

3/23/2020

Tarrant County, TX 2020 – 2024 Consolidated Plan

Includes 2020 Action Plan

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TO BE SUBMITTED TO THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
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Table of Contents

Executive Summary..... 4

 ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b) 4

The Process 10

 PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)..... 11

 PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c) 21

Needs Assessment 24

 NA-05 Overview 24

 NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c) 25

 NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)..... 36

 NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2) 40

 NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)..... 43

 NA-30 Disproportionately Greater Need: Discussion - 91.205 (b)(2) 44

 NA-35 Public Housing - 91.405, 91.205 (b) 45

 NA-40 Homeless Needs Assessment - 91.405, 91.205 (c) 49

 NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)..... 53

 NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f) 57

Housing Market Analysis..... 61

 MA-05 Overview 61

 MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2) 63

 MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a) 68

 MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a) 73

 MA-25 Public And Assisted Housing - 91.410, 91.210(b)..... 76

 MA-30 Homeless Facilities and Services - 91.410, 91.210(c)..... 79

 MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)..... 81

 MA-40 Barriers to Affordable Housing - 91.410, 91.210(e) 84

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)	85
MA-50 Needs and Market Analysis Discussion	92
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	95
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	97
Strategic Plan	100
SP-05 Overview	100
SP-10 Geographic Priorities - 91.415, 91.215(a)(1)	102
SP-25 Priority Needs - 91.415, 91.215(a)(2)	103
SP-30 Influence of Market Conditions - 91.415, 91.215(b)	108
SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)	119
SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)	120
SP-60 Homelessness Strategy - 91.415, 91.215(d)	122
SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)	124
SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)	125
SP-80 Monitoring - 91.230	126
Expected Resources	127
AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)	127
Annual Goals and Objectives	132
AP-35 Projects - 91.420, 91.220(d)	136
AP-38 Project Summary	137
AP-50 Geographic Distribution - 91.420, 91.220(f)	144
Affordable Housing	146
AP-55 Affordable Housing - 91.420, 91.220(g)	146
AP-60 Public Housing - 91.420, 91.220(h)	148
AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)	151

AP-75 Barriers to affordable housing - 91.420, 91.220(j) 154

AP-85 Other Actions - 91.420, 91.220(k) 155

Program Specific Requirements..... 158

Appendix - Alternate/Local Data Sources 165

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Executive Summary

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

1. Introduction

As an Urban Entitlement County and administrator of four entitlement city CDBG grants, Tarrant County must comply with the Consolidated Plan requirements to receive funding for its formula-based HUD programs as a consortia. Designated as the lead agency by the Tarrant County Commissioners Court, the Community Development and Housing Department (CDHD) of the County Administrator's Office is charged with the preparation and the submission of this Consolidated Plan to HUD. The CDHD is also responsible for overseeing the public notification process, approval of projects, and the administration of these grants.

In accordance with Section 91 of 24 CFR, Tarrant County is submitting its sixth multi-year Consolidated Plan. The Consolidated Planning process began in FY 1995 and began the on-line submittal process through IDIS in 2012. Seeking to streamline and efficiently coordinate its grant program procedures, the U.S. Department of Housing and Urban Development (HUD) combined the application, planning, and reporting requirements for Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG) into a single series of documents. Beginning 2012, consolidated plans and all reporting is administered through HUD's IDIS system.

The purpose of the Consolidated Plan is to summarize the major community development and housing needs of low- and moderate-income households in the urban county jurisdiction. The plan lays out the strategic plan of priorities and objectives that will guide the Urban County Consortium in addressing its most pressing needs with limited federal assistance dollars. The Consolidated Plan is a policy-based document that can be adapted to address changing needs within the community.

The Consolidated Plan includes a needs analysis for housing, community development, the homeless, and special needs populations followed by the annual Action Plan. The Consolidated Plan presents policies and a course of action to address priorities anticipated over the next five years that will address the overall goals as established by federal law to provide decent housing and a suitable living environment and expand economic opportunities for low- and moderate-income persons residing in the urban county. The five year period begins July 1, 2020 and ends June 30, 2024.

The Action Plan specifies how identified priority needs will be addressed during the upcoming program year. The Action Plan lists community development and housing activities which will be funded during the program year. The Program Year 2020 Community Development Block Grant Program will begin on July 1, 2020 and ends June 30, 2021. The Analysis of Impediments to Fair Housing report at the end of this document will detail data, assess and address the needs on a city level in regards to fair housing.

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

Demographics – Tarrant County is an “urban county entitlement” comprised of a 29-city consortium for 2018-2020. Using 2017 5-year ACS data, the total population of Tarrant County Consortium is 670,096 people. Tarrant County population as a whole has increased 6.3% since 2010, with greater diversity of population throughout the County. The community is increasingly minority, with white alone, not Hispanic population making up 45.9%, Hispanic population is 29.2% and black/African American 17.5%. 12.1% of all persons are in poverty where the median household income between 2014 and 2018 is \$64,874. There are 1.1 percent more females than males, 11.3% of the population are 65 years and over and 26.3% under 18 years.

Housing Market – Tarrant County’s housing market is like most other cities and counties in the nation with not enough affordable supply to keep up with demand. Building costs have increased, supply of quality developers and materials are at a low and supply cannot keep up with demand. With great employment opportunities in this area, Tarrant County still ranks as one of the more affordable communities in the nation. The general trends are apartment vacancies decreasing for some apartment complexes and some apartment complexes taking advantage by increasing rent and being more selective in tenants due to the lack of affordable housing. Foreclosures have decreased since the last consolidated plan and evictions have dramatically risen over the past five years; however the rates in Tarrant County are lower in comparison to other Counties in the nation and state. Home values are steadily rising for all residents with greatest increases and prices in the north east quadrant, City of Haslet, City of Keller and Town of Westlake.

Housing Needs – 87,740 or 12.8% of all homeowners in the urban county consortium are severely cost burdened spending 50 percent or more of their income on housing. In Tarrant County, there are almost twice the number of owners than renters with over 63% of owners well above HUD adjusted median family incomes (HAMFI). Only 6% are extremely low income and 21% are low income households, remaining 10% are moderate income households that own their own home. Household incomes for renters are varied with the majority of households in the extremely low and low income brackets. Only 29% of renters in Tarrant County have household incomes well above the HUD adjusted median family income level. Rehabilitation of aging housing is a priority to prevent deterioration and blight in neighborhoods, especially those homes owned by the elderly who want to age in place. More rental units that are affordable are needed to meet demand of working class citizens and families.

Homeless Needs – Tarrant County is a member of the Tarrant County Homeless Coalition (TCHC). TCHC is able to take the lead on homeless issues using CoC competitive grant funds and coordinating resources amongst agencies. The Community vision is to have “A vibrant community where individuals and families have a place to call home and the resources to live their best life.” The strategic plan is seen in the following graphic.

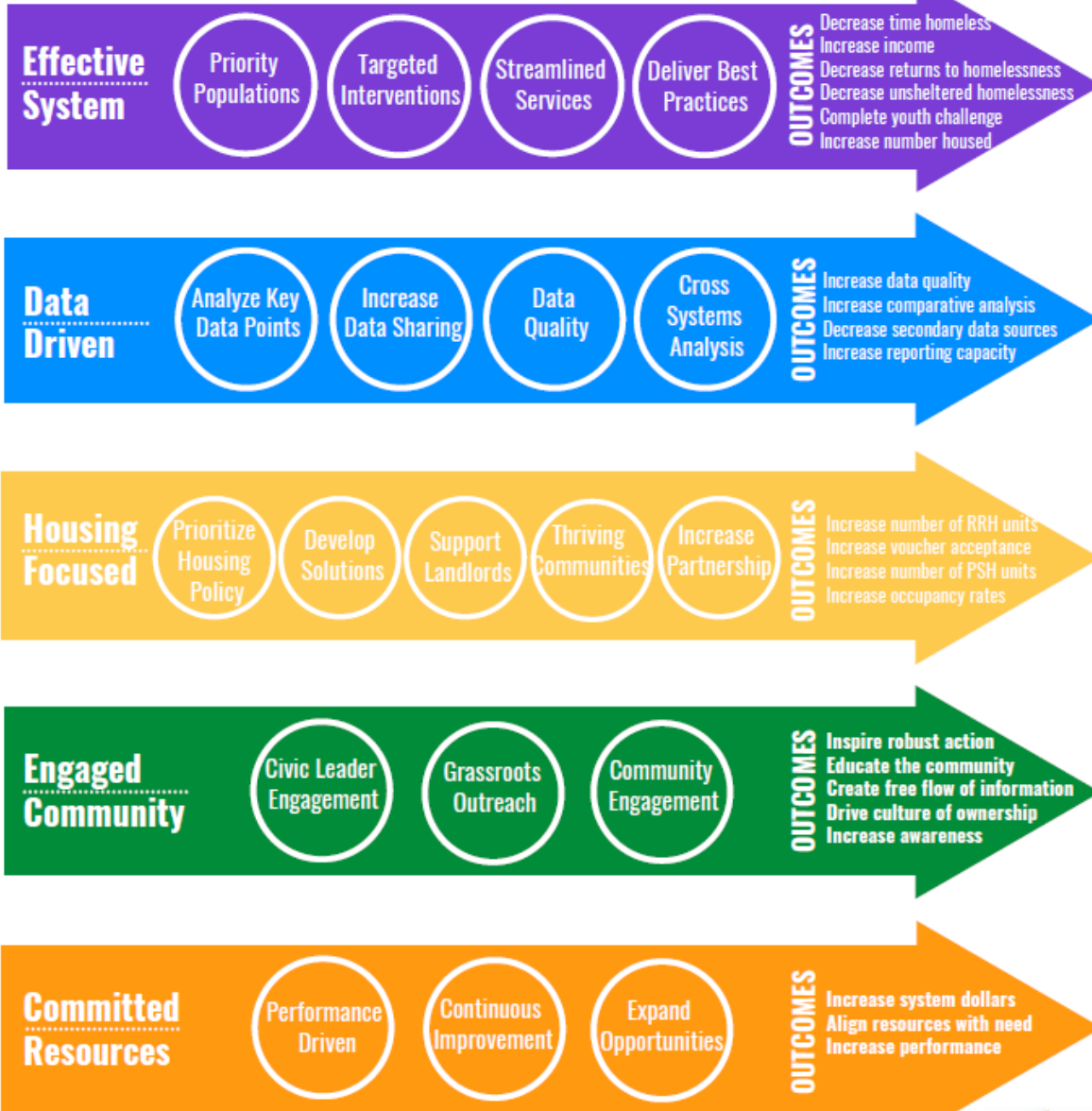
CoC Strategic Plan

Community Vision

A vibrant community where individuals and families have a place to call home and the resources to live their best life.

Community Mission:

The CoC cultivates and creates partnerships to collectively impact effective and efficient community solutions for those experiencing homelessness



Tarrant County will continue to be a member of the Homeless Coalition and meet quarterly with CoC lead and city grantees; City of Arlington and City of Fort Worth to ensure limited resources are being used to meet the most current needs of the homeless population. To ensure comments by homeless are received, Tarrant County will continue to participate in the State of the Homeless address held annually by informing the public of how ESG funds will be utilized and capturing all comments made during the public meetings.

Community Development Needs – Needs are greatest among small consortium member cities facing an aging housing stock and failing infrastructure. Street and drainage improvements and new street lighting and sidewalks are the top priority needs as indicated by a survey of citizens in consortium Cities. The improvements of streets and storm drainage in poor neighborhoods is a critical component of combating deteriorating conditions and blight. Building affordable housing in coordination with economic development in walkable neighborhoods and adding alternative transportation services will be equally important in the next five years as means of transportation to services from homes will grow in importance with an aging population.

Special Needs Populations – Affordable housing accessible for the physically disabled are in short supply and current homes with aging populations require modifications. The removal of architectural barriers in owner-occupied homes of low-income elderly and disabled is a vital tool to maintain decent and safe housing for these vulnerable populations. Ensuring new multi-family unit builds include an appropriate number of accessible units and access to broadband services for all will further assist special needs population.

3. Evaluation of past performance

In the past 5 years, Tarrant County has been able to assist consortium cities with public infrastructure improvements, adding to the affordable housing stock, maintaining current housing stock and helping the homeless and persons with special needs. Cities will often leverage city funds to make greater impact and use of CDBG funds in public infrastructure projects. In doing so, more neighborhoods are able to be improved. As there is a lack of affordable housing, HOME CHDO funds will always be used to help increase the stock. Although minimal annually, the combination continues to provide options for home owners and renters. Over 70 percent of owner occupied housing are considered aged. As the age of the homes and citizens increases the need to assist in maintaining current stock remains important. Through public services we are able to assist special needs and the homeless population. Although limited in funding, imaginative programs and supportive services using HUD funds help that population in need.

	2015	2016	2017	2018	2019
Public Infrastructure	12	21	9	13	
Home Rehabilitation	45	45	28	37	
SF homes added	6	0	0	0	
CHDO MF Units	0	0	140 total units/ 22 HOME units	12 total units/ 8 HOME units	
Homeless Shelter Operations	11,924	11,924	17,681	9,305	
Public Services	3,039	3,399	3,589	2,939	
Prevent Homeless	78 persons/ 32 families	78 persons/ 32 families	85 persons	60 persons/ 21 families	

Table 1 - Evaluation of Past Performance

Name of Complex	Completion Date	Total Units	Total HOME units
Heritage Manor	04/16/2018	40	17
Sansom Ridge	05/22/2018	100	5
Cambridge Court	05/23/2019	12	8
Sansom Bluffs	Currently building	296	6

Table 2 - Multi-family Complexes Added to the Affordable Rental Stock

4. Summary of citizen participation process and consultation process

Tarrant County encourages citizen participation in the development of its Consolidated Plan. Public notices are prepared and public meetings held in accordance with established County policy that calls for at least two public meetings a year. Public comments from the homeless population or regarding the homeless population are solicited through the Tarrant County Homeless Coalition “State of Homeless Address”. Individuals within the homeless and social services community representing over seventy agencies, government, faith based organizations and private businesses are open to provide comments which Tarrant County Community Development and Housing Department (CDHD) includes in the Annual Action Plan.

Inviting representative organizations to public hearings encourages participation of disabled, minority, and other special populations. Other specific measures may be taken to ensure that residents of public housing and low/moderate income target areas are informed of public meetings. The Tarrant County Housing Assistance Office and Fort Worth Housing Authority personnel are also informed of notices and meetings to ensure information is distributed to interested persons served by these agencies.

Public notification of all hearings takes place at least ten (10) days prior to the hearing date. Hearings are held at central locations, which are convenient to residents and accessible to persons with disabilities and on primary public transportation lines. For hearings where a significant number of non-English-speaking residents are anticipated, interpreters will be generally provided. Additionally, public hearings are held in

each of the urban county consortium member cities to discuss community development activities. Notifications of the public meetings were posted by each of the cities submitting Community Development Block Grant project proposals through their respective city secretary or city administration offices. The public hearings must have at least ten (10) days' notice and take place prior to completion of the County's yearly action plan. Verification of the hearing is sent to the Tarrant County Community Development and Housing Department (CDHD) in the form of certified minutes or resolution from the public hearing and a copy of the public notice published in the jurisdictions commonly read newspaper.

The county citizen participation policy also calls for at least one technical assistance workshop a year and also publishes all related materials such as the Consolidated Plan, making them available at county sub courthouses and on the Internet. To make better use of technology, an on-line survey was distributed by member cities to their citizens to gather pertinent planning information to better plan for citizen needs in mind and to understand public needs and trends. One survey was in regards to community needs using CDBG and another was regarding fair housing. The results of both can be found in the Analysis of Impediments to Fair Housing report in the appendix.

A public notice and summary of the plan will be published in the Commercial Recorder annually to inform the public of the public hearing and to open public comments. The full draft plan will be made available in each county commissioner's office in each precinct, available online at <http://www.tarrantcounty.com/eCommunityDev/> and at the Community Development Division (CDHD) office located at 1509-B South University Drive, Suite 276, Fort Worth, TX 76107. All comments were directed to the director of CDHD via mail, email pward@TarrantCounty.com, phone (817) 850-7940, fax (817) 850-7944 or in person. A Public Hearing on the Draft Consolidated Plan for Tarrant County will be held on April 21, 2020 during the Tarrant County Commissioners Court meeting at 100 Weatherford Dr, 5th floor, Fort Worth, TX 76107. The thirty-day comment period will be from March 20 through April 21, 2020.

5. Summary of public comments

A summary of citizen comments or views received on the plan and explanation of any comments not accepted and reasons why these comments were not accepted can be found in the Appendix under Public Comments in the final report.

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

To be determined in the final report

7. Summary

To be determined in the final report

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	TARRANT COUNTY	
CDBG Administrator	TARRANT COUNTY	Community Development and Housing Department
HOPWA Administrator		
HOME Administrator	TARRANT COUNTY	Community Development and Housing Department
ESG Administrator	TARRANT COUNTY	Community Development and Housing Department
HOPWA-C Administrator		

Table 3 – Responsible Agencies

Narrative

As an Urban Entitlement County, Tarrant County Community Development & Housing Department is designated as the lead agency by the Tarrant County Commissioners Court. The Community Development and Housing Department (CDHD) of the County Administrator's Office is charged with the preparation, development and the submission of this Consolidated Plan to HUD. The CDHD is also responsible for overseeing the public notification process, approval of projects, and the administration of these grants.

Tarrant County – Community Development and Housing Department (CDHD) is annually responsible for CDBG, HOME, ESG entitlement funds from HUD for Tarrant County, City of Euless, City of Grapevine, City of Mansfield and City of North Richland Hills. HOWPA – C is a competitive grant in which Tarrant County applies for every 3 years and has received since 2000.

Consolidated Plan Public Contact Information

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

1. Introduction

The Tarrant County Community Development and Housing Department (CDHD) collaborated with multiple agencies, non-profits, municipal governments, elected officials, and social service providers in developing the 2020-2024 Consolidated Plan. Many in person meetings, reports and resources have been shared to best understand our shared citizen's needs.

As an Urban Entitlement County, Tarrant County Community Development Division is designated as the lead agency by the Tarrant County Commissioners Court. The Community Development and Housing Department (CDHD) of the County Administrator's Office intersects and collaborates with many departments, agencies and businesses due to the shared concerns and population served. The interconnection of health, housing, infrastructure, employment, transportation and education are closely knit and so should communication in each to assist the same population.

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

Efforts to enhance coordination between public and assisted housing providers and governmental health, mental health and service agencies are provided through the Continuum of Care, between housing providers and with service agencies. CDHD director oversees Tarrant County Housing Assistance Office (TCHAO) and is also a connector of providers and agencies. It is intuitive for Tarrant County to coordinate and utilize limited resources in the most effective manner.

The Tarrant County Housing Assistance Office (TCHAO) was established in 1975 to administer the Housing Choice Voucher (HCV) program (commonly referred to as Section 8). TCHAO administers vouchers only, without any public housing units. TCHAO are members of the Tarrant County Homeless Coalition and are further directed by the Commissioner's Court. The Commissioners are elected officials and generally serve in the same capacity as directors of a corporation, establishing policies under which the TCHAO conducts business. The principal administrator of the TCHAO is the Director of Community Development and Housing of Tarrant County who provides oversight, guidance and direction by engaging other agencies through general capacities and adjacent governments. Grapevine Public Housing and Haltom City Public Housing Agencies work independently of TCHAO, but communication between the three to assist similar clientele are open and collaborative. Fort Worth PHA and Arlington PHA likewise communicate regularly with TCHAO to ensure issues regarding landlord or tenants are addressed quickly and fairly. With limited affordable housing, the PHA's will share information regarding current issues.

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 majority of homeless and special needs activities are funded through the Continuum of Care (CoC) grant and facilitated by the Tarrant County Continuum of Care (TCHC), the designated lead agency of TX-601. TCHC hosts a monthly meeting of the CoC to address issues including agency needs, client needs, service delivery effectiveness, gaps in service, homeless count and the formulation of policies and planning to combat homelessness. Continuum of Care planning is a year-round process among homeless providers, government entities, business representatives and homeless constituents. Tarrant County has representation across CoC Leadership, including the CoC Board and Leadership committee, CoC standing committees, workgroups and special projects. The county has been an active participant in the development of the CoC-wide Strategic plan, design and implementation of Coordinated Entry, specific efforts to end Veteran and Youth homelessness and efforts to coordinate funding efforts.

The CoC facilitated committees and workgroups incorporate all providers involved in homeless services, including MHMR and Recovery Resource Council, who advocate for persons living with disabilities including mental illness and chronic substance abuse. AIDS Outreach Center and Samaritan House represent person living with HIV/AIDS. The Center for Transforming Lives, Presbyterian Night Shelter, Union Gospel and Salvation Army – Fort Worth represent homeless women (general population). Families with children are represented by the Community Enrichment Center and ACH Child and Family Services. Youth are represented by ACH Child and Family Services, City Square, Fort Worth ISD, and Arlington ISD. Veterans are represented by local Veterans Affairs staff and VA funded programs, including SSVF and GPD. The general homeless population is represented by DRC Solutions, True Worth Place, Salvation Army, Presbyterian Night Shelter, Union Gospel Mission and the Arlington Life Shelter.

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

ESG funds are planned and expended after meeting with the City of Fort Worth, City of Arlington and the CoC. Meetings are held on a quarterly basis. Coordination to assist the homeless and prevent homelessness is a combined effort with the Continuum of Care (CoC). As the CoC manages the HMIS system, the CoC ensures coordination of data input is standardized for all entitlements thereby providing uniform performance standards in which the entitlements can evaluate outcomes and plan for programs with future funding. Subrecipients must have active engagement and membership in the CoC to receive funding. Subrecipients must use HMIS and attend trainings to accurately enter data. The CoC will provide the necessary coordination to better assist clients with limited community resources.

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

Local groups, agencies, cities and intra County departments often meet at common meetings and events. We serve the same population despite the varied program or topic. In addition to consultations, data from HUD, DoE and DoL, and Census Bureau data are used. For example HUD CHAS data is used to understand housing problems, DoE data such as the [Low-income Energy Affordability Data \(LEAD\) Tool](#) is used to best map energy needs by different demographics. And of course the Census Bureau provides the bases of all data.

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Table 4 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Tarrant County Homeless Coalition
	Agency/Group/Organization Type	Services-homeless Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Homeless Coalition Board functions as the year-round Continuum of Care planning committee and meets on a monthly basis. Subcommittees, user groups, and other planning bodies meet periodically throughout the year to discuss issues such as HMIS, performance, mainstream resources, discharge planning, outreach to chronically homeless, permanent housing, new legislation, the ten year plan, and other issues surrounding homeless needs and services. Through meetings and work groups, Tarrant County coordinates with various non-profit agencies in Tarrant County. Not all homeless and non-profit agency is listed here, but we coordinate through the CoC to serve the same population.
2	Agency/Group/Organization	Housing Channel
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Tarrant County Housing Partnership is often met with to discuss community needs seen from their perspective and the County perspective on behalf of all the consortium cities. Affordable housing developments often arise from this dialog.
3	Agency/Group/Organization	DEVELOPMENT CORPORATION OF TARRANT COUNTY
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Development Corporation of Tarrant County is often met with to discuss community needs seen from their perspective and the County perspective on behalf of all the consortium cities. Affordable housing developments often arise from this dialog.
4	Agency/Group/Organization	TARRANT COUNTY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Health Services-Employment Service-Fair Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	There are many departments within Tarrant County. In developing this plan, many departments were consulted: Public Health, Housing Assistance Office, Human Services, Workforce Solutions and Commissioner's Court.

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

Information from Tarrant Regional Transportation Coalition, North Central Texas Council of Governments, Various Chambers of Commerce and Economic Development boards have been sourced. Tarrant County staff attends, staffs, or is provided meetings and information respectively on a regular basis year round. Formal consultation specific to this plan has not been conducted, but use of information from these entities is used for planning purposes.

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	Tarrant County Homeless Coalition	The Homeless Coalition Board functions as the year-round Continuum of Care planning committee and meets on a monthly basis. Subcommittees, user groups, and other planning bodies meet periodically throughout the year to discuss issues such as HMIS, performance, mainstream resources, discharge planning, outreach to chronically homeless, permanent housing, new legislation, the ten year plan, and other issues surrounding homeless needs and services.
Regional Joint Land Use Study	North Central Texas Council of Governments	The purpose of the study is to create and sustain dialogue around complex issues, including land use, economic development, infrastructure, environmental sustainability, and the operational demands and mission changes of military entities. Specifically for the area surrounding the Naval Air Station Fort Worth, Joint Reserve Base (NAS Fort Worth, JRB) and the surrounding cities in which it effects.
Mobility 2045	North Central Texas Council of Governments	A long-range transportation plan that defines a vision for the regions multimodal transportation system. This plan is known as the Metropolitan Transportation Plan (MTP) and its aim is to identify policies, programs, and projects for development that respond to adopted goals and to guide expenditures for state and federal funds over the next 20 plus years.
Access North Texas: Regional Public Transportation Plan for North Central Texas 2018	North Central Texas Council of Governments	Access North Texas identifies the transportation needs of older adults, individuals with disabilities, and individuals with lower incomes. Based on a combination of research, technical analysis, and public input, the plan identifies strategies to better serve these vulnerable populations with public transportation.
Community Assessment 2018-2019	United Way of Tarrant County	Assessment about the strengths, needs and concerns of Tarrant County residents

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Improving America's Housing 2019	Joint Center for Housing Studies of Harvard University	A report of demographics and housing supply and demand in the United States.
2020 Regional Workforce Leadership Council Annual Report	Regional Workforce Leadership Council	Report on eight established industry sectors in DFW region: advanced manufacturing, aerospace, healthcare, hospitality, infrastructure, logistics, retail and technology and three emerging industry sectors, digital technology, Love Field aviation and unmanned aerial systems
Tarrant County WIOA Local Plan	Tarrant County Workforce Solutions	A strategic plan to address workforce needs in Tarrant County
Does Location Matter: Performance Analysis of the Affordable Housing programs in Tarrant County.	University of Texas - Arlington	The study seeks to address these gaps by developing an innovative approach to evaluate short-term and long-term affordability of all state and federal rental assistance programs and identify long term affordability and opportunities for upward mobility for all census blocks.
City Comprehensive Plans	various cities in Tarrant County	Each city provides their comprehensive plan or equivalent. Tarrant County tries to ensure city plans and Action Plan are mutually compatible to serve the same population.
2020 Tarrant County Hazard Mitigation Action Plan	Tarrant County - Emergency Management	HazMAP is the result of two years of study, data collection, analysis, and community feedback. Representatives and citizens from participating jurisdictions attended public meetings to discuss the hazards their communities face and the vulnerabilities those hazards present. Representatives from each participating jurisdiction reviewed drafts of the HazMAP and added input to the mitigation strategies presented in the plan.
Various reports regarding resiliency and sustainability before and after disasters	All from National Academy of Science	Reports are case studies and recommendations based on events that have occurred and lessons learned. By being informed of problems, we can plan on what to anticipate.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Tarrant County Criminal Justice Community Plan 2015	Tarrant County Criminal Justice Community Planning Group	Identify the gaps in the community justice initiative, address strategies that specifically address reintegration and recidivism, and call for more community-based coordination, problem-solving justice, and sentencing practices that will lead to the prevention and reduction of crime.
Building Homes: County Funding for Affordable Housing	NACo Counties Futures Lab	An analysis of housing affordability at the county level, how rising costs affect county government operations and an overview of the county role in addressing the problem.

Table 5 – Other local / regional / federal planning efforts

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

Coordination with other units of local government is constant in order to effectively serve all citizens that cross city or county lines. Although priorities may be different, general needs are similar throughout the region. CDHD participates and assists with regional transportation coalition meetings so that needs are relayed and that opportunities are conveyed. State coordination occurs when funds are available that suits the needs of the County and region. In building relationships with state departments, environmental reviews are expedited quickly. Other agencies include the following.

Public Housing Authorities: Tarrant County Housing Assistance Office, Grapevine Housing Authority and Haltom City Housing Authority are the three PHA’s in urban Tarrant County. All three were consulted in this consolidated plan and communication is open year round to assist similar clientele. Fort Worth PHA and Arlington PHA will often coordinate and work with Tarrant County Housing Assistance Office to meet the needs of common tenants and landlords.

Workforce Solutions for Tarrant County: A partner in community resources to ensure the economic vitality of our community by building and maintaining a quality workforce development system that strengthens and provides economic, educational and developmental opportunities for all people including children and youth. Information is provided and shared with workforce and Tarrant County through the Mayors’ Council and the CoC.

Chamber of Commerce: All chambers of commerce provide a connection for economic vitality throughout the region. Meetings are attended at various chambers of commerce to better understand the developments occurring county-wide and to inform chamber members of section 3 opportunities.

Cities: There are 29 consortium cities participating with urban Tarrant County. Each city participates through the Mayors' Council where surveys and information are shared on behalf of Tarrant County to better understand resident needs and holds public hearings for public infrastructure projects.

Tarrant Regional Transportation Coalition: TRTC is a broad based, non-profit group committed to finding solutions to the mobility challenges facing the western half of the DFW Metroplex. CDHD staffs all meetings and are integral in knowing and educating others in Tarrant County transportation issues.

Mayors' Council of Tarrant County: A council of all Tarrant County mayors' that meet every other month to discuss and share vital local information to improve Tarrant County. CDHD staffs this council and its meetings.

Narrative

Tarrant County Community Development staff regularly consults with the Tarrant County Health Department on current topics; food desert, opioid crisis, mental/behavior health needs, lead testing, viral epidemics and other current topics. Information is shared and disseminated to mutual clients in our programs and with cities during Mayors' Council meetings. CDHD Staff undergoes continuing education from GEBCO training institute for state license renewal for lead based paint. All homeowners participating in home rehabilitation programs and all tenants being assisted with rental assistance are provided a copy of all lead-based paint documentation required by HUD.

Priorities for non-housing and housing programs were established by the Mayors' Council of Tarrant County. Special needs populations and the homeless priorities were established through the Continuum of Care process and the Tarrant County Homeless Coalition. All priorities are reviewed and discussed at various Tarrant County workshops, public forums, and public hearings held throughout the year. A member of the Mayors' Council sits on the Board for the Continuum of Care to best assist and inform policy decision making.

The Mayors' Council is briefed by the Director of the CDHD on housing and community development issues at each of its six meetings per year. The CDHD also staffs the Mayors' Council and its sub-committees maintaining a constant dialogue among urban county consortium members.

The CDHD participates with the Tarrant Regional Transportation Coalition, a regional planning and advisory body addressing transportation issues such as federal and state funding, air quality mandates, proposed legislation, and other related economic development issues. The coalition meets on a monthly basis. A primary issue addressed by the coalition directly related to the needs of low income residents is the development of mobility strategies including service development, funding, and regional planning. The CDHD participates in all coalition meetings and committees.

