not use the HOME Funds for TBRA Activities.

Discussion:

The special needs populations who are not homeless are diverse and include a wide range of individuals and households, making it challenging to categorize them in specific terms. Many of these individuals manage their situations without the need for public assistance, while some require external help beyond their families. In some cases, family members are also at risk of homelessness and face daily struggles. Some of these individuals live independently, while others rely on family members or caregivers for daily support. The needs of these populations are as varied as the populations themselves and depend on individual circumstances.

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

Describe the jurisdiction's need for Public Facilities:

Tyler's need for public facilities continues in the form of water, sewer, transportation, street improvement, sidewalks, and park improvements, to name a few.

How were these needs determined?

The City conducted a series of public hearings to seek input into the ranking process for the variety of uses of CDBG and HOME funds. The City is implementing the Tyler 1st Program, which helps identify non-housing community development needs regardless of funding source.

Describe the jurisdiction's need for Public Improvements:

The Public Improvement Needs identified in the city through the Consolidated Planning process included the need for maintenance, enhancement, and expansion of streets, sidewalks, drainage, water, and sewer connections.

How were these needs determined?

The City conducted a series of public hearings to seek input into the ranking process for the variety of uses of CDBG and HOME funds. The City is implementing the Tyler 1st Program, which helps identify non-housing community development needs regardless of funding source.

Describe the jurisdiction's need for Public Services:

Increase in the quantity and level of Public Service Agencies providing assistance and support to the needy and disenfranchised people. Also, to provide more expanded social and recreational services and facilities for youth, including job/employment training.

How were these needs determined?

The City conducted a series of public hearings asking seeking input into the ranking process for the variety of uses of CDBG and HOME funds. The City is implementing the Tyler 1st Program which helps identify non-housing community development needs regardless of funding source.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Tyler, the housing market has slowly rebounded from the last decade's foreclosure crisis. With that recovery, housing prices have increased but are still affordable; however, mortgage interest rates in the current market are unfavorable for low-income home buyers. The following analysis examines various data from the American Community Survey, the U.S. Census, the Tyler Housing Authority, and homeless service providers to present a picture of the local market.

According to the 2022 5-year ACS estimate, the city's total number of housing units was 45,030, with 7,283, or approximately 16%, vacant. Of the total housing units, approximately 16% were vacant, 54.9% were owner-occupied, and 45.1% were renter-occupied.

In 2022, Tyler had 45,030 housing units. According to the 2022 ACS 5-year estimates, the median housing value in the city was \$205,200.00, and the median contract rent was \$1,113.00.

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

Introduction

The housing stock in Tyler is weighted heavily toward single-family housing, with 63% of households residing in single-family detached structures, while 9.8% of households reside on properties with 5-19 units. Approximately 54.9% of households are homeowners, with 58.1% of owner households living in housing units with three or more bedrooms. Approximately 45.1% of households are renters, with renter households split approximately evenly between living in housing units with 1, 2, or 3 bedrooms. With approximately 13,445 multifamily units serving approximately 18,050 renter households, the data suggest that most renter households reside in either attached or detached single-family structures. The use of single-family structures for rental housing addresses some of the need for larger housing units for renter households. This suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	28,537	63%
1-unit, attached structure	1,526	3%
2-4 units	3,072	7%
5-19 units	7,770	17%
20 or more units	3,425	8%
Mobile Home, boat, RV, van, etc	700	2%
Total	45,030	100%

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

ACSDPSY2022.DP04

Data Source Comments:

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	25	0%	359	2%
1 bedroom	99	0%	3,977	26%
2 bedrooms	14,879	67%	10,077	66%
3 or more bedrooms	7,332	33%	774	5%
Total	22,335	100%	15,187	99%

Table 28 – Unit Size by Tenure

Alternate Data Source Name:

ACSSST1Y2022

Data Source Comments:

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

Tyler Housing Authority (AHA) continues to manage 1,022 Housing Choice Vouchers, which serve households with incomes below 30% of the area median.

According to HUD's Low Income Housing Tax Credit (LIHTC) database, the City had over 1,400 units funded by the program. Of those, over 1,100 were targeted to low-income groups.

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

The HUD multi-family housing database indicates there is little risk of loss of affordable housing units from the inventory in the near future.

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

Approximately 63% of all households in Tyler live in single-family homes. While single-family homes are often seen as ideal for raising a family, the increasing senior population may lead to a reassessment of what's considered ideal in terms of housing. In the coming years, the growing number of seniors may create more demand for smaller apartment units, especially efficiency and one-bedroom units, which could cater to a large senior population looking to downsize from their family homes. This could lead to an increase in the development of housing units designed with retirees in mind and the emergence of active senior apartment communities in the housing market.

Describe the need for specific types of housing:

Based on the Units by Tenure data, the majority of homeowner households live in homes with three or more bedrooms (88.1%). In comparison, 71.5% of renter households live in units with three or more bedrooms. While many renter households consist of single or couple households with no children, there are also a number of larger renter households living in smaller rental units with less than three bedrooms, leading to overcrowding. This indicates a potential need for more apartment developments with larger units, particularly those with three or more bedrooms.

Discussion

The largest number of housing units in Tyler are single-family structures. More than half of renter households live in units with 3 or fewer bedrooms. As the population in the city and state reflects the aging of the baby boomer generation, the housing market will need to adapt to provide new housing opportunities for those looking to downsize from their family home to smaller units, some of which might be in communities for seniors where residents can participate in various activities such as meals, exercise, shopping, and entertainment. The housing stock also requires more supply of larger rental units, some of which may come from baby boomers moving to smaller units.

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

Introduction

Housing costs are a major portion of any household's monthly budget. In 2020, the median home value in Tyler was \$164,900.00. By 2022, in just two years, the median value increased by 1.244% to \$205,200. Rental costs had similar, though somewhat higher, increases, rising 1.177% from \$945.00 in 2020 to \$1,113.00 in 2022. In Tyler, approximately 5.4% of renter households paid less than \$500 monthly rent, while approximately 34.5% paid between \$500 and \$999 monthly. Approximately 7% of the rental housing stock was affordable to households earning less than 30 percent of the area median income. There were no homes priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2020	Most Recent Year: 2022	% Change
Median Home Value	0	0	0%
Median Contract Rent	0	0	0%

Table 29 – Cost of Housing

Alternate Data Source Name:

ACSDP5Y2022.DP04

Data Source Comments:

Rent Paid	Number	%
Less than \$500	889	0.0%
\$500-999	5,641	0.0%
\$1,000-1,499	6,643	0.0%
\$1,500-1,999	2,358	0.0%
\$2,000 or more	832	0.0%
Total	16,363	0.0%

Table 30 - Rent Paid

Alternate Data Source Name:

ACSDP5Y2022.DP04

Data Source Comments:

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	3,045	No Data
50% HAMFI	2,380	No Data
80% HAMFI	1,285	No Data
100% HAMFI	No Data	No Data

Number of Units affordable to Households earning	Renter	Owner
Total	6,710	0

Table 31 – Housing Affordability

Alternate Data Source Name:

Data-Driven Planning Toolkit

Data Source Comments:

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	966	1,009	1,235	1,621	1,912
High HOME Rent	966	1,009	1,235	1,442	1,589
Low HOME Rent	765	819	982	1,135	1,266

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

It's no surprise that households with the lowest income have the fewest housing options available to them, which is clearly insufficient to meet the needs of the community. There are no homes priced at a level affordable to those earning below 30 percent of the area median income, so they are left with rental properties as their only choice. According to the data, only about 7% of rental units are affordable to those earning less than 30 percent of the area median income. Due to this limited housing availability, many households end up spending a larger portion of their income on housing expenses, moving to higher-priced rental housing. This puts a financial strain on these households, as they end up spending more than 30 percent of their income on housing expenses, and in some cases, even more than 50 percent. In certain situations, households are compelled to share housing units meant for only one household, by doubling up with other families.

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

With a 14% increase in median home value, homeownership is becoming less affordable. With a declining economy, pressure on homeownership is likely to increase as the economy as a whole. However, mortgage interest rates are higher than before, which would make home purchases less affordable. Rents rose at a similar rate. The demand for rental housing has risen due to the economy and lack of affordable housing.

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

High HOME rents are relatively close to Fair Market Rents, while low HOME rents are approximately 79% of high HOME rents for 2024. These data suggest that the development of new rental housing units may increase the area median rent, while possibly remaining within the fair market rents for the area.

Discussion

In response to the prevailing economic challenges encountered by the workforce, it is strongly advised that landlords and mortgage holders extend their cooperation to individuals undergoing financial hardship, thereby refraining from pursuing eviction or foreclosure. Moreover, the Federal Reserve has recently executed an increment in the prevailing interest rate. This adjustment comes as the housing market, following a period of marked volatility, has commenced a decline. Notwithstanding this trend, it is imperative to recognize the ongoing need for affordable housing both locally and nationally.

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

Introduction

The condition of housing units highly correlates to the income of the household residing within those housing units. In Tyler, 77% of owner-occupied housing units and 49% of renter-occupied housing units reported no housing problems. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 22% of owner households and 47% of renter households have one housing problem or condition. Presumably, this housing problem is most likely either cost burden or substandard housing, with the latter more likely for renter housing than owner housing. 61% of owner-occupied and 49% of renter-occupied housing were built before 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggests that at one time, lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. It is reasonable to assume that many of these households are lower-income because older housing stock is often filtered down through the income categories to the lowest-income households.

Definitions

Standard condition is defined as housing that is not substandard. Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, holes in the roof, or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, and others may not be. Substandard conditions suitable for rehabilitation are units where the home is determined to be no more than 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,687	20%	7,352	48%
With two selected Conditions	78	0%	384	3%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,021	87%	9,552	63%
Total	19,786	107%	17,328	114%

Table 33 - Condition of Units

Alternate Data Source Name:
ACSDP5Y2022.DP04

Data Source Comments:

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,478	35%	4,481	30%
1980-1999	4,635	25%	2,876	19%
1950-1979	5,588	30%	4,651	31%
Before 1950	1,712	9%	3,179	21%
Total	18,413	99%	15,187	101%

Table 34 – Year Unit Built

Alternate Data Source Name:

ACSS1Y2022

Data Source Comments:

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	7,300	40%	7,830	52%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 35 – Risk of Lead-Based Paint

Data Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

61% of the owner-occupied housing stock and 49% of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 40 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents do not or cannot provide needed maintenance. In some areas of Tyler, the housing stock may exceed 50 years of age and the median income of the residents of those

areas may be less than 50% of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor.

