

Executive Summary

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

1. Introduction

The City of Tyler (the City) is a federal entitlement community under the U.S. Department of Housing and Urban Development's (HUD) Community Development Block Grant (CDBG) and HOME Investment Partnership. As a HUD entitlement community, the City is required to prepare an Annual Action Plan in order to implement the CDBG and HOME program that funds housing, community development and economic development within the community. The City of Tyler Annual Action Plan covers the period from October 1, 2021 to September 30, 2022.

The City of Tyler will receive \$898,618 in CDBG funds and \$362,360 in HOME funds for the 2021-2022 program year. This is the second (2nd) year to implement the high priority needs that are identified in the City of Tyler's Five (5) Year Consolidated Plan (2020-2025). In this second (2nd) year, CDBG and HOME funds are allocated to Homebuyer's Down Payment Assistance, Code Enforcement, Demolition, Public Facilities and Improvements and Program Administration. During the development of this plan, the City used an effective citizen participation process in compliance with the regulations set forth in 24 CFR Part 91.

The City's Community Participation Plan encourages and empowers citizens to participate in the development of viable urban programs. The City utilizes the public input received to help establish strategies and priority needs to guide the development of the Annual Plan.

Three (3) public hearings were held to solicit input from residents, developers, contractors and social service providers in Tyler. Comments were received regarding allocating 2021-2022 funding to address community needs and potential partnerships to leverage resources.

The activities and programs described in the Annual Action Plan are aligned with the Strategic Plan, as outlined in the 2020– 2025 Consolidated Plan. The Annual Plan for the 2021– 2022 Program Year will place considerable emphasis on improving housing and neighborhoods and leveraging entitlement funds. In addition to the alignment to the Strategic Plan, other federal requirements will be considered to determine if a project is eligible for CDBG and HOME funding. Any project or activity must meet the one of the three (3) National Objectives to be eligible [24 CFR 570.200 (a)]: 1) Benefit low to moderate income persons, or 2) Prevent slum or blight; or 3) Meet an urgent need.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Action Plan defines the second-year activities in relationship to the five (5) year goals and objectives of the Consolidated Plan covering fiscal years 2020-2025. The Action Plan provides a brief description of the programs and projects of the City of Tyler in Fiscal Year 2021-2022, as well as funding announcements for the CDBG and HOME program. The City established four (4) priorities based on the analysis of market and community conditions, and input from Tyler residents and service providers:

1. Decent Affordable Housing
2. Public Facilities and Infrastructure
3. Code Enforcement
4. Demolition

Furthermore, the City of Tyler is using the three (3) main components of the HUD Outcome Performance Measurement System: Objectives, Outcomes and Indicators.

The HUD's Performance Measurement System is closely related to the objectives. The program outcome helps further refine the grantee's objective and is designed to capture the nature of the change or the expected result of the objective that a grantee seeks to achieve. The three (3) outcomes are: Availability, Affordability and Sustainability.

There are some common indicators that will be reported for nearly all program activities. The four common indicators are:

1. Amount of money leveraged from other Federal, State, Local and private sources, per activity.
2. Number of persons, households, businesses, units or beds assisted as appropriate.
3. Income levels of persons or households by 30 percent, 50 percent, 60 percent, or 80 percent of area median income.
4. Race, ethnicity, and disability rate for activities that currently report these data elements.

In accordance with the priorities identified and outlined in the City's Consolidated Plan, one (1) public infrastructure project, Down Payment Assistance Program, Code Enforcement Program, Demolition Program, Public Facility: (1) Acquisition and (2) Infrastructure Program was identified for PY21 allocation. The project/programs will serve low to moderate income areas and households within the City. The project/programs meet national goals and support ongoing efforts in the community to address the growing population.

The City will monitor the performance measures and outcomes of each project and program by utilizing internal tracking systems and HUD's Integrated Disbursement and Information System.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has assessed the effectiveness of its performance in the achievement of its Annual Action Plan strategies, objectives, and priorities; and has concluded that the City is currently meeting its expected annual performance measures. Of importance to the health of the City, there have been programs that address the conditions of the housing stock and dilapidated homes within the City. The City has been

able to promote safety and wellness through the tagging and demolishing of homes and infrastructure projects. These continued efforts should ensure that the City will be able to continue to achieve substantial progress in meeting its neighborhood revitalization goals.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Tyler's goal for citizen participation is to ensure a broad participation of City residents, housing, economic and service providers in the planning and implementation of community development and housing programs. The City also seeks valuable input from citizens regarding the lack of affordable housing and homeless needs of low-income and moderate residents. Citizen Participation takes the form of advertised public hearings. The consultation and public participation process for the development of this year's Annual Action Plan consisted of three (3) public hearings. Public notice of the meetings was publicized in local newspaper in the accordance with the Community Participation Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

On March 24th and May 10th, 2021 from 2- 6 PM, Neighborhood Services held two (2) public hearing in efforts to obtain citizen comments regarding community needs and priorities for affordable housing prior to developing the Draft Annual Action Plan. A third (3rd) public hearing is scheduled to be held on July 14th to obtain citizen comments regarding the Draft Annual Action Plan prior to the City adopting the Annual Action Plan. Below are some of the programs/projects that were mentioned during the public hearing.