The CDHD consults with the Texas Historical Commission, the North Central Texas Council of Governments, the Environmental Protection Agency and the Texas Parks and Wildlife Department to

review and comment on the public works projects proposed for the each Community Development Block Grant program year as required by 24 CFR 58.5 as part of the environmental assessment requirements.

DRAFT

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

Tarrant County encourages citizen participation in the development of its Consolidated Plan, particularly in low/moderate income target areas. Public notices are prepared and public meetings held in accordance with established County policy that calls for at least two public meetings a year. Individuals within the homeless and social services community representing over seventy agencies, government, faith based organizations and private businesses are open to provide comments at any time, but most conveniently during the State of The Homeless address held by the Tarrant County Homeless Coalition. All comments are included in the Annual Action Plan.

Public notification of all hearings takes place at least ten (10) days prior to the hearing date. Hearings are held at central locations, which are convenient to residents and accessible to persons with disabilities and on primary public transportation lines. For hearings where a significant number of non-English-speaking residents are anticipated, interpreters will be generally provided. Additionally, Public hearings are held in each of the urban county consortium member cities to discuss community development activities. Notifications of the public meetings were posted by each of the cities submitting Community Development Block Grant project proposals through their respective city secretary or city administration offices. The public hearings must have at least ten (10) days' notice and take place prior to completion of the County's yearly action plan. Verification of the hearing is sent to the Tarrant County CDHD office in the form of certified minutes or resolution from the public hearing and a copy of the public notice published in the jurisdiction's commonly read newspaper.

The county citizen participation policy also calls for at least one technical assistance workshop a year and also publishes all related materials such as the Consolidated Plan, making them available at county sub courthouses and on the Internet. To make better use of technology, an on-line survey was distributed by member cities to their citizens to gather pertinent planning information to better plan for citizen needs in mind and to understand public needs and trends.

A public notice and summary of the plan was published in the Commercial Recorder annually to inform the public of the public hearing and to open public comments. The full draft plan is made available in each county commissioner's office in each precinct, available online at <http://www.tarrantcounty.com/eCommunityDev/> and at the Community Development and Housing Department (CDHD) office located at 1509-B South University Drive, Suite 276, Fort Worth, TX 76107. All comments are to be directed to the director of CDHD via mail, email, phone, fax or in person.

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	Internet Outreach	Non-targeted/broad community	Not all cities participated in sharing the survey and some cities that shared the survey did not have any citizen responses. The overall survey collected 694 (89%) online responses and 87 (11%) paper responses from Tarrant County residents in 22 cities and 40 unknown locations	All needs were important and depending on city, some needs stressed more importance than others where comments tell a better picture. Overall, citizens believed street improvements were the most important need followed by street lighting and flood/drainage improvements.	Only a handful of comments were not accepted due to personal nature of complaints directed towards specific persons in the cities.	
2	Public Hearing	Minorities Residents of Public and Assisted Housing Homeless	To be determined. A listing of attendees will be available in the Appendix of Public Comments.	All public comments made will be included in the Appendix of Public Comments.	All comments were accepted with references provided to those that required assistance.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Non-targeted/broad community	<p>A meeting was scheduled for April 6, 2020 at 7:00pm during the Tarrant County Mayors Council meeting to solicit comment for the 2020-2024 Consolidated plan.</p> <p>DUE TO COVID-19 and social gathering restrictions, the meeting has been postponed.</p>	TBD	TBD	
4	Public Meeting	Non-targeted/broad community	General Commissioner's Court audience April 28, 2020 at 10am	TBD	TBD	

Table 6 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The housing needs assessment attempts to identify needs of the community that are not being met by the private market. These unmet needs include issues dealing with the cost of housing, housing appropriate for meeting needs related to family size, and the condition of the housing stock. The impact of housing cost on various populations is measured by cost burden – the percentage of a household’s income needed to cover housing expenses, including rent or mortgage payments plus utilities. Cost burden is present when a household is paying over 30 percent of their income on housing expenses and a severe cost burden is present with more than 50 percent spent on housing expenses. Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is considered a problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Physical problems as they relate to housing described in this section refer to 2015 5-year ACS data reporting lack of complete plumbing and/or kitchen facilities and the age of the housing stock.

Many people are cost burdened in Tarrant County, but even more so are renters than home owners. The severely cost burdened are noticeable with low income households where they have to pay at least 50% or half of their income on housing expenses. In Tarrant County, both rental costs and home values have been steadily increasing with signs of slowing, but not decreasing. Home builds are slow to develop due to lack of quality construction companies, building material shortages on top of increased costs and qualified homebuyers in today’s market. There are many job opportunities in this region, but not enough supply of housing and reliable infrastructure to keep up with the demand. The costs of rental units have increased and current builds cater more towards incomes that can afford above market rates. The majority of multi-family units are market rate with approximately 10% of all units considered affordable. The trend we see now are landlords that have affordable units are increasing rates as there is not enough supply to meet the demands of new residents moving into the region for work and can afford the higher rents. This practice leaves those households and persons that cannot afford before price increases without many options. Public Housing Authorities build relationships with landlords to ensure an affordable housing stock remains for clients that need. When transportation and utility costs are factored in, housing cost burdens are exemplified. Using HUD funds to add to the affordable housing stock will ensure, at least for the affordability period that the units remain affordable.

There is a growing population of elderly as improved medicines and technology are available which means aging in place, ADA barrier removal and home rehabilitation is required. To prevent blight in neighborhoods, public infrastructure improvements are necessary for the basic necessities in life. To break the cycle of homelessness, access to services and educational programs for all ages are a necessity. To best serve special needs population, policy and practices need to be built with them in mind, especially when building new housing stock or rehabilitating old.

NA-10 Housing Needs Assessment - 24 CFR 91.405, 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The U.S. Department of Housing and Urban Development (HUD) has received from the U.S. Census Bureau a "special tabulation" of American Community Survey (ACS) data that are largely not available through standard Census products. These special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers. This data, known as the Comprehensive Housing Affordability Strategy (CHAS) data, are used by local governments for housing planning as part of the Consolidated Planning process. Please see Assessment of Fair Housing report for most recent CHAS data and demographic assessment base on 2013-2017 ACS data from the US Census Bureau. Data has been downloaded from <http://www.huduser.org/portal/datasets/cp.html> and presented for various sections for Tarrant County by City.

This section will describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list. To better understand the projected needs for the various categories of persons, a discussion of specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families) and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners will be examined.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	0	696,750	
Households	0	251,563	
Median Income	\$0.00	\$0.00	

Table 7 - Housing Needs Assessment Demographics

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

According to U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates, Tarrant County’s population is 1,983,675 which includes Cities of Fort Worth and Arlington. Tarrant County is the second most populous county in the Dallas/Fort Worth Metroplex, 15th most populated in the nation and contains its second (City of Fort Worth) and third (City of Arlington) largest principal cities. Tarrant County’s 29 member consortium cities combined accounts for 696,750 people according to 2011-2015 ACS data.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	543,032	652,172	20%
Households	201,496	240,118	19%
Median Income	\$ 46,179.00	\$ 56,178	22%

Table 8 - Housing Needs Assessment Demographics

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	21,510	26,619	40,005	25,365	137,975
Small Family Households	7,599	9,679	15,070	11,034	79,255
Large Family Households	1,759	3,039	4,293	2,557	13,433
Household contains at least one person 62-74 years of age	3,753	5,186	7,830	5,287	25,817
Household contains at least one person age 75 or older	3,024	4,577	5,783	2,181	6,883
Households with one or more children 6 years old or younger	3,926	5,484	7,842	4,396	17,968

Table 9 - Total Households Table

Data 2011-2015 CHAS
Source:

Out of total households, more than half or 55% of households have incomes 100% HAMFI (HUD Area Median Family Income) or greater. Small Family households make up the majority of those households and we see a significant number of households containing at least one person 62-74 years of age. Sadly although there are a high number of 75 year olds with incomes above the poverty threshold, we see many more that are considered low income where fixed incomes are 80% or lower of Area median Income. In a report by Harvard’s Joint Center for Housing Studies (JCHS) called “Housing America’s Older Adults – Meeting the Needs of an Aging Population”¹, it states that “The over-65 population is estimated to double in the same period to one in five Americans, the study shows. At the same time, the numbers of people 85 and older will more than triple to 20 million. Researchers conclude the age 85 and above population with increasing cognitive, hearing and mobility problems will be more difficult to adequately house...” The report concludes that: “(1) Current high housing costs force one-third of adults age 50 and older pay to pay more than 30% of their income toward housing needs, forcing them to cut back considerably on food, health care, or retirement savings. (2) Adequate transportation is lacking or ill-suited for those unable to drive -- isolating the elderly from family and friends. (3) Much of the nation’s housing inventory is largely inaccessible for people with disabilities or long-term care needs. (4) A major disconnect between housing

¹ http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014.pdf © 2014

programs and health care services put many of the elderly at risk of premature institutionalization.” There is a clear need to provide housing assistance to those aging and want to age in place in owner occupied homes.

Likewise for households with young children, although many with 100% HAMFI, the same number of lower income households are below 100%. Parks and age appropriate community programs would help further develop a quality future workforce. Ensuring adequate childcare and pre-Kindergarten programs and quality infrastructure for parents to maintain jobs near home and their children would assist in youth and family development. Overall Tarrant County cities have a strong workforce with future workforce to sustain progress in this county as population increases. The educational system and Department of Labor programs will have to stay on top of economic development to ensure our workforce is grown within the County and workforce is maintained according to industry needs.

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	479	440	455	100	1,474	58	45	114	58	275
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	275	244	350	70	939	58	149	138	84	429

	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
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	723	890	1,070	266	2,949	117	508	583	283	1,491
Housing cost burden greater than 50% of income (and none of the above problems)	8,953	3,973	690	120	13,736	4,944	3,645	2,242	537	11,368
Housing cost burden greater than 30% of income (and none of the above problems)	1,050	6,710	7,309	1,506	16,575	1,139	3,587	5,840	2,552	13,118
Zero/negative Income (and none of the above problems)	927	0	0	0	927	1,010	0	0	0	1,010

Table 10 – Housing Problems Table

Data Source: 2011-2015 CHAS

There are not many homes that lack complete plumbing or kitchen facilities, but they do exist. There are a greater number of substandard housing for renters that lack complete plumbing or kitchen facilities than for owners. Owners will eventually have plumbing or kitchen facilities added or the home will fall in disrepair or will be sold to someone who can add these features. The few owners left maintaining this substandard housing do not have incomes to move beyond this condition and when reaching out for services to rehabilitate their home will find more problems that are too extensive as a whole to feasibly correct. For renters, substandard housing reflects the limited options available of what is affordable and the sacrifices households are willing to make to have a place to safely live.

Severe overcrowding is not a serious problem in Tarrant County, but there is some where cost of housing is too high so combining resources with more people under a roof is an only option. The 50% – 80% AMI group may have a higher rate of overcrowding for renters and owners, but in comparison to housing costs, overcrowding is not detrimentally impactful as housing costs.

Housing cost burden is defined as when at least 30% of income is spent on housing costs alone. It appears that households that have some income between 30% to 80% Area Median Income will be cost burdened for renters and owners. This can be reflected in the working poor with lower wage jobs or populations with fixed minimal incomes. Severe housing cost burden is defined as when at least 50% of income is spent on housing costs alone. The trend for this problem is clear, the less income there is the greater number affected by this burden for both renters and owners. Neither accounts for the extra costs of transportation and utility costs where the number of households could double in each category.

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	10,402	5,538	2,570	546	19,056	5,179	4,351	3,066	972	13,568
Having none of four housing problems	2,019	8,378	16,400	10,078	36,875	1,994	8,389	17,985	13,790	42,158
Household has negative income, but none of the other housing problems	927	0	0	0	927	1,010	0	0	0	1,010

Table 11 – Housing Problems 2

Data Source: 2011-2015 CHAS

Housing problems analyzed using HUD CHAS data looks at incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, more than 1.5+ persons per room and cost burdens greater than 30% and 50% of gross income. There is a greater probability of having one or more of the four housing problems when income is low. Money doesn't necessary make you happy, but it can help make living safer. Luckily for the majority of renters and owners, there are none of the four severe housing problems.

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	4,844	4,943	3,598	13,385	1,800	2,888	3,378	8,066
Large Related	1,127	1,019	468	2,614	498	874	1,122	2,494
Elderly	2,000	2,121	1,597	5,718	2,818	2,947	2,444	8,209
Other	3,304	3,686	2,737	9,727	1,186	798	1,232	3,216
Total need by income	11,275	11,769	8,400	31,444	6,302	7,507	8,176	21,985

Table 12 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

The nuclear or small family is still the most common in the United States where we see the greatest number of households. Large related households can still be seen, but mostly with renters so resources may be pooled to afford rental space. In Tarrant County, ethnicity and cultural familial ties may also account for large related numbers, especially for 50-80% AMI owners. Multi-generations may live under one roof to decrease housing costs, child care costs and share transportation costs.

We can assume that the elderly are living on fixed incomes with increasing costs. No matter the income level for owners and renters there will always be a cost burden. It will be interesting to see if there will be a higher number of severely cost burden elderly in the next Consolidated Plan.

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	4,329	1,568	130	6,027	1,602	1,446	954	4,002
Large Related	1,004	279	55	1,338	414	439	159	1,012
Elderly	1,727	1,125	450	3,302	1,997	1,361	727	4,085
Other	3,005	1,258	118	4,381	1,093	516	384	1,993

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total need by income	10,065	4,230	753	15,048	5,106	3,762	2,224	11,092

Table 13 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

Clearly, the less income there is, the greater the cost burden will be for either renter or owner.

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	898	994	1,280	296	3,468	152	552	440	248	1,392
Multiple, unrelated family households	119	85	155	40	399	23	99	272	122	516
Other, non-family households	20	55	15	0	90	0	0	0	0	0
Total need by income	1,037	1,134	1,450	336	3,957	175	651	712	370	1,908

Table 14 – Crowding Information - 1/2

Data 2011-2015 CHAS
Source:

Single family households have to rely on 1-2 adults usually to provide income to pay for housing. As there are initially more single family households demographically, there would be more of this type of household that are crowded. Unfortunately there are more renters that are crowded than owners especially in the 50-80% AMI range. Whereas multiple unrelated family households can pool in resources and share the expenses of living.

	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								

Table 15 – Crowding Information – 2/2

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

To maintain consistency of data, 2011-2015 ACS data will be used, although 2014-2018 ACS data is available. There are 92,182 females and 79,576 males living alone. The likelihood that the same ratio is the same for elderly is highly likely with the rates of elderly females compared to males as high also. In the previous Consolidated plan, the greatest cost burden for housing is seen amongst single elderly persons 62 years and older who are not living with a family unit, followed by single adults (62 years or younger) living alone (such as students) and large families of five or more people. Similar data is not available from 2011-2015 CHAS data, but inferences of similar circumstances can be made based on societal trends. According to the 2007-2011 CHAS data, 8,465 renters that are single adults before 62 years are cost burdened by at least 30% of their income. 4,526 renting elderly persons 62 years and up are also cost burdened, but even more so if they are owners where 7,267 elderly owners are cost burdened at least 30%. Although there are fewer persons cost burdened with over 50 % of their income, the same patterns exists where 3,760 single non-elderly renters with 0-50% Area Median Income (AMI) and 3,473 elderly owners are significantly cost burdened.

Rental assistance and affordable rental units are needed for younger single persons and elderly without ownership of a home, but especially so for those persons on fixed income and are no longer able to be in the job market. For those older single persons that own their own home, assistance to help rehabilitate their home to ensure they can age in place at home is more important. We see overcrowding for single family households of all income levels, but mostly from households that have 30-50% area median income (AMI) and 50-80% AMI. More affordable units could help alleviate the overcrowding.

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.

According to the 2017 5 year ACS data from Census, Tarrant County's civilian noninstitutionalized population with a disability is approximately 10.4% of the whole population of 1,967,683 people or 204,639 people. This number does not include military personal or veterans and not all in this population need housing assistance. Similar to all cities within the county, there are slightly more females than males with disabilities which is not surprising considering there are more females than males in the 75+ age category where most of the disabilities are accounted for. Although the lowest populated race, American Indians/Alaskan Natives (13.6%) and Native Hawaiians/ Pacific Islanders (12.8%) have the highest percentage of persons with a disabilities within their respective race. However; the white alone count remains the highest with 145,991 people with a disability amongst all races. The majority of persons with a disability are 65+ with a greater percentage as age increases.

The types of disabilities assessed are ambulatory, cognitive, independent living, hearing, vision, and self-care. In the same order are the numbers of persons from highest to least with those difficulties

in the county and almost all cities. The order of issue is reflective of those aged 65+ and their needs. For example, more than one-third of those 75 years and older have ambulatory issues in all cities in the county. ADA barrier removal and modifications to owner occupied homes will assist those that want to age in place. As our baby boomer population ages, we will have to better prepare ourselves to house and assist more persons with disabilities. Each of CDHD's homeowner rehabilitation inspects homes with client needs in mind. When building new or acquiring and rehabilitating multi-family rental units, CDHD ensures there is an appropriate number of ADA units are included.

According to SafeHaven of Tarrant County, "Women in Tarrant County are more likely to experience domestic violence than the national average. One in three women in our communities will experience abuse, and there were 13,817 reported family violence incidents in Tarrant County in 2017². Safe and affordable housing for victims are important and should be accounted for when adding to the affordable housing stock. Preventative violence programs such as the SafeSchools program has been funded by CDBG since 2012 to educate youth in bullying and dating violence. Programs like this help decrease the number of future victims, but the number of affordable units is still needed to serve current victims that cannot access housing that is affordable.

What are the most common housing problems?

In the past few years in Tarrant County, the most common housing problems have been rising home appraisal values and associated taxes that increase mortgage payments for owners. For renters, especially in the last couple of years, the supply of units has not kept up with the demand and what units that are available is not affordable. We see rising rents and landlords taking advantage of the lack of supply by increasing rents as they know someone else is willing to pay the higher rate due to the lack of choice. The newer multi-family housing stock being built is most commonly for market or above market rent payers, leaving those with low income few choices and what choices there are is not the best quality or environment. Low Income Tax Credit building is necessary to help add affordable units and maintain the affordability period to ensure that the units remain affordable for at least the time contracted.

There is currently a lack of manual labor and knowledge to build compounded by the cost of materials. Working with schools and increasing apprenticeship programs with construction companies will help add to the number of knowledgeable contractors to be able to build. Unfortunately the cost of materials are driven by market and out of our control. Finding local options and/or environmentally friendly equivalents with the same high standards of quality is an option worth exploring, but both are usually at costs higher.

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

All low to moderate income populations would be affected by affordability to own, make repairs to their home or afford rent in a safe environment. Many studies have been reported that the quality and

² Source: Texas Department of Public Safety, Crime in Texas 2017

consistency of maintaining housing is indicative to a child's development. The security of a safe home will assist children learn and focus better in school without the mental anxieties of not knowing where they can safely sleep, learn and play. In addition to families with children, elderly persons with fixed incomes and persons with disabilities that can no longer work are limited to what they can afford. The financial barriers limit what costs they can pay which can often mean limiting equally important quality of life items such as medicines, food and social interactions.

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

ESG homelessness prevention funds assist families with children and persons who are at imminent risk of becoming homeless. General characteristics of this low income at risk group are that they are employed, but at a minimum wage or less to maintain an average household of 5 persons. Often these are single parent households with a female household lead. The main reason for the risk of becoming homeless is due to a crisis occurring in which effects their financial stability and inability to pay rent. Providing short term rental assistance so that families can get back on their feet helps provide stability for the family and economy as a whole.

Tarrant County does not fund ESG Rapid Re-housing as CoC competitive grants will fund and assist families and individuals who are homeless with housing. Characteristics of homeless families and individuals who have received rapid re-housing in the past are mainly single parents with average household size of six persons. CoC grant programs will provide case management and rental assistance to the same population. To assist in maintaining self-sufficiency, this group needs affordable housing, childcare, transportation, health insurance and job opportunities that offer higher pay.

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 operational definition of the at-risk group follows HUD's definition for ESG Homelessness Prevention eligibility. A family or individual must have income 30% AMI or less and must have a notice to vacate or an eviction notice.

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

Five different housing conditions contribute to the definition of housing instability: (1) high housing costs, (2) poor housing quality, (3) unstable neighborhoods, (4) overcrowding, and (5) homelessness.

High housing costs refers to housing that takes up more than thirty percent of a household's gross monthly income.³ CDHD has observed the following characteristics of a family or individual which can exasperate housing instability and increase the risk of homelessness.

- CPS involvement
- Poor budgeting/money management
- Large household (more than five children)
- Low or no income
- Poor rental history which creates bad credit
- Instable employment

Discussion

The general population needs more affordable housing or assistance to maintain current housing; however, for homeless persons and persons with special needs, public services are also needed to provide supportive services to assist this population beyond affordable housing.

³ Source: <https://aspe.hhs.gov/report/ancillary-services-support-welfare-work/housing-instability>

NA-15 Disproportionately Greater Need: Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

“Worst Case Housing Needs” are defined by the U.S. Department of Housing & Urban Development as families who are housing cost burdened (paying more than one-third of their income on housing) or live in severely inadequate housing. Inadequate housing can mean overcrowding and/or living in a home lacking complete plumbing or a kitchen. Cost burden is defined as having to pay at least 30% of an income for housing. This includes working poor renters, elderly, households with persons with disabilities and increasingly persons of Hispanic ethnicity.

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	17,762	1,834	1,937
White	10,970	1,381	1,390
Black / African American	1,898	98	199
Asian	900	39	24
American Indian, Alaska Native	100	30	4
Pacific Islander	35	0	0
Hispanic	3,516	201	295

Table 16 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

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	20,203	6,429	0

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
White	11,805	4,730	0
Black / African American	1,980	142	0
Asian	653	224	0
American Indian, Alaska Native	44	38	0
Pacific Islander	65	0	0
Hispanic	5,349	1,194	0

Table 17 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,754	21,248	0
White	12,118	14,450	0
Black / African American	1,797	1,479	0
Asian	733	844	0
American Indian, Alaska Native	10	43	0
Pacific Islander	125	0	0
Hispanic	3,669	3,949	0

Table 18 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

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	5,590	19,793	0

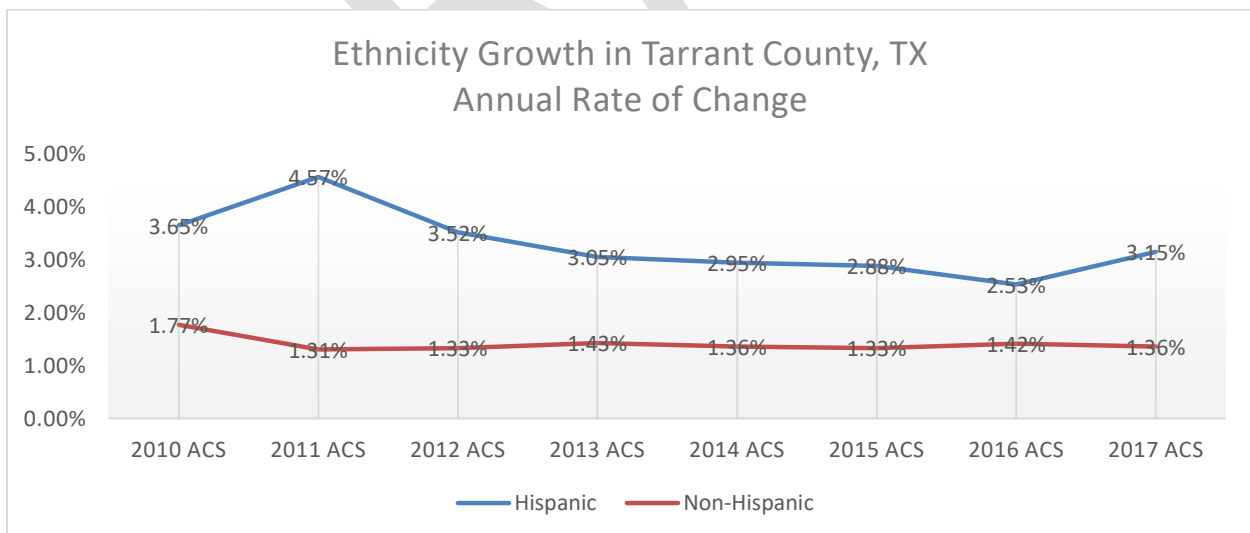
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
White	4,095	13,973	0
Black / African American	463	1,394	0
Asian	183	464	0
American Indian, Alaska Native	0	76	0
Pacific Islander	35	50	0
Hispanic	633	3,602	0

Table 19 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

Discussion

The largest population by race in Tarrant County, TX is the White only group (67%) followed by black or African American population (15%), some other race alone (6%) and then Asian Alone (5%). American Indian and Alaska Native alone and Native Hawaiian and Other Pacific Islander alone populations has the greatest fluctuation of all races where population can increase and decrease annually, but compared to other populations there is less than 0.5% and 0.2% within those groups respectively. Over time in Tarrant County, we see a higher rate of population growth in Hispanic populations compared to Non-Hispanic populations. Non-Hispanic population growth has grown relatively steadily annually.



From the above CHAS data tables in this section we are provided housing problem data based on income groups and race. Housing issues consist of 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, and 3. Overcrowding where there is more than one person per room, and 4. Cost Burden greater

than 30%. CDHD has further given perspective on the race data by providing relevant population by race to further calculate the CHAS data provided. Based on only the CHAS data, it appears that of all races, whites/Caucasians have the majority of persons with one or more of four housing problems as well as none of the four housing problems. However, when we calculate for each race within each race, we see that extremely low income Asians have the highest rate of one or more housing problems followed closely by white/Caucasians. The 30-50% AMI (Area Median Income) group has the greatest number of problems where there is some income, but not enough to address the issues. Native Hawaiians/Pacific Islanders and Hispanic persons have the greatest rate of likelihood to have one or more of the four housing problems followed again by the white/Caucasian group in this 30-50% AMI group. As we increase income to 50-80%, the number of Native Hawaiians/Pacific Islanders and White/Caucasian with problems significantly increase whereas the number decreases for Hispanics.

Has one or more of Four Housing Problems

Race	TOTAL pop	0-30	Rate for 0-30%	30-50	Rate for 30-50%	50-80	Rate for 50-80%	80-100	Rate for 80-100%
ALL	1,914,526	17,762		20,203		18,754		5,590	
White	1,400,873	10,970	0.78%	11,805	0.84%	12,118	0.87%	4,095	0.29%
Black/AA	315,779	1,898	0.60%	1,980	0.63%	1,797	0.57%	463	0.15%
Asian	111,728	900	0.81%	653	0.58%	733	0.66%	183	0.16%
AI/AN	25,186	100	0.40%	44	0.17%	10	0.04%	0	0.00%
NH/PI	5,748	35	0.61%	65	1.13%	125	2.17%	35	0.61%
Hispanic	528,560	3,516	0.67%	5,349	1.01%	3,669	0.69%	633	0.12%

Data Source: 2011-2015 CHAS and Census Bureau 2015 5 year ACS

While there is a high number of white/Caucasians with housing problems, there are many more in this race with no problems. Unlike the Black/African American race, there is a higher rate of black/African Americans with one or more housing problems compared the rate of no housing problems. In general, as income increases, the fewer housing problems exist.

NA-20 Disproportionately Greater Need: Severe Housing Problems - 91.405, 91.205 (b)(2)

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

Introduction

Similar to the previous section, we assess housing problems, but on a more severe level whereby there are more dire circumstances and a greater disproportionate need. Specifically we observe this data by race and can calculate further to assess rates within each race to provide a wider picture.

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	15,581	4,013	1,937
White	9,509	2,863	1,390
Black / African American	1,753	243	199
Asian	815	123	24
American Indian, Alaska Native	90	40	4
Pacific Islander	35	0	0
Hispanic	3,067	655	295

Table 20 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,889	16,767	0
White	5,745	10,823	0
Black / African American	994	1,132	0
Asian	344	523	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
American Indian, Alaska Native	40	42	0
Pacific Islander	40	25	0
Hispanic	2,598	3,919	0

Table 21 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,636	34,385	0
White	3,361	23,209	0
Black / African American	334	2,943	0
Asian	314	1,257	0
American Indian, Alaska Native	0	53	0
Pacific Islander	110	15	0
Hispanic	1,391	6,253	0

Table 22 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,518	23,868	0
White	897	17,178	0
Black / African American	104	1,738	0
Asian	89	558	0
American Indian, Alaska Native	0	76	0
Pacific Islander	20	60	0
Hispanic	384	3,856	0

Table 23 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems are:

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

Discussion

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%. There are fewer cases of “severe housing problems” in comparison to “housing problems”; however the trend is similar when looking at income levels where the less income a person/family has the greater the severe housing problems and the higher the income the fewer the problems for all races. However, in each income level there are still more white/Caucasians that have and don’t have problems compared to the other races within the jurisdiction as a whole. Looking at whole numbers, it appears that white, then persons with Hispanic ethnicity, and then black/African American persons have the most severe housing problems. The needs for at least bilingual – English and Spanish services is necessary to best serve the rising Hispanic population that have housing problems.

NA-25 Disproportionately Greater Need: Housing Cost Burdens - 91.405, 91.205 (b)(2)

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

Introduction

Housing cost burden measures the extent a family pays as an excess proportion of its household income on housing costs. According to HUD, a family is cost burdened if their housing costs are in excess of 30 percent of their household income. Housing is classified as affordable if the cost is less than 30 percent of a family's income. The U.S. Census Bureau compares income and housing cost data for each community to determine the percentage of households in each city that were paying more than 30 percent of family income on housing.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	183,003	38,758	27,772	2,019
White	139,780	26,399	18,182	1,435
Black / African American	9,831	3,436	2,998	199
Asian	5,955	1,161	1,330	24
American Indian, Alaska Native	513	44	130	4
Pacific Islander	349	55	70	10
Hispanic	24,199	7,015	4,531	315

Table 24 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion

Most people spend less than 30 percent of their income on housing. Transportation costs are not included. However, when looking at the jurisdiction with housing burden as a whole, 21% black/African Americans and 19% of Hispanic have to spend 30% to 50% of their income on housing alone. Unfortunately, the affordability problem persists for Black/African Americans when 18% have to use at least 50% or more of their income to pay rent or mortgage. The rate of American Indian and Pacific Islanders also have to use more than 50% of their income for housing. If we raise incomes for all races and ethnicities or decrease the cost of housing, fewer burdens would occur.