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

The data shows that the number of housing units in Tyler built prior to 1980, and potentially where lead-based paint hazards might be found, includes 61% of all owners and 49% of rental housing. 10% of owner and 6% of rental housing units built prior to 1980 were occupied by families with children present, a total of 2,902 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower-income households. Neighborhoods that were once middle-class become home to lower-income groups as they age. Typically, with some exceptions, the oldest neighborhoods are where the poorest residents are found. As a result, it is reasonable to assume that most of the 2,902 units in Tyler built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in Tyler targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing throughout the City of Tyler with the City's CDBG and HOME funding, provide owners of owner-occupied, single-family housing to facilitate needed repairs that have not been affected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

Exact data for the number of vacant units could not be located. However, one source estimated that approximately 13.8% of homes were vacant. The Tyler1st Plan estimated that in 2019, there were 42,457 housing units in the City of Tyler. This results in approximately 5,859 vacant units. There was no data to show how many units were suitable for rehabilitation or how many were REO properties.

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

Introduction

The City of Tyler continues to manage 1022 Housing Choice Vouchers, 39 of which are VASH. The City does not currently administer public housing units. All vouchers are targeted to low-income households.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type				Special Purpose Voucher	Disabled *
				Total	Project -based	Tenant -based	Vouchers		
# of units vouchers available								Veterans Affairs Supportive Housing	
# of accessible units				1022				0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Data Source: PIC (PIH Information Center)

Table 37 – Total Number of Units by Program Type

Describe the supply of public housing developments:

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

Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

The City of Tyler continues to manage 1008 Housing Choice Vouchers. The City does not currently administer public housing units.

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

The City of Tyler continues to manage 1008 Housing Choice Vouchers. The City does not currently administer public housing units.

Discussion:

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

Introduction

According to the 2020 Point-in-Time Survey conducted by the East Texas Human Needs Network of Tyler, there are 4 different housing projects, 2 of which are for emergency shelter, 1 is transitional housing, and 1 is permanent supportive housing. There are a total of 217 emergency shelter beds, 104 transitional housing beds, and 9 permanent supportive housing beds. Approximately 82% of the beds were occupied on the night of the count.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds		Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development	
Households with Adult(s) and Child(ren)	89	0	99	9	0	0
Households with Only Adults	128	0	5	0	0	0
Chronically Homeless Households	0	0	0	9	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Mental Health: The Andrew's Center provides mental health services to Tyler and five other counties. Per contract, they refer patients to East Texas Medical Center Behavior Health. They can also refer to the State Hospital if the situation is severe and there is room available. The Andrew's Center also handles outpatient services for former inmates. The Green Zone Program is run through the Andrew's Center. This program is funded through a State grant and provides assistance to veterans to access services.

Medical Assistance: Medical assistance is provided by the Northeast Texas Public Health District, PATH, Smith County Indigent Health Care, St. Paul's Children's Foundation, TJC Dental Clinic, Bethesda Clinic, Total Healthcare Center, local hospitals and Tyler Dream Center (women only).

Education/Job Placement Assistance: Organizations who provide education and job placement assistance include Christian Men's and Women's Job Corps, Community Work Force for Texas, Goodwill, Labor Ready, PATH, and Tyler Dream Center (women only).

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The data used for this analysis was derived from the East Texas Human Needs Network survey conducted in conjunction with the Balance of State Point in Time Homeless Survey taken 2020.

Services in place including but not limited to:

Outreach, Intake and Assessment: The Salvation Army, HiWay 80 Rescue Mission

Homeless Prevention: The Salvation Army, PATH

Permanent Affordable Housing: City of Tyler, PATH, The Salvation Army

Emergency Shelters: The Salvation Army, East Texas Crisis Center, Andrews Center (Veterans)

Transitional Housing: PATH

Permanent Supportive Housing: HUD VASH Vouchers (Veterans)

Supportive Services: PATH, The Salvation Army (Social Services), Veterans Administration, Gateway to Hope, HiWay 80 Rescue Mission

With the addition of the 2-1-1 system across Texas, outreach to other homeless individuals has become easier. Anyone in need can use any phone to dial 2-1-1 for assistance and be connected immediately to Tyler's Community Resource Center.

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

Introduction

Special needs populations in Tyler include the elderly, frail elderly, individuals with mental, physical, or developmental disabilities, people with HIV/AIDS, and those with substance abuse problems. Many in these populations currently have their housing and service needs met with limited public assistance. However, circumstances can change, and it's important for the community to prepare for future needs to ensure it can effectively meet them when they arise.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The need for supportive housing for special needs populations in Tyler varies depending on the specific group. As the population of individuals over 65 years old increases due to the aging of the baby boomer population, there will be a greater demand for nursing care facilities tailored to low-income households that cannot afford private nursing home care. Additionally, there will be a growing need for permanent supportive housing options for individuals with mental, physical, and developmental disabilities, especially as those who were previously cared for by their parents lose their caregivers due to death or incapacity. With advancements in healthcare enabling individuals with disabilities to live longer, many are outliving their caregivers, leading to an increased demand for group housing that can provide the necessary care for this population.

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

In Tyler, a community of size, there is constant communication between supportive services and housing providers. The East Texas Human Needs Network has facilitated a more formal collaboration between service providers. The monthly Network meetings provide a forum for discussing obstacles and learning about new services. Additionally, the local 2-1-1 Call for Help through United Way also meets quarterly with all agencies listed in their service to discuss needs. Case management remains the most effective way to coordinate services for homeless individuals and families and is the primary method used to move homeless individuals through the system.

The 2-1-1 Texas A Call for Help Community Resource Center and the Homeless Management Information System (HMIS) can offer information and referrals to case management and other supportive services for homeless individuals entering the system. Most services are provided on a first-

come, first-served basis, and the majority of programs have an application process and eligibility requirements.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The city provides funding for repairs to owner-occupied homes through deferred forgivable loans and grants for low and moderate-income homeowners. The funding is for critical home repairs and making residential structures ADA-accessible. This program aims to maintain the housing stock so that individuals with special needs can continue living in their homes. As homeowners age, they may struggle to keep up with necessary maintenance. The city's programs assist these homeowners with pressing issues like roof leaks, plumbing failures, and more extensive rehabilitation required to bring a home up to current building codes, sometimes resulting in a total reconstruction project. Additionally, the city is exploring options to purchase facilities to provide transitional housing and supportive services for individuals and families in need.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City funds a minor repair and ADA Accessibility program to maintain housing stock, allowing individuals with special needs to continue living in their own homes. As homeowners age, they may struggle to keep up with necessary maintenance. The City's programs assist these homeowners with urgent issues like roof leaks or plumbing failures, as well as more extensive rehabilitation needed to bring homes up to current building codes, sometimes resulting in complete reconstruction projects.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Tyler faces several barriers to affordable housing as a result of public policies, some of which are identified through the Consolidated Plan process. These barriers include long waiting lists, residents' inability to afford rent and utility deposits, lack of funding for local groups due to the slow economy and reduced philanthropy, as well as local factors such as land availability, resident income, and housing supply and costs. Additionally, insufficient funds for down payments, lack of credit, poor credit, and high monthly payments relative to income contribute to the deterrence of affordable housing in Tyler. Limited availability of homes for sale within the price range for low- to moderate-income families is also a concern.

The Tyler 1st Comprehensive Plan indicates that approximately 60% of Tyler's housing is single-family houses, with a homeownership rate of approximately 52%, lower than the statewide rate of 63%. Prices for existing single-family houses in Tyler have risen substantially since 2000, and new houses are larger and more expensive on average. Nearly half of Tyler's households do not earn enough income to afford the median-priced single-family home, which is \$205,200.

These barriers are caused by factors such as insufficient funds for down payment, high existing debt for prospective purchasers, the need for property repairs for owner-occupied residents, lack of credit, poor credit, available funding, mortgage loan denials, and unemployment. Additionally, local policies and issues contribute to these barriers, including development fees, tax policies, zoning ordinances, zoning changes, land use controls, permit fees and regulations, lack of affordable housing, and municipal housing codes.

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

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. A community's economic health greatly impacts that ability through the job market, business activity, and the household's relative place in the economy determined by their education and employment status. The data below provide a look at where jobs and economic activity in Tyler provide employment opportunities and some descriptive consideration of education and employment levels.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	694				
Arts, Entertainment, Accommodations	2749				
Construction	2662				
Education and Health Care Services	9124				
Finance, Insurance, and Real Estate	3469				
Information	528				
Manufacturing	4516				
Other Services	1323				
Professional, Scientific, Management Services	1998				
Public Administration	957				
Retail Trade	4816				
Transportation & Warehousing	1469				
Wholesale Trade	617				
Grand Total					

Table 40 - Business Activity

Data Source: 2013-2017 ACS (Workers), 2017 Longitudinal Employer-Household Dynamics (Jobs)

Consolidated Plan

TYLER

Labor Force

Total Population in the Civilian Labor Force
Civilian Employed Population 16 years and over
Unemployment Rate
Unemployment Rate for Ages 16-24
Unemployment Rate for Ages 25-65

Table 41 - Labor Force

Data Source: 2013-2017 ACS

Occupations by Sector	Number of People
Management, business and financial	
Farming, fisheries and forestry occupations	
Service	
Sales and office	
Construction, extraction, maintenance and repair	
Production, transportation and material moving	

Table 42 – Occupations by Sector

Data Source: 2013-2017 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes		
30-59 Minutes		
60 or More Minutes		
Total		

Table 43 - Travel Time

Data Source: 2013-2017 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate			
High school graduate (includes equivalency)			
Some college or Associate's degree			
Bachelor's degree or higher			

Table 44 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade					
9th to 12th grade, no diploma					
High school graduate, GED, or alternative					
Some college, no degree					
Associate's degree					
Bachelor's degree					
Graduate or professional degree					

Table 45 - Educational Attainment by Age

Data Source: 2013-2017 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	
High school graduate (includes equivalency)	
Some college or Associate's degree	
Bachelor's degree	
Graduate or professional degree	

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

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

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

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

Describe the workforce and infrastructure needs of the business community:

Tyler today is fortunate to have a diversified economy that includes manufacturing, health care, education, distribution, back office activities, retail, and real estate development. Home to three medical centers and three institutions of higher education, Tyler has experienced steady economic growth in recent years. The city serves as the retail, educational, and healthcare center for East Texas.

The City is the largest single investor in the Tyler Economic Development Council (TEDC), which focuses on business recruitment and retention. The TEDC has a four-point strategy: retention and expansion of existing businesses; new and small business development; targeted marketing and attraction of new business; and provision of incentives and infrastructure. The Tyler Area Chamber of Commerce, which includes many small businesses, as well as larger firms, often collaborates with the TEDC on economic and business development planning for the Tyler region.

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

The Tyler Leadership Roundtable was established to begin developing the Industry Growth Initiative. This initiative recommends 10 primary building blocks that Tyler should develop to foster an innovative economy and take the Tyler region into the next twenty years of economic prosperity and growth.