- Construction of Sidewalks for a church property
- Utilization of CDBG-CV Funds for vaccination outreach
- Utilization of CDBG-CV Funds for quarantine facilities.

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

Although there was valuable input provided by the citizens, some of the ideas were not achievable due the City funding allocation and capacity. Some of the activities that could not be implemented were:

- Construction of Sidewalks for a church property- This item does is a public facilities and infrastructure project however it does not meet a national objective as presented. The project is only to assist the congregation and at present the congregation does not provide any services to the low-mod income community.

7. Summary

The Community Development Block Grant and HOME Investment Partnership grant is provided through the US Department of Housing and Urban Development (HUD) Office of Community Planning and Development. Due to its size and composition, the City of Tyler is classified as an entitlement community and participating jurisdiction. This means that Tyler does not apply for the both, CBDG and HOME grant, but are awarded CDBG and HOME funds at levels based on a HUD formula involving population and demographics. In order to receive CDBG and HOME funds, the City must complete a Consolidated Plan every five (5) years and Annual Action Plan, based on the Consolidated Plan that details the uses of funds.

The City of Tyler reviewed its 5-Year Consolidated Plan as well as assessed the needs of the community to identify program/activities that will be beneficial to the low to moderate communities. All citizen's input were taken into consideration when staff selected program and activities for this fiscal year. The City is committed to providing programs that will enrich the community and encourage affordability, accessibility, health and wellness of the population we serve.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for 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 (optional)

The City of Tyler's Neighborhood Services Department is responsible for preparing the Consolidated Plan. The department's Administrator and Community Development Manager administer both the CDBG and HOME grant.

Consolidated Plan Public Contact Information

Neighborhood Services is to receive inquiries and comments from the public and other stakeholders regarding the Annual Action Plan. The phone number is 903-531-1303. The fax number is 903-531-1333. The address is 900 W Gentry, Tyler, Texas, 75703. The email address is nbsreception@tylertexas.com . Website: <https://www.cityoftyler.org/government/departments/neighborhood-services>

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The development of the 2021 Action Plan included many opportunities for citizen and stakeholder input. During March/April 2021, two public hearings were held to provide an overview of the Plan process and to take input. A third public hearing is scheduled to be held on July 14, 2021 to gather input on the draft 2021 Action Plan that will include a 30-day public comment period on the draft plan prior to public input on draft.

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))

The City's 2020 - 2025 Consolidated Plan Non-Housing Objective 4 included objectives and specific strategies related to meeting the needs of homeless and populations with special needs, including efforts related to ending chronic homelessness. A major component of the City's strategy includes the continued participation in the East Texas Human Needs Network (ETHNN) and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts as described in the Consolidated Plan.

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 did not apply for ESG funds. Coordination with Texas Balance of States COC takes place with East Texas Human Needs Networks, PATH, Salvation Army, Gateway to Hope (Hwy 80 Rescue Mission), 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.

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

The City of Tyler did not apply for ESG funds. Coordination with Texas Balance of States COC takes place with East Texas Human Needs Networks, PATH, Salvation Army, Gateway to Hope (Hwy 80 Rescue Mission), 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 jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	The Salvation Army - Tyler
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Tyler has an on-going relationship with Salvation Army-Tyler. During the year, Neighborhood Services often receive calls from residents asking for information on resources for immediate shelter. The City works throughout the year with Salvation Army - Tyler via community boards to meet the needs of those who are homeless. The anticipated outcome will be to assist as many individuals and families with immediate shelter.
2	Agency/Group/Organization	PATH
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-homeless Services-Health Services-Employment Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Tyler has an on-going relationship with PATH. During the year the City receives calls regarding rental, utility, and food and prescription assistance. The City works to meet the needs of those clients by referring the clients to PATH whose non-profit organization has numerous programs to assist low-income families such as food pantry, transitional housing, rental assistance and prescription assistance. The anticipated outcome will be to reduce the number families facing homelessness, hunger, eviction and health issues by services provided by PATH.
3	Agency/Group/Organization	Tyler Housing Agency
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Service-Fair Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Tyler Housing Agency currently has 1,008 tenant-based Housing Choice Vouchers to assist with subsidizing rent. The Agency also administers the Family Self Sufficiency program which assist with goals to complete college degrees, homeownership and start businesses. The City has worked closely with clients who participated in the homeownership program by providing down payment and closing cost assistance. The anticipated outcome will to continue to partner with the agency on housing and educational resources for those who participate in the programs.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

All applicable agencies types were consulted. Tyler Agency is in continuous communication with business leaders, civic leaders, non profit organizations etc... throughout the year in an effort to identify how the federal CDBG?HOME programs can assist the community. We specifically set focus meetings with agencies, during the production of the annual plan, that provide services that are inline or directly support the objectives identified in the 5 year consolidated plan.