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?

As incomes decrease and problems increase the need for assistance increases for all races and ethnicities. Proportionate to our demographics and in order of need, we see white/Caucasians, Hispanic and black/African Americans, and Asians with the greatest numbers of people in need at each income category. Obviously the lower the income the greater number of problems and barriers are encountered. Often language can be a barrier for Hispanic persons or lack of opportunities within a community to break out of financial constraints.

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

In the DFW region, transportation is a big factor to maintain housing and to get to work, school and appointments. The additional cost for transportation and utilities is a factor not identified and is a need to factor in costs of living. As the population is increasing in all cities, alternate transportation service is required to service and connect them to other economic and educational opportunities in the Metroplex. Mitigating the amount of traffic congestion by providing alternate transportation solutions beyond the personal car will better assist the economy and lifestyle of employees.

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

Tarrant County consortium cities comprise of cities surrounding City Fort Worth and City of Arlington. The largest population by race in Tarrant County, TX is the White only group (67%) followed by black or African American population (15%), some other race alone (6%) and then Asian Alone (5%). American Indian and Alaska Native alone and Native Hawaiian and Other Pacific Islander alone populations has the greatest fluctuation of all races where population can increase and decrease annually, but compared to other populations there is less than 0.5% and 0.2% within those groups respectively.

There are greater increases in Hispanic populations seen in some cities more than others. According to ACS 2017 – 5 year data, Cities of Blue Mound, Everman and Sansom Park had more than half of their city population identify as Hispanic. In cities of Forest Hill, Grand Prairie, Haltom City and River Oaks we see at least 45% of their city population identify as Hispanic. The increasing need for more bi-lingual (English and Spanish) services and dual language learning in the education system is vital to maintain equality and competitiveness.

NA-35 Public Housing - 91.405, 91.205 (b)

Introduction

There are currently three providers of HUD-Assisted Housing in the Tarrant County urban county jurisdiction: Tarrant County Housing Assistance Office, the Grapevine Housing Authority, and the Haltom City Housing Authority. Tarrant County does not own or manage any conventional public housing; however, Grapevine Housing and Haltom City Housing Authorities manage 248 units of conventional public housing.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	240	2,702	0	2,547	0	144	0

Table 25 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
# Homeless at admission	0	0	0	15	0	1	0	14	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Elderly Program Participants (>62)	0	0	153	417	0	414	0	3
# of Disabled Families	0	0	27	561	0	553	0	5
# of Families requesting accessibility features	0	0	240	2,702	0	2,547	0	144
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 26 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	172	966	0	889	0	72	0
Black/African American	0	0	10	1,702	0	1,627	0	70	0
Asian	0	0	57	16	0	15	0	0	0
American Indian/Alaska Native	0	0	0	14	0	13	0	1	0

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Other	0	0	0	0	0	0	0	0	0

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

Table 27 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Not Hispanic	0	0	217	2,425	0	2,299	0	116	0

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

Table 28 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The most immediate needs of public housing tenants in Grapevine and Haltom City are public transportation and more landlords to accept Housing Choice Vouchers. Particularly in the City of Grapevine, rents are very high with limited units to choose from that is affordable. There are no immediate needs for accessible units by persons on any wait list.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance? Based on the information above, and any other information available to the jurisdiction, what are the most immediate needs of residents of public housing and Housing Choice voucher holders?

Current wait list for public housing and section 8 Housing Choice Vouchers are reflective of their current population being served. The most immediate needs for Housing Choice Voucher holders are employment, transportation, child care, health care and safe quality affordable housing. This plan discusses all needs and attempts to help meet those needs for some within the next 5 years.

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

The needs are generally the same for most communities. In general, there are similarities in needs for persons receiving governmental housing assistance and those who are low to moderate income with the difference being the amount of income and resources one gets over the other. With greater income for the population at large, there is still demand to maintain employment, improve transportation options and having safe affordable housing in which owners and renters can affordably maintain. As income varies, so does the intensity of need.

Discussion

For public housing and Housing Choice Voucher residents, both groups have populations that are long term users of either system. There is little turn over and little increase in funds to administer respective programs without assisting residents in other supportive services. Dependence on other programs and creative cooperation with other agencies are important to help current residents become self-sufficient in supporting their own housing and daily needs. In doing so, more persons may be stabilized and greater number of persons are provided housing stability. Tarrant County Housing Assistance Office will open up their waiting list in 2017.

NA-40 Homeless Needs Assessment - 91.405, 91.205 (c)

Introduction:

CDHD has observed the following characteristics of a family or individual which can lead to housing instability and increased risk of homelessness. All are renters usually living in older apartments that often have at least one issue (bugs, cleanliness, security of place, etc) and with no amenities for children and general safety concerns.

- CPS involvement
- Poor budgeting/money management
- Large household (more than five children)
- Lack of child support
- Poor rental history which creates bad credit
- Instable employment

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)	408	7				
Persons in Households with Only Children	12	2				
Persons in Households with Only Adults	695	768				
Chronically Homeless Individuals	138	105				
Chronically Homeless Families	116	1				
Veterans	49	20				

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				
Unaccompanied Child	0	2				
Persons with HIV	3	13				

Table 29 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

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):

Data is not yet ready for these categories as the Tarrant County Homeless Coalition manages this data which is not available yet. We hope this section will be complete by the time this document is to be submitted to HUD.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	43%	60%
Black or African American	54%	36%
Asian	0.5%	0.6%
American Indian or Alaska Native	0.6%	2%
Pacific Islander	.36%	0.7%
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	10%	16%
Not Hispanic	90%	84%

Data Source

Comments: 2020 TX601 Homeless Count & HMIS

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

On the night of the count, there were 154 households with children experiencing homelessness; and 1 veteran household with children.

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

From the 2020 Point in Time Count, total sheltered and unsheltered racial demographic consists of 43% percent white, 54% black/ African American, with 10 percent ethnic Hispanic. Unsheltered homeless are considered an at-risk group whereby 60 percent of the adult unsheltered homeless are white/Caucasian and 36% are black/African American as provided in the 2020 Point in Time count of all homeless within Tarrant County. In comparison to the sheltered homeless, there is significantly more unsheltered white homeless persons and many more ethnic Hispanic persons unsheltered. There is a need for more bi-lingual outreach providers with staff that speak Spanish.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In any given year, there is consistently more sheltered homeless than unsheltered. Tarrant County Continuum of Care agencies makes great effort to ensure that our homeless populations are at the very least sheltered. Even greater efforts to secure permanent housing and provide services to lead to a path

of self-sufficiency are made. For those that remain unsheltered, outreach teams make great efforts to outreach to them to assist them in securing safe housing and be provided medical attention as required. Those who are classified as unsheltered are often chronically homeless with a substance abuse issue and/or mental health matter that need to be addressed.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.405, 91.205 (b,d)

Introduction

Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. Tarrant County Consortium's 29 cities account for 12% of the population aged 65+ where the majority of this population own their own home. Assisting homeowners to age in place is a high priority in times where rising rent and costs of living is increasing. According to the 2017 5 year ACS data from Census, Tarrant County's civilian noninstitutionalized population with a disability is approximately 10.4% of the whole population of 1,967,683 people. From highest to lowest concerns are ambulatory, cognitive, independent living, hearing, vision, and self-care. ADA barrier removal program within the housing rehabilitation program is a high priority to assist homeowners improve quality of living. For renters, CDHD ensures that all new construction and multi-family rehabilitated units have a certain percentage of ADA compliant units. Tarrant County does not receive entitlement HOPWA funds automatically from HUD annually. Tarrant County applies for competitive HOPWA funds every 3 years to administer a program with Samaritan House as a provider. We have received funding since 2000 at an average of \$330,000 annually for the HOPWA-C program. CDHD is currently apply for another round of the HOPWA-Competitive grant for 2021 -2023 program years.

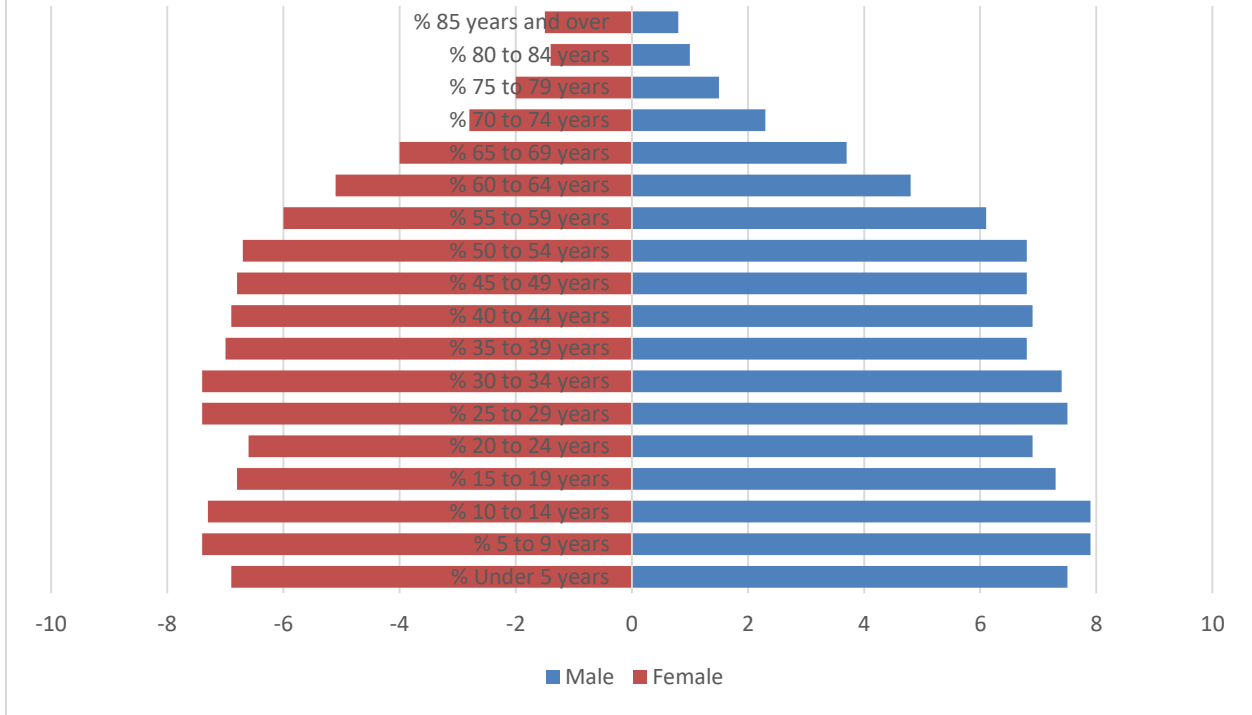
Describe the characteristics of special needs populations in your community:

According to 2017 5-year ACS data, Tarrant County consortium cities make up approximately 12% of 65+ populations with a quarter of the cities having at least 15% of 65+ population within their cities. Especially high rates of 65+ are in Town of Pantego (33%), Town of Lakeside (27%) and City of Dalworthington Gardens (19%). There is a clear need to provide assistance to those aging and qualified who want to age in place in owner occupied homes. Amongst the aging population, the historic trend of greater number of women living longer than men still holds true. Female specific services and attention to details when inspecting for home rehabilitation will be required.

Although the lowest populated race, American Indians/Alaskan Natives (13.6%) and Native Hawaiians/ Pacific Islanders (12.8%) have the highest percentage of persons with a disabilities within their respective race. However; the white alone count remains the highest with 145,991 people with a disability amongst all races. The majority of persons with a disability are 65+ with a greater percentage as age increases. The types of disabilities assessed are ambulatory, cognitive, independent living, hearing, vision, and self-care. In the same order are the numbers of persons from highest to least with those difficulties in the county and almost all cities. The order of issue is reflective of those aged 65+ and their needs. For example, more than one-third of those 75 years and older have ambulatory issues in all cities in the county. As our baby boomer population ages, we will have to better prepare ourselves to house and assist persons with disabilities.

Tarrant County, TX: Male and Female Population Estimate by Age Group

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates



According to Tarrant County Homeless Coalition Planning Council, the total number of people with HIV grew by 9.5% between FY2016 and FY2018, from 5,745 to 6,290. The percentage of males increased by 10.0%; MSM increased by 12.4%, from 3,183 to 3,578. The group aged 25-34 increased by 16.4%; from 1,107 to 1,288. Overall, the population of people with HIV in the TGA was comprised of 76.3% male and 23.7% female. Men who have sex with men (MSM) made up 56.9% of people with HIV, with heterosexual men and women accounting for 24.7%. Black/African Americans were 42.3%, White/Caucasians were 29.4%, and Hispanics were 22.0% of the overall HIV population. Those aged 45 and older accounted for 53.7% of the HIV population, with ages 25-34 and 35-44 nearly the same, at 20.5% and 20.9% respectively. Continued efforts to seek HOPWA-C grant funds to serve the increased clientele will remain by CDHD.

A majority of clients served by the owner-occupied housing rehabilitation program, Housing Choice Voucher, and public housing units are occupied by the elderly, frail elderly, and persons with disabilities. These individuals, being the most vulnerable because of their inability to secure meaningful employment are a priority housing needs population.

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

A significant number of persons with special needs reside in the urban county. Housing resources and transportation options are limited for these populations as determined by surveys, reports and statistical analysis. There is a greater number of extremely low, very low and low-income persons with disabilities or have self-care limitations with housing problems in comparison to those persons with disabilities and self-care limitations that do not have housing problems for homeowners and renters. Supportive services ranging from housing rehabilitation to transportation assistance are a necessary component to housing in order to establish stable, independent living. For rental housing, ensuring that there are enough ADA compliant units when adding to the housing supply would assist those special needs populations in having a selection of choice.

Providing tenant-based rental assistance coupled with supportive services such as case management, health care, counseling and employment services would allow for more independent living. Non-profit providers that provide such services, lack the financial resources to fund housing programs. Families with special needs children need to ensure that there are programs and safe places available for their children to safely develop. By working with businesses, agencies and child care centers to coordinate housing and programs, we would best support this population.

TX DSHS released a health advisory due to 16 rapidly growing clusters of HIV infection in the state. These clusters have been identified based on laboratory analysis, which indicates sustained transmission of genetically similar types of HIV. Analysis by TX DSHS indicates the 16 Texas clusters are centered in the metropolitan areas including Dallas-Fort Worth. The clusters are primarily composed of gay men and other men who have sex with men and these clusters are reportedly meeting sex partners through social media. At this time, the implications for RWHAP Part A are unknown but will continue to be watched. To support the 2020 National HIV/AIDS Strategy goal of increasing access to care and improving health outcomes for people with HIV, TC AA must ensure sufficient access to HIV related services for all populations. There is increasing demand for outpatient medical care, medications, transportation, and other core and support services such as housing.

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

Tarrant County Urban Entitlement does not receive HOPWA entitlement funds, but we receive competitive HOPWA grant funds. The Texas State Department of State Health Services (DSHS) AIDS surveillance report for 2013 reported a total of 298 newly diagnosed and 6,290 people with HIV in the 4 county geographic area (Hood, Johnson, Parker, and Tarrant) with over 95% of the clients residing in Tarrant County.

Chart A demonstrates available socio-demographic data for people in the TGA who are newly diagnosed, people with HIV, and for people at high risk of HIV:

Chart A. People With HIV by Race/Ethnicity, Gender and Age, Fort Worth TGA, FY2018

Characteristics	A) TGA Newly Diagnosed (n=298)	B) TGA People With HIV (n=6,290)	C) TGA People with Higher Risk of Contracting HIV
Race/Ethnicity			
White	25.8%	29.4%	NEWLY DX BLACK 41.9%
Black	41.9%	42.3%	
Hispanic	27.5%	22.0%	
Gender			
Male	79.9%	76.3%	T
Female	20.1%	23.7%	
Transgender	NDA	NDA	
Age			
Under 12	0.0%	0.3%	AGE 25-44 41.4%
13-24 years	27.5%	4.7%	
25-44 years	52.3%	41.4%	
45-54 years	13.4%	26.7%	
55+	6.7%	27.0%	
Mode of Transmission			
MSM	69.1%	56.9%	MSM 56.9 HETEROSEXUAL 24.7%
IDU	4.7%	10.7%	
MSM/IDU	2.7%	5.9%	
Heterosexual	23.6%	24.7%	
Other Characteristics			
Homeless	NDA	3.9%	HOMELESS 3.9%
Formerly Incarcerated	NDA	1.7%	
Federal Poverty Level			
100% and below	NDA	17%	Under 100% FPL
101%-199%	NDA	20%	
200%-299%	NDA	31%	
<i>Data Sources: TX DSHS; TX DSHS eHARS data 2018; NDA=no data available.</i>			

The lack of a comprehensive public transportation system that connects all regions of the area presents a significant challenge for individual that do not have access to a regular means of transportation. Utilizing the Lyft ridesharing program has been implemented by one subrecipient, but is not cost effective for rural clients. Primary medical care is readily available across the four-county area, but there are only a handful of HIV specialists to serve the specific needs of people with HIV. While primary care physicians are included in marketplace insurance plans, most private physicians have limited or no experience in treating people with HIV.

Discussion:

Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. Tarrant County will continue to assist the elderly age in place by providing home rehabilitation for low-moderate income home owners making ADA modifications where necessary. Tarrant County will continue to work with cities and agencies to assist persons with disabilities by providing public infrastructure and facility modifications as well as services to help that population. To assist persons and families with HIV/AIDS, Tarrant County will continue to help provide housing and supportive services through the HOPWA-C grant.

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

A. The community development non-housing priorities of consortium members involve preservation of viable neighborhoods and the prevention of deterioration and blight. Basic infrastructure repair and replacement has the greatest impact on sustaining the quality of these low and moderate income communities. Priorities are set by the Tarrant County Commissioners Court based on the recommendation of the Tarrant County Mayors' Council. Priorities are based on the age and condition of infrastructure, financial strength of the city, citizen input, and objective evaluation of the community development needs of the low/moderate income target areas. Priorities identified in the community development needs analysis of the Consolidated Plan include:

- Basic infrastructure improvements (water, sewer, streets, drainage and new sidewalks)
- Build and improve infrastructure with sustainable and resilient practices to prevent disasters
- Future technology awareness such as 5G Broadband and greater connectivity
- Alternate Transportation options

B. HANDICAPPED ACCESSIBILITY IMPROVEMENT FOR PUBLIC FACILITIES

Safe sidewalks with appropriate ramps are an important component in communities with increasing numbers of young families with children at play, and aging residences in need of safe pathways. All public parks, senior centers, sidewalks leading to public facilities are prioritized for accessible accommodations including ramps, handicapped parking and safe, level sidewalks.

C. SENIOR CENTERS REPAIR, IMPROVEMENT, AND SERVICES

The Community Development Block Grant has been critical for providing Tarrant County communities with public facilities that serve its eldest residence. Repair, improvement and expansion of these facilities in order to expand services to the growing elderly population are a priority.

D. Alternate Transportation

Tarrant County will collaborate with other cities, non-profits and economic developers to create affordable housing near transit and provide infrastructure for alternate transportation. Research has consistently shown that developing affordable housing and commercial real estate in close proximity to public transit or other alternate transportation services can improve quality of life for many low- and moderate-income families by decreasing the two largest household expenses — housing and transportation.

How were these needs determined?

The basis for assigning the priority given to each category of priority needs stems from a survey of need from citizen’s, the need voiced through the Mayor’s Council and the need established by Tarrant County Commissioner’s Court. An on-line survey was distributed by each city that wished to participate in receiving feedback on community and housing needs. Participating cities e-mailed the link, posted the link on their city website, provided information in city newsletters or within water bills and made the survey available at libraries. The overall survey collected 694 (89%) online responses and 87 (11%) paper responses from Tarrant County residents in 22 cities and 40 unknown locations. Unknown locations are due to respondents not answering the street and city question.

SURVEY RANKING OF NEEDS BY CITIZENS

1. <i>Street Improvements</i>	6. <i>Sewer Improvements</i>
2. <i>Street Lighting</i>	7. <i>Home Repair</i>
3. <i>Flood and Drainage</i>	8. <i>Senior Center</i>
4. <i>Sidewalk Addition</i>	9. <i>Alternate Transportation</i>
5. <i>Water Improvements</i>	10. <i>Barrier removal</i>

CDHD administers Mayor’s Council’s meetings every other month. It is at these meeting that mayors are provided information and needs in their communities are shared by mayors voicing their concerns and needs on behalf of their citizens. Various priorities are emphasized in each meeting with more emphasis from some cities than others based on their demographic needs.

Tarrant County Commissioner’s Court is the governing body for Tarrant County government. The Court is made up of the County Judge who is elected countywide and presides over the full Court, and the four County Commissioners -- each elected from one of the County's four precincts. The four County Commissioners have both countywide and precinct responsibilities. Each commissioner is responsible for construction and maintenance of County roads within his or her precinct. Commissioners maintain offices both at the Administration Building and within their precincts. They are responsive to the particular needs of people living within their County precincts. In Tarrant County, each member of Commissioners Court serves as a liaison to a particular board or agency of the County such as the Hospital District. This liaison between the general public and various agencies and governments allows for appropriate feedback of the needs of citizens within Tarrant County.

Describe the jurisdiction’s need for Public Improvements:

Basic infrastructure repair and replacement has the greatest impact on sustaining the quality of these low and moderate income communities. Priorities are based on the age and condition of infrastructure, financial strength of the city, citizen input, and objective evaluation of the community development needs

of the low/moderate income target areas. The building blocks of a neighborhood, the streets, water and sewer utilities, are essential for viable, healthier and decent housing. These are the responsibility of local government and are very costly to replace. The Community Development Block Grant programs allow extensive leveraging of local funds providing direct impact on the lives of low- and moderate-income neighborhoods throughout the urban county. Basic infrastructure repairs and improvements are a priority for Tarrant County consortium cities.

With many communities throughout the urban county exceeding 50 years of age, there are more infrastructure needs than resources to address them. Each city has effectively prioritized their individual community needs and is utilizing to the greatest extent possible the highest and best use of scarce resources to assist the neediest communities. The limitations of using Low/ Moderate Area Wide Benefit Activity is greater now with more block groups not being eligible at greater than 50.78 percent for Tarrant County as of July 2019; thereby requiring more surveys to make an area eligible at 51 percent. The time and cost of executing surveys are consuming and CDHD anticipates more surveys required in the future.

How were these needs determined?

The basis for assigning the priority given to each category of priority needs stems from a survey of need from citizen's, the need voiced through the Mayor's Council and the need established by Tarrant County Commissioner's Court. An on-line survey was distributed by each city that wished to participate in receiving feedback on community and housing needs. Participating cities e-mailed the link, posted the link on their city website, provided information in city newsletters or within water bills and made the survey available at libraries. The overall survey collected 694 (89%) online responses and 87 (11%) paper responses from Tarrant County residents in 22 cities and 40 unknown locations. Unknown locations are due to respondents not answering the street and city question.

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Describe the jurisdiction's need for Public Services:

Tarrant County has limited funding for public services however are open to use public service funds to support education, transportation economic development and services necessary during emergencies and disasters. Use of public services are to maintain viability of our community thereby balancing affordable housing.

How were these needs determined?

The basis for assigning the priority given to each category of priority needs stems from a survey of need from citizen's, the need voiced through the Mayor's Council and the need established by Tarrant County Commissioner's Court. An on-line survey was distributed by each city that wished to participate in receiving feedback on community and housing needs. Participating cities e-mailed the link, posted the link on their city website, provided information in city newsletters or within water bills and made the survey available at libraries. The overall survey collected 694 (89%) online responses and 87 (11%) paper responses from Tarrant County residents in 22 cities and 40 unknown locations. Unknown locations are due to respondents not answering the street and city question.

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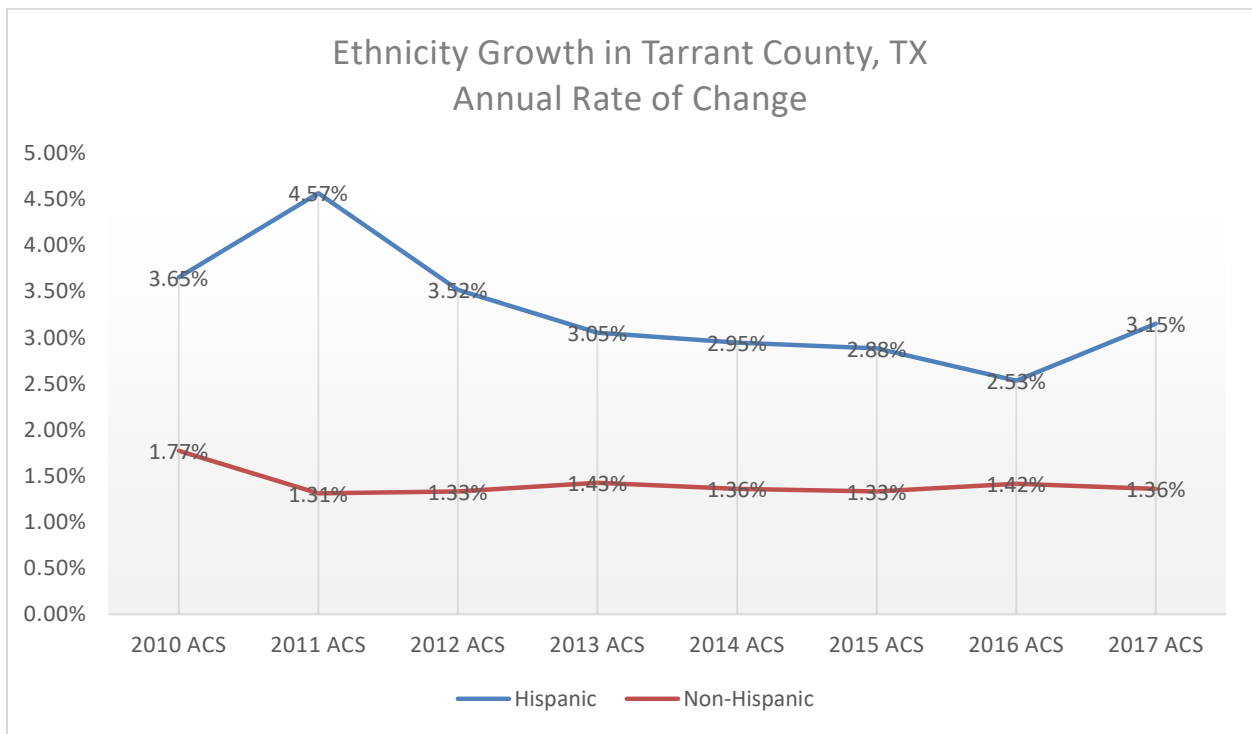
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Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

In addition to the following, please refer to the Analysis of Impediments for Tarrant County for additional information regarding the housing market conditions in Tarrant County. Tarrant County’s areas of low and moderate income concentrations can be defined as the eligible census tracts and surveyed areas for Area Wide Benefit for CDBG activities. As of July 2019, Tarrant County may qualify an area for Area Wide Benefit if a census tract is 50.78% or more low/moderate income persons under census counts. If an area is not eligible under census counts, a survey may be conducted per HUD guidelines within NOTICE CPD-14-013 dated September 23, 2014 with a minimum of 51.0% low/moderate income persons counted to qualify upon HUD approval. A list of eligible block groups for each consortium city will be available in the appendix of the final report. A traditional definition of “minority group” is a group of people that constitutes less than a numerical majority of a population because of cultural, racial, ethnic, religious or other characteristics. Pockets of minority concentrations are seen throughout Tarrant County cities and unincorporated areas; however changes occur depending on economic and political events. It is evident from the Analysis of Impediments that the “white/Caucasian” population in Tarrant County has been decreasing while the Hispanic population is increasing. With such blur in traditional definitions of “minority populations”, Tarrant County will market services area wide using English and Spanish publications due to the significant rise in Hispanic populations throughout the county.



According to the 2013-2017 ACS, 5-year estimates, there are 748,333 housing units in Tarrant County with 92% occupied. The County is comprised of 67.7% of Single Family homes, 3.1% townhomes or similar 1-unit attached homes, 1.6% duplexes and 27.6% Multi-family. According to CoStar data in March 2019 there were at least 1,540 multi-family complexes totaling 218,009 units. Based on 2013-2017 American Community Survey 5-Year Estimates, rental vacancy rate for the county is 8.5% with the highest rental vacancy rates in Dalworthington Gardens (16.9%), Pantego (15.4%), Crowley (13.8%), Everman (12.2%), Benbrook (11.9%) and Richland Hills (10.9%). The majority of multi-family units are market rate with approximately 10% of all units considered affordable. There are a little over 9,200 units for seniors in the county, but less than half are considered affordable. The larger cities such as Fort Worth, Arlington, Grand Prairie, Grapevine, North Richland Hills, Euless, and Bedford have the greatest numbers of multi-family housing units. All of these cities, except City of Bedford are currently CDBG city entitlements receiving HUD funding. We anticipate the City of Bedford to qualify soon with a population cresting past 50,000.

MA-10 Housing Market Analysis: Number of Housing Units - 91.410, 91.210(a)&(b)(2)

Introduction

Half of the cities in the county have at least 80% of their housing made up of Single Family homes. The majority of homes were built in 2000 – 2009 with almost as high number of builds in 1980-1989. Only in the Town of Westlake are there 100% Single family homes with no apartments. According to Census data, the Town of Lakeside almost has 100% single family homes also with the exception of three multi-family complexes with 3-4 units in each. There are many older homes still in cities like Bedford, Benbrook, Blue Mound, Crowley, Edgecliff Village, Everman, Forest Hill, Hurst, North Richland Hills, Pantego, Watauga, Westworth Village and White Settlement. Based on income eligibility, there are many homes in which home rehabilitation is required to assist home owners. In aging cities, it is even more important to maintain housing stock and allow older residents age in place in safe living conditions. In the City of Fort Worth (6.5%), Westover Hills (10.8%), River Oaks (4.8%) and Kennedale (4.2%) we see housing stock that were built in 1939 or earlier in which we want to ensure historic values remain.

Total housing units - 1-unit, detached (SF homes)	Total 1-unit, attached (Townhouse)	Total housing units - 2 units (Duplex)	Total housing units - 3 or 4 units (up to fourplex)	Total housing units – Apartment complexes with 5 to 9 units	Total housing units – Apartment complexes with 10 to 19 units	Total housing units – Apartment complexes with 20 or more units
506,371	23,401	11,620	27,082	43,874	59,558	62,419

Source: 2013-2017 American Community Survey 5-Year Estimates – ALL cities in Tarrant County

Of all occupied housing units in the cities of Fort Worth, Arlington and Grand Prairie, there are 57%-63% owner occupied units with remaining occupancy coming from renters. The majority of householders occupied their homes in 2000-2015. In cities and towns with older populations such as Blue Mound, Everman, Forest Hill, Lakeside, Pantego, Richland Hills and White Settlement we see higher rates that moved in 1979 and earlier. The combination of older homes and older owners is one where we can assist with housing rehabilitation so that the owner may age in place in a home with limited expenses.