The objective is to pinpoint the industries that make the most sense to focus resources on, given Tyler's unique characteristics, and not to solely focus on traditional manufacturing for the City's economic vitality. The intent is to continue efforts to diversify the economic base with strategic tactics focused on

achieving an innovative economy that brings higher-paying jobs, economic growth, job creation, and a higher standard of living. This means that Tyler must position itself to attract an educated workforce with high-tech, entrepreneurial skills. This does not mean that legacy industries that have made Tyler what it is should be ignored, but rather this plan provides strategies to build upon an already solid foundation."

The plan calls for the launch of a public-private partnership that moves toward the Innovation Economy, which includes strategies focused on Higher Education, Healthcare and Bio-Med, Tourism, Arts and Entertainment, 21st Century Energy, Retiree, Infrastructure, Graduate Education, and 21st Century Transportation.

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

The most active business sectors in Tyler, in terms of the number of workers in the various industries, are health care services and education, which were followed by retail trade. Healthcare services and education typically have stringent education and skill requirements for educators, doctors, and nurses for the most visible portion of the workforce. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. These sectors are followed by arts, entertainment, accommodations, finance, insurance, and real estate services.

Area colleges and high schools now have dedicated curricula to help meet the needs of current and future workforce employment opportunities.

Describe any current workforce training initiatives supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Tyler has a university, college, and junior college within the community, which work collaboratively to offer workforce training for community residents.

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

No

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

Identifying and prioritizing targeted economic opportunities for Tyler is critical to creating an efficient and focused economic development effort. The targeted opportunities for Tyler ultimately were selected based on a review of the targets from previous analyses, a review of the area's assets ascertained through information gained during stakeholder interviews, focus/discussion groups, and survey results, secondary research, and the assessment of the community. This information was then reviewed and compared against the needs of the potential targets. The foundation, the mortar, for building Tyler's future can be accomplished by creating a public-private partnership (PPP).

Rising out of the PPP are the building blocks of Tyler's future. Level II targets and strategies — Education, Healthcare and BioMedical, Tourism, Arts & Entertainment Facilities — are the essential components of Tyler's economic development today and tomorrow. These are the big drivers; strategies have been developed to turbocharge each sector. The next group, the Level III targets of 21st Century Energy, Retiree, and Infrastructure, are somewhat dependent on the success and growth of the blocks that make up Level II. Some of the strategies here are longer term; still, this report provides strategies and recommendations to further their development. The final Level — IV — is composed of graduate-level schools and 21st-century transportation systems. Some of the recommendations at this Level are lofty and aspirational — but worth exploring. *The Industry Growth Initiative is a planning document that presents Tyler with strategic tactics to attain long-term economic opportunities.*

Discussion

To further examine the impact of employment proximity relative to housing choice for low and moderate-income persons, we analyzed the use and availability of public transportation. The availability of jobs to low-income persons largely depends on the jobs' geographic location. If jobs are concentrated in largely upper-income areas, far removed from lower-income persons, their ability to get to and from work may be difficult, sometimes causing hardships for employees or potential employees.

MA-50 Needs and Market Analysis Discussion

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

The census tracts eligible for Community Development Block Grant (CDBG) area benefit - with a median income below 80 percent of the area median income - include some of the oldest neighborhoods in the city. The housing in these neighborhoods is often in poor condition, and many units require extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase prices, lower-income households are cost-burdened and pay a higher percentage (more than 30 percent) of their income on housing expenses.

In relation to low- and moderate-income households, a census tract has a high concentration of low- and moderate-income households if 51 percent or more of the population are low- and moderate-income persons. The concentration of multiple housing problems seems to be related to the Area Median Income (AMI). Areas with less than 30 percent of the AMI are 5 times as likely to have one or more housing problems compared to housing located in areas with 80 percent or more of the AMI.

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

The U.S. Department of Housing and Urban Development (HUD) has defined "Areas of Poverty, Racial and Ethnic Concentration and Segregation (R-ECAP)" as areas or census tracts within a jurisdiction comprised of 50% or greater minority population and three times or more the tract level poverty of the Metropolitan Statistical Area (MSA), generally lacking basic amenities, and failing to provide a quality of life expected for any area within the MSA. HUD's goal is to de-concentrate minority populations and reduce poverty levels to less than those defined by R-ECAP, thereby transforming these areas into "Opportunity Areas". According to HUD, Opportunity Areas offer access to quality goods and services, exemplary schools, health care, a variety of housing options, transportation to employment and service centers, adequate public infrastructure, utilities, and recreation.

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

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

These neighborhoods contain much of the poorest housing stock in the city. As a result, the housing market also contains much of the lowest-cost housing. Code enforcement officials have worked extensively in these areas to maintain the community's integrity in past years. The city uses CDBG grant funds for an owner-occupied housing repair program to assist low- and moderate-income homeowners in repairing minor or critical needs in single-family residential structures. Minor repair programs are conducted by the city to improve housing conditions in these areas.

Are there any community assets in these areas/neighborhoods?

These areas have community assets, such as community and senior centers, parks, and other public facilities.

Are there other strategic opportunities in any of these areas?

In neighborhoods where many dilapidated homes have been removed, there may be opportunities for developing new housing units. In other areas, private and non-profit developers can find suitable redevelopment sites through the City's Housing Infill Program (HIP) to provide homes for a range of household incomes, including lower and upper-income households. These efforts would contribute to sustainability by attracting more people to these neighborhoods and improving the available housing stock in the market.

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

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

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

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

Tyler has several broadband internet service providers: AT&T Fiber, Brightspeed, HughesNet, Optimum, Suddenlink, EarthLink, Windstream, Verizon, and Viasat.

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

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

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

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

The primary concern for low- and moderate-income households in dealing with climate change is recovering from natural disasters. These households are less likely to have extra or sufficient savings to repair damages caused by events such as tornadoes or floods. Additionally, low- and moderate-income households are more likely to be in a state of disrepair, making them more susceptible to damage that proper maintenance could have prevented. For instance, a well-maintained roof might not leak during a heavy thunderstorm, while a roof in need of repairs might remain intact in normal rains but leak during a heavy thunderstorm.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan serves as a comprehensive roadmap for the City of Tyler, outlining its goals, objectives, and strategies for the five-year period from 2025 to 2029. The plan is carefully designed to address the most pressing needs of the community and will play a crucial role in determining the allocation of Community Development Block Grant and HOME funding over the next five years. Additionally, it will provide the framework for funding decisions in the current Annual Action Plan for fiscal year 2024-2025, as well as in subsequent Annual Action Plans through fiscal year 2028-2029. The plan includes targeted activities aimed at assisting individual households that meet specific income criteria, addressing areas within the city with median incomes below 80 percent of the area median income, and undertaking initiatives to eliminate slum or blight in neighborhoods.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City of Tyler
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Based on HUD data, Census tracts within the City of Tyler are identified as low-moderate income.
	Include specific housing and commercial characteristics of this target area.	Approximately 39.8% of all occupied housing units in the City were constructed prior to 1980, and approximately 33.5% were constructed between 1980 and 1999. The City has aging homes that are out of code. Additionally, the city's older areas lack infrastructure, such as sidewalks, which allow those without a vehicle to travel safely.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	Decent, safe, and affordable homes and infrastructure
	What are the opportunities for improvement in this target area?	Homes need repair, and infrastructure needs to be constructed, especially in the northern and western areas of the City.
	Are there barriers to improvement in this target area?	Insufficient funds to perform all of the repairs and construction that are desired and needed.

General Allocation Priorities

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

for HOPWA)

Investments will be allocated according to client responses to programmatic opportunities and client responses to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefits to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	City of Tyler
	Associated Goals	CDBG/HOME Admin. Public Facilities
	Description	Develop non-housing community needs, such as infrastructure, parks, public services, and public improvements.
	Basis for Relative Priority	The City has worked closely with the public and civic leaders to ascertain the public facilities needed within the City. Further, the City has identified various needs within the community based on conversations with local non-profits and public and civic leaders. The City has found Public Facilities to be a high-priority goal from these conversations, surveys, and meetings.

2	Priority Need Name	Decent and Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	City of Tyler
	Associated Goals	Homebuyers Housing - Repair and ADA Accessibility New Construction/Reconstruction CHDO Reserve
	Description	Low-moderate income families need affordable housing, and due to the age of the housing stock, it is mostly affordable. This includes downpayment assistance, rehabilitation of existing units, and construction of new units.

	Basis for Relative Priority	<p>It is essential that decent and affordable housing be considered a fundamental right for all citizens. The acceleration of the housing market, outpacing the cost of living in most cases, has rendered it increasingly challenging for low- to moderate-income households to afford basic living arrangements and adequately provide for their families. Consequently, the municipality has prioritized this matter and is leveraging HOME and CDBG funding to address this critical need.</p> <p>The municipality has made it a top priority to provide affordable housing. To achieve this, it focuses on important home repairs, ensuring that buildings meet ADA accessibility standards, renovating existing structures, and starting new construction projects. These efforts are seen as crucial in achieving the goal of increasing affordable housing options within the municipality.</p>
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Narrative (Optional)

The City of Tyler's priority needs to encompass a comprehensive approach to tackling the challenges of Affordable Housing and Non-Housing Community Development Needs. In addition to these critical focus areas, the city is committed to collaborating with various organizations to address pressing issues such as Homelessness and the Reduction of Substandard Structures. Furthermore, the city aims to leverage funding opportunities, including HOME-ARP, to effectively implement these initiatives and positively impact the community.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>The lack of available short-term transitional units for the homeless and veterans has prompted the City to address this need through tenant-based rental assistance (TBRA), which provides supportive rental assistance on a short-term basis (2 to 6 months) until the homeless veteran can find an affordable place to live and additional long-term support through other agencies or veteran support centers.</p> <p>Tenant-based rental assistance depends on rental property owners' willingness to rent their units to TBRA-approved clients. In many situations, due to misinformation, landlords are reluctant to participate and rent to these clients due to their reputation that clients do not take care of their properties and other types of renters.</p> <p>Other market conditions that influence the use of TBRA stem from the amount of rent being asked for rental property. If rents are too high, the rental assistance or FMR might not be enough to allow clients to lease the units.</p>
TBRA for Non-Homeless Special Needs	In addition to the explanation mentioned above, another factor for non-homeless special needs clients is that they may encounter housing units that do not meet their accessibility needs.
New Unit Production	<p>The production of new housing units can be influenced by several market conditions.</p> <ul style="list-style-type: none"> • Cost of land. • Cost of construction and construction material. • Qualification for mortgage loans. <p>Developers are unwilling to build smaller units.</p>
Rehabilitation	Rising costs of materials and labor can affect rehabilitation projects. The effectiveness of rehabilitation depends on the post-rehabilitation value of the home. If the market value of the home does not justify the level of rehabilitation needed, obtaining market financing may not be possible without the owner's significant equity investment or through grant funding for home repairs. The decrease in grant funding has reduced the number of families that can receive assistance.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Home purchases by private individuals have slowed due to rising interest rates from historically low levels during the Covid era. This has caused a flip in the market, with increases in the market value of the housing stock. Although there has been an increase in inquiries and applications to purchase single-family homes through the First-Time Homebuyer Program, the more stringent qualification guidelines resulting from the recent mortgage foreclosure crisis have made it difficult for some low- and moderate-income citizens to qualify for and obtain mortgage loans.