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	Texas Balance of States	The efforts to end homelessness including chronic homelessness overlap. Providing affordable housing to homeless persons and special needs populations also overlap.
Comprehensive Economic Strategy Plan	East Texas Council of Government	An effort to bring together the public and private sectors in the creation of an economic roadmap to diversity and strengthen economies.
Veterans Strategic Plan	Mayor's Veterans Roundtable	Leverage resources between social service organizations to provide assistance to low/mod families who are veterans.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Comprehensive Community Needs Assessment	East Texas Needs Human Needs Network	Work together to strengthen programs, connection and improved awareness of services that meet essential human needs such as housing, employment, healthcare and transportation.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

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

Summarize citizen participation process and how it impacted goal-setting

The policies and procedures in the Citizen Participation Plan assisted in the development of the 2021 Annual Action Plan. The Citizen Participation Plan details procedures to follow for public hearings, plan amendments, reporting information and public accountability. In general, the stages or events include:

1. Needs Assessment Public Hearing are held twice a year to obtain citizen's views on Annual Action Plan.
2. Adoption of a Consolidated Plan, a plan is adopted every five years that assesses community characteristics and needs, identifies priorities in addressing community needs, and establishes specific objectives that the City intends to initiate or complete during the following five-year period.
3. Adoption of an Annual Action Plan

The public participation process assisted in the development and completion of the City's 2021 Annual Plan which 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. Two public hearings were held during the initial development phase. Public notice of the meetings was publicized in the local newspaper and City website 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 Annual Plan, public hearings were held at virtually through TEAMS. Meetings were held during daytime and nighttime hours with a bi-lingual person (staff) present in order to accommodate and encourage the attendance of non-English speaking individuals, persons with disabilities, and low-income individuals. The meetings were opened with a summary outlining the need and purpose of the public meetings and the requirements for the Annual Plan. Information was provided regarding the City's past, existing and proposed programs and the availability of funding for affordable housing programs. A brief review was given regarding the draft proposed goals and objectives to be included in the 2021 Annual Plan.

The meetings were then opened to participants' comments, questions, and discussion and to receive comments on the Annual Plan processes, community needs, and eligible projects and activities. Residents who desired more specific information were invited and encouraged to contact staff after the meeting or at a later date. The public hearings were closed after all comments were received and the meetings adjourned.

The Notice of Public Hearing and Request for Citizen Input for the City of Tyler 2021 Annual Plan was published in the Tyler Morning Telegraph newspaper. The notice provided the public with a 30-day comment period prior to the final public hear on July 14, 2021. The final FY 2021

Annual Plan was presented at the City Council meeting held on July 14th, with the request for City Council to approve the Plan. All comments received from the public were addressed before submitting the plan to the U.S. Department of Housing and Urban Development.

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	Non-targeted/broad community	The meetings were attended by a total of 1 person.	The comments received pertained to Reconstruction		http://www.cityoftyler.org/Departments/NeighborhoodServices/UpcomingEvents.aspx
2	Newspaper Ad	Non-targeted/broad community	There were no responses directly related to the newspaper ad.	There were no comments directly related to the newspaper ad.		
3	Internet Outreach	Non-targeted/broad community	There were no responses	There were no comments		http://www.cityoftyler.org/Departments/NeighborhoodServices/UpcomingEvents.aspx

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The City of Tyler receives funding for the Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME). During Program Year 2021, the City expects to receive \$874,199 in CDBG funds and \$366,401 in HOME fund. Additionally, due to certain ongoing HOME projects, the City anticipates receiving \$600,000 in HOME Program Income. CDBG and HOME funds will be used primarily for administration, acquisition, public facility activities, clearance and demolition, code enforcement, housing rehabilitation, new construction, and providing down payment assistance.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	898,618	0	0	898,618	3,795,103	CDBG funds will be used for admin and planning, Homebuyer Assistance, code enforcement, demolition & clearance and public facilities.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	362,360	0	0	362,360	2,637,076	HOME funds will be used for admin and planning, homeowner new construction/reconstruction.

Table 5 - 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, other adjustments by the City for housing development activities and under developed and low-mod areas, such as waiver of fees for water, sewer, permits, etc. Additionally consider establishment of neighborhood empowerment zones in partnership with participating entities.

Other sources of funding expected to be received within the region are HUD Housing Choice Voucher Program, 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. Leveraging will also be accomplished through coordination of programs with non-profit partners and volunteer work groups who will provide labor and assistance.

For the region's HOME participation match requirements the City considers funding projects that require local match funds. Some of the sources of local match will include:

- Local funds, City or County donated properties, resources by other City departments with fee waivers, reduction, waiver of permit fees, etc.