All residential properties Tarrant County Consortium by number of units

Property Type	Number	%
1-unit detached structure	194,183	72%
1-unit, attached structure	9,539	4%
2-4 units	12,720	5%
5-19 units	28,971	11%
20 or more units	15,524	6%
Mobile Home, boat, RV, van, etc	7,859	3%
Total	268,796	100%

Table 30 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	449	0%	2,328	3%
1 bedroom	1,156	1%	24,395	30%
2 bedrooms	12,357	7%	28,549	35%
3 or more bedrooms	155,412	92%	26,932	33%
Total	169,374	100%	82,204	101%

Table 31 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

Tarrant County works within U.S. Department of Housing and Urban Development federal guidelines to assist low-moderate income families and persons. The type and number of persons within a family and income level are dependent on each other to qualify. Between 2015 thru 2019, 155 single family owner-occupied homes were rehabilitated through Tarrant County’s housing rehabilitation program using U.S. Department of Housing and Urban Development HOME Investment Partnership (HOME) and Community Development Block Grant (CDBG) funds. As some cities contributed match for HOME funds, homeowners in those cities have benefited more than cities that have not contributed to the rehab program by leveraging federal funds to assist more. Greater efforts will be made to encourage cities with older homes to take part in the Rehab Program by providing match and outreach to neighborhoods or homes that may qualify. To ensure citizens in need are assisted, City code enforcement or fire departments share CDHD’s contact information to apply for the rehab program. With rising costs and limited funds, the goal is to assist at least 35 income eligible homeowners per year using HUD funds and city match (cash and waived fees)

HOME CHDO funds have acquired and rehabbed one multi-family complex and built one new multi-family complex since 2015 to add to the rental affordable housing stock. Another new multi-family complex is currently being built. Six single family homes have been acquired/rehabilitated or built new and resold to low to moderate HOME qualified families. Plans using 2019 funds are to add 4 more newly constructed homes to the affordable housing stock. With limited funds, often HUD funds are leveraged to build bigger projects to add to the housing stock. Without the security of an affordability period where HUD requires units to be maintained at rates specifically for low income persons, affordable housing stock would decrease. We can not build enough affordable house, but CDHD will use the CHDO set aside annually to add where developers can reasonably add.

The members of Commissioner Court, or their designated appointees, make up the Tarrant County Housing Finance Corporation. The Corporation receives housing funds through statewide bond issuances and approves the sale of bonds, the proceeds of which are used to provide below-market interest rate

mortgage money for low income homebuyers. The funds from the state come from “The Housing Trust Fund” which provides loans and grants to finance, acquire, rehabilitate, and develop decent and safe affordable housing. All Housing Trust Fund Programs are implemented only through eligible nonprofits, for-profits, public housing authorities and local governments that have executed a Housing Trust Fund reservation agreement. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. All HTF-assisted units will be required to have a minimum affordability period of 30 years. A list of Affordable Housing added using the Housing Trust fund is available in the Appendix.

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

One multi-family complex, “PNS – SafeHaven” had their affordability period end September 30, 2019; however, as the project is associated with a homeless agency, the complex will continue to be affordable for their housing program. Tarrant County does not own any section 8 housing and Grapevine and Haltom City do not plan on adding or removing any from the current stock.

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

No, like the rest of the Country, the availability of affordable housing units does not meet the needs of the population. For renters, the average rental costs have been increasing in the last five years mainly due to rising property values, the region’s dramatic job growth and a tight supply of available apartments⁴. The region’s influx of varied employment and major employers such as various health related employers, banking companies, aviation industries, and education systems have increased the demand for more qualified workers. The balance of meeting educational qualifications, paying rent, utilities, transportation costs, food and other expenses is an extra challenge when rent is not affordable. Although rents vary in each city within Tarrant County there are still limitations on lowering other costs such as transportation and utilities. Using HOME Investment Partnership funding, Tarrant County works with developers to increase the number of housing units by building new or acquiring and rehabilitating older units to add to the housing stock.

Although many new complexes are under construction to meet the growing demand, many of the new units are aimed at an upscale clientele, with amenities such as quartz countertops and Bluetooth wiring. Rents ranging from \$1,900 to \$2,300 a month for a two-bedroom apartment aren’t unusual where many of the new units are aimed at urban professionals that can afford to pay higher rents.⁵ With expensive building materials and lack of qualified homebuilders, supply cannot keep up with demand. Although the majority of those moving into the area fulfill new high paying jobs and can afford higher rents and mortgage payments, those original residents that were struggling with lower paying jobs are now facing more struggles with increased housing prices. Programs to assist citizens upgrade skills and provide child

⁴ Source: <https://www.star-telegram.com/news/business/article172868601.html>

⁵ Source: <https://www.star-telegram.com/news/business/article172868601.html>

care for children of working parents are extremely valuable to grow our home talent and maintain a level of self-sufficiency in our citizens.

Increasing home values is a legitimate concern for Tarrant County residents and for some an impediment to maintaining affordable housing. New single family housing stock is slow to add due to market rates, costs of materials to build and lack of quality construction. The trend for millennials to rent and wait longer to buy is also dampening the demand for single family homes. For older adults, credit scores and available funds can be an impediment to purchase. The bigger concern for single family owners is maintaining homes while paying increased property taxes on fixed incomes or incomes that are not equally rising.

Describe the need for specific types of housing:

In general, there are many more owner-occupied homes than renter occupied units and with the trends mentioned in the previous section, there is a greater need for affordable rental housing. According to HUD’s Comprehensive Housing Market Analysis of Fort Worth-Arlington Housing Market Area from 2016, the greatest demand will be for 1-bedroom units, approximately 8,450 units with almost 16,000 units in demand. As job opportunities have increased in Tarrant County in the last few years, the number in demand will have increased.

Housing Market Trends
Rental Market Continued

Table 5. Estimated Demand for New Market-Rate Rental Housing in the Fort Worth-Arlington HMA During the Forecast Period

Zero Bedrooms		One Bedroom		Two Bedrooms		Three or More Bedrooms	
Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand	Monthly Gross Rent (\$)	Units of Demand
725 to 924	170	750 to 949	2,525	900 to 1,099	1,825	1,375 to 1,574	240
925 to 1,124	170	950 to 1,149	2,950	1,100 to 1,299	2,425	1,575 to 1,774	330
1,125 or more	140	1,150 to 1,349	1,700	1,300 to 1,499	1,200	1,775 to 1,974	240
		1,350 or more	1,275	1,500 or more	600	1,975 or more	140
Total	480	Total	8,450	Total	6,050	Total	960

Notes: Numbers may not add to totals because of rounding. Monthly rent does not include utilities or concessions. The 3,100 units currently under construction will likely satisfy some of the estimated demand. The forecast period is June 1, 2016, to June 1, 2019. Source: Estimates by analyst

For single family homes HUD’s Comprehensive Housing Market Analysis of Fort Worth-Arlington Housing Market Area from 2016, estimates a demand for approximately 23,000 single family homes. As markets have held steady for home ownership, we can assume the number remains the same. We still see many newer homes being built around North Fort Worth and Haslet around the Alliance Airport area. Homes in that area are priced well above the average home price, but no other transportation infrastructure has been included. The median value of an owner-occupied home in Tarrant County is \$158,200. Demand is expected to be the greatest for homes in the \$150,000-to-\$199,999 price range in other areas as evident in the following chart.

Table 4. Estimated Demand for New Market-Rate Sales Housing in the Fort Worth-Arlington HMA During the Forecast Period

Price Range (\$)		Units of Demand	Percent of Total
From	To		
100,000	149,999	1,475	5.0
150,000	199,999	6,725	23.0
200,000	249,999	5,550	19.0
250,000	299,999	4,975	17.0
300,000	349,999	3,500	12.0
350,000	399,999	2,350	8.0
400,000	499,999	2,350	8.0
500,000	and higher	2,350	8.0

Notes: The 2,500 homes currently under construction and a portion of the estimated 23,000 other vacant units in the submarket will likely satisfy some of the forecast demand. The forecast period is June 1, 2016, to June 1, 2019.

Source: Estimates by analyst

With aging housing and baby boomers going into retirement more housing rehabilitation will be required to ensure older owner occupied homes don't fall into disrepair and neighborhoods remain vital. Affordable rental housing for seniors with associated services will also be a demand as our population ages. There is currently only a handful of complexes within Tarrant County that are affordable for seniors.

Discussion

CDHD will continue to work with each city to try to improve housing in each and follow economic and transportation developments that would associate affordable housing improvements in each city. Not only will CDHD attend various meetings and staff Mayors' Council, we will use research and reports made by agencies, universities and the North Central Texas Council of Governments to make statistically sound decisions.

MA-15 Housing Market Analysis: Cost of Housing - 91.410, 91.210(a)

Introduction

As affordability is dependent on person's income and transportation costs to accommodate daily routines, affordability is relative to average income of citizens in each city. Median value of owner-occupied homes in Tarrant County consortium cities ranged from \$66,900 in the City of Sansom Park to \$627,700 in the City of Haslet according to the 2013-2017 American Community Survey 5-Year Estimates. The median value of an owner-occupied home in Tarrant County is \$158,200. In 2017, 5-year ACS estimates. 38% or 15 out of 40 cities are valued higher than the county median.

Geography	Median Value (dollars)
Arlington city, Texas	\$ 147,000.00
Azle city, Texas	\$ 123,600.00
Bedford city, Texas	\$ 179,600.00
Benbrook city, Texas	\$ 157,100.00
Blue Mound city, Texas	\$ 82,800.00
Burleson city, Texas	\$ 150,600.00
Colleyville city, Texas	\$ 456,100.00
Crowley city, Texas	\$ 131,100.00
Dalworthington Gardens city, Texas	\$ 403,500.00
Edgecliff Village town, Texas	\$ 142,000.00
Euless city, Texas	\$ 163,700.00
Everman city, Texas	\$ 73,200.00
Forest Hill city, Texas	\$ 80,300.00
Fort Worth city, Texas	\$ 141,400.00
Grand Prairie city, Texas	\$ 139,600.00
Grapevine city, Texas	\$ 273,600.00
Haltom City city, Texas	\$ 95,300.00
Haslet city, Texas	\$ 336,300.00
Hurst city, Texas	\$ 157,000.00
Keller city, Texas	\$ 334,000.00
Kennedale city, Texas	\$ 171,700.00
Lakeside town (Tarrant County), Texas	\$ 174,700.00
Lake Worth city, Texas	\$ 94,400.00
Mansfield city, Texas	\$ 218,200.00
Newark city, Texas	\$ 78,100.00
North Richland Hills city, Texas	\$ 171,200.00
Pantego town, Texas	\$ 193,400.00
Pelican Bay city, Texas	\$ 45,700.00
Reno city (Parker and Tarrant Counties), Texas	\$ 116,100.00
Roanoke	
Richland Hills city, Texas	\$ 115,500.00

River Oaks city, Texas	\$	88,300.00
Saginaw city, Texas	\$	138,800.00
Sansom Park city, Texas	\$	66,900.00
Southlake city, Texas	\$	627,700.00
Trophy Club town, Texas	\$	348,100.00
Watauga city, Texas	\$	115,700.00
Westlake town, Texas	\$	1,612,000.00
Westover Hills town, Texas	\$	1,289,800.00
Westworth Village city, Texas	\$	105,100.00
White Settlement city, Texas	\$	78,500.00

Cost of Housing

	Base Year: 2010	Year: 2015	Year: 2018	% Change (2015-2018)
Median Home Value	\$ 123,500	\$ 136,000	\$ 161,700	19%
Median Contract Rent	\$ 786	\$ 882	\$ 998	13%

Table 32 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS, 2014-2018 ACS

Rent Paid	Number	%
Less than \$500	8,533	10.4%
\$500-999	53,942	65.6%
\$1,000-1,499	14,764	18.0%
\$1,500-1,999	3,198	3.9%
\$2,000 or more	1,736	2.1%
Total	82,173	100.0%

Table 33 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,249	No Data
50% HAMFI	13,980	13,878
80% HAMFI	46,921	36,797
100% HAMFI	No Data	52,887

% Units affordable to Households earning	Renter	Owner
Total	63,150	103,562

Table 34 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	754	853	1,068	1,460	1,851
High HOME Rent	754	853	1,068	1,287	1,416
Low HOME Rent	665	712	855	988	1,102

Table 35 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2019 Fort Worth-Arlington, TX HUD Metro FMR Area

Is there sufficient housing for households at all income levels?

In general, there is sufficient housing for middle to upper income families, but more affordable housing for lower income persons and average working families are in need within the County. The trend of rising rents is limiting the choices of safe and affordable housing for working families and low income persons. Meanwhile developers are increasing building multi-family units for those that can afford above market rates.

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

When considering changes to home values and/or rents, affordability of housing is likely to change conversely. As values and rents increase, the less affordable a home would be if incomes do not rise as well. Sacrifices in home maintenance will likely occur leading to potential blight of neighborhoods. When incomes are fixed, home maintenance will likely be the last concern for the home owner or renter. As we saw in previous sections, home values have increased 19% in the last 3 years. For retirees and those on fixed incomes, the rise of home values could mean a loss of home security due to insufficient funds to continue to pay mortgage. Similar for rent, as demand for rental units increase with lack of affordable supply, renters can no longer afford thereby creating overcrowding to share costs of a unit, accepting unsafe units or becoming homeless.

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

The rents paid for HOME funded units are well below Fair Market Rents and even more so with area median rents. As a developer building or acquiring and rehabilitating with HOME funds, it is not as

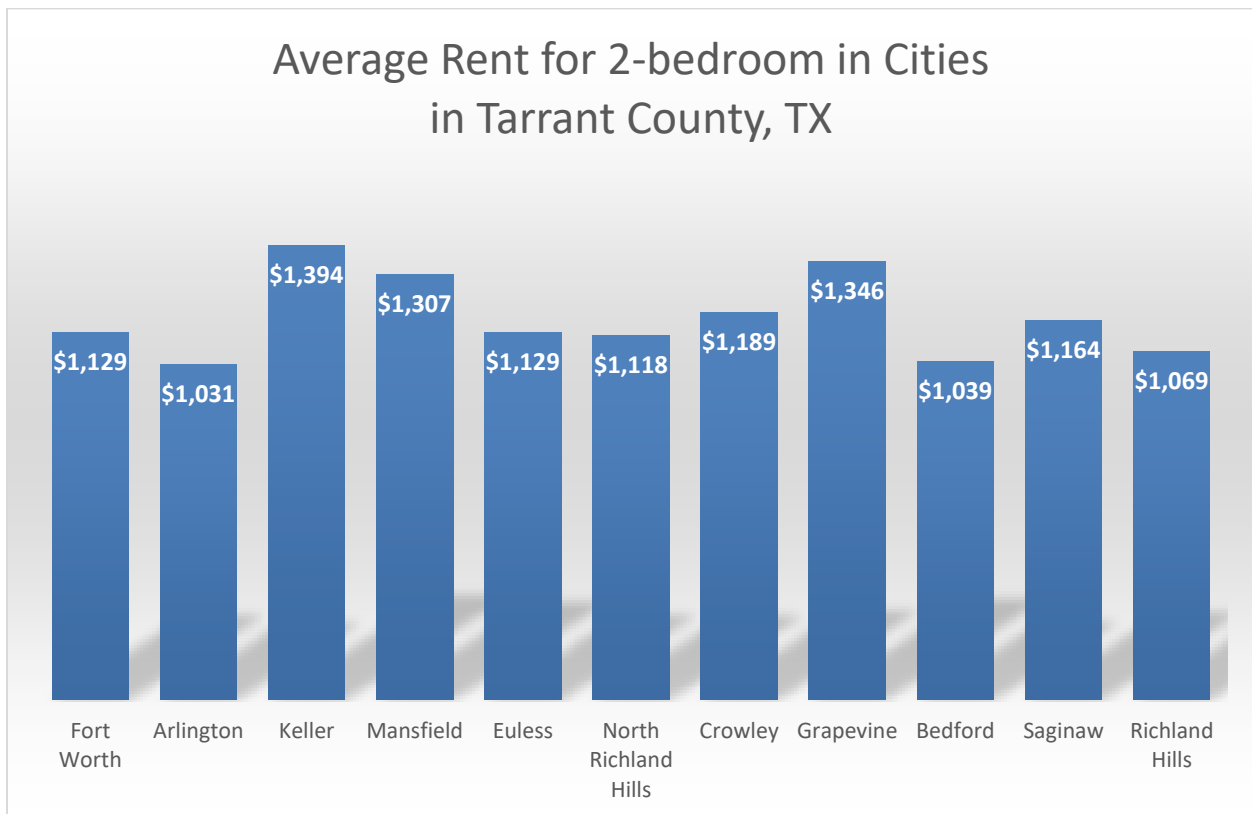
lucrative as building with other funds and rent at fair market rents while tenants can use other federal funds to pay for tenant based rental assistance. When average rents for 2 bedroom units in all cities in Tarrant County are well above FMR, there is a challenge to provide assistance within HUD rules and find units that are affordable in general. By using HOME CHDO set aside funds, we are able to leverage other funds to build affordable units and maintain a longer period of affordability. By continuing to work with the owner after the affordability period ends, we are able to try to maintain those units as affordable instead of market rate.

HOME Rent Limits - 2019

Fort Worth-Arlington, TX HUD Metro FMR Area

	Efficiency	1 Bdrm	2 Bdrm	3 Bdrm	4 Bdrm	5 Bdrm	6 Bdrm
Low HOME Rent Limit	\$665	\$712	\$855	\$988	\$1,102	\$1,216	\$1,330
High HOME Rent Limit	\$754	\$853	\$1,068	\$1,287	\$1,416	\$1,544	\$1,672
Fair Market Rates (FMR)	\$754	\$853	\$1,068	\$1,460	\$1,851	\$2,129	\$2,406
50% Rent Limit	\$665	\$712	\$855	\$988	\$1,102	\$1,216	\$1,330
65% Rent Limit	\$870	\$933	\$1,122	\$1,287	\$1,416	\$1,544	\$1,672

Effective June 28, 2019



Discussion

The availability of affordable housing and the age of units relative to the cost of housing and income levels will guide CDHD housing planning within limited annual HUD funds. In cases for home owners, CDHD will continue to assist with the home owner rehabilitation program and add new single family homes where the market allows affordably. For renters, CDHD will work with developers and CHDO's to add to the affordable rental stock. Collaborations with non-profit agencies and working with cities to combine resources will further attempts in adding and maintaining the current affordable housing stock.

MA-20 Housing Market Analysis: Condition of Housing - 91.410, 91.210(a)

Introduction

There are clearly more owner-occupied units that have no negative conditions when compared to renter-occupied units. As not all multi-family serve low income persons and families, it would be difficult to assist the 42% of renter-occupied units with improvements of their one selected conditions. With limited funds, we can assist with rental assistance for the most vulnerable population and prevent persons and families from becoming homeless. Owner-occupied units, particularly single family detached units that have income eligible occupants can be assisted with current housing rehabilitation program. 36% of the owner-occupied housing stock in Tarrant County consortium cities are considered historic, meaning 50 years or older. All housing inspections include lead based paint assessments for rental and testing for pre-1978 homes for rehabilitation. Information is provided to every home owner and renter.

Describe the jurisdiction's definition for "substandard condition" and "substandard condition but suitable for rehabilitation":

Census Bureau defines "Condition of units" based on the physical and financial conditions of the housing units. HUD further defines these conditions as 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 30%.

Tarrant County will define "Substandard conditions" as failures to meet Tarrant County's minimum acceptable standards for rehabilitation and new construction. The guide for these standards are available at CDHD office Items may be substandard in condition but are suitable for rehabilitation if total costs for rehabilitation is less than \$32,000 per home and if there is at least one major systems failure. Major systems failures include maintenance requirements for roofs, foundations, electrical, plumbing, ventilation and heating. If lead based paint is present in single family homes, remediation will occur. Substandard condition where rehabilitation is not possible can be defined as homes with too many problems to address under the \$32,000 maximum requirement.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	34,595	20%	34,196	42%
With two selected Conditions	671	0%	2,963	4%
With three selected Conditions	101	0%	230	0%
With four selected Conditions	0	0%	10	0%
No selected Conditions	133,973	79%	44,830	55%
Total	169,340	99%	82,229	101%

Table 36 - Condition of Units

Data Source: 2011-2015 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	43,890	26%	17,224	21%
1980-1999	64,204	38%	34,544	42%
1950-1979	55,941	33%	28,123	34%
Before 1950	5,297	3%	2,351	3%
Total	169,332	100%	82,242	100%

Table 37 – Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	61,238	36%	30,474	37%
Housing Units build before 1980 with children present	28,297	17%	18,569	23%

Table 38 – Risk of Lead-Based Paint

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

Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

Although only 20% of our owner housing stock and 46% of rental housing stock has conditions that need assistance with from the above data, 36% of the owner-occupied and 37% of renter-occupied homes were built before 1980. In our experience, houses built before 1989 need rehabilitation which would add to the number of homes that are aging and need assistance. With aging housing and baby boomers going into retirement more housing rehabilitation will be required to ensure older owner occupied homes don't fall into disrepair and neighborhoods remain vital. The 2011-2015 ACS, 5 year estimates show that there are greater number of own occupied homes than renter occupied, but about the same number of units that need repair. With limited funding, CDHD can make greater impact to neighborhoods and families by rehabilitating single family owner occupied homes rather than multi-family complexes. The onus should be placed on multi-family complex owners to upkeep and maintain their facility in which they are collecting rent.

Estimate the number of housing units within the jurisdiction that are occupied by low or moderate income families that contain lead-based paint hazards. 91.205(e), 91.405

From the above 2011 HUD CHAS data, the total number of homes built in Tarrant County is 169,332 Owner occupied homes and 82,242 renter occupied homes. As defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, homes must be checked for lead based paint and traces of lead must be mitigated. Lead based paint existed up to 1978; however some lead based paint may still have

been used in 1979. Looking at the table from HUD CHAS 2015 data for Tarrant County, there are 61,238 owner occupied homes built in 1979 and earlier with 46% of those units with possible traces of lead in paint. For rental housing, there are 30,474 units built before 1980 with 61% of those units having potential of lead based paint to exist.

Using CDBG Income limits for 2019 and ACS Income data, we can roughly guesstimate the number of lead-based paint hazards for different income categories. Using the upper limits for a family of 8 in each category, we count the number of households within those income brackets using ACS data. This gives 41% of households in Tarrant County consortium above median area income leaving 22% of households defined as extremely low, 26% Very Low and 11% Low income.

	Persons in family							
	1	2	3	4	5	6	7	8
Extremely Low (22%)	16,000	18,250	20,550	22,800	24,650	26,450	28,300	\$30,100
Very Low (18%)	26,600	30,400	34,200	38,000	41,050	44,100	47,150	\$50,200
Very low (8%)	31,920	36,480	41,040	45,600	49,260	52,920	56,580	\$60,240
Low (11%)	42,600	48,650	54,750	60,800	65,700	70,550	75,400	\$80,300

The approximate numbers of households potentially exposed to lead based paint is as follow. There are still greater numbers of owners than renters that have housing units built before 1980 with children present. Tarrant County has increased the maximum allowed per project in 2019 to account for not only increasing costs, but to also allow for abatement of lead based paint issues for all owner occupied single family homes.

Risk of Lead-Based Paint Hazard	Owner	Renter
Housing Units built before 1980 with children present	28,297	18,569
Extremely Low (22%)	6,225	4,085
Very Low (18%)	5,093	3,342
Very low (8%)	2,264	1,486
Low (11%)	3,113	2,043
TOTAL BELOW AMI	16,695	10,956
Above Median income, \$76,000	11,602	7,613

Discussion

Tarrant County will test for Lead Based paint of all single family owner occupied units that are being rehabilitated. For rental units, an inspection will occur that will include a visual lead based paint inspection, especially for families with young children and immune-compromised persons. Lead based paint information will be provided to all initial inspections.

MA-25 Public And Assisted Housing - 91.410, 91.210(b)

Introduction

There are currently three providers of HUD-Assisted Housing in the Tarrant County urban county jurisdiction: Tarrant County Housing Assistance Office, the Grapevine Housing Authority, and the Haltom City Housing Authority. The public housing stock located in Grapevine and Haltom City is generally well-managed and in good condition. Tarrant County Housing Assistance Office manages 2,111 Tarrant County's housing choice vouchers (HCV), Grapevine Housing Authority (99 HCV) and Corsicana Housing Authority (188 HCV). The 3,010 total housing choice vouchers through the Tarrant County Housing Assistance Office Housing, also supports 159 families for the Family Unification Program, 115 under the Veterans Affairs Supportive Housing, 250 Project Based vouchers serving persons with disabilities, and 88 Mainstream vouchers also serving persons with disabilities. Tarrant County Housing Assistance Office currently works with 1300 landlords that accept vouchers. There are approximately 16,637 people/families on the wait list.

The Grapevine Housing Authority administers the Public Housing Program only as of 2016 and Tarrant County Housing Assistance Office now manages their HCV program. Grapevine Housing Authority owns 98 units located on five streets whereby the rent is based on approximately 30 percent of the household income or a flat rent (resident's choice). Starr Place has 20 elderly & disabled units consisting of 10 efficiencies, 8 one bedroom, 1 handicap one bedroom and 1 two bedroom. W. Texas Street has 19 elderly & disabled units consisting of 8 efficiencies, 10 one bedroom and 1 handicap two bedroom units. Starnes/Brewer has 9 family units consisting of 6 two bedrooms and 1 handicap two bedroom located on N. Starnes and 2 three bedroom units located on Brewer. S. Scribner has 10 family units consisting of 8 two bedroom and 2 three bedroom units. W. Worth has 40 elderly & disabled units consisting of 37 one bedroom and 3 handicap one bedroom units. Grapevine Housing Authority has an established Resident Council which sponsors social and informational activities.

Housing Authority of Haltom City administers a public housing program whereby the housing authority owns and manages 1 project which contains 150 affordable rental units. The County will continue to coordinate with local housing authorities on issues which affect both parties. Since year 2000, the Public Housing Authorities have developed 5-year Agency Plans and Annual Plans under federal requirements (Public Housing Agency Plans, 24 CFR 903).

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project -based	Tenant -based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			248	2398	250		115	159	88
# of accessible units			80						
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

Tarrant County Housing Assistance Office does not own any public housing. Grapevine Housing Authority owns 98 units located on five streets whereby the rent is based on approximately 30 percent of the household income or a flat rent (resident’s choice). Starr Place has 20 elderly & disabled units consisting of 10 efficiencies, 8 one bedroom, 1 handicap one bedroom and 1 two bedroom. W. Texas Street has 19 elderly & disabled units consisting of 8 efficiencies, 10 one bedroom and 1 handicap two bedroom units. Starnes/Brewer has 9 family units consisting of 6 two bedrooms and 1 handicap two bedroom located on N. Starnes and 2 three bedroom units located on Brewer. S. Scribner has 10 family units consisting of 8 two bedroom and 2 three bedroom units. W. Worth has 40 elderly & disabled units consisting of 37 one bedroom and 3 handicap one bedroom units.

Housing Authority of Haltom City administers a public housing program whereby the housing authority owns and manages 1 project which contains 150 affordable rental units. The County will continue to coordinate with local housing authorities on issues which affect both parties.

Public Housing Condition

Public Housing Development	Average Inspection Score
Grapevine Housing Authority	high
Haltom City Housing Authority	n/a
Tarrant County Housing Assistance Office	high

Table 40 - Public Housing Condition

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

Public housing units are in general standard condition and are well maintained. Some are planned to be upgraded in Grapevine Housing Authority; however none require major restoration or revitalization.

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

Tarrant County Housing Assistance Office does not have any public housing units. Grapevine Housing Authority public housing residents are mostly seniors and families with disabilities. Requests for ADA improvement are quickly addressed and the GHA offers resident meetings, picnics and holiday parties to engage all families living in public housing. The City of grapevine provides transportation for seniors to the senior activity center, shopping, field trips and other on demand services. Haltom City Housing Authority offers resident gatherings to better engage the predominately senior population living in the one complex of 150 units. Transportation is a need and access to on-site counselors have been requested.

MA-30 Homeless Facilities and Services - 91.410, 91.210(c)

Introduction

Tarrant County through the Community Development Division collaborates with the Continuum of Care and Tarrant County Homeless Coalition to ensure continuity throughout the County. With over 200 individual members representing over 40 organizations, the Continuum of Care (CoC) contracts with the Tarrant County Homeless Coalition to plan and manage HMIS for the Continuum of Care. Sub-committees and work groups are developed within the Continuum of Care to ensure needs are kept up with demands and changes. Goals and objectives are made through these groups which are approved through a certification of consistency with applications for the annual CoC grants.

Tarrant County constantly participates in meetings with other local, state and federal agencies to assist persons with special needs who are not homeless. Solutions for transportation issues for persons with mental and/or physical impairments are discussed, analyzed and planned with transportation agencies, mental health service providers, employers, the North Central Texas Council of Governments and the County. The County will continue to participate in trainings, meetings, and activities for persons who are not homeless but have other special needs when opportunities arise. It is often the lack of funding that inhibits forward solutions and executing plans.

Facilities Targeted to Homeless Persons

	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)	540	0	116	532	0
Households with Only Adults	957	107	99	1,209	48
Chronically Homeless Households	0	0	0	1,563	0
Veterans	30	0	60	405	0
Unaccompanied Youth	16	0	2	0	0

Table 41 - Facilities Targeted to Homeless Persons

Data Source Comments: 2019 Housing Inventory County

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

The local CoC has integrated an economic mobility assessment into coordinated entry to best identify employability and potential benefits eligibility. Clients are referred to employment services or a dedicated benefits counselor as appropriate. The local mental health authority provides services for those with mental health and addiction issues. The county hospital provides medical based street outreach for those living in unsheltered situations.

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.

DRC: general homeless population

PNS: individuals, families, veterans

TSA: individuals and families

ALS: individuals and families

UGM: Individuals and families

SHTC: Individuals and families experiencing domestic violence

VA: Veteran individuals and families

ACH: Unaccompanied youth

City Square: Unaccompanied youth

True Worth Place: general homeless population day shelter

Please see Pocket pal in English and Spanish in the appendix of the final report.

MA-35 Special Needs Facilities and Services - 91.410, 91.210(d)

Introduction

Tarrant County assists persons with special needs through various programs by collaborating with many agencies and consortium cities. Persons with special needs may include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents. By collaborating with agencies familiar with each population, resources can be combined to best serve the public.