Table 49 – Influence of Market Conditions

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

Introduction

The City of Tyler receives funding for the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). This program will bring approximately \$5,500,000.00 into the City through CDBG and HOME Entitlement funds to support affordable housing and promote non-housing community development over the next five years. During the first year (FY 2024-2025), the City will receive \$755,127.00 in CDBG and \$304,153.31 in HOME Entitlement funds. The funds will be used primarily for administration, acquisition, housing reconstruction, new construction, first-time homebuyers, and various targeted public facilities improvements.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	755,127	0	0	755,127	The expected amount for the remainder of the Con Plan equals the Year 1 Annual Allocation times four

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA				304,153	The expected amount for the remainder of the Con Plan equals the Year 1 Annual Allocation times four.

Table 50 - Anticipated Resources

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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources and other adjustments by the City for housing development activities in underdeveloped and low-mod areas, such as waiver of fees for water, sewer, permits, etc. Additionally, the City will consider establishing Neighborhood Empowerment Zones in partnership with participating developers.

Other sources of funding will include the HUD Housing Choice Voucher Program, HOME ARP Funds, Low-Income Housing Tax Credit (LIHTC), Federal Home Loan Bank, state funds, private lender financing, private foundation funds, non-profit organizations, for-profit developers, and local contributors. We will also leverage the coordination of programs with non-profit partners and volunteer work groups who will provide labor and assistance.

HUD requires the City of Tyler to have a local match for the HOME Participation Funds. Matching funds can come from various sources, such as city general funds, donated properties, city services, locally-funded infrastructure, Community Development Corporations, fee waivers from other city departments, in-kind services from the Affordable Housing Task Force, funds from private lending institutions, private investments, and local higher education partners.

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

The City is looking to make lots available to developers through the Housing Infill Program (HIP), which will commit to building affordable housing in low-mod census tract areas or selling the houses to low-mod homebuyers as part of the Affordable Housing Task Force. Priority is given to projects that intend to revitalize neighborhoods and stimulate economic development within the City.

Discussion

Working with other city entities, such as non-profits and private foundations, will allow the City to better leverage the CDBG and HOME funds and better identify the needs of lower-income citizens.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

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

**Table 51 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The institutional delivery system in Tyler is well coordinated and spans a range of community needs. Over the past year, the City experienced turnover in its Neighborhood Services Department, which resulted in reorganizing the Neighborhood Development Department. However, staff has been and will work closely with the non-profits listed above and other local non-profits to meet the citizens' needs.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X		X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X		
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training			
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	
Transportation	X	X	
Other			
Homeless Veterans	X	X	

Table 52 - Homeless Prevention Services Summary

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

The East Texas Homeless Needs Network coordinates services for homeless individuals, including those with HIV/AIDS, by partnering with non-profit organizations, the City, and mainstream service providers. They specifically focus on providing a wide range of services to chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

The City's CDBG and HOME funds continue to be used to help meet the demand for decent, safe, and affordable housing, homelessness, and other special needs. Additionally, the Neighborhood Services

Department, which administers the CDBG and HOME programs, will be involved in a number of activities. Activities will include continued participation in the Continuum of Care Plan. Continued involvement with organized targeted neighborhood organizations and active collaboration with entities such as the United Way, East Texas Human Needs Network, The Salvation Army, Gateway to Hope Ministries, People Attempting to Help (PATH), Texas Homeless Network Balance of State, Habitat for Humanity, City of Tyler Police Department, the Andrews Center, the Department of Veterans Affairs, First Baptist Church and many others to help identify and meet the under-served needs in the areas of housing, employment and training opportunities, homelessness, and special needs.

The East Texas Human Needs Network (ETHNN) conducted its 2024 Point in Time Homeless Survey and Count in February 2024 and identified the gaps in the service area with the following information: Although housing is a priority of all persons participating in the Point in Time Homeless Survey, the needs for transportation, job training and placement, and case management as listed in the top five. These align with the top five reasons for becoming homeless. Basic needs for clothing and food are also in the top five. Agencies believe this is an issue of accessibility. Those experiencing homelessness know what would help them get out and stay out of homelessness.

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

The City of Tyler Neighborhood Services staff will manage and work more closely with non-profit and for profit organizations in carrying out strategic plan activities and responding to those needs identified through surveys of homeless persons to help overcome gaps. Various initiatives within the strategy can include:

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyers	2025	2029	Affordable Housing	City of Tyler	Decent and Affordable Housing	HOME: \$304,150	Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Public Facilities	2025	2029	Non-Housing Community Development	City of Tyler	Non-Housing Community Development	CDBG: \$1,887,820	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
3	New Construction/Reconstruction	2025	2029	Affordable Housing	City of Tyler	Decent and Affordable Housing	HOME: \$836,431	Homeowner Housing Added: 15 Household Housing Units
4	Housing - Repair and ADA Accessibility	2025	2029	Affordable Housing Homeless	City of Tyler	Decent and Affordable Housing	CDBG: \$1,132,690	Homeowner Housing Rehabilitated: 100 Household Housing Unit
8	CDBG/HOME Admin.	2025	2029	Administration of all Categories	City of Tyler	Non-Housing Community Development	CDBG: \$755,125	Other: 3 Other HOME: \$152,075

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	CHDO Reserve	2025	2029	Affordable Housing Homeless	City of Tyler	Decent and Affordable Housing	HOME: \$228,110 Added: 20 Household Housing Units	Homeowner Housing

Table 53 – Goals Summary

Goal Descriptions

1 Goal Name	Homebuyers
Goal Description	The funds will be utilized to create or enhance affordable housing options for low-to moderate-income homebuyers. This encompasses providing support for down payments, closing costs, direct and project delivery expenses, and homebuyer education.
2 Goal Name	Public Facilities
Goal Description	The city government has engaged in extensive consultation with members of the public and civic leaders to gain a comprehensive understanding of the specific public facilities required within the city. Furthermore, through in-depth dialogue with local non-profit organizations and various public and civic leaders, the city has pinpointed and addressed a wide range of needs within the community. Projects that will be addressed are better lighting in parks, downtown areas, and walking trails. Bus Shelters strategically placed in CDBG designated areas, and Park improvements to those in areas of low-mod income.
3 Goal Name	New Construction/Reconstruction
Goal Description	Exploring the potential acquisition and the construction or reconstruction of modest and affordable housing options specifically designed to meet the needs of low to moderate-income households within our community.

4	Goal Name	Housing - Repair and ADA Accessibility
	Goal Description	Funding is available for maintaining existing housing by addressing minor or critical repairs and removing architectural barriers to ensure ADA accessibility in owner-occupied dwellings. This includes covering direct costs and project delivery expenses. The ability to help people stay in their homes longer and give them the ability to care for and maintain their living environment will create a sense of ownership and pride in their dwelling. This support will help keep them in a stable environment of their own rather than having to rely on other accommodations, because their current living environment cannot sustain their needed living arrangement.
8	Goal Name	CDBG/HOME Admin.
	Goal Description	Administration of CDBG and HOME Funded Programs.
9	Goal Name	CHDO Reserve
	Goal Description	15% of HOME funds to be utilized by an eligible Community Housing Development Organization (CHDO) for investment only in housing owned, developed, or sponsored by a CHDO under 24 CFR 92.300

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

The City of Tyler plans to provide HOME funding for housing reconstruction, new construction, first-time homebuyer assistance, and down payment and closing cost assistance to provide affordable owner-occupied housing. Eligible applicants are low—and moderate-income people with incomes at 80% or below the citywide median. It is anticipated that approximately 25 households will be assisted through the HOME funding goals over the next five years.

In the upcoming year, the City anticipates being able to assist 5 extremely low-income, low-income, and moderate-income families with HOME funding through new construction.

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

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

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

Activities to Increase Resident Involvements

Not applicable

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

N/A

Plan to remove the 'troubled' designation

Not applicable

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

Barriers to Affordable Housing

The City of Tyler faces several barriers to affordable housing as a result of public policies, some of which are identified through the Consolidated Plan process. These barriers include long waiting lists, residents' inability to afford rent and utility deposits, lack of funding for local groups due to the slow economy and reduced philanthropy, as well as local factors such as land availability, resident income, and housing supply and costs. Additionally, insufficient funds for down payments, lack of credit, poor credit, and high monthly payments relative to income contribute to the deterrence of affordable housing in Tyler. Limited availability of homes for sale within the price range for low- to moderate-income families is also a concern.

The Tyler 1st Comprehensive Plan indicates that approximately 60% of Tyler's housing is single-family houses, with a homeownership rate of approximately 52%, lower than the statewide rate of 63%. Prices for existing single-family houses in Tyler have risen substantially since 2000, and new houses are larger and more expensive on average. Nearly half of Tyler's households do not earn enough income to afford the median-priced single-family home, which is \$205,200.

These barriers are caused by factors such as insufficient funds for down payment, high existing debt for prospective purchasers, the need for property repairs for owner-occupied residents, lack of credit, poor credit, available funding, mortgage loan denials, and unemployment. Additionally, local policies and issues contribute to these barriers, including development fees, tax policies, zoning ordinances, zoning changes, land use controls, permit fees and regulations, lack of affordable housing, and municipal housing codes.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Recommended remedial actions include creating partnerships and identifying new federal, state, city, and private resources needed to make housing more affordable.

Action #1: The City of Tyler will continue to support the increased production of affordable housing through public-private partnerships with developers and capacity building for nonprofits with the Entitlement Funds.

Action #2: The City of Tyler will continue to facilitate access to below-market-rate units by using its federal funds to leverage nonfederal entitlement funding, such as state low income tax credit and federal home loan bank funding, and private sector participation in financing affordable housing and neighborhood reinvestment.

Action #3: the City of Tyler will continue to maintain a list of private partner lenders providing affordable housing financing and subsidies or offering buyers access to down payment, closing cost, or favorable underwriting that supports buyers.

Action #4: the City of Tyler will continue to identify and support local developers seeking additional federal, state, and private sources of funds for affordable housing as they become available.

Action #5: The City of Tyler will continue to encourage private sector support for affordable housing that is developed as a component of market-rate and mixed-use development.