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 will make lots available to developers through the housing infill program (HIP) who will be committed to build affordable housing in the north end revitalization planning area. Priority is given to projects that intend to revitalize neighborhoods and stimulate economic development within the city. The 2021 Public Infrastructure project will be Nobel E. Young Park project and will address the need in the community for the lack of recreation, health and wellness, facilities. Funding will be used for the creation of walking trails, exercise stations, restroom facilities, and parking and accessibility. The project is located on the West of Seaton Street.

Discussion

N/A

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	Public Facilities	2020	2024	Homeless Non-Housing Community Development	City of Tyler	Reducing Substandard Structures	CDBG: \$539,505	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1694 Persons Assisted
2	Homebuyers	2020	2024	Affordable Housing	City of Tyler	Decent and Affordable Housing	CDBG: \$132,178	Direct Financial Assistance to Homebuyers: 6 Households Assisted
3	New Construction	2020	2024	Affordable Housing New Construction	Hidden Palace Surrounding Area	Decent and Affordable Housing	HOME: \$284,453	Homeowner Housing Added: 3 Household Housing Unit
4	Reducing Substandard Structures	2020	2024	Housing Community Development	City of Tyler	Reducing Substandard Structures	CDBG: \$50,000	Buildings Demolished: 25 Buildings

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Public Facilities
	Goal Description	Nobel E. Young Park project and will address the need in the community for the lack of recreation, health and wellness, facilities. Funding will be used for the creation of walking trails, exercise stations, restroom facilities, and parking and accessibility. The project is located on the West of Seaton Street.
2	Goal Name	Homebuyers
	Goal Description	Funds will be used to assist 6 households through down payment assistance.
3	Goal Name	New Construction
	Goal Description	This budget will be related to three (3) new construction projects only.
4	Goal Name	Reducing Substandard Structures
	Goal Description	Funds will be used to provide demolition services to 25 dilapidated single family structures.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City will make the HOME Program funds available for affordable housing activities throughout the City, with no geographic preference. However, every effort will be made to distribute the funds in a manner that addresses the priorities of needs identified in this plan. This includes distributing the funding throughout a variety of projects and activities that serve the maximum number of low-income, elderly, and special need households.

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 a public infrastructure project located in an “Annual Target Area” of the City. The selection criteria for annual target areas included an analysis of the following: number and percentage of low-income residents, number and percentage of occupied dwelling units needing rehabilitation or reconstruction, opportunities for investment (i.e., availability of infill lots), condition of infrastructure, availability and condition of recreational areas, past target area designation, existence of active neighborhood associations, interest of residents in forming neighborhood associations, and other information determined by the City to be relevant to the concentrating of neighborhood revitalization funds.

The proposed fiscal year 2021 public infrastructure project will be the development of Nobel E. Young Park, which will address the need in the community for the lack of recreation, health and wellness, facilities. Funding will be used for the creation of walking trails, exercise stations, restroom facilities, and parking and accessibility. The project is located on the West of Seaton Street.

Projects

#	Project Name
1	CDBG/HOME Administration
2	Clearance/ Demolition
4	Noble E Young Park- Public Facilities
5	Sidewalk Projects
6	First Time Homebuyers
7	CR Set-aside
8	New Construction

Table 7 - Project Information

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

Allocation priorities were based upon the Needs Assessment undertaken as part of the planning process

and demand for projects and services in the past. The City identified low-to-moderate income neighborhoods to address the needs of the lack of proper infrastructure needed to sustain health and wellness. The City has several areas that are have a lack of proper infrastructure. The primary obstacle to addressing underserved needs is the limited resources available to address such needs throughout the City.

The City will continue with efforts to support and facilitate supportive services provided by non-profit organizations. The City of Tyler has CDBG and other funding sources that may be utilized to support non-housing community development needs, including the provision of public facilities, program administration, demolition and clearance, code enforcement, first-time homebuyer, sidewalk improvement projects and other CDBG eligible activities. These funds and services will be expended on priority community needs as described further in this Annual Plan.

AP-38 Project Summary

Project Summary Information

1	Project Name	CDBG/HOME Administration
	Target Area	City of Tyler
	Goals Supported	Homebuyers Public Facilities New Construction Reducing Substandard Structures
	Needs Addressed	Non-Housing Community Development Decent and Affordable Housing Reducing Substandard Structures Addressing Homelessness
	Funding	CDBG: \$177,113 HOME: \$36,236
	Description	Administration of CDBG/HOME programs
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	1703 Families
	Location Description	900 W Gentry, Tyler, Texas 75702
	Planned Activities	General oversight and administration of CDBG and HOME activities and projects
2	Project Name	Clearance/ Demolition
	Target Area	City of Tyler
	Goals Supported	Reducing Substandard Structures
	Needs Addressed	Reducing Substandard Structures
	Funding	CDBG: \$50,000
	Description	Neighborhood Services to partner with Solid Waste department and private firm to carry out demolition and disposal services.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	25
	Location Description	Program concentrated on the North side of the City of Tyler