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 majority of elderly and persons with disabilities are on fixed income and may not have access to reliable transportation. CDHD can provide home rehabilitation to maintain a safe home to age in place or work with other agencies and programs to assist with rent. Some may require access to reliable transportation to improve quality of life, go to social events, medical appointments, and to obtain basic needs. Alternative transportation to access opportunities is available in most areas in or nearby the City of Fort Worth via Trinity Metro, but not to Tarrant County Consortium cities. Within the northeast portion of the county, the transportation provider for the elderly and disabled is NETS, serves the cities of North Richland Hills, Bedford, Keller, Euless, Grapevine, Haltom City, and Hurst. Many other non-profit or church-based entities offer volunteer rides or broker rides amongst the variety of providers within Tarrant County based on need.

Public Housing residents in Grapevine Housing Authority and Haltom City Housing Authority are mostly seniors and persons with disabilities. In Grapevine Housing Authority, a wheelchair accessible bus can take residents to the library and community center daily. Counselors are available in both housing authorities to assist resident with needs or provide guidance on resources.

Persons with addictions or other dependencies require not only stable housing, but a support network to ensure sober living that contributes to society. Employment and stable living environment as well as case management support is necessary for this this client group to remain successful; however resources and employment options are often limited. The Continuum of Care has secured competitive grant funding to continue to support this special population to encourage healthier lifestyle with a path to self-sustainability.

Tarrant County Samaritan House located in Fort Worth, currently provides services and housing for persons with HIV/AIDS. Samaritan House is funded through HOPWA whereby The Tarrant County Community Development Division is the HOPWA grantee for Samaritan House. Participants are linked to

the supportive services offered to them at Samaritan House, including chemical dependency counseling, meal service, and professional skill development. In addition to giving necessary support to residents, the incentive of subsidized off-site apartment living is a positive dynamic in the recovery progress for current Single Room Occupant (SRO) residents. While still living in the SRO, residents interact with other program clients and are able to realize first-hand what the benefits of attaining the direct level of self-sufficiency can be. This encourages clients to actively seek strategies for positive recovery so that they may also be able to enjoy the same benefits.

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

JPS is the primary provider of emergency or in patient mental health care. This includes an Emergency Psychiatric Department and the Trinity Springs Pavilion inpatient treatment facility. If a patient presents as homeless or at risk of homelessness and there are no housing options immediately available, social services at JPS routinely attempt contact with family and friends of patient to arrange placement during recovery. If this is not possible, JPS locates group home providers or nursing home facilities appropriate to meet the specific needs of the patient. The hospital discharge committee reviews mental health care cases that have had difficulty with placement and provides feedback and resources to JPS to avoid discharge to homelessness. Those with chronic health conditions are prioritized for Supportive Housing or assisted by Housing Placement Specialist to identify long term, rehab, or assisted living care.

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)

In annual surveys, a need for improved infrastructure, alternate transportation options and assistance with current owner occupied homes are needed. Tarrant County Community Development and Housing Division (CDHD) will continue to encourage infrastructure projects to include sidewalk and new energy efficient street light installation when improving roads. CDHD plans to work with other jurisdictions and entities to expand transportation options, especially for those with special needs. CDHD will continue with housing rehabilitation program thereby assisting those older homes and clients to age in place in a safe and accessible home. To ensure quality affordable housing stock, CDHD will work with CHDO's and other non-profits to add to our affordable housing stock with ADA compliant units and infrastructure for broadband service.

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))

In addition to the previous section, elderly, frail elderly, persons with disabilities, will be assisted by removing ADA barriers and replacing with more accessible amenities through housing rehabilitation and infrastructure improvements. Seniors centers will also be improved where planned in consortium cities to improve amenities for aging population. Persons with alcohol or other drug addictions will be assisted with case management through our CoC programs with MHMR. Persons with HIV/AIDS and their families will be assisted using HOPWA-C funds in which Samaritan House will house and provide case management for Tarrant County. Public housing residents will continue to be supported through Grapevine Housing Authority and Haltom City Housing Authority.

MA-40 Barriers to Affordable Housing - 91.410, 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment

People searching for low-income housing in Tarrant County face barriers that too often prove insurmountable. The complexity of the various systems makes it nearly impossible to find housing for people who need affordable housing. The cost of housing is naturally a barrier when most low income persons cannot afford the cost of living let alone owning a home. There are 29 consortium cities and some unincorporated areas mostly on the western side of Tarrant County. Each city has their own policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. CDHD can help educate cities regarding avoiding any barriers to affordable housing, however Tarrant County has no authority over any of the cities to enforce policies. Homeowners or potential homeowners in unincorporated areas may be assisted directly.

With respect to affordable housing, the County will endeavor the following:

- Expand housing rehabilitation and homebuyer assistance programs into all participating consortium member cities, when funds permit.
- Continue efforts to encourage the reduction or waiving of permit and development fees on housing rehabilitation or construction projects on behalf of affordable or special needs housing.
- Continue education of affordable housing issues, innovative housing programs and city zoning impacts through the Tarrant County Mayors' Council and the Tarrant County Commissioners Court.

Tarrant County encourages affordable housing by working with cities and other public agencies to avoid barriers to affordable housing through education and meetings. In order to educate other cities and agencies, Tarrant County CDHD staff is educated with the most up to date fair housing policies from HUD and will make policy changes to ensure barriers are removed when using HUD funds. When working with other cities, The Mayors' Council of Tarrant County meetings are used as a forum to provide information to help ameliorate negative effects of public policies. Cities are made aware of potential barrier to affordable housing and innovative practices to enhance citizen quality of life. Barriers could be minimum lot sizes with specific building materials used. Innovative practices could include adding accessory dwelling units (ADUs) — also referred to as granny flats, accessory apartments, or second units — as an inexpensive way to increase their housing supply. Tarrant County works with cities, banks and developers on Housing Tax Credit Programs to promote affordable rental in suburban areas and has sought alternate funding sources to use in conjunction with HUD funds for an array of affordable housing development.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

The majority of Tarrant County's Community Development Block Grant (CDBG) is used for non-housing community development by revitalizing public infrastructure or providing public services. Both are vital support to housing and citizen well-being. A more detailed examination of Tarrant' County's population and economic developments can be found in the Analysis of Impediments to Fair Housing report available in the appendix.

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	4,771	2,133	2	1	-1
Arts, Entertainment, Accommodations	35,173	39,106	12	14	2
Construction	18,271	20,460	6	7	1
Education and Health Care Services	39,002	32,421	13	11	-2
Finance, Insurance, and Real Estate	24,156	14,273	8	5	-3
Information	6,669	4,804	2	2	-1
Manufacturing	30,675	33,353	10	12	1
Other Services	9,446	9,688	3	3	0
Professional, Scientific, Management Services	25,858	15,320	9	5	-3
Public Administration	0	0	0	0	0
Retail Trade	38,451	44,954	13	16	3
Transportation and Warehousing	22,113	34,073	7	12	5
Wholesale Trade	21,770	13,304	7	5	-3
Total	276,355	263,889	--	--	--

Table 42 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	371,465
Civilian Employed Population 16 years and over	349,410
Unemployment Rate	5.92
Unemployment Rate for Ages 16-24	15.78
Unemployment Rate for Ages 25-65	4.13

Table 43 - Labor Force

Data Source: 2011-2015 ACS

Unemployment rate for all Tarrant County in 2018 was 3.5% according to Texas Local Area Unemployment Statistics (LAUS) Report. The following data includes all cities in Tarrant County which significantly increases the labor force by including Cities of Arlington and Fort Worth.

Tarrant County's Workforce Development Area Statistics

	Dec-19	Nov-19	Dec-18	Yearly Change
Civilian Labor Force	1,092,836	1,098,576	1,077,748	15,088
Employed	1,060,662	1,064,702	1,042,631	18,031
Unemployed	32,174	33,874	35,117	-2,943
Unemployment Rate	2.9%	3.1%	3.3%	-0.4%

Occupations by Sector	Number of People
Management, business and financial	93,465
Farming, fisheries and forestry occupations	16,940
Service	28,480
Sales and office	94,050
Construction, extraction, maintenance and repair	28,408
Production, transportation and material moving	21,159

Table 44 – Occupations by Sector

Data Source: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	191,658	58%
30-59 Minutes	116,110	35%
60 or More Minutes	22,005	7%
Total	329,773	100%

Table 45 - Travel Time

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	24,324	2,114	10,644
High school graduate (includes equivalency)	62,100	4,462	19,495
Some college or Associate's degree	100,210	5,637	22,985
Bachelor's degree or higher	104,985	3,472	18,060

Table 46 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	998	2,533	4,078	8,104	4,665
9th to 12th grade, no diploma	7,378	7,047	5,749	9,516	6,603
High school graduate, GED, or alternative	18,265	22,001	21,292	42,860	23,659
Some college, no degree	20,359	24,662	23,317	50,150	20,615
Associate's degree	2,625	7,005	8,027	15,807	4,660
Bachelor's degree	4,303	20,760	24,719	43,654	12,389
Graduate or professional degree	273	6,301	11,564	19,696	7,828

Table 47 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment – Median Earnings in the Past 12 Months

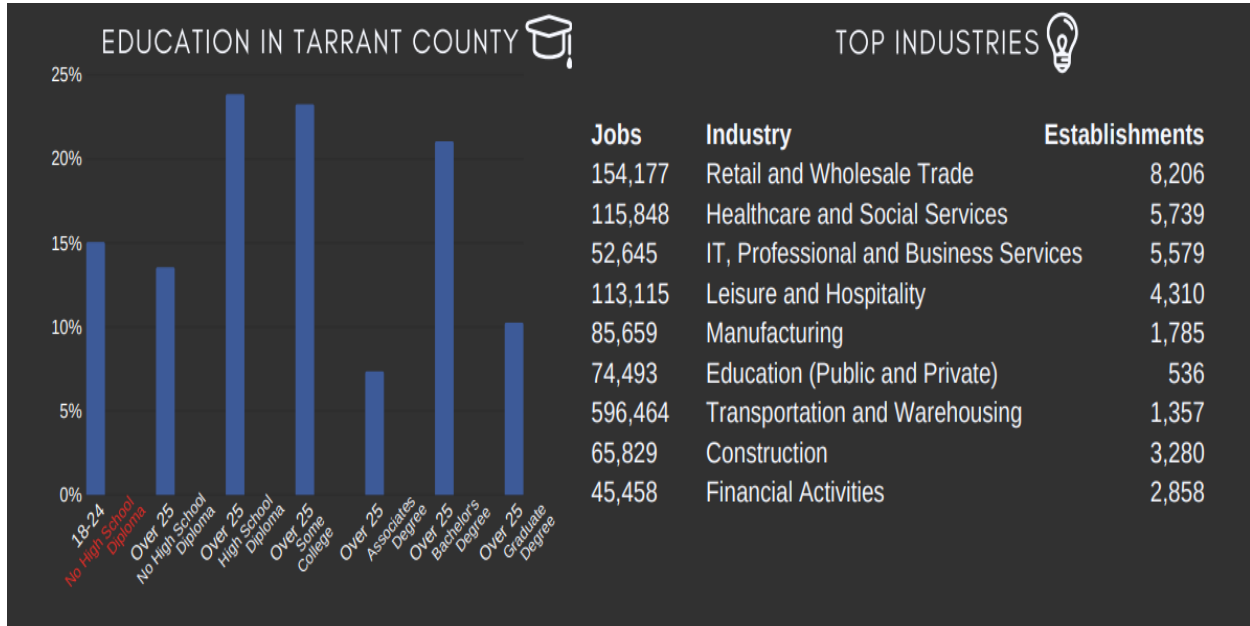
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	875,020
High school graduate (includes equivalency)	1,438,619
Some college or Associate's degree	1,777,147
Bachelor's degree	2,100,385
Graduate or professional degree	2,837,968

Table 48 – Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

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

Based on the table above, the two major employment sectors within Tarrant County consortium are Management, business and financial sector (33%) and sales and office sector (33%). According to Workforce Solutions of Tarrant County, the top industries with the most jobs in Tarrant County as a whole are transportation and warehousing, Retail and wholesale trade, healthcare and social services, and leisure and hospitality industry.



Workforce Solutions for Tarrant County is part of the Dallas-Fort Worth Regional Workforce Leadership Council (RWLC) which is the driving force for a collaborative approach to providing workforce solutions across the Dallas-Fort Worth region. The RWLC currently works with six established industry sectors: aerospace, healthcare, infrastructure, logistics, retail and technology and two emerging industry sectors, digital technology and hospitality. All of which are diversified in Tarrant County. ⁶ The top employers in Tarrant County, TX with the number employed are:

1. [AMR/American Airlines](#), 22,169
2. [Texas Health Resources](#), 18,866
3. [Lockheed Martin Aeronautics Company](#), 14,988
4. [NAS Fort Worth JRB](#): 11,350
5. [Fort Worth Independent School District](#), 11,000
6. [Arlington Independent School District](#), 8,126
7. [University of Texas Arlington](#): 6,239
8. [City of Fort Worth](#), 6,195

⁶ Source: <http://workforcesolutions.net/wp-content/uploads/2018/01/RWLC-2017-FINAL.pdf>

9. [JPS Health Network](#), 4,872
10. [Cook Children's Health Care System](#), 4,326
11. [Tarrant County Government](#), 4,173
12. [Texas Health Harris Methodist Fort Worth](#), 3,968
13. [Bell Helicopter Textron Inc.](#), 3,820
14. [Fidelity](#), 3,720
15. [Keller Independent School District](#), 3,600
16. [Alcon Laboratories](#), 3,346

The key geographic areas of employment in Tarrant County are Alliance Airport in northern part of Tarrant County, DFW Airport and American Airlines in eastern part of Tarrant County, Lockheed Martin throughout Tarrant County, JPS Hospital network in central Tarrant County. Seasonal or occasional work that also bolsters employment and the economy can be seen in Arlington; Cowboys Stadium, Rangers Ballpark, Six Flags amusement park, and Hurricane Harbor Water Park. Suburban cities surround each major work area in which people live in and commute to. Provided that there is reliable transportation and stable employment, economic trends are constant. It is the variability of each that disrupts the trends.

Describe the workforce and infrastructure needs of the business community:

The best way to convey the needs of the business community is by looking at local Chambers of Commerce. To quote the Fort Worth Chamber's 84th Legislative Session Policy statements, "The Fort Worth chamber of Commerce and its 1,900 member companies believe that many of the keys to a vibrant economy and quality workforce require investing in public education, reliable sources of water, strategic transportation infrastructure and competitive economic development tools." By investing in k-12 education, we home grow our own quality workforce to expand a vibrant economy. By providing safe and reliable infrastructure and water, we provide stability for our citizens. Investment in transportation will help in giving employees affordable options to go to work and entice employers to expand on their commercial success."

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.

Major employers have been moving into Tarrant County and increasing the supply of jobs. There are not enough qualified employees to keep up with the demand therefore, Workforce Solutions works with Tarrant County employers to gather input on skills in demand for specific industries for the future, working with Colleges and ISD's to best educate residents to fulfill those in-demand jobs and provides resources and funding for child care and higher education. For example, with lack of construction related employees, Workforce solutions has created construction apprenticeship training programs. See, <http://workforcesolutions.net/wp-content/uploads/2018/07/Construction-Apprenticeship-Training-Program-2018.pdf> In other fields, Workforce Solutions has partnered with schools and various companies

to encourage internships and apprenticeships to coincide with what is being learned to real life application.

The increased jobs and housing in the northern part of Tarrant County around Alliance Airport has created a need for improved transportation and infrastructure upgrades. Workforce Solutions for Tarrant County states that skilled workforce per each industry is needed and to build that need, workforce solutions is connecting industry partners to the educational system, especially at the junior and senior high school level to promote interest in careers within these demand industries. By providing greater opportunity for employment and changing infrastructure, opportunities to access both jobs and means to get to jobs will increase and support businesses in the region.

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

As business is increasing across the region, employers need to sustain an appropriate pool of skilled workers in order to maintain profit. There is currently not enough local talent to support employer's needs. We see many more people moving from out of state and increasing the demand for affordable housing, increasing traffic and taxing local infrastructure. Efforts to expand the middle skill supply will mean critical education and career connections for low-income and unemployed residents. Employment opportunities relative to affordable housing linked by accessible transportation is demanded by employers as well as employees.

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

Workforce Solutions for Tarrant County's strategic vision is to work cooperatively with other regional economic partners such as North Texas workforce boards, chambers, city governments, economic development entities, educators and training providers as well as community providers toward a collaborative support of regional industry and economic growth. Workforce Solutions works with Tarrant County employers to match students from Colleges and ISD's to provide internships and apprenticeships. For example, with lack of construction related employees, Workforce solutions has created construction apprenticeship training programs. See, <http://workforcesolutions.net/wp-content/uploads/2018/07/Construction-Apprenticeship-Training-Program-2018.pdf> In other fields, Workforce Solutions has partnered with schools and various companies to encourage internships and apprenticeships to coincide with what is being learned to real life application. Understanding that there is a demand for more employees in the aerospace field, Workforce Solutions has encouraged the field in ISD's and worked with colleges and universities to provide degrees specific to our region's needs. By growing home talent, we increase the supply of self-sufficient workforce with current population thereby putting less pressure to add more infrastructure and housing at such a high rate.

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

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.

Tarrant County does not have its own CEDS, but did participate with the North Central Texas Council of Governments (NCTCOG) metropolitan planning organization to develop one for its 16-county region. Tarrant County participated in the development of that strategy and encourages all cities to apply for EDA grants through NCTCOG. Since being eligible for EDA grants with the CEDS in 2018, Cities have participated in the Safe Routes program to build sidewalks to connect schools with neighborhoods.

Discussion

Tarrant County will continue to work with Workforce Development and attend chamber of commerce meetings to better understand the economic development opportunities around Tarrant County. Through the Mayors' Council of Tarrant County, developments are shared amongst cities through informal discussions before and after the meeting. In knowing developments, CDHD can better assess housing needs and add to the affordable housing stock appropriately.

MA-50 Needs and Market Analysis Discussion

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

HUD defines housing problems when a household is said to have any 1 or more of these problems.

1. Overcrowding – More than 1 person per room.
2. Severe overcrowding – More than 1.5 persons per room.
3. Lacking plumbing or lacking kitchen facilities
4. Cost burden – monthly housing costs exceeds 30% of monthly income
5. Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

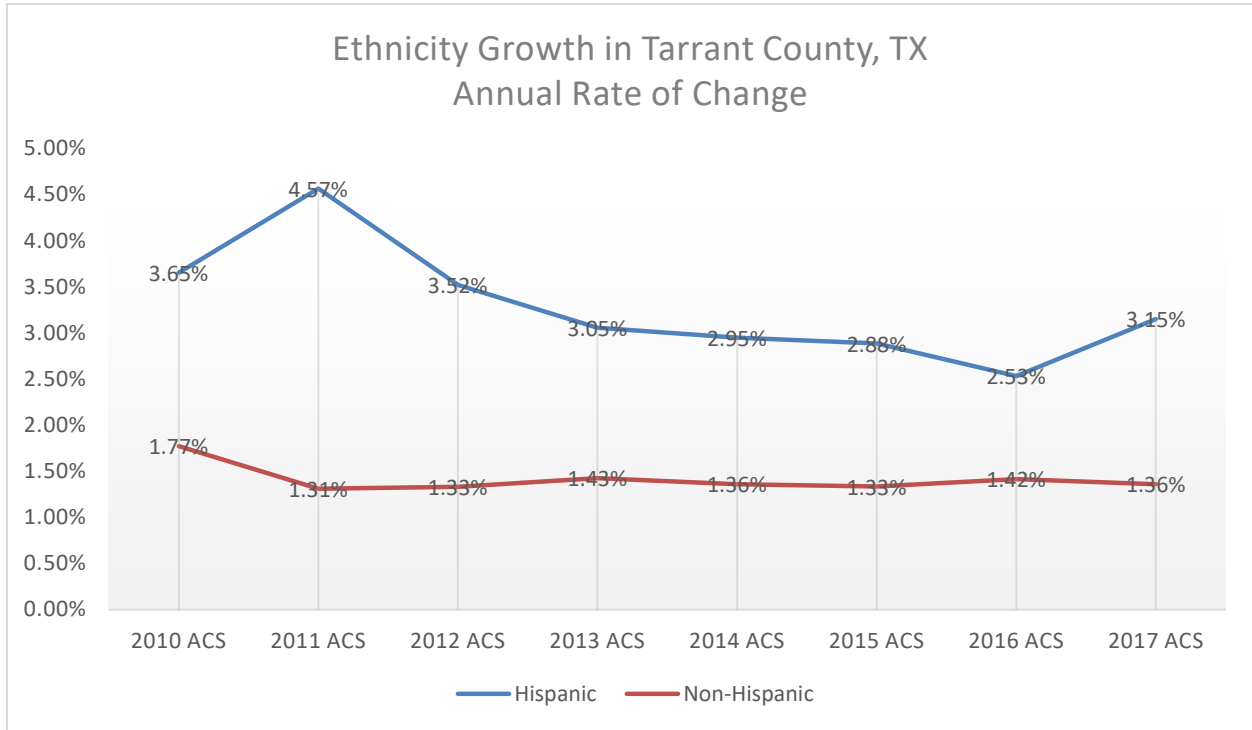
Tarrant County's definition of concentration of multiple housing problems is a city or town that potentially holds a high number of aging homes and/or a high number of low income persons, both could further become covered under HUD's definition. Communities with concentrations of low income households and aging homes are well challenged to maintain their communities when faced with a very modest and sometimes diminishing tax base in which to provide local governments the needed revenues to continue to provide basic street, water and sewer services.

As Tarrant County encompasses 29 consortium cities, there is no specific city or town where households with multiple housing problems are concentrated. We work in target areas per area wide benefit requirements on a per project basis or provide direct benefit to eligible persons or households. Half of the consortium cities have housing stock that is considered aged. HUD has determined Tarrant County's median household income is \$76,000 for 2019. The following cities have high aging housing stock and more than half of the number of households have annual incomes below \$76,000: Blue Mound, Euless, Everman, Forest Hill, Haltom City, Hurst, Lake Worth, North Richland Hills, Richland Hills, River Oaks, Sansom Park, Watauga, Westworth Village and White Settlement. Within the other cities there are small pockets of aging homes and low income persons scattered throughout where CDHD will assist case by case based on program.

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

Tarrant County consortium cities comprise of cities surrounding City Fort Worth and City of Arlington. The largest population by race in Tarrant County, TX is the White only group (67%) followed by black or African American population (15%), some other race alone (6%) and then Asian Alone (5%). Almost all Tarrant County consortium cities are predominately white with the exception of the Cities of Blue Mound, Everman, Forest Hill and Sansom Park. City of Forest Hill has 45% black/African American and 47% Hispanic population while Cities of Blue Mound, Everman and Sansom Park have at least half of their population as ethnic Hispanic.

It is evident that there are more persons of Hispanic ethnicity living in Tarrant County now as population increases. With such blur in traditional definitions of “minority populations”, Tarrant County will market services area wide using English and Spanish publications due to the significant rise in Hispanic populations throughout the county.



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

Tarrant County Suburban cities and towns are all varied and have housing markets to reflect such. In general, there are many more owner-occupied homes than renter occupied units, except in the City of Euless where there are 11,764 renter occupied units oppose to 9,570 owner occupied units. The housing market in the northern part of Tarrant County such as Haslet and Westlake is seeing a significant increase of above average cost single family development with the increase of jobs around Alliance Airport. Housing in north eastern part of Tarrant County such as Grapevine, Southlake and Colleyville are geographically located to be close to higher paying jobs in Dallas and Collin counties. Those cities continue to have the most single family homes with high median values of \$273,600 in Grapevine to \$627,700 in Southlake. Town of Pantego and City of Dalworthington Gardens is landlocked by the City of Arlington. Most areas are built out with over three quarters of housing as single family owner occupied housing and smaller businesses established. Rental housing is mostly available in Pantego, but more rental units are in City of Arlington. There is limited vacancies in rental units in Arlington and what units are available are not affordable. To help add to the affordable housing stock for renters, existing multi-family rental properties are purchased, rehabilitated and rented using HOME funds under the CHDO set-aside program.

In the southern part of the County, City of Mansfield continues to see a strong increase of single family and multi-family units with the strong school system and proximity to employers in Johnson County, Ellis County and City of Fort Worth. Everman and Forest Hill are land locked by City of Fort Worth with limited housing and business additions. Maintaining and improving current services are important for both cities. Neighboring City of Kennedale has room to develop and a new city comprehensive plan to improve existing and build new. CHDO's have worked with the City of Kennedale to try to add to the multi-family housing stock according to new comprehensive plan needs. Cities of Crowley and Burleson continue to slowly add housing stock to support existing employers in Fort Worth such as Lockheed Martin and as more employers are added in the area.

In the western part of Tarrant County, all cities are landlocked by the City of Fort Worth. Business development and transportation in the City of Fort Worth is closely watched as it would affect these cities. The Naval Air Station Joint Reserve Base (NAS JRB) and the developments surrounding that area are closely watched with our cities in that area providing input. Most homes in this area are older with half of the units in Cities of Westworth Village and White Settlement are rental units. We see a trend in Westworth Village where older and smaller residential lots are being purchased and replaced with high priced single family redevelopment occurring on two to three lots. With the addition of new developments in west Fort Worth beyond our cities, markets are quickly changing and being monitored.

Not only will CDHD attend various meetings and staff Mayors' Council, we will use research and reports made by agencies, universities and the North Central Texas Council of Governments to track market trends and use HUD funds appropriately to improve housing and existing infrastructure.

Are there any community assets in these areas/neighborhoods?

Tarrant County Suburban cities and towns are all varied and have valuable community assets in each. The cohesion of each community is an asset in itself whereby each city is bound by transportation developments through the Tarrant Regional Transportation Coalition and information sharing through the Mayors' Council of Tarrant County to benefit citizens as a whole.

Are there other strategic opportunities in any of these areas?

Strategic opportunities to add affordable housing around transit orient development are continually monitored throughout the County. In our county survey as well as with public housing authority comments, access to affordable and reliable transportation alternatives outside of a personal vehicle was requested and just as important as affordable housing in safe and decent neighborhoods. CDHD will continue to take part in meetings with Tarrant Regional Transportation Coalition and the North Central Texas Council of Governments.

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.

From the Federal Communications Commission, “the term broadband commonly refers to high-speed Internet access that is always on and faster than the traditional dial-up access. Broadband includes several high-speed transmission technologies such as:

- Digital Subscriber Line (DSL): DSL is a wireline transmission technology that transmits data faster over traditional copper telephone lines already installed to homes and businesses.
- Cable Modem: Cable modem service enables cable operators to provide broadband using the same coaxial cables that deliver pictures and sound to your TV set.
- Fiber: Telecommunications providers sometimes offer fiber broadband in limited areas and have announced plans to expand their fiber networks and offer bundled voice, Internet access, and video services.
- Wireless: Wireless broadband connects a home or business to the Internet using a radio link between the customer’s location and the service provider’s facility. Wireless broadband can be mobile or fixed.
- Satellite: Just as satellites orbiting the earth provide necessary links for telephone and television service, they can also provide links for broadband. Satellite broadband is another form of wireless broadband, and is also useful for serving remote or sparsely populated areas.
- Broadband over Powerlines (BPL): BPL is the delivery of broadband over the existing low- and medium-voltage electric power distribution network. BPL speeds are comparable to DSL and cable modem speeds. BPL can be provided to homes using existing electrical connections and outlets. BPL is an emerging technology that is available in very limited areas. It has significant potential because power lines are installed virtually everywhere, alleviating the need to build new broadband facilities for every customer.

The broadband technology [chosen] will depend on a number of factors. These may include whether you are located in an urban or rural area, how broadband Internet access is packaged with other services (such as voice telephone and home entertainment), price, and availability.”

Tarrant County consortium cities are considered suburban with 100% wireless availability, 89.26% Cable and 97.63% DSL available as of 2011 from a report by Connected Texas. For populations in Tarrant County with incomes less than \$20,000, 58.5% have broadband access, 80.60% have access in the \$20,000 to \$74,999 annual income group and 95.40% have access in the \$75,000 annual income group. The greater the income, the greater likelihood of having access to broadband and being able to pay for the service.

Most homes in Tarrant County have wiring and connections to access DSL, cable Modem or fiber broadband. If an older home does not, the service provider will likely install the infrastructure to

access service. When building new multi-family housing of more than 4 units, Tarrant County ensures that the infrastructure for broadband is built into the new units. Where possible, HOME CHDO's are encouraged to add broadband infrastructure such as hard wiring in new homes and acquisition and rehabilitated homes. The limitation of access for low to moderate income households would be financial. Often the challenge is being able to assist clients with payment of internet service as a utility cost. HUD regulations have not been updated to include payments for internet as a utility cost.

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

In most areas in Tarrant County there are at least three to five internet service providers. Below are the internet providers with the greatest coverage in Tarrant County. With increased providers, brings greater competition and reduction of price, but quality of service and reliability of connection is also a factor. We encourage competition, but only if quality service can be delivered at affordable rates.

INTERNET PROVIDERS IN FORT WORTH	TYPE OF INTERNET	COVERAGE AVAILABILITY
Cirra Networks	Fixed Wireless	99.9%
NextLink	Fixed Wireless	99.6%
GHz Wireless	Fixed Wireless	96.8%
Charter Spectrum	Cable	94.8%
Viasat Internet (formerly Exede)	Satellite	100%
HughesNet	Satellite	100%

Source: <https://broadbandnow.com/Texas/Fort-Worth>

Cell phone data is also being used to access the internet and for many is just as common as at home internet service. Verizon, Sprint, AT & T and T-Mobile operate their own networks and heavily compete in this metro region.