Action #6: The City of Tyler will increase fair housing education and outreach to raise awareness and increase the effectiveness of fair housing ordinances. As funding becomes available, the city will target fair housing education and outreach to the rapidly growing Hispanic and other immigrant and refugee populations. The City will also continue supporting fair housing workshops or information sessions to increase awareness of fair housing rights among immigrant populations and low-income persons who are more likely to be entering the home-buying or rental markets at a disadvantage.

Action #7: the City of Tyler will partner with local industry to conduct ongoing outreach and education regarding fair housing for the general public and focus on protected class members, renters, home seekers, landlords, and property managers. Outreach will include providing joint fair housing training sessions, public outreach, and education events, utilization of the City website and other media outlets to provide fair housing information, and multi-lingual fair housing flyers and pamphlets available in a variety of public locations. The City will continue to provide outreach to non-English speaking people.

Action #8: Encourage Fair Housing Enforcement Agencies to target and increase fair housing testing for multifamily properties. The City of Tyler will encourage HUD to provide increased fair housing testing in local apartment complexes. The testing program looks for evidence of differential treatment among a sample of local apartment complexes. Following the test, HUD will be asked to share its findings with the City, which will offer outreach to landlords that showed differential treatment during the test.

Action #9: the City of Tyler will continue to apply for competitive and non-entitlement State and Federal funding and assistance from nonprofit intermediaries for financial literacy education programs. Financial literacy should be emphasized to prevent poor credit and understand the importance of good credit.

SP-60 Homelessness Strategy – 91.215(d)

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

The East Texas Human Needs Network plan follows the models established by the Federal Strategic Plan to Prevent and End Homelessness, the Texas Interagency Council for the Homeless Annual Report, and the Pathways Home Addendum.

The plan presents strategies that build upon the lesson that mainstream housing, health, education, and human service programs must be fully engaged and coordinated to prevent and end homelessness. Specifically, our community will: 1. Enhance leadership, collaboration, and civic engagement; 2. Retool the homeless response system; 3. Increase access to stable and affordable housing; and 4. Implement a Housing First Program.

The 2024 Point in Time Homeless Survey and Count conducted by the East Texas Human Needs Network (ETHNN) occurred on Thursday, January 25. Volunteers use what is known as the “known location” methodology to survey persons found at sites identified by the community as where those suffering from Homelessness are known to congregate. The resulting survey sample represents people in homeless situations and persons who are at risk of becoming homeless. This information is used by local communities in the development of short—and long-term strategies to alleviate Homelessness.

Homelessness by the numbers:

- Three hundred forty-four homeless persons were found on the night of January 25, 2024. Of those identified that night, 249 (72%) were adults and 95 (28%) were children.

Military veterans are homeless at a lower rate than in other years. In Smith County, 4% of our surveyed population is classified as veterans.

The survey estimates homeless characteristics and needs to develop better strategies for assisting people out of Homelessness.

Addressing the emergency and transitional housing needs of homeless persons

There is a shortage of housing of all types in Tyler, which creates a shortfall in addressing the shelter needs of the homeless. This is why Implementing a Housing First program is important. Housing First is a simple philosophy that dictates that the most vulnerable and chronic people experiencing homelessness be offered the choice to move into permanent housing combined with available supportive services ("permanent supportive housing") right away. It discourages imposing conditions on permanent housing related to health, employment, or sobriety. This approach has a documented track record of ending people's homelessness while often encouraging them to make their own choices to get healthy, quit drugs and alcohol, and find employment when possible.

Member organizations include East Texas Crisis Center, PATH, Salvation Army, United Way, Tyler AIDS Services, The Andrews Center, Habitat for Humanity, Meals on Wheels, East Texas Food Bank, and others. These organizations continued to provide emergency shelter and transitional housing needs and actively identify and seek other resources.

As the only homeless advocacy organization in Smith County, the East Texas Human Needs Network (ETHNN), which includes members of the former Smith County Coalition for the Homeless, has made several efforts to assess the size, characteristics, and needs of the homeless population in order to inform policymakers and service providers. Over the past ten years, the Texas Homeless Network (THN) and ETHNN have addressed this issue, refining the methodology and adding to what is known about the problem of homelessness in Texas. Working closely with and partnering with emergency shelters, transitional housing programs, the City of Tyler, and many other concerned agencies and churches, a culmination of resources can be used to address homelessness.

An inventory of beds is conducted on the same night as the Point in Time Homeless Survey and Count.

- 334 beds were available on January 22, 2024.
- 210* beds were in Emergency Shelters (63%).
- 99 beds were in PATH's Transitional Housing program. PATH residents were not surveyed and are not reflected in the chart above. (30%).
- 25 beds were in Permanent Supportive Housing (7%) (Veterans only).

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The City of Tyler actively participates in local initiatives that provide supportive services and environments to assist homeless and special needs populations. Consulting with the Texas Balance of States COC, the city works with organizations such as PATH, Salvation Army, Gateway to Hope, Camp V, and the Mayor's Veteran Roundtable to end homelessness within the city's jurisdiction. These organizations help provide permanent supportive housing and assist clients with accessing services, including independent living skills. The program requires all participants to have a self-sufficiency plan to help them become self-sufficient and remain in permanent housing to prevent homelessness. The city also uses HOME-funded TBRA programs to assist homeless veterans transition to self-sufficiency with short-term housing opportunities. Additionally, the city utilizes non-HUD funds to provide necessary public services through non-profit agencies to the community, including assistance to the homeless and chronically homeless.

The ETHNN will continue its efforts to reach out to homeless individuals and families by providing its information and referral service and promoting available services through various mediums such as radio and television advertisements, newspapers, and flyers. An effective referral and case management system will enable agencies to promptly assess the needs of homeless individuals. The City will also work in collaboration with homeless agencies to provide services to both homeless individuals and those at risk of becoming homeless, including those recently released from institutionalized settings.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

East Texas Human Needs Network (ETHNN) will continue working with all housing and mainstream service providers to strengthen their capacity and knowledge about collaboration. This will be achieved by engaging the community, researching their needs, and collaboratively planning interventions to prevent and end homelessness.

ETHNN is seeking to implement a Homelessness Management Information System (HMIS). HMIS is a local information technology system used to collect client-level data on the provision of housing and services to homeless individuals, families, and persons at risk of homelessness.

A Continuum of Care (CoC) is a local or regional planning body that coordinates housing and services funding for homeless individuals and families. CoCs also keep track of and manage the homeless community in their area. One of the most important responsibilities of CoCs is conducting a biannual count of the homeless population and an annual enumeration of emergency systems, transitional housing units, and beds that make up the homeless assistance systems. These counts provide an overview of the state of homelessness in a CoC and provide the information needed to reallocate services, funding, and resources as needed. Additionally, CoCs manage prevention strategies and homeless assistance programs to help those at risk of or experiencing homelessness.

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

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

The City acknowledges that older homes may contain lead-based paint, which can be harmful to young children. A significant portion of the houses in Tyler may have lead-based paint hazards.

The following steps will be taken:

- Providing public information and education about lead-based paint.
- Integrating lead hazard evaluation and reduction activities into housing initiatives when necessary.
- Monitoring regular reports from the County Health Department and Texas Department of State Health Services to track reported cases of lead poisoning.
- Encouraging local construction contractors to become certified as lead paint inspectors, removers, and abaters.
- Continuing to build the City's technical capacity to manage projects affected by lead paint.

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

The City has not experienced any confirmed cases of lead-based paint poisoning. However, it is essential to follow protocols for all HUD-funded programs. It is required to notify individuals living in or purchasing houses built before 1978 about the hazards associated with lead paint. We encourage parents with children under the age of 6 to have their children tested and to seek safe housing and medical treatment immediately if lead exposure is a concern. We will also investigate the availability and practicality of low-cost encasement, encapsulation, and other related products. The City of Tyler will continue to test homes built before 1978 that receive federal assistance for lead-based paint, in compliance with 24 CFR Part 35, at the time households seek assistance from the City.

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

The City is aware of the potential risks of lead poisoning and will continue to monitor health data to identify instances of the problem. The City will share information with the public about the dangers of lead paint and will continue testing lead paint in housing units being considered for CDBG or HOME assistance.

The following actions will be taken:

- Appropriate City staff will complete the EPA-Accredited Certified Renovator Training. Policies and procedures will be updated as required, and all contractors will be required to obtain certified renovator training certification.
- Provide public information and education about lead-based paint.

- Incorporate lead hazard evaluation and reduction activities into housing initiatives when applicable.
- Monitor regular reports from the County Health Department and Texas Department of State Health Services to track reported cases of lead poisoning.
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and abaters.
- Continue to build technical capacity within the City to handle projects impacted by lead paint.

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

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

In order to promote economic and social self-sufficiency, the City will take the following actions:

1. Continue to expand the Housing Choice Voucher Homeownership Program and apply for funding for the Family Self-Sufficiency Program, which is designed to provide supportive and educational services to reduce dependence on subsidy programs.
2. Expand affordable housing programs to lessen the economic impact of rent and homeownership burdens on low-income households.
3. Use local funds to provide economic development incentives to encourage the retention and creation of employment opportunities for low-income residents.
4. Enforce the requirements of Section 3 in applicable contracts using federal funds.
5. Support local non-profit organizations that offer educational courses in homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services.
6. Support public service activities that enhance the quality of life of low-income residents.
7. Support public service activities that help youth reach their maximum potential and ultimately leave the poverty-environment.
8. Encourage collaboration and reduce duplication of effort among the region's entities and public service providers.
9. Actively participate in the Smith County Coalition for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special needs populations.

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

The City actively seeks funding opportunities to support public and private agencies and other service providers. The City will provide technical assistance, help secure funding from various sources (federal and non-federal), and work to simplify processes and improve local coordination.

The City of Tyler will continue to implement the consolidated strategy and plan. Departments involved in this effort include Neighborhood Services, Planning & Zoning, Development Services, Engineering, Building Inspections, Code Enforcement, and the Police Department.

The Neighborhood Services Department will collaborate with neighborhood organizations, nonprofit and social service agencies, and the Smith County Coalition for the Homeless to improve coordination in addressing the needs of chronically homeless individuals. The department will also stay informed about changes in the community and community services by consulting with various public, private, and nonprofit organizations involved in the Consolidated Planning process.

Goal: Improve coordination efforts between the City and other agencies and organizations committed to the improvement of housing and community development

SP-80 Monitoring – 91.230

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

The Neighborhood Services Department is responsible for monitoring and ensuring compliance with both the CDBG and HOME programs. The staff reviews projects proposed by the City and eligible organizations to ensure they comply with national objectives, the Consolidated Plan, local eligibility requirements, and City Council Guidelines. Quarterly reports are collected for most programs to serve as an ongoing monitoring mechanism. Ongoing compliance and monitoring activities include the following:

- Staff reviews projects proposed by eligible organizations for compliance with eligibility requirements, national objectives, the Consolidated Plan, and City Council guidelines.
- A comprehensive environmental review record containing all assessments, findings, and pertinent information will be prepared.
- Regular monitoring through monthly, quarterly, or annual reporting will be conducted for all programs offered through the City and by contractors and sub-recipients.
- Staff will monitor to meet Federal labor standards, bidding, and contract requirements.
- Prior to issuing reimbursement for any goods or services, the City will verify that they have been provided according to specific program requirements.
- If applicable, contractors, subrecipients, and city services will be subject to an annual monitoring risk assessment and on-site visit. Monitoring will also be completed on HOME-funded projects with affordability periods.
- An annual performance report identifying performance toward planned goals will be prepared (CAPER).