	Planned Activities	Neighborhood Services to partner with Solid Waste department and private firm to carry out demolition and disposal services.
3	Project Name	Noble E Young Park- Public Facilities
	Target Area	City of Tyler
	Goals Supported	Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$439,505
	Description	The proposed infrastructure project is located in a low to mod income area flanked by 2 highways and no safe recreational facilities for adults and or children. The families in the area according to the Northeast Public Health district suffer from obesity, high blood pressure, high cholesterol and diabetes. The addition of this recreational area will provide an ability to exercise without the cost of a gym membership and it is expected to have a positive impact on the health and well-being of the community.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	300 plus. low mod income families
	Location Description	Located to the west of Seaton St. in Tyler Texas
	Planned Activities	Development of public recreation, exercise track and exercise equipment, rehabilitate restroom area, and possibly relocate playground equipment
4	Project Name	Sidewalk Projects
	Target Area	City of Tyler
	Goals Supported	Public Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$100,000
	Description	Sidewalk Project - Installation of sidewalks for pedestrian transportation. A Funds will be used for the installation of sidewalks and curb and gutter for pedestrian transportation.
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	estimated 300 persons - Low to mod income families
	Location Description	Funds will be used for the installation of sidewalks and curb and gutter for pedestrian transportation in low-mod income areas.
	Planned Activities	Installation of sidewalks and curb and gutter for pedestrian transportation.
5	Project Name	First Time Homebuyers
	Target Area	City of Tyler
	Goals Supported	Homebuyers
	Needs Addressed	Decent and Affordable Housing
	Funding	CDBG: \$132,000
	Description	Provide direct downpayment assistance to low-moderate income first time homebuyers. Includes activity costs and activity delivery costs.
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	6 Households
	Location Description	Within City Limits.
	Planned Activities	Provide down payment and closing cost assistance to low-to moderate income individuals and families.
6	Project Name	CR Set-aside
	Target Area	City of Tyler
	Goals Supported	Homebuyers Reducing Substandard Structures
	Needs Addressed	Decent and Affordable Housing
	Funding	HOME: \$54,354
	Description	CR Set-aside will assist a CHDO
	Target Date	9/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	3
	Location Description	Inside City limits
	Planned Activities	CR Set-aside will assist a CHDO
7	Project Name	New Construction
	Target Area	Hidden Palace Surrounding Area
	Goals Supported	New Construction
	Needs Addressed	Decent and Affordable Housing
	Funding	HOME: \$271,770
	Description	
	Target Date	9/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	3 Families
	Location Description	Hidden Hills Area of Tyler Texas
	Planned Activities	New Constrcution of Sigle Familiy detached units.

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

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 and HOME funds for affordable housing and public facilities projects and activities located in an “Annual Target Area” of the City. The selection criteria for annual target areas included an analysis of the following: number and percentage of low-income residents, number and percentage of occupied dwelling units needing rehabilitation or reconstruction, opportunities for investment (i.e., availability of infill lots), condition of infrastructure, availability and condition of recreational areas, past target area designation, existence of active neighborhood associations, interest of residents in forming neighborhood associations, and other information determined by the City to be relevant to the concentrating of neighborhood revitalization funds.

The approved fiscal year 2021 public facility project is the development of the Nobel E. Young Park. This will include development of infrastructure, including sidewalks for walking, workout equipment, new playground and new restroom facilities.

The community surrounding the Nobel E. Young Park project, according to the American Community Survey 2019: Block Group 3, Census Tract 7, Smith County, Texas has a population of approximately 62.2% African American and 37.8% White. Income Levels for the area has a low to moderate income percentage of 73.73%. Median household income of \$24,821.

Geographic Distribution

Target Area	Percentage of Funds
City of Tyler	100
Hidden Palace Surrounding Area	0

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Based on the information gained during the development of the Consolidated Plan, the City will make the CDBG Program funds available for public facilities activities located in a proposed development area in the low-mod census tract this also includes distributing the funding for the purpose of promoting health and wellness.

The City of Tyler estimates that 70-90% of the funds will be dedicated to projects in the target areas and will be used to assist a large number of low to moderate income residents.

Target Area: Low to Moderate (LMI) Areas

Percentage of Funds: 70-90%

Discussion

N/A

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, as well as 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 being provided for homebuyers, homeowners, and new construction activities. CDBG funds are also made available to provide direct assistance with homebuyer and also to fund infrastructure that allow for the new development of infill housing.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	19
Special-Needs	0
Total	19

Table 9 - 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	3
Rehab of Existing Units	10
Acquisition of Existing Units	6
Total	19

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Tyler plans to construct three new housing units for homebuyers in the new affordable housing neighborhood, Hidden Palace. The City operates a First Time Home Buyer program and plans to provide down payment assistance for six first time home buyers and 10 Critical Home Repair completed by our sub-recipient, Smith County Habitat for Humanity.

AP-60 Public Housing – 91.220(h)

Introduction

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

The City participates in HUD's Housing Choice Voucher Program (HCV) and currently manages a total of 1008 vouchers, of which 34 allocated for Veterans Affairs Supported Housing (VASH) assistance. The City's HCV Program inspectors ensure that the subsidized housing units continue to meet Housing Quality Standards through initial, annual, biennial and special inspections.