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 following information is from the Tarrant County Hazard Mitigation Action Plan 2020. CDHD collaborates with emergency management and public health in times of emergencies for best practices. Through an assessment of previous federally declared disasters in Texas, historical events and potential events in Tarrant County, and a review of available local mitigation action plans, it was determined that the Hazard Mitigation Action Plan (HazMAP) will address the risks associated with the following 9 natural hazards prevalent in Tarrant County:

- Drought
- Earthquakes
- Expansive Soils
- Extreme Heat
- Flooding (including dam failure)
- Thunderstorms (including hail, wind, lightning)
- Tornadoes
- Wildfires
- Winter Storms

According to the United States Environmental Protection Agency (EPA), Texas's climate is changing. Most of the state has warmed between one-half and one degree Fahrenheit (°F) in the past century. In the eastern two-thirds of the state, average annual rainfall is increasing, yet the soil is becoming drier. Rainstorms are becoming more intense, and floods are becoming more severe... In the coming decades, storms are likely to become more severe, deserts may expand, and summers are likely to become increasingly hot and dry, creating problems for agriculture and possibly human health. Our climate is changing because the earth is warming. People have increased the amount of carbon dioxide in the air by 40% since the late 1700s. Other heat-trapping greenhouse gases are also increasing. These gases have warmed the surface and lower atmosphere of our planet about one degree during the last 50 years. Evaporation increases as the atmosphere warms, which increases humidity, average rainfall, and the frequency of heavy rainstorms in many places—but contributes to drought in others. Future climate prediction suggests extreme temperatures of up to 125°F by the end of 21st century, exceeding historic heat waves by 12°F. By 2050, soil moisture is reduced by 10-15% in all seasons compared to historic values due to increase in temperatures. This suggests a higher risk of infrastructure damage by cracking and, together with elevated temperatures, a higher-than-present risk of fires, particularly in wooded neighborhoods.

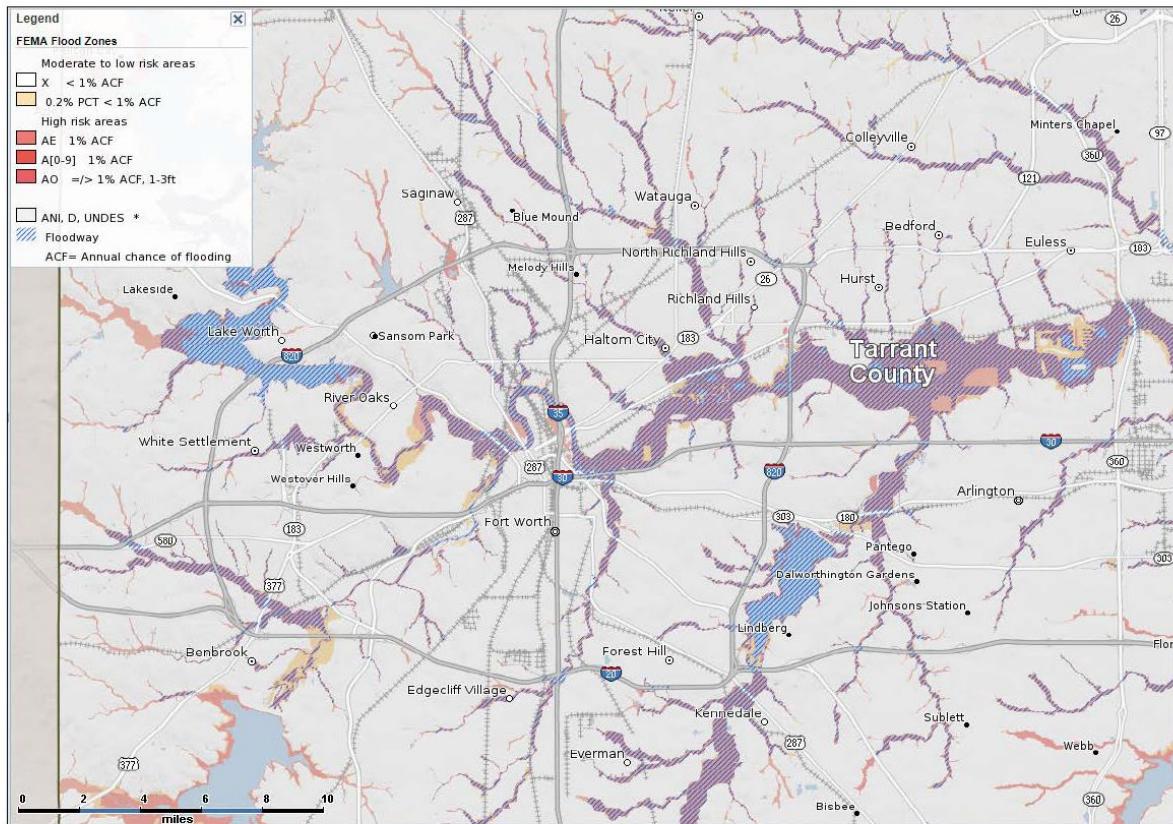
The following table lists the recent major disaster declarations that have occurred since the approval of Tarrant County's 2015 HazMAP.

Declared Disaster Code	Incident Period	Date Declared	Description
DR-4159	October 30-31, 2013	December 29, 2013	Severe storms and flooding
DR-4136	April 17-20, 2013	August 2, 2013	West, Texas fertilizer explosion
DR-4223	May 4- June 23, 2015	May 29, 2015	Severe storms, tornadoes, straight-line winds, and flooding
DR-4245	October 22-31, 2015	November 25, 2015	Severe storms, tornadoes, straight-line winds, and flooding
DR-4255	December 26, 2015- January 21, 2016	February 9, 2016	Severe winter storms, tornadoes, strait-line winds, and flooding
DR-4266	March 7-29, 2016	March 19, 2016	Severe storms, tornadoes, and flooding
DR-4269	April 17-30, 2016	April 25, 2016	Severe storms and flooding
DR-4272	May 26-June 24, 2016	June 11, 2016	Severe storms and flooding
DR-4332	August 23-September 15, 2017	August 25, 2017	Hurricane Harvey
(See state declaration in Appendix)	September 21, 2018	September 28, 2018	Severe storms and flooding

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

Drought, earthquakes, expansive soils, extreme heat, thunderstorms, tornadoes, and winter storms do not have geographic boundaries and can impact the entire county equally. Wildfires can be expected to threaten rural and urban jurisdictions with undeveloped land. Flooding is a severe threat to jurisdictions containing 100-year floodplains or bodies of water.

The following map represents the floodway and 100-year floodplain along the rivers and creeks in Tarrant County. Cities of Everman, Forest Hill and Kennedale were exceptionally exposed to the floodway and a high percentage of low to moderate income households near the floodway or in the floodplain were impacted in 2018 after rain storms and flooding. Use of Urgent Needs category to assist in flood mitigation and disaster prevention to improve flood controls will be added in this five-year consolidated plan. Potential use of CDBG funds could be to assist in planning and engineering for improvement of existing flood ways and infrastructure.



Source: Property Shark

Another vulnerability are health related epidemics or pandemics as seen with COVID-19 beginning in China in December 2019 and impacting Tarrant County and the world by March 2020. The World Health Organization declared the Coronavirus (COVID-19) a pandemic March 11, 2020 affecting both demand and supply across the global economy. Tourism and travel-related industries will be among the hardest hit as authorities encourage “social distancing” and consumers stay indoors. Restaurants, sporting events, and other services will also face significant disruption. Industries less reliant on high social interaction, such as agriculture, will be comparatively less vulnerable but will still face challenges as demand wavers. Lower income households working in those tourism and travel-related industries would be impacted the most with layoffs from dwindling businesses, hours reduced or having to quarantine at home for two weeks or more. To assist more people with short term rent and utilities after a disaster, Tenant Based Rental Assistance will be an eligible cost in HOME and homelessness prevention program in Emergency Solutions Grant funding will continue to assist with short term assistance.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

As an urban entitlement county, Tarrant County must comply with the Consolidated Plan requirements in order to receive funding for its formula-based HUD programs. Designated as the lead agency by the Tarrant County Commissioners Court, the Community Development Division (CDHD) of the County Administrator's Office is charged with the preparation and the submission of this Consolidated Plan to HUD. The CDHD is also responsible for overseeing the public notification process, approval of projects, and the administration of these grants.

The Strategic Plan sets general guidelines of the Tarrant County Consolidated Plan for housing and community development activities for the next five years, beginning July 1, 2020 through June 30, 2024. The policies and priorities of the strategic plan are drawn from an analysis of housing, community development, and services needs within the urban county. The priorities and objectives provide structured guidelines that direct the CDHD, on behalf of the Tarrant County Commissioners Court, regarding the selection of projects to be funded over the next five years.

The mission of the CDHD is to provide decent housing and a suitable living environment and expand economic opportunities for low- and moderate-income persons residing in the urban county. The Consolidated Plan includes a needs analysis for housing, the homeless, special needs populations, and community development. The plan presents policies and a course of action to address priorities anticipated over the next five years that will address the overall goals as established by federal law:

Decent Housing - - which includes:

- assisting homeless persons obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

A Suitable Living Environment - - which includes:

- improving the safety and livability of neighborhoods; and
- increasing the access to quality public and private facilities and services;

Expanded Economic Opportunities - - which includes:

- job creation and retention for low-income persons
- availability of mortgage financing for low-income persons at reasonable rates using non-discriminatory lending practices; and
- improved transportation alternatives to expand on economic opportunities

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

General Allocation Priorities

The entitlement area for the urban county includes 29 consortium cities and unincorporated areas within Tarrant County. Cities of Fort Worth, Grand Prairie, and Arlington are separate participating jurisdictions that receive their own HUD funding and are not included in our geographic area. The Tarrant County CDBG program is developed in response to the guidance of the Tarrant County Consortium made up of 29 member cities. The 29 members include: Azle, Bedford, Benbrook, Blue Mound, Burleson, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lake Worth, Lakeside, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village and White Settlement. Public works issues solely in unincorporated areas will be assisted by Tarrant County Public Works. Public services is available as with any other resident of Tarrant County consortium and Owner-occupied housing rehabilitation is available in a first come, first serve basis for all consortium cities and unincorporated areas.

Tarrant County allocates grant dollars to specific geographic areas based on meeting the low/moderate income criteria as established by HUD under the area wide benefit activity. Allowable areas are determined based on the number of low- and moderate-income persons living in an area. The eligible service areas are identified by Census block group whereby projects are also allocated to an area meeting low/moderate income criteria where all persons in the area will be served by an activity. When areas are not eligible under census, a survey is conducted by the CDHD per HUD guidelines with HUD's approval.

Tarrant County is dedicated to investing in HUD funds throughout all cities in Tarrant County outside of Fort Worth, Arlington and Grand Prairie. Those cities that are currently listed as a consortium city will have priority and those cities that are not in the consortium, but wish to be in the future will have opportunity every three years to join the consortium.

Tarrant County is committed to addressing the housing needs of the urban county population. The diverse housing markets and local economies of the 29 consortium members present a wide range of needs. The urban county is primarily made up of single-family residential communities, where homeownership is higher than the national average. This setting establishes the basis for the housing priorities.

- Rehabilitation of existing housing
- Adding to the affordable housing stock
- Single-Family addition by new construction or acquisition with rehabilitation
- Multi-Family addition by rental acquisition and rehab or new construction
- Rental assistance to prevent homelessness and due to disasters

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	All Consortium cities and unincorporated areas in Tarrant County, TX
	Associated Goals	Increase Affordable Housing Stock Preserve Affordable Housing Prevent Homelessness
Description	<ul style="list-style-type: none"> • Rehabilitation of existing housing (high) New construction (high) Acquisition with or without rehabilitation (high) Rental Assistance (low) 	

	Basis for Relative Priority	Affordable housing is a high priority need. Whether by adding to the housing stock or maintaining or by rental assistance, Funds received from HUD will specifically have a housing focus.
2	Priority Need Name	Homelessness
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	All Tarrant County, TX
	Associated Goals	Homelessness Assistance
	Description	<ul style="list-style-type: none"> • Outreach (low) • Emergency shelter and transitional housing (high) • Rapid Re-Housing (low) • Prevention (high)

	Basis for Relative Priority	Combating homelessness is a high priority using ESG funds and annual competitive Continuum of Care funds. Specifically, assisting with operational costs of homeless shelters and filling in a needed gap of preventing homelessness are high priorities. Due the limited amount of funding other activities within ESG are reviewed annually based on community need and collaborations with The City of Arlington and City of Fort Worth ESG funds.
3	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	All Consortium cities and unincorporated areas in Tarrant County, TX

	Associated Goals	Improve Public Infrastructure and Facilities Provide Public Services to educate youth, provide transportation options and to assist low income families and persons, especially during disasters.
	Description	<ul style="list-style-type: none"> • Public facilities (low) • Public improvements (high) • Infrastructure (high) • Public services (high) • Economic development (low)
	Basis for Relative Priority	Non-Housing Community Development is a high priority to help consortium cities improve public infrastructure. Smaller cities rely on the funds to prevent blight in neighborhoods while larger cities benefit by leveraging city funds to create more substantial projects to better assist a greater population. Public services provide preventative services, education, and social services to assist low income families, especially during times of disasters.
4	Priority Need Name	Non-Homeless Special Needs
	Priority Level	Low

Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	All Consortium cities and unincorporated areas in Tarrant County, TX
Associated Goals	Public Services
Description	Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. Housing needs and specific supportive service needs will continue to be supported.
Basis for Relative Priority	Due to limited funding and the number of people served, non-homeless Special Needs will be a low priority, but may be revised in times of need.

SP-30 Influence of Market Conditions - 91.415, 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)	Tarrant County rental market lacks enough affordable housing for the number of persons with enough income to sustain rental housing. Tarrant County will provide assistance to prevent homelessness through ESG funds and case management to homeless persons receiving TBRA through CoC grant funds. In times of disaster, tenant based rental assistance may also be an eligible program using HOME funds.
TBRA for Non-Homeless Special Needs	As our population ages, there is a market for affordable rental housing for seniors. To assist with elderly population that do not own a home, HOME funds through CHDO set aside can add to the housing stock for this special population. For persons with AIDS/HIV, HOPWA-C funds will be used to assist families with rental assistance and case management. In event of disaster, TBRA for non-homeless special needs will be a high priority where funds will be amended to accommodate need.
New Unit Production	The affordable housing market in Tarrant County is lacking similar to the rest of the country. By using HOME CHDO funds, new single family and multi-family units will be added to the housing supply. Calculation of supply needed can be found in appendix of final Consolidated Plan
Rehabilitation	Approximately 67% of single family homes in Tarrant County are considered old and potentially need repairs and upgrades. With a growing older population, more persons may seek assistance. For homeowners that are on fixed incomes, as home ages, assistance will be required to bring the home back to livable standards. For example, elderly persons and persons with disabilities that are on fixed incomes will need assistance with rehabilitating their home. CDBG and HOME funds will help single family homes more livable.
Acquisition, including preservation	There are many homes that are foreclosed or for some cities have homes that have been abandoned. Cities will want to prevent blight or revitalize a neighborhood using HOME funds. With HOME funds, acquisition and rehabilitation of an existing home can lead to improved living conditions for the neighborhood and provide affordable housing for more families.

Table 50 – Influence of Market Conditions

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	543,032	652,172	20%
Households	201,496	240,118	19%
Median Income	\$ 46,179.00	\$ 56,178	22%

Table 51 - Housing Needs Assessment Demographics

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

The primary resources available for the implementation of Tarrant County’s Consolidated Plan are federal funds available through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG). For activities affecting the homeless and other special needs populations, Tarrant County receives Continuum of Care (CoC) grant funds and HOPWA-C funds by competition. Local social service agencies have other funding streams available to them to carry out their mission within the community.

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	4,233,789	2,670	662,185	4,898,644	0	All PY 2020 funds will be obligated and should be drawn down by end of PY2020, June 2021

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	1,449,500	0	0	1,449,500	0	2020 funds will be obligated and should be drawn down within required HOME time frames.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	244,798	0	0	244,798	0	All PY 2020 funds will be obligated and should be drawn down before end of PY2021, June 2022.

Table 52 - 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

CDBG grants do not require matched funds; however, city funds will often be leveraged (from non-federal sources) to complete public facility and infrastructure projects. The HOME and ESG programs require local match. 25% match minimum for the HOME program and 100% match for the ESG program. Cities and CHDO's will provide the match for the HOME program and 100% match for ESG is provided by each participating shelter through in-kind salary costs incurred by shelters, funds received from other programs and/or donations. The administrative costs will be matched by Tarrant County general fund salaries. These costs and match amounts are monitored by the Tarrant County Community Development and Housing Department.

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

Tarrant County does not own property

Discussion

SP-40 Institutional Delivery Structure - 91.415, 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
TARRANT COUNTY	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Tarrant County Homeless Coalition	Continuum of care	Homelessness Planning Rental	Jurisdiction
Workforce Solutions for Tarrant County	Government	Economic Development	
Tarrant Regional Transportation Corporation	Regional organization	Economic Development Planning neighborhood improvements	
North Central Texas Council of Governments	Regional organization	Economic Development Planning neighborhood improvements	
DEVELOPMENT CORPORATION OF TARRANT COUNTY	CHDO	Ownership Rental	
Housing Channel	CHDO	Ownership Rental	

Table 53 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The CDHD has great rapport with many of the nonprofit organizations, community and faith-based organizations, and other public institutions. It is this relationship which builds our strength and improves our ability to deliver services to the citizens at large. Tarrant County works with the member agencies and the CoC by collaborating through the Tarrant County Homeless Coalition and the many subcommittees to assist the homeless and persons with HIV/AIDS. Agencies include Salvation Army, Catholic Charities, SafeHaven of Tarrant County, ACH Family and Children, Arlington Life Shelter, True Worth Place, Samaritan House, Presbyterian Night Shelter, Center for Transforming Lives, Arlington Housing Authority, Fort Worth Housing Authority, Cornerstone, Community Enrichment Center, MHMR and etc.

The Mayor's Council of Tarrant County provides information gathering and dissemination to consortium cities on all HUD matters. By working with each consortium city, Tarrant County is able to provide a more fluid service to assist mutual citizens as well as better understand their needs and plan accordingly. Tarrant Regional Transportation Coalition and North Central Texas Council of Governments provides information on transportation needs and reports which effect housing and community development. By understanding future developments, Tarrant County can appropriately fund.

Tarrant County collaborates with Workforce Solutions for Tarrant County, attends meetings for various Economic Development Corporations to better understand the economic developments and provides information to chambers of commerce about Section 3 opportunities to minority and women business owners.

Tarrant County works with our CHDO's to add to the affordable housing stock and better coordinate funds for housing needs of mutual clients served.

Our weakness would stem from financial and regulatory constraints from within the CDHD as well as those in which we attempt to partner with. Greater knowledge of more opportunities and a wider range of relationships built will better enhance our ability to close any gaps to the delivery system.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X	X	X

Street Outreach Services			
Law Enforcement		X	
Mobile Clinics		X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse		X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
	X	X	X

Table 54 - 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 service delivery system including the services listed above meet the needs of homeless persons through coordination between the Continuum of Care, member agencies, governmental and private entities. Homelessness Prevention Services outside of the City of Fort Worth and City of Arlington is provided by Tarrant County ESG funds where rental and utility assistance can be provided short term to persons facing eviction and potential homelessness. Tarrant County also uses general county funds through Tarrant County Human Service Department to assist person’s County wide with rent and utility on a short term basis. Street Outreach services may be funded from ESG funds to agencies that apply for and are awarded to outreach to homeless persons living on the street to enter into a program and obtain housing.

The needs of veterans are represented by local Department of Veterans Affairs, Fort Worth Homeless Veterans Program, Presbyterian Night Shelter Veterans Program, the local Workforce Board, and the Veterans Affairs Medical Center. Tarrant County Workforce Solutions have staff to work with veterans and their specific needs at workforce centers. Agencies such as MHMR, and TCADA advocate for persons living with disabilities including mental illness and chronic substance abuse. AIDS Outreach Center and Samaritan House assist persons and families living with HIV/AIDS. The YWCA, Presbyterian Night Shelter, Union Gospel and Salvation Army – Fort Worth assist homeless women (general population). Families with children are assisted by the Community Enrichment Center’s Adopt a Family program and All Church

Home for Children Families Together program. SafeHaven advocate for victims of domestic violence. Youth are assisted by ACH, Center for Transforming Lives, Fort Worth ISD, and Arlington ISD. The general homeless population are assisted by the True Worth, Salvation Army, Presbyterian Night Shelter, Union Gospel Mission, Arlington Life Shelter and Cornerstone Assistance Network.

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 strength of the service delivery system comes from the coordination of Continuum of Care planning amongst homeless providers, government entities, business representatives, and homeless constituents. Subcommittees, user groups, and other planning bodies meeting periodically throughout the year to discuss issues such as HMIS, performance, mainstream resources, discharge planning, outreach to chronically homeless, permanent housing, new legislation, the plan to end homelessness. Gaps of the service delivery can be seen in coordinating the many different programs and agencies to efficiently and effectively coordinate what was planned originally within HUD guidelines.

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 strategy for overcoming gaps in the institutional structure is to improve coordination and communication with all private industry, non-profit organizations, public institutions and local governments. By increasing collaborations on projects to combine resources and knowledge, service delivery systems for carrying out strategies to address priority needs will be better leveraged when assisting the same population.

SP-45 Goals - 91.415, 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	Improve Public Infrastructure and Facilities	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$3,000,000 Annual estimate	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22,425 Persons Assisted annually (12-15 cities assisted annually)
2	Preserve Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$500,000 HOME: \$500,000 (Both annual estimates)	Homeowner Housing Rehabilitated: 35 Housing Units/year 175 for five years
3	Increase Affordable Housing Stock	2020	2024	Affordable Housing		Affordable Housing	HOME: \$800,000 annual	Rental units rehabilitated: 150 Multi-family Housing Unit Homeowner Housing Added: 10 Single Family Housing Unit (5 year estimate)
4	Prevent Homelessness	2020	2024	Affordable Housing		Affordable Housing	ESG: \$75,000 annual estimate	Homelessness Prevention: 30 families per year 150 families in 5 years
5	Homelessness Assistance	2020	2024	Homeless		Homelessness	ESG: \$135,000	Homeless Person Overnight Shelter: 10,000 Persons per year

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development		Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$200,000 (annual estimate)	Public service activities other than Low/Moderate Income Housing Benefit: (annually) 2,000 youth 30 homeless families 100 persons provided services that are emergency in nature
7	Administration	2020	2024				CDBG: \$625,629 HOME: \$144,950 ESG: \$18,360	Up to 20% CDBG, up to 10% HOME and up to 7.5% ESG per grant allocation per year.

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public Infrastructure and Facilities
	Goal Description	Public Facility or Infrastructure Activities such as water, sewer, street, drainage infrastructure improvements, adding new sidewalks, remove ADA barriers, and improvements to senior centers.
2	Goal Name	Preserve Affordable Housing
	Goal Description	Rehabilitate owner occupied single family housing throughout consortium to ensure sustainable and affordable housing for occupant, and improve neighborhood stability.

3	Goal Name	Increase Affordable Housing Stock
	Goal Description	Increase the affordable housing stock by acquiring and rehabilitating old housing stock or constructing new single family and multi-family housing stock. Developer will either rent to low/moderate income person or sell to eligible buyers.
4	Goal Name	Prevent Homelessness
	Goal Description	Meeting a needs gap in the community, funds will be used to assist very low income persons with short term rental assistance to prevent homelessness and assist low income persons with rental assistance in cases of disaster
5	Goal Name	Homelessness Assistance
	Goal Description	Provide funds to non-profit agencies to provide shelter and support to homeless persons.
6	Goal Name	Public Services
	Goal Description	Avail funds to assist low/moderate income persons with public service activities such as education, transportation, case management for the homeless and provide services that are emergency in nature
7	Goal Name	Administration
	Goal Description	Funds to pay for the administration of all grants. Salaries, rent , utility costs and etc are covered.

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)

Tarrant County through entitlement HUD funds estimates providing affordable housing to 50 extremely low income, 100 low income and 50 moderate income families

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

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

Tarrant County Housing Assistance Office (TCHAO) does not have any public housing units. Grapevine Housing Authority has six handicap units and no one on the waiting list requesting a handicap unit. Haltom City Housing Authority has no applicants requesting accessible units, but residents are accommodated when requested. There is no need to increase the number of accessible units at this time.

Activities to Increase Resident Involvements

Grapevine Housing Authority holds resident meetings, picnics and an annual Christmas party to increase resident involvement. GHA has a wheelchair accessible bus that takes them to the library and the recreation center daily. The recreation center has activities and lunch for seniors and an assortment of exercise classes and equipment to take advantage of. Haltom City Housing Authority offers more resident gatherings than the past, but no examples were provided. Tarrant County Housing Assistance Office does not have public housing units, however TCHAO offers employment training, social skills training for parents in the FSS program and landlord meetings are held monthly.

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

No

Plan to remove the 'troubled' designation

not applicable

SP-55 Strategic Plan Barriers to Affordable Housing - 91.415, 91.215(h)

Barriers to Affordable Housing

People searching for low-income housing in Tarrant County face barriers that too often prove insurmountable. The complexity of the various systems makes it nearly impossible to find housing for people who need affordable housing. The cost of housing is naturally a barrier when most low income persons cannot afford the cost of living let alone owning a home. There are 29 consortium cities and some unincorporated areas mostly on the western side of Tarrant County. Each city has their own policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. CDHD can help educate cities regarding avoiding any barriers to affordable housing, however Tarrant County has no authority over any of the cities to enforce policies. Homeowners or potential homeowners in unincorporated areas may be assisted directly.

With respect to affordable housing, the County will endeavor the following:

- Increase the affordable housing stock by adding more units
- Provide rental assistance to those eligible and in need through specific programs
- Expand housing rehabilitation and homebuyer assistance programs into all participating consortium member cities, when funds permit.
- Continue efforts to encourage the reduction or waiving of permit and development fees on housing rehabilitation or construction projects on behalf of affordable or special needs housing
- Continue education of affordable housing issues and city zoning impacts through the Tarrant County Mayors Council and the Tarrant County Commissioners Court.

Tarrant County encourages affordable housing by working with cities and other public agencies to avoid barriers to affordable housing through education and meetings. In order to educate other cities and agencies, Tarrant County CDHD staff is educated with the most up to date fair housing policies from HUD and will make policy changes to ensure barriers are removed when using HUD funds. When working with other cities, The Mayors Council of Tarrant County meetings are used as a forum to provide information to help ameliorate negative effects of public policies or at least to enlighten local government of the potential barrier to affordable housing. Tarrant County works with cities, banks and developers on Housing Tax Credit Programs to promote affordable rental in suburban areas and has sought alternate funding sources to use in conjunction with HUD funds for an array of affordable housing development.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The strategy to break the barriers and encourage affordable housing will be to add to the rental stock with affordable rental rates and work with current landlords to encourage affordable rents in safe and clean complexes. Tarrant County Housing Assistance Office has a great relationship with many landlords that

accept Housing Choice Vouchers and have affordable rents, but TCHAO will continue to add more rental complexes to their list.

The strategy to increase the number of mortgage lenders to provide home loans will be to enhance current relationships and gain more relationships with lenders by providing education on programs and working with our CHDO's. CHDO's currently offer education to potential home buyers and work with particular banks to help the family secure a home loan. The added education is important to ensure success for the homeowner and provides security for the lender.

With respect to removing or ameliorating negative effects of home owner repairs, the strategy will be to (1) expand housing rehabilitation and homebuyer assistance programs into all participating consortium member cities. (2) Continue efforts to encourage the reduction or waiving of permit and development fees on housing rehabilitation or construction projects on behalf of affordable or special needs housing. Lastly, (3) Continue education of affordable housing issues and city zoning impacts through the Tarrant County Mayors' Council and the Tarrant County Commissioners Court.

SP-60 Homelessness Strategy - 91.415, 91.215(d)

Describe how the jurisdiction's strategic plan goals contribute to:

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

Tarrant County has multiple outreach teams whose purpose is to serve individual immediate needs and to assess for coordinated entry to connect to housing opportunities. Hands of Hope provides outreach to the general population throughout the jurisdiction. MHMR hosts the local PATH program to target individuals with mental health concerns. JPS Care Connections provides medical services to those living outdoors and the local VA-outreach worker engages with all identified Veterans living in encampments. An emphasis is being placed on assessment to appropriately house individuals as timely as possible.

Addressing the emergency and transitional housing needs of homeless persons

To address emergency housing needs of the homeless person and their families there are nine agencies that can assist; Union Gospel Mission, Salvation Army, Presbyterian Night Shelter, ACH Child and Family Services, True Worth Place, Center for Transforming Lives, Arlington Life Shelter, DRC Solution and SafeHaven of Tarrant County. Union Gospel Mission –Tarrant County provides emergency services for the homeless living in Tarrant County offering breakfast, lunch and dinner every day for those in need and overnight shelter for men is available. Salvation Army is a day and night shelter with prepared meals provided. Presbyterian Night Shelter operates 24 hours a day, 365 days a year and houses adults, the elderly, families, those with mental health or emotional disorders and veterans. Center for Transforming Lives services include emergency shelter, rapid re-housing and transitional housing. In addition, the Center for Transforming Lives provides all participants support through counseling, financial empowerment services and educational opportunities to assist them in achieving self-sufficiency. Arlington Life Shelter serves men, women and children of all ages with supportive services. DRC Solutions mission is to provide centralized resources and services for transitioning people out of homelessness. Basic services include access to mail, computers, critical documents, and hygiene services like showers, laundry and restrooms. Other services provide access to primary health care, mental health and rehabilitative services helps homeless men and women secure and maintain their housing. SafeHaven of Tarrant County operates the only domestic violence shelter in Tarrant County offering housing, counseling and support for persons and families in domestic violence. True Worth Place provides day shelter and ACH Child and Family Services provides the only youth shelter.

To address transitional housing needs of homeless persons there are six agencies that offer transitional housing programs: Presbyterian Night Shelter, MHMR, ACH Child and Family Services, SafeHaven of Tarrant County, Center for Transforming Lives and City Square. Each of the programs is structured to support specific subpopulations, including Veterans, Youth and victims of crime and family violence.

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.

Tarrant County addresses permanent housing, length of stay and prevention primarily by the CoC Coordinated Entry System. Tarrant County Homeless Coalition (TCHC) is responsible for administering the CES along with the planning and evaluation of program effectiveness. Clients entering the local system are evaluated through CES to identify the most appropriate housing intervention and screened for employment and benefit eligibility. Diversion efforts are utilized throughout the process. Tarrant County plays a critical role in the CES process by engaging in planning and implementation efforts and serving on relevant CoC committees who oversee and evaluate local efforts.