Expected Resources

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

Introduction

The City of Tyler receives funding for the Community Development Block Grant Program (CDBG) and HOME Investment Partnership Program (HOME). This program will bring approximately \$5,500,000.00 into the City through CDBG and HOME Entitlement funds to support affordable housing and promote non-housing community development during the next five-year period. During the first year (FY 2024-2025), the City will receive \$755,127.00 in CDBG and \$304,153.31 in HOME Entitlement funds. The funds will be used primarily for administration, acquisition, housing reconstruction, new construction, first-time homebuyers, and various targeted public facilities improvements.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	755,127	0	0	755,127	3,020,508

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA				304,153	The expected amount for the remainder of the Con Plan equals the Year 1 Annual Allocation times four.

Table 54 - Expected Resources – Priority Table

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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources and other adjustments by the City for housing development activities in underdeveloped and low-mod areas, such as waiver of fees for water, sewer, permits, etc. Additionally, the City will consider establishing Neighborhood Empowerment Zones in partnership with participating developers.

Other sources of funding will include the HUD Housing Choice Voucher Program, HOME ARP Funds, Low-Income Housing Tax Credit (LIHTC), Federal Home Loan Bank, state funds, private lender financing, private foundation funds, non-profit organizations, for-profit developers, and local contributors. We will also leverage the coordination of programs with non-profit partners and volunteer work groups who will provide labor and assistance.

HUD requires the City of Tyler to have a local match for the HOME Participation Funds. Matching funds can come from various sources, such as city general funds, donated properties, city services, locally-funded infrastructure, Community Development Corporations, fee waivers from other city departments, in-kind services from the Affordable Housing Task Force, funds from private lending institutions, private investments, and local higher education partners.

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

The City is looking to make lots available to developers through the Housing Infill Program (HIP), which will commit to building affordable housing in low-mod census tract areas or selling the houses to low-mod homebuyers as part of the Affordable Housing Task Force. Priority is given to projects that intend to revitalize neighborhoods and stimulate economic development within the City.

Discussion

Working with other city entities, such as non-profits and private foundations, will allow the City to better leverage the CDBG and HOME funds and better identify the needs of lower-income citizens.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homebuyers	2015	2019	Affordable Housing	City of Tyler	Decent and Affordable Housing	CDBG: \$60,000	Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Public Facilities	2015	2019	Non-Housing Community Development	City of Tyler	Non-Housing Community Development	CDBG: \$161,400	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 0 Beds
3	New Construction/Reconstruction	2015	2019	Affordable Housing	City of Tyler	Decent and Affordable Housing	HOME: \$280,288	Homeowner Housing Added: 6 Household Housing Unit
4	Housing - Repair and ADA Accessibility	2015	2019	Affordable Housing Homeless	City of Tyler	Decent and Affordable Housing	CDBG: \$285,000	Homeowner Housing Rehabilitated: 15 Household Housing Unit

Table 55 – Goals Summary

Goal Descriptions

Consolidated Plan

TYLER

OMB Control No: 2506-0117 (exp. 09/30/2021)

1	Goal Name	Homebuyers
	Goal Description	Funds to provide or expand affordable housing opportunities for low-income homebuyers by providing down payment and closing cost assistance (including direct & project delivery costs) and homebuyer education assistance.
2	Goal Name	Public Facilities
	Goal Description	Funds to construct infrastructure and construct or rehabilitate public facilities.
3	Goal Name	New Construction/Reconstruction
	Goal Description	Construction of modest and affordable dwellings for low-moderate households.
4	Goal Name	Housing - Repair and ADA Accessibility
	Goal Description	Funds to preserve existing housing through Minor/Critical Repair and Removal of Architectural Barriers of owner-occupied dwelling (including direct costs and project delivery costs).

Projects

AP-35 Projects – 91.220(d)

Introduction

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

Projects

#	Project Name
1	Administration
2	Critical Home Repair and Accessibility
3	Public Facilities
4	First Time Homebuyer
5	Construction/Reconstruction
6	CHDO Reserve

Table 56 – Project Information

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

The projects mentioned above were carefully selected from a wide range of project proposals based on their alignment with the priorities established through the Consolidated Plan forums and community survey process. These projects are considered to be of utmost importance and/or address critical needs within the community. One of the main challenges in addressing these needs is the limited availability of resources.

AP-38 Project Summary

Project Summary Information

1	Project Name	Administration
	Target Area	City of Tyler
	Goals Supported	Homebuyers Public Facilities New Construction/Reconstruction Housing - Repair and ADA Accessibility
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$151,025 HOME: \$30,415
	Description	This project aims to offer comprehensive management, oversight, coordination, planning, and capacity building activities in accordance with 24 CFR 570.205 and .206 for Community Development Block Grant (CDBG) and HOME Investment Partnerships Program funds.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	900 W. Gentry, Tyler, Texas 75702
2	Planned Activities	Manage and administer all programs and projects under CDBG and HOME.
	Project Name	Critical Home Repair and Accessibility
	Target Area	City of Tyler
	Goals Supported	Housing - Repair and ADA Accessibility
	Needs Addressed	Decent and Affordable Housing
	Funding	CDBG: \$226,538

	Description	Critical Home Repair program- to assist owner-occupied, low/mod income households with critical repairs that will help bring their house up to minimum standards. Repairs help eliminate hazardous situations such as plumbing or sewer leaks, electrical system hazards, furnace/heater repairs, water heater replacement, exterior door replacement, structural failures, roof repairs, rotted wood replacement, or other minor code-related violations. Critical repairs include reasonable accommodations for persons with disabilities, such as handicapped ramps, handrails, grab bars, bathroom modifications, door alterations, etc. Critical repair is in accordance with ADA (Americans with Disabilities Act) requirements. This includes activity costs and activity delivery costs
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	The estimated number of low-mod income households per fiscal year is 20
	Location Description	City of Tyler
	Planned Activities	Critical Repair Program, ADA Accessibility Program, Insurance and premiums and, where needed to protect the grantee's interest in properties securing a rehabilitation loan, hazard insurance premiums as well as flood insurance premiums for properties covered by the Flood Disaster Protection Act of 1973, as amended, pursuant to §570.605.
3	Project Name	Public Facilities
	Target Area	City of Tyler
	Goals Supported	Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$377,564
	Description	This important initiative is dedicated to improving public amenities in low to moderate-income areas of the city. The primary focus is to develop much-needed parks, enhance lighting infrastructure, and provide bus shelters in these specific communities, where such resources are currently lacking.
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	These activities will be focussed on specific Block Groups where the number of families could be 1000 or more combined.
	Location Description	The City of Tyler Low and Moderate Income Block Groups
	Planned Activities	This important initiative is dedicated to improving public amenities in low to moderate-income areas of the city. The primary focus is to develop much-needed parks, enhance lighting infrastructure, and provide bus shelters in these specific communities where such resources are currently lacking.
4	Project Name	First Time Homebuyer
	Target Area	City of Tyler
	Goals Supported	Homebuyers
	Needs Addressed	Decent and Affordable Housing
	Funding	HOME: \$60,830
	Description	First Time Home Buyer Program for Low-Mod Income Buyers toward down payment and closing cost assistance.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately five households will benefit from the proposed activities.
	Location Description	City of Tyler
	Planned Activities	First Time Home Buyer Program for Low-Mod Income Buyers toward down payment and closing cost assistance.
5	Project Name	Construction/Reconstruction
	Target Area	City of Tyler
	Goals Supported	New Construction/Reconstruction
	Needs Addressed	Decent and Affordable Housing
	Funding	HOME: \$167,286
	Description	Construct new affordable homes for low and very low-income families, including activity and activity delivery costs.

	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately four families will benefit from the proposed activities.
	Location Description	The activities will take place throughout the City of Tyler.
	Planned Activities	Acquire lots and construct new affordable housing for low and very low-income families.
6	Project Name	CHDO Reserve
	Target Area	City of Tyler
	Goals Supported	Housing - Repair and ADA Accessibility
	Needs Addressed	Decent and Affordable Housing
	Funding	HOME: \$45,622
	Description	15% set aside for CHDO
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2 families will benefit from the proposed activities.
	Location Description	Activities will be located throughout the City or Tyler.
	Planned Activities	15% of HOME funds to be utilized by an eligible CHDO for investment only in housing owned, developed, or sponsored by a CHDO under 24 CFR 92.300

AP-50 Geographic Distribution – 91.220(f)

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

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

Geographic Distribution

Target Area	Percentage of Funds
City of Tyler	100

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City has worked closely with the public and civic leaders to ascertain the priority needs within the targeted areas. In accordance with the successful past targeting of federal funds in identified annual target areas, the City has made available a percentage of the CDBG funds for affordable housing and public facilities projects and activities located in the City.

Discussion

Based on the information gained during the development of the Consolidated Plan, the City will make the HOME Program funds available for affordable housing activities throughout the City, with no geographic preference. Information on how the City of Tyler assesses eligibility for programs is found in the Neighborhood Services (NBS) General Administrative Guidelines. Eligibility criteria are further explained in separate documentation for each program administered by Neighborhood Services - Community Development Division. The General Administrative Guidelines can be found at the office of Neighborhood Services located at 900 W. Gentry Parkway, or this information can be obtained by contacting the Community Development Office at (903) 531-1303. **GENERAL ADMINISTRATIVE GUIDELINES 1. PURPOSE - APPLICATION PROCEDURES**

A. Neighborhood Services will provide public notice and advertisement regarding the availability of the program funds in accordance with the requirements contained in the City's approved Citizen Participation Plan. Interested applicants will be given application and verification forms and instructions for completion. Staff is available to assist with completion of required forms. Applicants can receive an application, instructions, and verification forms from the front desk secretary at the NBS office. All forms

are kept up front for easy access for anyone who visits. Applicants can drop by the office, call and set up an appointment, or email a staff member, and forms can be emailed. If the applicant is handicapped or does not have transportation, instructional forms, and an application can be mailed to the client.

B. Applications must be submitted in writing. You can fill out the original application at the NBS office or bring it back at a later date and give it to the front desk receptionist. The receptionist will then route it to the proper personnel for review. Household income and other eligibility criteria will be determined and certified by examining source documents, such as wage statements from employers, interest statements, and Warranty Deeds. Any changes in information must also be submitted in writing by the applicant.