The Housing Choice Voucher Program continues to offer assistance through the use of Housing Vouchers for mortgage payments. The Homeownership program is currently assisting 10 homeowners with their mortgages.

The City's waiting list was opened in 2019 and again in 2021. The City of Tyler currently has 2000 people active on the waiting list.

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

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

Output: Meet with 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 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. The City of Tyler's HCV Program has partnered with the local Workforce to develop a job-based curriculum program to enable participants to become gainfully employed while obtaining the experience and skill set to ensure they are marketable within the workforce.

The goal for the participants, who are currently unemployed and/or are seeking better employment, is to become a Qualified & Certified Job Seeker through collaboration with Workforce Solutions East Texas (WSET). This process consists of participants participating in WSET's Qualified Job Seeker Curriculum which occurs through workshop facilitation and the following components/sessions:

1. Effective Job Search-The use and functionality of Work in Texas job search matching system, Includes information surrounding the local and national Labor Market;
2. Creating a Dynamic Resume- How to develop and construct a resume, also includes Labor Market Information;
3. Interviewing-The Purpose, the Sell, the Seal. How to communicate verbally and non-verbally;
4. Get Prep'd-Taking initiative, remaining focused on the job, being dependable, problem solving skills, etc.

Once a participant is Job-Seeker Certified he/she will receive priority service by Industry Team

Professionals. Priority service equates to priority access to available jobs and priority to Job Fairs.

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

The City of Tyler has no public housing. The City administers the Housing Choice Voucher (HCV) Program and the Family Self- Sufficiency (FSS) Program. The FSS program provides participants with opportunity to enter homeownership and achieve personal and professional goals. Participants are able use their subsidy to pay a portion of their mortgage. To date the City has assisted eleven (11) families enter homeownership with the assistance of the CDBG/HOME funded First-Time Homebuyer's Assistance Program with down payment and closing cost assistance

Community Development staff meets with the FSS and Homeownership staff regularly to strategize how to leverage program and homeownership funds. The meetings are designed to initiate 360-Thinking for participants leading to a decreased dependence on subsidy programs. Staff will continue to provide affordable housing expertise, down payment and closing cost assistance, and programming initiatives to promote self-sufficiency to the program participants. The FSS program serves twenty-four (24) families currently participating in the Housing Choice Voucher Program who have completed or in the process of completing the following goals:

- Obtaining or maintaining employment
- Created own source of income by opening businesses
- Pursing higher education
- Entering homeownership

In addition to supporting the HCV FSS and Homeownership Program, the City will continue to provide and expand affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households.

- 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 provide and expand the Housing Choice Voucher Homeownership Program and apply each year for the Family Self Sufficiency Program funding. 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.
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers.
- Actively participate with other local initiative designed to provide supportive services and environments to assist 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

The City of Tyler Housing Choice Voucher Program holds a “High Performance” rating status under HUD’s Section Eight Management Assessment Program (SEMAP).

Discussion

N/A

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

Introduction

The City's 2020 - 2024 Consolidated Plan Non-Housing Objective 4 included objectives and specific strategies related to meeting the needs of homeless and populations with special needs, including efforts related to ending chronic homelessness. A major component of the City's strategy includes the continued participation in the Texas Balance of States CoC and support of the various agencies and organizations that provide supportive services and emergency, transitional, and permanent housing. The City will continue with these efforts as described in the Consolidated Plan and specific objectives contained in the 2021-2022 Annual Plan.

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

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

The City of Tyler are not recipients of ESG funds nor will public service funds be allocated to address ending homelessness. However, the City will continue to support homeless providers with leveraging resources through supplying a continuum of services. This will be accomplished through attending at least 3 meetings and support at least one (1) outreach effort to support homeless efforts.

Staff will continue to provide assistance for subcommittees, homelessness counts, and Continuum of Care development.

The following agencies reach out to homeless persons and assess their individual needs such as the need for temporary shelter, transitional housing and other services:

- East Texas Crisis Center offers a short-term, transitional housing program that helps families transitioning out of the center. The center is a 50 facility based bed center servicing a specialized group of individuals who require immediate assistance and protection of identity.
- The Salvation Army of Tyler offers short-term housing to homeless individuals. The shelter is a 172 facility based bed center servicing the Tyler area.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City participates with numerous local non-profit organizations in the Texas Balance of States CoC and continue with efforts to increase coordinated services for the homeless and reduce duplication of effort. A special focus of the organization has been on efforts to prevent homelessness by active and appropriate referral services and community education efforts. Other efforts to prevent homelessness includes the continued on-going technical assistance to local service providers to increase their organizational capacity and ability to provide effective services.

Member organizations include East Texas Crisis Center, PATH, Salvation Army, United Way, East Texas Cares Resource Center, The Andrews Center, and Habitat for Humanity, Meals on Wheels, East Texas

Food Bank, and others. These organizations continued to provide emergency shelter and transitional housing needs, in addition to actively identifying and seeking other resources.