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

Prevention funds have been allocated throughout the county to assist with individuals and families to avoid homelessness. Additionally, the Continuum of Care coordinates with local systems of care to establish discharge planning protocols to prevent individuals being discharged directly to emergency shelter; including the local county hospital, foster care and criminal justice systems. Prevention efforts are administered by the Salvation Army's Home Sweet Home program, Catholic Charities and Endeavors' SSVF funded prevention programs. Tarrant County – CDHD will assist eligible renters avoid eviction by using ESG funds in the homelessness prevention program. Fort Worth Community Action Partners will assist with rental and utility payments for persons housed and at risk of becoming homeless. Tarrant County Human Services will help county-wide with rent and utility payments if eligible.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

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

The purpose of the Lead Safe Housing Regulation (24 CFR Part 35) is to protect homeowners and renters from the potential hazards of lead-based paint. Tarrant County Community Development Division (CDHD) notifies all clients of its homeowner housing rehabilitation, homebuyer's assistance and rental assistance programs of the potential hazards of lead-based paint. Assisted residences are reviewed for peeling paint and the age of resident children. All homes that are older than 1978 are tested for lead based paint. All tenant based rental assistance clients have their rental units visually inspected for lead based paint by HQS inspectors. Inspectors have been certified as visual inspectors by completing the online HUD Lead Based Paint Visual Assessment Training Course. CDHD has two staff members that maintains certification as a Lead Paint Risk Assessor. All homes built before 1978 are analyzed for lead-based paint and remediated according to HUD guidelines as needed. Tarrant County is in full compliance with the Lead Safe Housing Regulation (24 CFR Part 35) which took effect September 15, 2000.

Tarrant County Community Development Division staff regularly consults with NACCED, NAHB (National Association of Home Builders), and the Tarrant County Health Department on the lead based paint program. CCD Staff undergoes continuing education from GEBCO training institute for state license renewal. All homeowners participating in Homebuyer or First Time Home Buyer and home rehabilitation programs are provided a copy of all lead-based paint documentation required by HUD. All clients receiving Tenant Based Rental Assistance (TBRA) also receive an extensive packet of information available in English and Spanish produced by the U.S. Department of Housing and Urban Development.

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

Lead poisoning is avoided and hazards are minimized when the actions above are enforced. CDHD ensures that all units in all activities are inspected for lead to avoid lead poisoning and its hazards for tenants and contractors.

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

CDHD's policies and procedures regarding lead based paint can be found in Policy # CD_09. Lead based paint requirements apply only to housing built prior to January 1, 1978. CDHD staff, and in some instances contractors, will evaluate appropriate HUD-funded projects for potential Lead Based Paint (LBP) hazards to the following CDHD programs. Entities that receive funds for these projects must be in compliance with federal Lead Based Paint requirements.

- Owner Occupied Rehabilitation (CDBG and HOME)
- HOME First Time Home Buyers Program
- HOME funded CHDO activities
- Rental Assistance Programs (CoC, ESG, HOPWA and HOME)

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

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

Tarrant County will continue programs directed toward reducing poverty: The most important element in the prevention of poverty is the creation and retention of jobs for area residents and providing reliable transportation alternatives while living in a secure home. For many that need rental assistance, Tarrant County Housing Assistance Office will work with landlords to ensure rents stay affordable and more landlords understand our programs to accept housing vouchers.

Community Development & Housing Department (CDHD) collaborates with Tarrant County Homeless Coalition and the Continuum of Care agencies by serving and chairing task forces and committees assigned to issues directly addressing reducing the impacts of poverty. By working with Workforce Solutions of Tarrant County, we are able to connect clients to jobs and resources to improve self-sufficiency while being assisted with housing. An area of concern that continues to impact the ability of low income families to improve their standard of living is lack of alternate transportation that will accommodate flexible work schedules, crosses city limits, and is affordable. Work shuttles and ride shares are available that will organize transportation that is more convenient than bus schedules for individuals outside of the limitations of Trinity Metro and much less expensive than taxi service. Improvement of alternate transportation services will continue to be a focus for CDHD for the next five years to better utilize and expand on existing public transportation services as well as collaborate with other entities to better develop affordable housing.

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

By collaborating with non-profit agencies, other government-funded agencies, cities and public transportation agencies, this strategy will assist in reducing the number of poverty level families. As a single entity, CDHD does not have jurisdictional control to mandate this strategy alone; however, by educating and collaborating with other agencies and bodies the number of poverty level families should be reduced.

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 CDHD monitors all activities to ensure compliance with program regulations, financial requirements (OMB A-110, OMB A-122, and OMB A-133), and progress toward performance goals outlined in the Consolidated Plan. CDHD is responsible for providing contract administration for local community development activities, including but not limited to, contract negotiations, compliance monitoring, and payment and contract closeout. Documentation of all monitoring activities is maintained in the CDHD's official files at 1509-B South University Drive, Suite 276, Fort Worth, Texas. Specific monitoring procedures for general activities may vary depending on the type of activity.

To ensure appropriate outreach to minority contractors in the implementation of its community development and housing programs, Tarrant County publishes notices of all engineering, housing rehabilitation, and public works contracting opportunities in the local newspaper of general circulation, the *Commercial Recorder*. Notice of these opportunities is also made available to the following organizations: Fort Worth Hispanic Chamber of Commerce, Metropolitan Black Chamber of Commerce, Fort Worth Chamber of Commerce and other related agencies. The results of minority business outreach efforts are included in the Consolidated Annual Performance and Evaluation Report (CAPER). Monitoring procedures for each program will be available in the appendix.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The primary resources available for the implementation of Tarrant County's Consolidated Plan are federal funds available through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG). For activities affecting the homeless and other special needs populations, Tarrant County competes for Continuum of Care (CoC) grant funds and HOPWA funds. Local social service agencies have other funding streams available to them to carry out their mission within the community. Additionally, affordable housing projects may be funded through the Tarrant County Housing Finance Corporation, which has the authority to issue bonds in support of affordable housing activities.

Programs that require match are made using in-kind match found in fees in cities or salaries of managers of non-profit agencies. Cash match is often the majority of additional resources to meet HOME program standards or for non-profit agencies cash donations. Cities will often leverage funding using city funds to complete public infrastructure projects.

CDBG funds allocated to projects in each consortium member city are expended within each city according to concentrations of low-moderate income persons, designated as CDBG Eligible Areas. CDBG Eligible Areas consist of populations where at least 50.78% of households are low/moderate income based on the 2019 HUD calculated LMISD or HUD approved income survey. There are no other specially designated "Target Areas" in Tarrant County other than the above mentioned. Other program funds, such as those allocated for the single family owner occupied home rehabilitation program, represent a direct benefit activity and are allocated within consortium cities, on a first-come, first-serve basis to ensure that all low-income residents will have an equal chance of benefiting from limited resources. For select housing activities, geographic locations of projects will be based on the extent of housing need in that area as determined by careful market analyses. Other factors influencing location of housing projects include the technical capacity of selected non-profit organizations or housing developers and the ability of a

beneficiary to match effort.

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	4,233,789	2,670	158,185	4,394,644	0	All PY 2020 funds will be obligated and should be drawn down by end of PY2020, June 2021.

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	1,449,500	0	0	1,449,500	0	All PY 2020 funds will be obligated and should be drawn down within required HOME time frames. Prior Year Resources are mainly from CHDO set aside and some for Rehab in which will be drawn down in the coming months.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing Rental Assistance Services Transitional housing	244,798	0	0	244,798	0	All PY 2020 funds will be obligated and should be drawn down by end of PY2020, June 2021.

Table 56 - 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

CDBG grants do not require matched funds; however, city funds will often be leveraged (from non-federal sources) to complete public facility and infrastructure projects. The HOME and ESG programs require local match. 25% match minimum for the HOME program and 100% match for the ESG program. The 100% match for ESG is provided by each participating shelter through in-kind salary costs incurred by shelters, private donations and/or United Way donations. The ESG match for administrative costs and Homelessness Prevention will be matched by Tarrant County salaries and benefits funded by CDBG and Tarrant County General Funds. The minimum 25% match for HOME will be met by participating consortium cities and CHDO's. Cities will provide match in form of cash match, waived fees and/or in kind with additional work performed on the same home being assisted with HUD funds. CHDO's will meet match by discounting rehabilitation work, seller of property donation the difference between appraised value and purchase price and/or discounted below market interest rate. These costs and match amounts are monitored by the Tarrant County Community Development and Housing Department.

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

Tarrant County does not own property

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Improve Public Infrastructure and Facilities	2020	2024	Non-Housing Community Development		Non-Housing Community Development	CDBG: \$3,034,105	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 22,425 Persons Assisted
2	Preserve Affordable Housing	2020	2024	Affordable Housing		Affordable Housing	CDBG: \$400,000 HOME: \$404,550	Homeowner Housing Rehabilitated: 21 Household Housing Unit using 2020 funds and additional 10-15 using prior year funds
3	Increase Affordable Housing Stock	2020	2024	Affordable Housing		Affordable Housing	HOME: \$800,000	Rental units constructed: 0 Household Housing Unit Homeowner Housing Added: up to 7 SF Housing Units added
4	Prevent Homelessness	2020	2024	Affordable Housing		Affordable Housing	ESG: \$103,861	Homelessness Prevention: 40 households Assisted
5	Homelessness Assistance	2020	2024	Homeless		Homelessness	ESG: \$121,878	Homeless Person Overnight Shelter: 14,386 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development		Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$168,000	Public service activities other than Low/Moderate Income Housing Benefit: 2,000 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted

Table 57 – Goals Summary

Goal Descriptions

1	Goal Name	Improve Public Infrastructure and Facilities
	Goal Description	Improvement of neighborhood water, sewer, street, sidewalk, drainage infrastructure and ADA barrier removal projects. Improve accessibility and availability of public facilities.
2	Goal Name	Preserve Affordable Housing
	Goal Description	Owner Occupied Housing Rehabilitation activities will provide for the availability and accessibility of decent housing for 21 SF housing units using 2020 funds and additional 10-15 units using prior year funds throughout Tarrant County, outside of the cities of Arlington, Fort Worth and Grand Prairie. Major Rehabilitation will occur when there is a substantial failure to one or more elements in a home (electrical, water, roof, foundation, etc.) with an expenditure cap of \$32,000 per home. ADA barrier removal will occur when a homeowner requires barrier removal for improved lifestyle with home rehab. Expenditure cap will be \$5,000 per home. HOME affordability periods and lead based paint rules will apply.

3	Goal Name	Increase Affordable Housing Stock
	Goal Description	With HOME Investment Partnership funds, a minimum 15% of all HOME funds must be set aside for Community Development Housing Organizations (CHDO) to develop affordable housing. Projects will be in Tarrant County, outside of the cities of Arlington, Fort Worth and Grand Prairie. CHDO operating costs will also be available for eligible CHDO's in the amount that is within the 5% of total HOME allocation. Up to 7 single family homes will be added to the affordable housing stock by acquisition and rehabilitation.
4	Goal Name	Tenant Based Rental Assistance
	Goal Description	Due to emergency of COVID-19, TBRA may be added using HOME TBRA on a short term basis to avoid loss of housing due to lack of income during time of global pandemic and nationally declared emergency.
5	Goal Name	Prevent Homelessness
	Goal Description	ESG Homelessness Prevention will be provided by Tarrant County to approximately 40 persons or households per year at or below 30% Area Median Income (AMI) and have a threat of homelessness such as an eviction. The goal is to assist the person or household with rental assistance and provide case management on a short term basis to avoid becoming homeless.
6	Goal Name	Homelessness Assistance
	Goal Description	ESG Homeless Emergency Shelter activities will assist homeless individuals at nighttime and daytime shelters at seven emergency shelter facilities receiving ESG operational and utility cost assistance as well as funds for essential services.
7	Goal Name	Public Services
	Goal Description	Assist homeless persons and families with transitional housing and case management. Funds will provide for salary for case manager and intake clerk. Educate youth on bullying prevention and high school level dating violence Provide services that are emergency in nature

AP-35 Projects - 91.420, 91.220(d)

Introduction

Tarrant County allocates a significant portion of CDBG funds to infrastructure improvement. The highest community development priority identified in the 2015-2019 Consolidated Plan was replacing and upgrading of deteriorated and inadequate infrastructure. The next priority was to provide for the availability and accessibility of decent housing by rehabilitating single family owner occupied homes to any unincorporated area of the county and any consortium city outside of Arlington, Fort Worth and Grand Prairie. Providing public services and adding to the current housing stock rounds out the priorities for PY2019. Public services include providing homelessness prevention and case management to homeless families, and providing education to youth. Housing stock added will be provided by certified CHDO(s) funded with PY2020 HOME funds.

#	Project Name
1	Public Infrastructure Improvement
2	SF Owner-Occupied Housing Rehabilitation (Major rehab and ADA Barrier removal)
3	CDBG Public Services
4	CHDO Set Aside & Operations
5	HOME TBRA
6	HESG 2020 Tarrant County
7	2020 Administration

Table 58 – Project Information

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

Tarrant County's main priority is to assist consortium cities and improve aging public infrastructure. In doing so, we assist more citizens within a specific area and collectively with its interconnected systems. The second priority is to improve aging housing stock with home rehabilitation and ADA barrier removal. Families, elderly and persons with disabilities are prioritized so that they may live in safe and affordable homes. Adding to affordable housing stock using the CHDO set aside is also important, although comes with limitations with limited funding. Public services for youth, homeless and services that are emergency in nature is last in priority due to limited funding, but not necessarily in importance. Obstacles to addressing underserved needs are the limited funds to assist a growing population in need. Also, the HUD regulatory limitations of assisting extremely low income persons with homeless prevention, when the income limit should be raised to assist a growing population of working poor.

AP-38 Project Summary

Project Summary Information

1	Project Name	Public Infrastructure Improvement
	Target Area	
	Goals Supported	Improve Public Infrastructure and Facilities
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: \$3,061,920
	Description	Public works projects for 14 cities within Tarrant County.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 22,425 people will benefit in this area wide benefit for 14 cities.

	Location Description	<p>Street improvements on 1500-1600 block of Scotland Avenue Azle, TX 76020, Street improvement and sidewalk installation on 200 block of Ruth Street, Grapevine, TX 76051 and 3700 block of Matson Dr, NRH, TX 76117.</p> <p>Water improvements on 1600 block Fagan Dr, Blue Mound, TX 76131, 800 blocks of Coury Rd and Kelly Dr, Everman, TX 76140, 7300 block of Falmouth Dr, Forest Hills, TX 76140, 2100-2200 Kings Ave, 2100-2200 Westchester Dr, 4900 E. Belknap St, Haltom City, TX 76117, 400-600 3rd Street, Kennedale, TX 76060, 7100 block of Oak Park Dr, Richland Hills, TX 76118 and 5800 block Bunker Blvd (between Constitution Drive and Whitley Rd), Watauga, TX 76148</p> <p>Sewer improvements on 629 – 733 Livingston Dr, Hurst, TX 76053 and 605-917 Del Paso St, Euless, TX 76040</p> <p>Sidewalk installation in 215 – 500 Bluebonnet St, Saginaw, TX 76179</p> <p>Street, drainage and water improvements in Lake street between Pond Street and Tarrant St, Mansfield, TX 76063</p>
	Planned Activities	Water, Sewer, street, drainage improvements and new sidewalks
2	Project Name	SF Owner-Occupied Housing Rehabilitation
	Target Area	
	Goals Supported	Preserve Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$400,000 HOME: \$404,550
	Description	Provide Housing Rehabilitation and ADA Barrier Removal to income eligible owner occupied single family homes.
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	This is an on-going program with an annual goal of 35 single family homes to be assisted.
	Location Description	Throughout Tarrant County, outside of the following cities: Arlington, Fort Worth and Grand Prairie as each receive their own HUD allocations. Addresses will not be available until served. This program is based on first come first served with a wait list.
	Planned Activities	Owner Occupied Housing Rehabilitation activities will provide for the availability and accessibility of decent housing for an estimated 35 home owners using 2020 funds and prior year funds from CDBG and HOME. Major Rehabilitation will occur when there is a substantial failure to one or more elements in a home (electrical, water, roof, foundation, etc.) with an expenditure cap of \$32,000 per home. Funds will apply to program management costs, lead based testing and other fees. HOME affordability periods and lead based paint rules will apply. ADA home rehabilitation to eligible homes that require ADA improvements up to \$5,000 is also available under the CDBG program on a first come, first served basis. HOME affordability periods and lead based paint rules will apply to all homes assisted.
3	Project Name	CDBG Public Services
	Target Area	
	Goals Supported	Public Services
	Needs Addressed	Homelessness Non-Housing Community Development
	Funding	CDBG: \$197,000
	Description	1. Educational services to assist Title 1 A Schools in Tarrant County Consortium cities with bully prevention and education on dating violence. 2. Case management services for homeless families. 3. Short term emergency subsistence payments to prevent homelessness
	Target Date	6/30/2021

	Estimate the number and type of families that will benefit from the proposed activities	2000 unduplicated students at various school will receive education and approximately 80 persons/30 homeless families will receive case management. Approximately 10 households assisted with short term rental assistance due to an emergency of a declared disaster
	Location Description	Education provided in Title 1A schools throughout Tarrant County, outside of cities of Arlington, Fort Worth and Grand Prairie. Homeless case management will provide assistance to homeless in Tarrant County.
	Planned Activities	<ol style="list-style-type: none"> 1. Educational services to assist Title 1 A Schools in Tarrant County Consortium cities with bully prevention and education on dating violence. 2. Case management services for homeless families. 3. up to 3 months rental assistance for qualified low income households that cannot pay rent due to emergency situation from a declared disaster
4	Project Name	CHDO Set Aside & Operations
	Target Area	
	Goals Supported	Increase Affordable Housing Stock
	Needs Addressed	Affordable Housing Non-Homeless Special Needs
	Funding	HOME: \$750,000
	Description	\$700,000 in CHDO set aside funds to add to affordable housing stock in Tarrant County and \$50,000 for CHDO operational costs CHDO
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	Up to 7 Households in approximately 7 acquired and rehabilitated Single Family homes in Tarrant County consortium cities.
	Location Description	Location unknown at this time.
	Planned Activities	Up to 7 Single Family homes added to the affordable housing stock.

5	Project Name	HESG 2020 Tarrant County
	Target Area	
	Goals Supported	Prevent Homelessness Homelessness Assistance Administration
	Needs Addressed	Affordable Housing Homelessness Non-Housing Community Development
	Funding	ESG: \$244,798
	Description	60% cap for homeless shelter utility reimbursement and remaining funds for homelessness prevention, administration and HMIS data.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	14,386 duplicated extremely low-income individuals served at homeless shelters and approximately 40 extremely low-income families (approximately 90 persons) assisted with homelessness prevention
	Location Description	Shelters are located in Fort Worth and Arlington, but serve all persons in Tarrant County. For homeless prevention, persons served will be outside of Arlington, Fort Worth and Grand Prairie, TX
	Planned Activities	14,386 duplicated extremely low-income individuals served at homeless shelters and approximately 40 extremely low-income families (approximately 90 persons) assisted with homelessness prevention. \$700 for HMIS data fee and 7.5% cap for administrative costs to manage the grant and programs.
6	Project Name	2020 Administration
	Target Area	
	Goals Supported	Administration
	Needs Addressed	Non-Housing Community Development

Funding	CDBG: \$574,869 HOME: \$144,950
Description	Administrative costs of operating the CDBG and HOME program, such as contact administration, coordination of public notices. Office equipment and supplies, planning, monitoring and all other related expenses.
Target Date	6/30/2021
Estimate the number and type of families that will benefit from the proposed activities	Administrative. Not applicable
Location Description	1509 B South University Drive, Suite 276, Fort Worth, TX
Planned Activities	Administrative costs of operating the CDBG, HOME and ESG program, such as contact administration, coordination of public notices. Office equipment and supplies, planning, monitoring and all other related expenses.
Project Name	HOME TBRA
Target Area	
Goals Supported	Rental Assistance due to emergency
Needs Addressed	Homelessness Affordable Housing
Funding	CDBG: \$50,000
Description	Short term Tenant Based Rental Assistance due to emergency (loss of income due to COVID-19)
Target Date	6/30/2021

Estimate the number and type of families that will benefit from the proposed activities	Approximately 10 families to be assisted.
Location Description	Eligible to renters in consortium cities and unincorporated Tarrant County, TX
Planned Activities	Provide short term rental assistance to current renters with incomes below 60% Area Median Income that have been negatively impacted by COVID-19

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

Tarrant County is an “urban county entitlement” comprised of a 29-city consortium for 2018-2020. The following cities form the consortium: Azle, Bedford, Benbrook, Blue Mound, Burleson, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lakeside, Lake Worth, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village, and White Settlement. Renewal of 2021-2023 urban county re-certifications will automatically occur summer 2020 with each of the 29 cities having an option to opt out of the consortium and other cities may opt to join. Tarrant County has a joint administrative agreement with four entitlement cities to manage and administer the cities CDBG funds.

All low/moderate area benefit activities for PY 2020 are based on the 2019 U.S. Census data or approved surveys until HUD announces further guidance. Ten cities and 4 entitlement cities under Tarrant County’s supervision of funding have submitted proposals for CDBG funds to low/moderate areas or towards persons in the limited clientele category. Areas served using CDBG must meet Tarrant County’s 50.78% Low-moderate income ratio for eligible expenditure. For HOME funded projects, market studies and environmental reviews are made prior to further investment to ensure affordable housing exists in connection with transportation options, infrastructure availability, schools, doctors and other amenities are available to provide suitable living standards.

Geographic Distribution

Target Area	Percentage of Funds

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

CDHD will manage public infrastructure projects in 10 non-entitlement cities and 4 entitlement cities utilizing CDBG funds from PY2020. In PY2012, Tarrant County anticipated a cut in which CDBG would not be able to fund all cities that submit an eligible public infrastructure project. In PY2013, we implemented a split of cities into two groups whereby each group would alternate the allocation of funding. The groups were split based on weight of annual activities, the county precinct the city is in and the geographic groupings of cities. Entitlement cities will receive funding annually, non-entitlement cities that are part of the HOME consortium that have eligible projects will be funded according to their group. In PY2020, Group B will be funded and Group A will be funded again in PY2021.

Entitlement cities will receive annual HUD formula allocation for CDBG program. Cities include Euless,

Grapevine, Mansfield, and North Richland Hills

For HOME and ESG funds, all areas and cities within Tarrant County, but outside of cities of Arlington, Fort Worth and Grand Prairie will be eligible for funding based on qualifications for respective programs. The other cities listed receive their own HUD funds and are HUD entitlement cities that manage their own programs. Only in cases where programs serve county-wide, will we expend funds in Arlington, Fort Worth and Grand Prairie.

Discussion

There are pockets of cities that have areas of low-income and minority concentration, but all cities in Tarrant County are treated equally and CDBG funds are shared. In doing so, cities are more apt to assist each other in other programs with much more significant economic development opportunities creating more assistance to those areas of low income and minority concentrations. Tarrant County encourages cities to collaborate in projects to provide more cohesive systems.

Affordable Housing

AP-55 Affordable Housing - 91.420, 91.220(g)

Maintaining and developing new affordable housing stock is one of the primary functions of the HOME grant funds. Tarrant County Community Development will foster relationships and work with non-profit and for-profit groups throughout the year to promote the development, construction, production and maintenance of affordable housing. Tarrant County has funded multi-family rental projects along with the funding of single family detached housing activities scattered throughout the County's jurisdiction through our CHDO's. Those activities include homebuyer assistance and a program to build new or acquire, rehabilitate if necessary, and then resell or rent those units to qualified low income individuals or families.

Through our homelessness prevention program utilizing ESG, approximately 40 families will be provided rental assistance to prevent homelessness. Home rehabilitation will serve at least 35 families using PY2020 funds and reallocation of prior year's funding from one other activity. HOME CHDO set aside will contribute to affordable housing with approximately 7 acquired and rehabilitated single family homes in the Tarrant County consortium cities. HOME TBRA will attempt to assist 10 rental units short term due to an emergency. CDBG public services will assist 10 households for up to 3 months rental assistance for qualified low income households that cannot pay rent due to emergency situation from a declared disaster. CoC Grant (formerly Supportive Housing Program) funds will provide rental assistance to at least 80 homeless persons (30 households) with CDBG public services partly providing case management for families to maintain housing affordability and be on the path to self-sufficiency.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	92
Special-Needs	10
Total	102

Table 60 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	60
The Production of New Units	0
Rehab of Existing Units	35
Acquisition of Existing Units	7
Total	102

Table 61 - One Year Goals for Affordable Housing by Support Type

The above numbers are goals for PY 2020. The actual number may exceed the goals; however, in this section reference to goals are made. The numbers comprise of the following: approximately 40 households to be provided short term rental assistance to prevent homelessness utilizing ESG funds. A goal of at least 35 single family owner occupied homes will be rehabilitated using HOME and CDBG funds.

7 Single Family homes acquired and rehabilitated for eligible household to own using CHDO set aside funds. Lastly, at least 20 renters will be assisted with short term tenant based rental assistance due to emergencies from a declared disaster using HOME and CDBG funds.

AP-60 Public Housing - 91.420, 91.220(h)

Introduction

There are currently three providers of HUD-Assisted Housing in the Tarrant County urban county jurisdiction: Tarrant County Housing Assistance Office, the Grapevine Housing Authority, and the Haltom City Housing Authority. The public housing stock located in Grapevine and Haltom City is generally well-managed and in good condition. 3,010 housing choice vouchers through the Tarrant County Housing Assistance Office Housing consists of 159 vouchers for the Family Unification Program, 115 for Veterans Affairs Supportive Housing, 250 non-elderly disabled vouchers, 88 Mainstream vouchers to assist disabled population, Grapevine Housing Authority (99 Vouchers) and Corsicana Housing Authority (188 Vouchers). Tarrant County Housing Assistance Office currently works with 1300 landlords that accept vouchers. There are approximately 16,637 people/families on the wait list.

The Grapevine Housing Authority administers the Public Housing Program only as of 2016 and Tarrant County Housing Assistance Office manages their HCV program. Grapevine Housing Authority owns 98 units located on five streets whereby the rent is based on approximately 30 percent of the household income or a flat rent (resident's choice). Starr Place has 20 elderly & disabled units consisting of 10 efficiencies, 8 one bedroom, 1 handicap one bedroom and 1 two bedroom. W. Texas Street has 19 elderly & disabled units consisting of 8 efficiencies, 10 one bedroom and 1 handicap two bedroom units. Starnes/Brewer has 9 family units consisting of 6 two bedrooms and 1 handicap two bedroom located on N. Starnes and 2 three bedroom units located on Brewer. S. Scribner has 10 family units consisting of 8 two bedroom and 2 three bedroom units. W. Worth has 40 elderly & disabled units consisting of 37 one bedroom and 3 handicap one bedroom units. Grapevine Housing Authority has an established Resident Council which sponsors social and informational activities.

Housing Authority of Haltom City administers a public housing program whereby the housing authority owns and manages 1 project which contains 150 affordable rental units. The County will continue to coordinate with local housing authorities on issues which affect both parties. Since year 2000, the Public Housing Authorities have developed 5-year Agency Plans and Annual Plans under federal requirements (Public Housing Agency Plans, 24 CFR 903).

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

Tarrant County Housing Assistance Office does not have any public housing. Tarrant County does not own any public housing; however Grapevine Housing Authority owns 98 units and Haltom City Housing Authority own 150 units. The latter two housing authorities do not have any plans to add to the current public housing stock; however, will continue to engage in the needs of current tenants and upgrade where needed. More transportation needs have been the main request and is an ongoing issue in general for the

County.

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

In Homeownership Program meetings, potential homeowners obtain and are taught how to read credit reports then are given assistance in how to clean-up their credit prior to purchasing a home. TCHAO utilizes the same criteria established by HUD for the Housing Choice Voucher Homeownership Option program. TCHAO has established a minimum down payment requirement of at least three percent of the purchase price and requires that at least one percent of the purchase price come from a family's resources. They also require that financing for the purchase of a home under its Housing Choice Voucher Homeownership Option program will be provided, insured, or guaranteed by the state or Federal government and complies with underwriting requirements.

Tarrant County Housing Assistance Office also manages a Family Self Sufficiency (FSS) program to enable participating voucher families to achieve economic independence and self-sufficiency. The FSS Program is an employment and savings incentive program providing families a unique opportunity to free themselves of government assistance. During the 5-year contract period, the family continues to pay 30% of their income as their portion of rent. As their earned income increases and their portion of rent increases and the housing subsidy decreases. The amount of decrease in subsidy is deposited into an escrow account for the family. Upon the family's successful completion of the contract, the escrow account is awarded to the family to be used for purchasing homes and other purposes. TCHAO funds match all earned income increases during the time the person is enrolled in the program. It is not uncommon for graduates to receive checks that range from \$200 to over \$25,000.

GHA and HCHA does not have a FSS program or equivalent program which leads to homeownership due to the mainly older population they currently serve in their public housing program and lack of funds in their housing voucher program.

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

Tarrant County Housing Assistance Office, Grapevine Housing Authority and Haltom City Housing Authority are not troubled. Tarrant County does not own any public housing; however, the City of Arlington, Fort Worth and Grand Prairie each have public housing authorities in which assist and house the same population. Please refer to those cities for more detail about their programs. Haltom City and Grapevine Housing Authorities own public housing, but mainly serve older and populations with special needs.

Discussion

Tarrant County does not own any public housing; however, the City of Arlington, Fort Worth and Grand

Prairie each have public housing authorities in which assist and house the same population. Please refer to those cities for more detail about their programs.

AP-65 Homeless and Other Special Needs Activities - 91.420, 91.220(i)

Introduction

Tarrant County through the Community Development Division collaborates with the Continuum of Care and Tarrant County Homeless Coalition to ensure continuity throughout the County. With over 200 individual members representing over 40 organizations, the Continuum of Care (CoC) contracts with the Tarrant County Homeless Coalition to plan and manage HMIS for the Continuum of Care. Sub-committees and work groups are developed within the Continuum of Care to ensure needs are kept up with demands and changes. Goals and objectives are made through these groups which are approved through a certification of consistency with applications for the annual CoC grants.

Tarrant County constantly participates in meetings with other local, state and federal agencies to assist persons with special needs who are not homeless. Solutions for transportation issues for persons with mental and/or physical impairments are discussed, analyzed and planned with transportation agencies, mental health service providers, employers, the North Central Texas Council of Governments and the County. The County will continue to participate in trainings, meetings, and activities for persons who are not homeless but have other special needs when opportunities arise. It is often the lack of funding that inhibits forward solutions and executing plans.

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

Tarrant County's goals to reach out to homeless persons, especially unsheltered persons and assess individual needs will be met by remaining an active member of the Continuum of Care's various committees and participating in coordinated entry. Through coordination, state ESG funds administered by Tarrant County Homeless Coalition will be used for street outreach to agencies that provide the service and apply for funding. Catholic Charities SOS Team, MHMR PATH, and JPS Care Connections will continue to outreach to unsheltered homeless in hopes to house and assist homeless on the streets to end homelessness. To better coordinate, the Coordinated Entry Subcommittee is responsible for the planning, evaluation, and redesign of the effectiveness of the housing assessment services in the Continuum of Care. The Improvement, Coordination, & Training Committee also reviews and provides input into the Annual Work-Plan objectives as established by the Department of Housing and Urban Development. Assessment tools will be evaluated and modified continually as needed by the CoC with input from Tarrant County. The Coordinated Entry System Subcommittee meets at least monthly to discuss current matters to help best serve the homeless population. If pressing issues need to be raised, the information will be provided to the Improvement, Coordination, & Training Committee and then to the CoC Board of

Directors.