As a first priority, all applications are evaluated to determine if the applicant qualifies by being at or below 80 percent of the medium income range. Depending on the specific program applied for, applications are also considered and evaluated on a first-come, first-served basis for the Owner-Occupied Minor Repair Program. For the First-Time Homebuyer program, eligibility, and capacity criteria are considered. For the Owner-Occupied Reconstruction Programs, along with income eligibility, a housing need basis is a determining factor.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	29
Special-Needs	0
Total	29

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	24

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

Discussion

The city is dedicated to supporting households by producing new units and rehabilitating existing ones. In addition, the city's CDBG and HOME administrator collaborate closely with the HCV administrator to ensure maximum support for households.

AP-60 Public Housing – 91.220(h)

Introduction

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

The continued affordability of housing units assisted through the City's programs is ensured through the use of liens with designated occupancy and affordability requirements. The City also continues to develop its relationship with non-profit housing and service providers and local lending institutions to improve the quality and quantity of its affordable housing stock. The City participates in HUD's **Housing Choice Voucher Program** and currently manages a total of 1022 vouchers, of which 39 are allocated for Veterans Affairs Supported Housing (VASH) and 9 Emergency Vouchers. The City's HCV Program inspectors ensure that the subsidized housing units continue to meet Housing Quality Standards (HQS) through initial, annual, and special inspections.

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

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

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

Outcome: HCVP participants that transition into homeownership.

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

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

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

The City of Tyler does not have public housing, but it administers the Housing Choice Voucher Program, providing vouchers to 1022 low-income families each month. Many apartment complexes participate in the Housing Choice Voucher Rental Assistance Program, offering rental assistance to tenants in their units. The city aims to continue and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households. It also supports local non-profit organizations that provide educational courses on homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services. Additionally, the city pledges to support public service activities that enhance the quality of life for low-income residents, help youth reach their full potential, and break the cycle of poverty. The city

also seeks to expand the Housing Choice Voucher Homeownership Program and apply for the Family Self-Sufficiency Program funding annually to provide supportive and educational services aimed at reducing dependence on subsidy programs. Furthermore, the city will provide economic development incentives using local funds to encourage the retention and creation of employment opportunities for low-income residents. It also aims to promote collaboration, reduce duplication of efforts among regional entities and public service providers, and participate in initiatives to provide supportive services and environments for homeless and special-need populations.

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

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

Discussion

The Housing Choice Voucher (HCV) program continues to assist with mortgage payments through Housing Vouchers. The Family Self-Sufficiency (FSS) program is currently assisting 31 families. The Community Development staff holds regular meetings with the FSS and Homeownership staff to strategize how to make the most of program and homeownership funds. These meetings are meant to inspire ideas and initiatives for participants, with the goal of reducing their reliance on subsidy programs. Staff will continue to share their expertise in affordable housing, as well as provide assistance with down payments, closing costs, and programming initiatives to promote self-sufficiency among program participants. The FSS program is currently serving 38 families who are participating in the HCV program, and these families have either completed or are in the process of completing the following goals: (1) obtaining or maintaining employment; (2) creating their own source of income through the opening of businesses; (3) pursuing higher education; and (4) entering homeownership.

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

Introduction

The City's comprehensive strategy prioritizes continued engagement in the Texas Balance of States CoC and active support for diverse agencies and organizations providing vital services such as supportive care and various housing options, including emergency, transitional, and permanent residences. These focused efforts are detailed in the Consolidated Plan and will be diligently pursued by the City.

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

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

Goal 1: Improve the condition and availability of affordable housing in FY 2024-2025.

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

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

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

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

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

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

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

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

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

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

Addressing the emergency shelter and transitional housing needs of homeless persons

In a community the size of Tyler, there is constant communication between supportive services and housing providers. The East Texas Human Needs Network has facilitated a more formal collaboration between service providers. The monthly network meetings provide a forum for discussing obstacles and learning about new services. In addition, the local 2-1-1 Call for Help through United Way and Camp V also meets quarterly with all agencies listed in their services for homeless individuals and families and is the primary method used to move homeless individuals through the system.

The 2-1-1 Texas A Call for Help Community Resource Center and the Homeless Management Information System (HMIS) can offer information and referrals to case management and other supportive services for homeless persons entering the system. Most services are provided on a first-come, first-serve basis, with the majority of programs having an application process and eligibility requirements.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Please remember the following information about local organizations providing emergency/transitional housing and supportive services to homeless and at-risk individuals:

Several local organizations, such as social service agencies, charitable groups, and religious organizations, offer emergency/transitional housing and supportive services to the homeless and at-risk persons, including abused women and children and substance abusers. The East Texas Human Needs

Network will continue to expand the HMIS to provide up-to-date information on services.

Supportive services in the city include, but are not limited to:

Outreach, Intake and Assessment:

- The Salvation Army

- HiWay 80 Rescue Mission

Homeless Prevention:

- The Salvation Army

- PATH

Permanent Affordable Housing:

- City of Tyler

- PATH

- The Salvation Army

Emergency Shelters:

- The Salvation Army

- East Texas Crisis Center

- Andrews Center (Veterans)

Transitional Housing:

- PATH

Permanent Supportive Housing:

- HUD VASH Vouchers (Veterans)

Supportive Services:

- PATH

- The Salvation Army (Social Services)

- Veterans Administration

- Gateway to Hope

- HiWay 80 Rescue Mission

With the addition of the 2-1-1 system across Texas, outreach to other homeless individuals has become easier. Anyone in need can use any phone to dial 2-1-1 for assistance and be contacted immediately by Tyler's Community Resource Center.

Additionally, Camp V is available to help veterans with all facets of services.

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

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

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

The East Texas Human Needs Network or other service providers organizations will need to meet with city/council government, hospitals, the Department of Human Services, the Justice System, and law enforcement agencies to develop a team approach to discharge planning in the East Texas area. This will involve a four-step strategy of identifying the scope of the problem, identifying priorities, locating resources, and implementing institutional change.

Discussion

The City continually establishes working relationships with local non-profit homeless providers. These relationships allow the City to meet the needs of its homeless citizens by pooling resources and working collaboratively.

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

Introduction:

The Analysis of Impediments to Fair Housing lists impediments to fair housing in Tyler. These impediments are identified in the Analysis of Impediments completed in August 2020 and are currently being updated. The following impediments are identified and discussed as barriers to fair housing. The City will evaluate the recommended remedial actions and will continue implementing those feasible recommendations during FY 2025. In the City of Tyler, local policies do not create the primary barriers to affordable housing. The City has made a concerted effort to streamline the development process and offer fee waivers for some development fees.

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

There are several barriers that negatively affect affordable housing in Tyler. These barriers include long waiting lists, the inability of residents to come up with rent and utility deposits, and the lack of adequate funding for local groups due to the sluggish economy and lack of philanthropy. Housing affordability is also impacted by local factors like the availability of land for new construction, residents' income, housing supply, and housing costs. In Tyler, affordable housing is further hindered by insufficient funds for down payment, lack of credit, and poor credit. Additionally, the long-term affordability of a home, including the required monthly payments for principal, interest, taxes, and insurance, is often too high for a low-income household. Moreover, the availability of homes for sale in the price range and size for low- to moderate-income families is limited. According to the City's Tyler 1st Comprehensive Plan, about 60% of housing in Tyler consists of single-family houses. Prices for existing single-family houses in Tyler have increased substantially since 2022, and new houses are, on average, much larger and more expensive than existing homes. Nearly half of Tyler's households do not receive enough income to afford the median-priced single-family home, which is \$210,200.

The U.S. Department of Housing and Urban Development (HUD) defines a household experiencing a cost burden as having gross housing costs that exceed 30% of gross income. A severe cost burden occurs when gross housing costs exceed 50% of gross income. The cost of homeownership can impact property maintenance, the ability to pay property taxes, and the household's ability to retain its home. High rents and prohibitive security deposits can also make it difficult for renters to afford units. With almost half of Tyler households below the median income, the cost of ownership or renting becomes a significant

burden.

Discussion:

To address barriers and impediments, the City of Tyler will take the following remedial actions:

Action #1: The city will continue to use entitlement funds to support increased production of affordable housing through public-private partnerships with developers and capacity building for nonprofits.

Action #2: The city will help facilitate access to below-market-rate priced units by leveraging federal funds to access nonfederal entitlement funding such as state low-income tax credits, federal home loan bank funding, and private sector participation in financing affordable housing and neighborhood reinvestment.

Action #3: The city will maintain a list of private partner lenders providing affordable housing financing and subsidies and offering buyers access to down payment, closing cost assistance, or favorable underwriting.

Action #4: The city will identify and support local developers seeking additional federal, state, and private sources of funds for affordable housing.

Action #5: The city will encourage private sector support for affordable housing that is developed as a component of market-rate and mixed-use development.

Action #6: The city will encourage banks and traditional lenders to offer products addressing the needs of households with poor and marginal credit, which negatively impacts their ability to qualify for mortgages. These products can assist individuals negatively impacted by utilizing predatory lenders. This may require traditional lenders and banks to establish "fresh start programs" for those with poor credit and previous non-compliant bank account practices.

AP-85 Other Actions – 91.220(k)

Introduction:

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

Actions planned to address obstacles to meeting underserved needs

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

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

Actions planned to foster and maintain affordable housing

The City maintains a strong commitment to preserving and maintaining the existing supply of affordable Consolidated Plan

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housing and increasing the availability of affordable housing opportunities through facilitating and funding new construction efforts. HOME funds specifically target housing activities for low-income persons and families, with assistance provided for homebuyers, homeowners, rental development, and new construction activities. CDBG funds are also made available to provide direct assistance with homebuyer and rehabilitation activities and fund infrastructure and public facilities that allow for the new development of infill housing.

The continued affordability of housing units assisted by the city's programs is ensured through the use of liens with designated occupancy and affordability requirements. The City also continues to develop its relationship with non-profit housing and service providers and local lending institutions to improve the quality and quantity of its affordable housing stock.

Through the implementation of the 2025-2029 Consolidated Plan and the FY 2024-2025 Annual Plan, the City of Tyler will continue its efforts to foster decent housing for residents. Specifically, the City will:

- Continue to enforce the standards for all affordable housing programs administered and/or supported by the City.
- It continues to provide educational opportunities and training for its staff by administering affordable housing programs that provide housing that meets building and housing code requirements.
- Continue to facilitate and fund the efforts of other entities and non-profit organizations providing affordable and standard housing.
- Continue to enforce the Construction Specifications adopted by the Neighborhood Services Department that specify the quality of materials and acceptable workmanship standards to be utilized on all CDBG and HOME-funded projects.
- The City will continue to provide technical assistance and funding to support other projects and activities that remove health and safety hazards.
- Will continue to provide technical assistance and funding to improve public facilities and infrastructure in low-income neighborhoods. This will help encourage the redevelopment and creation of new, affordable, decent housing options and improve low-income residents' overall quality of life.