During the development process of the 2020-2024 Consolidated Plan, these organizations actively assisted with addressing shelter and health and human service needs of the City's homeless population. This process included the identification of homeless needs, homeless providers, and gaps in services, and resulted in the formulation of goals and objectives to be implemented and accomplished during the next 5-year period.

The coalition continues to make progress in implementing the goals and strategies contained in the Continuum of Care, including the development of by-laws, informal agreements, the solicitation of additional partners, and networking/information-sharing amongst agencies.

Local non-profit organizations that provide services to the homeless are successful in maintaining their resources through active fund-raising, grant-writing, and seeking donations from trusts and foundations. Tyler City Council appointed a Mayor's Veterans Roundtable to develop and implement a Community Blueprint for supporting and enhancing Veterans services in the community. The current focus of the Roundtable priority is to increase housing opportunities for disabled veterans. The City and its support services partners are pursuing new grant opportunities to promote a project specific voucher program and the development of other supportive housing services for veterans.

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 with local initiatives designed to provide supportive services and environments to assist homeless and special need populations. Consultation with Texas Balance of States COC takes place with ETHNN, PATH, Salvation Army, Gateway to Hope and Mayor's Veteran Roundtable to end homeless for the City's jurisdiction. These organizations help provide permanent supportive housing and assists with linking the clients to services to include independent living skills. The City has non-HUD funds that it uses to provide needed public services from non-profit agencies to the community that would include assistance to the homeless and chronically homeless.

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.

Homebuyer education and counseling is provided to voucher holders and other low-income families in order to facilitate homeownership opportunities for low-income and minority households. The City will continue to provide and expand the Housing Choice Voucher Homeownership Program and apply each year for the Family Self-Sufficiency Program funding which is designed to provide supportive and educational services leading to a decreased dependency on subsidy programs; 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; Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers; Actively participate with other local initiative designed to provide supportive services and environments to assist homeless and special need populations.

Discussion

Coordinated efforts to provide funding and facilities to the non-profit agencies providing housing and services to the homeless population in the City of Tyler are on-going.

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

Introduction:

The Analysis of Impediments to Fair Housing Choice provides a list of impediments to fair housing in Tyler. These impediments are identified in the Analysis of Impediments completed in August 15th, 2015. The City has evaluated the recommended remedial actions and will continue its implementation of those recommendations that are feasible during FY 2021. In the City of Tyler, the primary barriers to affordable housing are not created through local policies. 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

The City has executed and continue to develop the following Action Plan items: To remove the barriers identified through the 2015 Analysis of Impediments to Fair Housing Choice, the City proposes the following Action Plan: 1) Continue to work with local developers and non-profit organizations to expand the stock of affordable housing. 2) Increase homebuyer outreach and education efforts in order to increase the number of minorities who apply for mortgage loans. 3) Partner with lending institutions to ensure that banking services are extended to all low-income census tracts and to provide greater outreach to the low income and minority communities to lessen the use of predatory lenders. 4) Encourage the Chamber of Commerce or another local entity to consider establishing a consumer hot line for receiving complaints relative to industry practices cited. 5) The Chamber of Commerce should continue to work on expanding job opportunities through the recruitment of corporations, the provision of incentives for local corporations seeking expansion opportunities, assistance with the preparation of small business loan applications, and other activities aimed at reducing unemployment and expanding the base of higher income jobs. 6) The City of Tyler, in conjunction with the Chamber of Commerce, should become more active in supporting recruiting industries that match the demographics of the populations most unemployed, as a means of decreasing poverty rates, and increasing incomes and home ownership rates in the city. 7) Design and implement a Centralized Program of Self-Help Initiatives based on volunteers providing housing assistance to designated elderly and indigent property owners and assist them in complying with municipal housing codes. 8) Increase fair housing education and outreach. 9) Continue to disseminate regularly, fair housing materials with a focus on the protected groups. 10) Continue to hold community events to bolster awareness and assist residents to obtain affordable housing.

Discussion:

The City of Tyler will further remove barriers to Fair Housing Choice by improving Fair Housing visibility on the City's website. The City's website will contain general information about discrimination in the

sale or rental of housing, discrimination in financing of housing, discrimination in provision of brokerage service, complaints, investigation, hearing, legal proceedings, cooperation with federal officials, and unlawful intimidation.

AP-85 Other Actions – 91.220(k)

Introduction:

The City continues to make available a significant portion of the federal grants to benefit low-income residents with affordable housing. The City provides private housing developers with technical assistance and assistance with requests for data to research additional funding opportunities. The City will continue to support the Family Self Sufficiency through in-house housing and credit counseling in collaboration with Homebuyer Specialist position to assist families in achieving self-sufficiency, and thereby break the generation welfare cycle. These efforts were geared toward providing homebuyer education for low-income families, leadership development in low-income neighborhoods, and demolition projects to assist in 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 need populations. The City will partner with local non-profit groups who provide human needs resources to leverage services and collaborate to deploy resources.