Actions planned to reduce lead-based paint hazards

The city acknowledges that older homes may contain lead-based paint hazards, which can harm young children. The Homeless Needs Assessment has found that a significant number of homes in Tyler could potentially have lead-based paint hazards.

The City is aware of the potential dangers of lead poisoning and will continue monitoring health data to identify any cases of the problem. The City will also provide information to the public about the risks of

lead paint and continue testing for lead paint on housing units being considered for CDBG or HOME assistance.

The following actions will be undertaken:

- Appropriate City staff not yet certified will complete the EPA-accredited Certified Renovator Training. Policies and procedures will be updated as required, and all contractors are required to complete the Certified Renovator Training certification.
- Provide public information and education regarding lead-based paint,
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable,
- Monitor regular reports from the County Health Department and Texas Department of State Health Services to track the level of reported lead poisoning,
- Encourage local construction contractors to become certified as lead paint inspectors, removers, abaters, and
- Continue to develop technical capacity within the City to manage lead-paint-impacted projects.

Actions planned to reduce the number of poverty-level families

In an effort to promote and encourage economic and social self-sufficiency, the City will undertake the following actions:

- Continue to provide and expand the Housing Choice Voucher Homeownership Program and the Family Self-Sufficiency Program (FSS) with funding received for FY 2025. The FSS Program is designed to provide supportive and educational services, leading to a decreased dependence on subsidy programs,
- Continue to provide and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households,
- Continue to provide economic development incentives utilizing local funds to encourage the retention and creation of employment opportunities available to low-income residents,
- Continue to include and enforce requirements of Section 3 in applicable contracts utilizing federal funds,
- Continue to support local non-profit organizations that provide educational courses in homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services,
- Continue to support public service activities that enhance the quality of life of low-income residents,
- Continue to support public service activities that allow youth to meet their maximum potential and ultimately leave the poverty environment,
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort

- amongst the region's entities and public service providers, and
- Actively participate in the Texas Balance of States CoC for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special needs populations.

Actions planned to develop institutional structure

The City of Tyler will oversee and implement the goals, objectives, and strategies outlined in this document through its Neighborhood Services Department. The City will use its CDBG, HOME, and other local, state, and federally funded programs to support various affordable housing programs and other community development activities. These efforts aim to assist low-income citizens and revitalize declining neighborhoods.

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

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

The city is actively seeking all available funding opportunities to support public and private agencies and other service providers. We will offer technical assistance, help obtain funding from various sources (federal and non-federal), and work to simplify processes and enhance local coordination efforts.

Discussion:

The City plans to collaborate with other non-profits to identify and address those needs. Additionally, the City regularly seeks additional funding to support its low- to moderate-income residents.

Program Specific Requirements

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

Introduction:

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

Based on the information gathered while developing the Consolidated Plan, the City will allocate HOME Program funds for affordable housing activities citywide, without any specific geographic preference. However, efforts will be made to distribute the funds in a way that addresses the identified needs and priorities outlined in the plan. This includes allocating funding to various projects and activities that benefit the maximum number of low-income, elderly and special-needs households.

Here's how the City will accept applicants:

- A. NBS will publicly announce and advertise the availability of program funds as outlined in the City's approved Citizen Participation Plan. Interested applicants will receive application and verification forms along with instructions for completion. Staff will also be available to assist with filling out the required forms.
- B. Applications must be submitted in writing. Household income and eligibility criteria will be determined and certified by examining source documents such as wage statements, interest statements, and warranty deeds. Any changes in information must be made in writing by the applicant. Most programs will be selected on a first-come, first-served basis for eligible applicants submitted before the published deadline. Projects will be conducted citywide, with preference given to activities benefiting low- to moderate-income individuals and families. Preference will also be given to homeless veterans for the tenant-based rental assistance program.
- C. NBS staff will provide technical assistance to program participants. This assistance includes explaining application procedures, briefing on program requirements, communicating with contractors at the owner's request, and assisting homeowners in inspecting construction in progress. It may also include referring homeowners to social service agencies as appropriate.
- D. NBS will inform program participants about the processes involved in rehabilitation, new construction, home purchase, and homeownership.

Separate documentation explains the detailed eligibility criteria for each program administered by NBS. The general public can obtain detailed information about eligibility, applications, selecting proposals, and the solicitation process at the Neighborhood Service office located at 900 W. Gentry Parkway or by

calling and contacting the Community Development Office at (903) 531-1303.

The overall benefit period for this Annual Action Plan covers program years 2024-2025.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The number of urgent needs activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit low- and moderate-income persons. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	75.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

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

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used

for homebuyer activities, as required in 92.254, is as follows:

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

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

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

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

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

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

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

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

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

Not Applicable

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

Not Applicable

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

Not Applicable

The City intends to use the HOME affordable homeownership limits for the area as provided by HUD.

The City intends to structure its New Construction Program with HOME funds as a direct subsidy to reduce the purchase price of new construction. For-profit and non-profit developers, as well as income-eligible households, are eligible to apply. However, the ultimate homeowner must be low-income as defined by HUD, and the household will be subject to applicable HOME regulations. The New Construction Program will solicit and accept applications on an ongoing basis. More information will be available to the applicants on the application form itself, which will be available on the City's website and for pickup at certain City locations.

The City does not intend to limit the beneficiaries or give preference to a particular segment of the low-income population.

Appendix - Alternate/Local Data Sources

1	Data Source Name
	HCV Vouchers
List the name of the organization or individual who originated the data set.	
City of Tyler	
Provide a brief summary of the data set.	
1008 HCV with 34 reserved for VASH	
What was the purpose for developing this data set?	
To provide the most up-to-date numbers regarding the number of Housing Choice Vouchers the City administers	
How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?	
This data covers the entire HCV program administered by the City of Tyler.	
What time period (provide the year, and optionally month, or month and day) is covered by this data set?	
N/A	
What is the status of the data set (complete, in progress, or planned)?	
Complete	
2	Data Source Name
	ACSDP5Y2022.DP04
List the name of the organization or individual who originated the data set.	
United States Census Bureau	

	<p>Provide a brief summary of the data set.</p> <p>U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2022, . Accessed on June 7, 2024.</p>
	<p>What was the purpose for developing this data set?</p> <p>Collecting Data for the 25-30 CON Plan for the City of Tyler.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Within the City of Tyler City, Texas</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>June 7, 2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
3	<p>Data Source Name</p> <p>ACSST1Y2022</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau. "Physical Housing Characteristics for Occupied Housing Units." American Community Survey, ACS 1-Year Estimates Subject Tables, Table S2504, 2022, https://data.census.gov/table/ACSST1Y2022.S2504?t=Owner/Renter (Householder)</p> <p>Provide a brief summary of the data set.</p> <p>Owner/Renter (Tenure); Owner/Renter (Householder) Characteristics</p> <p>What was the purpose for developing this data set?</p> <p>To complete the 2025-30 CON Plan for the City of Tyler</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>For the Tyler City, Texas</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>6/11/24</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>complete</p>
4	<p>Data Source Name</p> <p>Data-Driven Planning Toolkit</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Resources associated with this Toolkit are available on HUD's Web site.</p>

	<p>Provide a brief summary of the data set.</p> <p>The Data-Driven Planning Toolkit is designed to help grantees who want to make their Consolidated Plans more data-driven and place-based. The Toolkit will assist grantees in analyzing and interpreting data available through CPD Maps. Using the Toolkit is not required, and the analysis provided by the Toolkit is only one facet of a review of demographic and economic data sets. The planning process should also include consultation with local agencies, public outreach, and a housing market analysis.</p>
	<p>What was the purpose for developing this data set?</p> <p>To use while completing the City of Tyler CON Plan for 2025-2030</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tyler City, Texas</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>6-7-2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
5	<p>Data Source Name</p> <p>DP03- Economic Characteristics ACSDP1Y2022</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau. "Selected Economic Characteristics." American Community Survey, ACS 1-Year Estimates Data Profiles, Table DP03, 2022, https://data.census.gov/table/ACSDP1Y2022.DP03?t=Employment and Labor Force Status&g=160XX00US4874144. Accessed on June 11, 2024.</p> <p>Provide a brief summary of the data set.</p> <p>ACSDP1Y2022</p> <p>What was the purpose for developing this data set?</p> <p>HUD CPD Consolidated Plan</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tyler City, Texas</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>6-11-2024</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>

6	<p>Data Source Name ACSDP5Y2020-DP05</p>
	<p>List the name of the organization or individual who originated the data set. U.S. Census Bureau. "ACS DEMOGRAPHIC AND HOUSING ESTIMATES." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2020, https://data.census.gov/table/ACSDP5Y2020.DP05?t=Housing%20Units&g=160XX00US4874144. Accessed on June 7, 2024.</p>
	<p>Provide a brief summary of the data set. Housing Units Demographics</p>
	<p>What was the purpose for developing this data set? For the city of Tyler HUD CPD Con Plan</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Tyler City, Texas</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 6-12-24</p>
	<p>What is the status of the data set (complete, in progress, or planned)? Complete</p>
7	<p>Data Source Name ACSDP5Y2020-DP04</p>
	<p>List the name of the organization or individual who originated the data set. U.S. Census Bureau. "SELECTED HOUSING CHARACTERISTICS." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04, 2020, https://data.census.gov/table/ACSDP5Y2020.DP04?g=160XX00US4874144. Accessed on June 7, 2024.</p>
	<p>Provide a brief summary of the data set. ACS 5-Year Estimates Data Profiles 2020 DP-04</p>
	<p>What was the purpose for developing this data set? Creating the 2025-29 CON Plan for the City of Tyler</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population? Tyler City, Texas</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set? 6/12/24</p>

	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
8	<p>Data Source Name</p> <p>2016-2020 CHAS</p> <p>List the name of the organization or individual who originated the data set.</p> <p>Comprehensive Housing Affordability Strategy (CHAS) data</p> <p>Provide a brief summary of the data set.</p> <p>Housing Data for Tyler City, Texas</p> <p>What was the purpose for developing this data set?</p> <p>Developing the 2025-29 CON Plan for the City of Tyler</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tyler City, Texas</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>6-12-24</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Complete</p>
9	<p>Data Source Name</p> <p>ACSDP5Y2022-DP05</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2022</p> <p>Provide a brief summary of the data set.</p> <p>U.S. Census Bureau. "Selected Housing Characteristics." American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05, 2022</p> <p>What was the purpose for developing this data set?</p> <p>Developing the 2025-29 Con Plan for the City of Tyler, Texas</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Tyler City, Texas</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>6-14-2024</p>

What is the status of the data set (complete, in progress, or planned)?

Complete