Actions planned to foster and maintain affordable housing

The City maintains a strong commitment to preserving and maintaining the existing supply of affordable housing, as well as 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 being provided for homebuyers, homeowners, and new construction activities. CDBG funds are also made available to provide direct assistance with homebuyer activities, and also to fund infrastructure and public facilities that allow for the new development of infill housing.

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 of Tyler, through the implementation of the 2020 - 2024 Consolidated Plan and the FY 2021-2022 Annual Plan, will continue its efforts to foster decent housing for residents. Specifically, the City will:

- Continue to enforce building and housing codes that set forth the standards for all affordable housing programs administered and/or supported by the City
- Continue to provide educational opportunities and training for its staff administering affordable housing programs that provide housing meeting building and housing codes
- Continue to support 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 specifies the quality of materials and acceptable workmanship standards to be utilized on all CDBG and HOME funded projects
- Continue to make available technical assistance and funding in support of other projects and activities that remove health and safety hazards
- Continue to make available technical assistance and funding in support of public facility and infrastructure improvements for the Britton Avenue project in order to encourage new development of affordable and decent housing opportunities and to improve the overall quality of life for low income residents

Actions planned to reduce lead-based paint hazards

The City recognizes that older homes are potential sources of lead-based paint hazards, which can have detrimental effects on young children. As noted in the Homeless Needs Assessment, a considerable portion of the housing stock in Tyler has the potential of containing lead-based paint hazards. The City is aware of the possible dangers of lead poisoning and will continue to monitor available health data to identify incidences of the problem. The City will distribute information to the public regarding the hazards of lead paint in addition to continuing the testing of lead paint on housing units being considered for CDBG or HOME assistance.

The following actions will be undertaken:

- Policies and procedures will be updated as required and all contractors are required to complete the certified renovator training certification as well. Continue to develop technical capacity within the City to manage lead-paint impacted projects.
- 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 Northeast Texas Public Health District and Texas Department of State Health Services to track the level of reported lead poisoning, and
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and those to abate lead based paint.

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 2022. 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,
- 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 need populations.

Actions planned to develop institutional structure

The City of Tyler will coordinate and administer the identified goals, objectives, and strategies discussed in this document through its Neighborhood Services Department. The City will utilize and administer its CDBG, HOME, and other local, state, and federally-funded programs, if available, to support numerous affordable housing programs and other community development activities 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. Neighborhood Services Department staff shall act as liaisons to coordinate with volunteer groups who offer free labor assistance to low-income homeowners, other public and private groups providing housing assistance, and public and private groups who provide supportive services to low-income families. In addition, the City will continue to provide technical assistance to health and public services previously funded.

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

The City continues to pursue funding opportunities that provide assistance to public and private agencies and other public service providers. The City will continue to provide technical assistance, assist in securing other funding sources (federal and non-federal), and break down barriers in an effort to streamline processes and increase local coordination efforts.

Discussion:

N/A

Program Specific Requirements

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

Introduction:

The City of Tyler has no other form of investments beyond what is identified in the HOME regulations. 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. However, every effort will be made to distribute the funds in a manner that addresses the priorities of needs identified in this plan. This includes distributing the funds throughout the variety of projects and activities that serve the maximum number of low-income, elderly, and special need households. The process of how the City accepts applicants is explained below.

A. The NSD will provide public notice and advertisements 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 an application and verification forms and instructions for completion. Staff will be available to assist with completion of required forms.

B. Applications must be submitted in via the identified method (online application). 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 made in writing by the applicant. Selection for most programs are based on first-come, first-served basis of eligible applicants that are submitted within the published deadline dates. Projects will be conducted city-wide however preference and priority will be given to those activities that will benefit low-to moderate-income individuals and families.

C. NBS staff will provide technical assistance to program participants. This assistance will include explaining the procedures used to process applications, briefing on program requirements; communicating directly with the contractor at owner's request; and assisting the homeowner in making inspections of construction in progress. This technical assistance may include referral of homeowner to social service agencies, etc., as appropriate.

D. NSD will inform and furnish information to program participants about processes involved in rehabilitation, new construction, home purchase and homeownership.

Eligibility criteria is further explained in separate documentation for each program administered by NBS. The general public can obtain detailed information about eligibility, applications, selecting proposals, and process for solicitation at Neighborhood Services office located at 900 W. Gentry Parkway, or this information can be obtained by calling and contacting the Community Development Office (903) 531-1303.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

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 of Tyler has no forms of investments being used beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

See attached document for description of resale recapture provision.

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

Recapture Policy [24 CFR 92.254(a) (5) (ii) (1)-(7)]

The City of Tyler's first time homebuyers [FTHBs] that receive direct down payment, closing cost, principal buy down 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 the 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 the distribution of 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. 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.

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.

For the upcoming year, HOME funds will only be directed to new construction, the infrastructure of the Hidden Palace Neighborhood project.