Addressing the emergency shelter and transitional housing needs of homeless persons

To address the emergency shelter and transitional housing needs of persons, Tarrant County will remain an active member of the Continuum of Care's various committees. The Coordinated Entry Subcommittee is responsible for the entry of clients into rapid re-housing, transitional, permanent, and emergency housing services in the Continuum of Care. The Improvement, Coordination, & Training Committee oversees planning and evaluation of the effectiveness and directs strategies to improve the efficiency and of housing services for the homeless. This committee also tracks the progression of information being reported to the CoC board; assesses that HUD objectives are being met; and collaborates and gathers feedback from local housing service providers for any information necessary to ensure effective evaluations.

CDHD will continue to work with CoC agencies and TCHC to increase diversion and prevention. Homeless can be diverted to family and friends with assistance of transportation or case management. Often the barrier is being able to reach family and friend resources or not understanding what is available for a situation. Housing navigators can help explain resources and direct homeless to them to divert out of emergency shelters. Transitional housing needs include increasing income through benefits and employment. Maintaining a relationship with Workforce Solutions of Tarrant County and knowing what jobs are available and upgrading skills is important to homeless in transition towards self-sufficiency. Case managers try to provide or direct clients to resources that access day care and basic necessities in order to support jobs or education.

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

Tarrant County addresses permanent housing, length of stay and prevention primarily by the CoC Coordinated Entry System. Tarrant County Homeless Coalition (TCHC) is responsible for administering the CES along with the planning and evaluation of program effectiveness. Clients entering the local system are evaluated through CES to identify the most appropriate housing intervention and screened for employment and benefit eligibility. Diversion efforts are utilized throughout the process. Tarrant County plays a critical role in the CES process by engaging in planning and implementation efforts and serving on relevant CoC committees who oversee and evaluate local efforts.

Updated Tarrant County Homeless Coalition strategic plan will be added to the final consolidated plan once the strategic plan is completed.

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.

Assisting low-income persons avoid homeless and ensuring persons and families are housed is a top priority for Tarrant County. To ensure that those who are housed and are threatened with eviction and potential homelessness, ESG prevention funds are budgeted to assist. Coordination with other agencies that assist with health, social services, employment, education and youth needs are vital and done through the Continuum of Care's committees. Tarrant County is an active member of the CoC committees and meets with TCHC to assist in planning efforts to eliminate homelessness, including the Prevention and Diversion committee. CoC committees are responsible for planning and evaluating the effectiveness and future need for homeless prevention. TCHC serves as the lead agency and is responsible for the planning and evaluation of the effectiveness of services in the Continuum of Care. TCHC facilitates the local Coordinated Entry system for the CoC; part of the CES process includes Landlord engagement, a critical component to identify resources and build relationships necessary to help individuals maintain existing housing. Additionally, the CES process incorporates agencies that address physical and mental health, social services, employment, education and/or youth needs.

AP-75 Barriers to affordable housing - 91.420, 91.220(j)

Introduction

Barriers to affordable housing can include lack of monetary resources, lack of information to maintain housing (legal and operational) and lack of availability of affordable housing. Tarrant County is assisting to add to the affordable housing stock through our HOME funds and the CHDO program. Although more affordable housing is required nearby work, education and health opportunities, often the same areas lack housing that is affordable and alternative transportation is not available to improve economic advancement. Working with developers and cities to add affordable housing stock is important as is working with regional partners to improve alternate mobility options. CDHD receives fair housing complaints and provides informational resources to best maintain housing. Information could be guidance of how the eviction process works to a phone number to legal aid or guidance on how the rehabilitation program works to providing direction on educational classes towards home ownership. Without education and resources people can have a barrier to affordable housing.

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

Tarrant County will continue the following actions in PY 2020 to remove the negative effects of public policies that serve as barriers to affordable housing: (1) continue to work with Continuum of Care and local agencies to expand public and private resources and use other resources to assist in improving housing and community needs. For example, by applying for grants outside of HUD and creating partnerships with other agencies and non-profits to reach the same clientele on multiple levels. (2) Educate and encourage urban county cities and agencies to leverage federal funds to produce more cost-effective housing, increase jobs and community development programs. Tarrant County continues to meet with cities and work with the Council of Governments to implement cohesive plans that will better support all cities and their citizens. For example, Tarrant County continues to work with the cities in western Tarrant County around the NAS Joint Reserve Base to form cohesive plans for development (economic and housing). Tarrant County shares information with the Council of Governments, cities and Trinity Metro (local transit authority) to increase data knowledge and better plan. (3) Seek more opportunities with private entities and/or non-profit agencies to enhance current programs and services. For example, working with CHDO's and agencies to better support multi-family complexes and agency programs through collaboration. (4) Explore opportunities and educate local communities and citizens to participate in expanding transit oriented development or utilize alternate mobility options (Uber, Lyft, AI vehicles). Working with local transit authorities to research and create a needs assessment to share with citizens and policy makers to assist in transit oriented development and alternate mobility priorities. The Mayors' Council of Tarrant County disseminates information and feedback from cities is provided to improve public policies.

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Tarrant County continues to stay involved in community needs through citizen comments, CoC involvement and through Tarrant County's involvement regionally. With decreasing resources, greater collaborations have been created to serve unmet needs in the community. CDHD will continue to advocate for citizen needs and implement changes to improve the community. In an event of emergency, CDHD has updated policies to allow for reallocation of CDBG funds for public infrastructure needs due to disaster and assist homeowners in disaster areas with home rehabilitation faster.

Actions planned to address obstacles to meeting underserved needs

Despite continued coordination between government agencies, non-profit organizations, churches, and others to serve the needs of the most vulnerable populations, economic prosperity, job availability, transportation, affordable housing and access to healthcare are not at everyone's doorstep. With decreased funding for non-profits and for government, funding is the main obstacle to support those who need. Cities and the County continue to work closer to leverage funding where possible and better coordinate use of funds. For example, sharing opportunities and knowledge of alternate transportation operations has increased between departments within Tarrant County to serve like populations. With this coordination, an increased opportunity to provide transportation to work, school or medical appointments for clients has increased and more work groups gather to tackle the issue. The Mayors' Council is focusing attention on transportation needs outside of traditional car travel. Where possible more affordable housing is being added with imaginative collaborations between private public partnerships. Members of the Continuum of Care share resources and work as a network streamlining programs and available resources where possible. A good example of this can be seen in the Coordinated Entry System whereby resources are prioritized to assist the direst populations.

Actions planned to foster and maintain affordable housing

To assist consortium member cities maintain quality housing stock where 72.5% of all housing units are single-family detached residential and 62.7% of the housing stock was built before 1989, CDHD will continue to assist homeowners with home rehabilitation. Many aging streets located in low/moderate income areas will be assisted with improved infrastructure to ensure a neighborhood remains vital and blight is prevented. CHDO's will assist maintaining affordable housing stock by building new, acquiring existing and rehabilitating where necessary to resell single family homes and rent out units in multi-family complexes at affordable rates. When seeking affordable housing, transportation needs and marketability are at the forefront of justifying home acquisitions. CDHD will continue to monitor development of transportation and add to the affordable housing stock based on housing needs and surrounding amenities of the home. UTA completed a study for Tarrant County to map areas of opportunity in 2018.

A copy is available by contacting CDHD.

Actions planned to reduce lead-based paint hazards

Tarrant County notifies all clients of its homeowner housing rehabilitation and homebuyer's assistance programs of the potential hazards of lead-based paint. Assisted residences are reviewed for peeling paint and the age of resident children. All HQS inspectors for the Continuum of Care Programs have been certified as visual inspectors. CDHD has two staff members certified as Lead Paint Risk Assessor. All homes built before 1978 are analyzed for lead-based paint and remediated according to HUD guidelines as needed. Tarrant County is in full compliance with the Lead Safe Housing Regulation (24 CFR Part 35) which took effect September 15, 2000. Tarrant County Community Development staff regularly consults with NACCED, NAHB (National Association of Home Builders), and the Tarrant County Health Department on the lead based paint program. CCD Staff undergoes continuing education from GEBCO training institute for state license renewal. All homeowners participating in Home Buyer and home rehabilitation programs are provided a copy of all lead-based paint documentation required by HUD.

Actions planned to reduce the number of poverty-level families

Tarrant County will continue programs directed toward reducing poverty: The most important element in the prevention of poverty is the creation and retention of jobs for area residents. The Tarrant County Commissioners Court has established an economic development policy of furthering this goal by supporting the efforts of local communities to attract employers. These efforts include tax abatements, tax increment financing (TIF) and planning and promotional activities. One area of concern that continues to impact the ability of low income families to improve their standard of living is lack of public transportation that will accommodate flexible work schedules, crosses city limits, and is affordable. Tarrant County administrator's office has purchased single ride tickets from the Trinity Metro (local transit authority) to be able to disseminate to clients that are eligible and in need to get to work, doctor's appointments or other emergencies. Trinity Metro has implemented opportunities to provide greater options of bus service to cities outside of the City of Fort Worth. For example, The City off River Oaks recently approved paying a set local annual fee to the FWTA to have bus service through four stops within the city. Tarrant County continues to work with Trinity Metro to pilot a bus route in Forest Hill, Everman and Crowley in addition to current routes in south Fort Worth. Other alternate transportation is currently being explored, such as use of volunteer driver programs (ie, Mid-Cities Care Corps) in some parts of the county has been affective as well as exploring policies to allow for use of Uber or Lyft. By collaborating with various groups and exploring opportunities we are able to provide greater opportunity to shared clients. The Mayors' Council of Tarrant County sub-committee was created to improve mobility options and will continue in 2019 to explore more options.

Tarrant County's Department of Human Services (DHS) administers a County Homeless Prevention Program which provides emergency funds for payment to prevent utility termination and security

deposits for rental housing and utilities. To address the needs of clients that are facing eviction or homelessness due to emergencies, family crisis and other circumstances, Tarrant County will also use ESG Homelessness Prevention funds prevent poverty level families from falling further below the poverty line. Tarrant County, the Homeless Coalition, Cities of Arlington and Fort Worth meet quarterly to coordinate ESG funds and ensure that resources are directed where needed most. With ESG prevention funds, we are able to all ensure some funds are provided to assist the greater population that are seeking short term rental assistance to prevent homelessness after receiving evictions. Tarrant County Homeless Coalition manages a Coordinated Entry system and collaborates with all agencies and grantees to assist families seeking assistance and identify additional funds to assist families and individuals in poverty. References will be provided for homeless persons to obtain housing and start on the path to self-sufficiency. Lastly, SafeHaven's Safe School program supports staff to go to elementary, middle and high schools to educated students about bullying and dating violence. By educating students about what is acceptable and not, what to do in various cases and how to receive further assistance; students are empowered to be independent and stand up for themselves. Often this empowerment carries into the future which means less reliance on others and to encourage individuals to not remain in poverty or a state with limited choices to move out of poverty.

Actions planned to develop institutional structure

Tarrant County will develop its institutional structure and enhance coordination to encourage the creation of affordable housing by continuing to sponsor programs to expand technical capacity and improve coordination among local agencies, such as planning forums, homeless surveys, workshops, and joint venture housing activities. Through the Mayors' Council of Tarrant County, the Cities within Tarrant County will be informed of actions and will help decide on how HUD funds are expended. Through their guidance and the needs of the community, our funds will be expended accordingly.

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

The CDHD will coordinate with Continuum of Care members, the cities of Fort Worth and Arlington, the Tarrant County Homeless Coalition, local housing authorities, and the Tarrant County Housing Assistance Office in sharing information. Chronic homelessness, minority homeownership, local housing issues, and assistance in developing resident initiative and family self-sufficiency programs, and other improvements to public and assisted housing will continue to be discussed.

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Tarrant County allocates a significant portion of CDBG funds to infrastructure improvement and Single Family owner occupied housing rehabilitation. The highest community development priority identified in the 2020-2024 Consolidated Plan was replacing and upgrading of deteriorated and inadequate infrastructure. Having exceeded a population of 50,000, the cities of Euless, Grapevine, Mansfield and North Richland Hills qualify as city entitlement jurisdictions under CDBG. Each city has executed a contract with Tarrant County to cooperate on the planning and administration of these funds and have agreed to develop programs under the Tarrant County's Consolidated Plan. To date, in addition to public infrastructure and major housing rehabilitation, CDBG will also fund public services: (1) case management for homeless programs and (2) educational services to middle and high school students about bullying and violence prevention. In an event of emergency, CDHD has updated policies to allow for reallocation of CDBG funds for public infrastructure needs due to disaster and assist homeowners in disaster areas with home rehabilitation faster, or provide public services to assist with emergencies due to the disaster. For the HOME program, the majority of funds will be used to add to the housing stock by CHDO's building new single family or multi-family units and acquiring existing single family or multi-family and rehabilitating to put back to the market. The ESG program for PY2020 will assist emergency shelters stay operational and assist persons and families with short term rental assistance to prevent homelessness.

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	2,670
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	158,185
5. The amount of income from float-funded activities	0
Total Program Income:	160,855

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:

HOME funds are awarded annually as a formula grant to Tarrant County. CDHD (Community Development and Housing Department) has elected to add to the housing stock with assistance and activities by CHDO's (Community Development Housing Organizations), and maintain and improve current housing stock with a housing rehabilitation program. Other reasonable and necessary expenses related to the development of non-luxury housing, including site acquisition or improvement, demolition of dilapidated housing to make way for HOME-assisted development, and payment of relocation expenses are also eligible. As HOME requires at least a 25 percent match, CHDO's and cities provide cash match, waivers associated with properties and other non-cash match.

The eligibility of households for HOME assistance varies with the nature of the funded activity. For rental housing and rental assistance, at least 90 percent of benefiting families must have incomes that are no more than 60 percent of the HUD-adjusted median family income for the area. In rental projects with five or more assisted units, at least 20% of the units must be occupied by families with incomes that do not exceed 50% of the HUD-adjusted median. The incomes of households receiving HUD assistance must not exceed 80 percent of the area median. HOME income limits are published each year by HUD.

Tarrant County through CDHD is the grantee for all entitlement funds under HUD Community Development formula programs, including HOME will post a Request for Proposals (RFP) early January annually to see what types of projects/activities are requesting funding for the CHDO set aside. Activities may range from homebuyer assistance program, new construction of single family home to acquisition of multi-family complex for rent. After administrative review of proposals received, the balance of estimated funding will be applied to the HOME rehabilitation program. Applications are sent to all cities that are interested in assisting citizens that own single family homes within their city. Cities provide match on behalf of their citizens to maintain housing stock and prevent neighborhood blight. Single Family homes

are assisted in a first come first serve fashion based on the cities that provide match on behalf of their citizens.

Request for Proposals (RFP) for CHDO set aside activities will be announced through the Commercial Recorder, on Community Development and Housing's website, via email to existing CHDO's and available via email or hardcopy upon request. For the rehabilitation program, each city will be emailed an application and a follow up letter is mailed to remind each city of participation.

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:

Tarrant County does not impose resale requirements, but does exercise a recapture option for its HOME Program in accordance with 24 CFR 92.254 (a) (5) (ii). Recapture is enforced for a period of five (5) years on the Homebuyer Assistance Programs where direct subsidy to the homebuyer is subject to recapture. Direct subsidy consists of down payment assistance and/or closing costs that are less than \$10,000 or pass through rates which is subject to a lien on the home mortgage. If the buyers of the housing unit assisted is noncompliant and does not satisfy principle residency requirements, repayment of full subsidy is required. In the event of sale, short sale and/or foreclosure, the amount recaptured will be limited to the net proceeds and the pro-rata amount at the period in time of sale. Net proceeds are defined as the gross sales price minus the balance of all outstanding mortgages and additional liens on the property, commissions to sellers and buyers agents, excise tax and any additional closing costs owed by the seller. Pro-rata repayment occurs in the event the homeowner sells the property before five years of a home owner rehabilitation affordability period. The homeowner will repay the amount of HOME assistance given according to the following schedule. Sold or not used as a primary residence within 1 year = 100% repayment costs, within 2 years = 80% repayment, within 3 years = 60% repayment, within 4 years = 40% repayment, within 5 years = 20% repayment, AFTER five years = 0% repayment. After the fifth year has ended, a request to release Tarrant County's lien may be granted without penalty. Any funds recaptured from homebuyers as a result of repayment of HOME assistance of down payment and closing costs prior to the expiration of the minimum recapture period as described in 24CFR 92.503 may be utilized for County approved HOME-eligible activities to benefit low-income families or individuals.

CHDO will use HOME funds to develop affordable housing. 2019 Funds will be used to build 292 new multi-family units for rental and 12 multi-family units acquired and rehabilitated to assist low to moderate income persons and families in Tarrant County, outside of the cities of Arlington, Fort Worth and Grand Prairie. Re-capture guidelines will be maintained as stated above.

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:

In the event of sale, short sale and/or foreclosure of a unit acquired with HOME funds, the amount

recaptured will be limited to the net proceeds and the pro-rata amount at the period in time of sale. Net proceeds are defined as the gross sales price minus the balance of all outstanding mortgages and additional liens on the property, commissions to seller's and buyer's agents, excise tax and any additional closing costs owed by the seller. Pro-rata repayment occurs in the event the homeowner sells the property before five years of a home owner rehabilitation affordability period. The homeowner will repay the amount of HOME assistance given according to the following schedule. Sold or not used as a primary residence within 1 year = 100% repayment costs, within 2 years = 80% repayment, within 3 years = 60% repayment, within 4 years = 40% repayment, within 5 years = 20% repayment, AFTER five years = 0% repayment.

Tarrant County will place a lien on the property to ensure ownership remains to original person during affordability period. Up front contracts will clearly stipulate the lien and purpose. In order to make any changes to ownership a request for lien release is required through Tarrant County. Annual proof of insurance is sent to Tarrant County or the CHDO's and annual homebuyer certification is filled out and returned to TCHP from persons assisted with homebuyer subsidy during the affordability period. CHDO's are monitored annually to ensure affordability of units are maintained for rental and resale units.

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:

Tarrant County does not plan on re-financing existing debt secured by multi-family housing.

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

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

Please see Written ESG Standards and performance measures in appendices of Final Action Plan

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

In accordance with the requirements provided in the Interim Rule for the Continuum of Care (CoC) Program recorded in 24 CFR 578.7(a)(8) to fulfill the goals of the Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, the Tarrant County Continuum of Care has designed a Coordinated Entry System. The Coordinated Entry System is designed to meet the following requirements of the Homeless

Emergency Assistance and Rapid Transition to Housing (HEARTH Act).

The following overview provides a brief description of the path a household will follow beginning their first night of homelessness/seeking assistance to permanent housing. Assessments are conducted at designated Program access points, Community hub locations, and the TCHC Helpline. Locations and hours for assessments can be found on the Tarrant County Homeless Coalition's website www.ahomewithhope.org.

Accessing the Coordinated Entry System- The Coordinated Entry System provides households experiencing homelessness access to services from multiple locations to ensure a fair and consistent process is applied across the continuum. Entry into the system may be initiated in person at a program access point or community hub location, through the TCHC helpline, or homeless outreach teams.

Step 1: Assessment- Assessments are facilitated by trained Housing Assessors using HMIS. The HUD

Assessment and population specific VI-SPDAT is generated in HMIS for all households experiencing homelessness and seeking assistance. Households will be assessed every 90 days until exiting the coordinated entry system.

Step 2: Housing Match- Information gathered from the HUD Assessment and VI-SPDAT are used to determine which housing intervention is the most appropriate to meet the needs of the household. HMIS will automatically complete this step of the process.

Step 3: Prioritization- Once the appropriate housing intervention is determined households are placed on Homebase with the most vulnerable at the top. HMIS automatically compiles this list according to the information provided through the HUD Assessment and VI-SPDAT and in accordance with the Continuum's priority ranking.

Step 4: Housing Navigation- Housing Navigators will work with households at the top of the list. The Navigator can be one of the following: a designated Coordinated Entry Housing Navigator; the Outreach Worker; the initial Housing Assessor; or the Housing Case Manager of the program providing housing. The Housing Navigator begins the process of preparing for housing. This process may include but is not limited to the following activities: obtaining id, security cards, homeless verification documents, and beginning search for a housing unit. When necessary, Housing Navigators will assist with securing the housing unit, application fees, and security deposits.

Step 5: Referral- As program openings become available, Housing Navigators will connect households to housing programs. Navigators will assist in scheduling initial housing intake appointments and will accompany households to all housing appointments, serving as the household's advocate.

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

A Request for Proposals (RFP) to receive Tarrant County ESG funds was issued January 15, 2020 and was due back to Tarrant County Community Development on February 16, 2020. Funds were open to emergency shelter which seven agencies applied for funds for emergency shelter-operational funds. Each RFP for each activity will be reviewed by review committee on March 12, 2020 and will be awarded accordingly. As there is a 60% cap on Emergency Shelter activities, Tarrant County will use half of the funding to shelters directly assisting homeless persons coming from anywhere within Tarrant County. After meeting with the CoC lead and the other grantees in Tarrant County last year, we saw that there was a gap in prevention assistance and again believe that there is still a gap in prevention. With the additional constraints from COVID-19, more homelessness prevention funds have been allocated to serve more anticipated renters. All proposals have been evaluated March 12, 2020 by a review committee comprised of Tarrant County public administrators who are familiar with the community, agencies and the needs for the homeless.

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

Tarrant County meets the homeless participation requirement by participating in Homeless Coalition planning and committees. Tarrant County has taken several steps to ensure citizen participation has occurred, particularly for the homeless population. An annual public forum to hear the needs of homeless populations, agencies that serve them and case workers who work directly with the homeless or almost homeless population was planned to occur March 25 and 26, 2020 at the Arlington Sub-Courthouse and the Salvation Army-Mabee center; however due to Social distancing due to COVID-19 the meeting has been delayed. Any information and public comments received will be reflected in the Final PY2020 Action Plan through a public forum report in the appendix, if available. Comments and information are also collected from the advisory council meetings held monthly that is comprised of CoC member agencies administrators that manage homeless programs and services. From this group, we are able to better identify homeless needs and move homeless into housing or prevent homelessness.

5. Describe performance standards for evaluating ESG.

The performance standards will require initial evaluations and re-evaluations. Sub recipients will be required to conduct initial evaluations of all households interested in receiving ESG assistance in order to determine eligibility and the cost and type of assistance necessary for the household to regain stability in permanent housing. The evaluation must comply with the County's written standards and the local Continuum of Care's centralized or coordinated assessment system. In order to successfully record performance outcomes, the CoC system requires that once a household is enrolled in an ESG program, non-domestic violence agencies must complete an initial HUD Intake Assessment within the HMIS system (ETO), the HUD Mid-Program Assessment, and the HUD Exit Assessment upon program. Performance outcomes will be reported to the County using the HMIS generated ESG reports. Domestic Violence Organizations will provide the same data utilizing their similar data systems. Reassessments are required

for program participants receiving homelessness prevention assistance and rapid re-housing assistance. Participants receiving homeless prevention must be reassessed monthly; rapid re-housing participants must be reassessed at least quarterly. All participants must receive an exit assessment. The Tarrant County Homeless Coalition (TCHC) will help provide data to assess performance of sub recipients thereby allowing Tarrant County to best allocate program funds for the program year. Data collected by the TCHC will be provided quarterly and upon request. The administration of the HMIS has been contracted to the TCHC as assigned by the CoC. The following is Tarrant County's performance standards as agreed upon with other grantees within Tarrant County and HMIS administrator.

Street Outreach: Number of persons receiving case management and placed into housing

Emergency Shelter Operations: Number of persons receiving case management and have exited to transitional or permanent housing.

Homelessness Prevention: Number of persons receiving case management, with higher income at program exit, with non-cash benefits at exit that do not enter into the CoC system shelters during the remainder of the ESG year.

Rapid Re-Housing: Number of persons receiving case management, exited to or maintained permanent housing at exit, with higher income at program exit, with non-cash benefits at exit that do not enter into the CoC system shelters during the remainder of the ESG year.

See agreed uniform performance standards in Appendix of final Action Plan.

Appendix - Alternate/Local Data Sources



TARRANT COUNTY, TX 2020 – 2024 CONSOLIDATED PLAN

Includes 2020 Action Plan

PURPOSE

Prepared by: Tarrant County – Community
Development & Housing Department

Executive Summary

Tarrant County Texas has produced this draft 2020 Analysis of Impediments to Fair Housing Choice in conformance with the most recent HUD notice in FR-5173-N-15 published January 5, 2018 which supersedes previous references to The Affirmatively Furthering Fair Housing Rule made in 2015. As a condition of receiving funds from U.S. Department of Housing and Urban Development (HUD) formula based funding, Tarrant County must submit a Consolidated Plan that analyzes the jurisdiction's housing market conditions, housing needs of its lower income families, describes a strategy for addressing the identified needs, and articulates an action plan for investing Federal affordable housing dollars. Part of the consolidated plan includes an analysis of **impediments to fair housing choice** and a certification that affirmatively furthers fair housing. Tarrant County, Community Development and Housing Department (CDHD) of the County Administrator's Office is charged with the preparation and completion of these documents on behalf of Tarrant County Urban entitlement and four entitlement cities under joint agreement; City of Euless, City of Grapevine, City of Mansfield and City of North Richland Hills. This document does not apply to City of Arlington, City of Fort Worth and City of Grand Prairie, TX as those cities maintain their own HUD funding and documentation.

The purpose of this document is to analyze fair housing choice and identify patterns of positive and negative fair housing trends to better expand housing opportunities and choice for all citizens, especially for those with protected class status. Often Tarrant County consortium cities will border the City of Arlington, City of Fort Worth and City of Grand Prairie to which data will also be collected for those cities to better analyze Tarrant County as a whole. The process used in generating data for this analysis was conducted through the assessment of quantitative data sources including:

- Socio-economic and housing data from the U.S. Census Bureau,
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- Housing data from U. S. Department of Housing and Urban Development (HUD)
- Home loan application data from the Home Mortgage Disclosure Act, and
- Housing complaint data from HUD

Qualitative research include fair housing cases from Tarrant County, public input opportunities conducted in relation to community needs, year-end reports from various agencies highlighting needs for various special populations and public input and reaction to preliminary findings of the AI during city council meetings throughout the County. As an urban county, Tarrant County faces a different set of challenges than the cities within the county. Under Texas law, incorporated cities, not counties, are invested with extensive ordinance-making powers. The County cannot exercise ordinance reform; however, through the Mayors' Council, Tarrant County can educate municipalities on current rules and procedures which enhance fair housing choices.

Tarrant County's housing programs, including Housing Choice Vouchers and other federal formula grants are administered in accordance with all applicable federal regulations and have instituted policies to affirmatively further fair housing. Copies of this report will be available on-line at <http://www.tarrantcounty.com/eCommunityDev>, electronically upon request and hard copies will be

maintained at the offices of the Tarrant County Community Development Division, 1509-B South University Drive, Suite 276, Fort Worth, TX 76107.

This AI both assesses where we are as a county as it relates to fair housing, and then identifies impediments and possible solutions, where applicable.

- Chapter 1 introduces the partner agencies, covered CPD Programs, methodology for the AI, and the public input provided to assist in this report.
- Chapter 2 is an assessment of past goals, actions and strategies
- Chapter 3 is a county-wide overview of demographics.
- Chapter 4 is an assessment of employment conditions
- Chapter 5 is an assessment of housing market conditions
- Chapter 6 is an overview of fair housing complaints and cases in Tarrant County in the last five years which were submitted to HUD.
- Chapter 7 is a lending analysis for mortgages in Tarrant County
- Chapter 8 is a publicly supported housing analysis
- Chapter 9 will review Tarrant County housing related policies and practices
- Chapter 10 will explain Tarrant County's Fair Housing Goals and Objectives for 2020-2024 based on the conclusion of impediments assessed.

All of the sections together lay the framework for the identification of county-wide impediments. The final section will assess and identify impediments with possible solutions. It is only through identification of those factors that impede on housing choice that we can determine what steps can be taken to attempt to mitigate those impediments. In developing the specific impediments for the draft AI, CDHD considered past impediments and whether they continued to exist, the trends and observations observed and studied, as well as new input received during consultations with current events in mind. Tarrant County has identified five impediments to fair housing choice that it will strive to address during the next five years.

Impediment No. 1: Lack of supply of affordable housing

Impediment No. 2: Lack of understanding of and awareness of resources on fair housing law, rights, and duties available to local governments, stakeholders, and the public about fair housing requirements and programs to assist low-income residents and persons with disabilities.

Impediment No. 3: Rising costs for homeowners and renters due to higher demand by influx of new residents and lack of supply or limited income.

Impediment No. 4: Lack of alternate transportation services to move people without a personal vehicle from home to job/school/appointments and services.

Impediment No. 5: Not in My Backyard Syndrome (NIMBYism) limits affordable housing development, which could limit housing choice for protected classes in some communities.

In the final section, goals and objectives are presented laying out the ways in which the County and cities will use HUD resources to address solutions within their control with the CPD funds available. The AI works from the guiding principle of seeking to identify impediments to fair housing choice and to identify specific actionable steps that can be taken to effect meaningful changes aimed at mitigating the barriers to fair housing choice. The recommendations to address the identified impediments, listed in summary form below, will be addressed annually in the Action Plan to HUD and achievements will be submitted at the end of September annually in the Consolidated Annual Performance and Evaluation Report (CAPER).

Recommendation 1: Use HUD funds to add to the affordable housing stock and monitor existing properties to ensure affordability.

Recommendation 2: Actively engage in the enforcement of the Fair Housing Act by increasing educational resources to the developer, property manager, and tenant communities, and to the mortgage lending and realtor industries.

Recommendation 3: Assist income qualified homeowners in maintaining current housing stock and work with other organizations to connect renters to limited resources in the community for greater opportunities.

Recommendation 4: Continue working with transportation groups and cities to encourage greater alternate transportation services.

Recommendation 5: Work with trade organizations, local jurisdictions, and regulatory to maximize accessible housing choice by promoting preservation and limiting displacement, continuing to encourage development in high opportunity areas, and encouraging creative, innovative solutions for neighborhoods and overall community.

Table of Contents

Executive Summary.....	167
Chapter 1: Introduction	171
Results of the Online Survey	172
Public Comments	177
Chapter 2: Assessment of Past Goals, Actions and Strategies.....	178
Chapter 3: Demographic Data	181
General Population	182
Population by Age	184
Population by Gender	187
Population by Race & Ethnicity.....	188
Population by Income	191
Population by Persons with Disabilities.....	193
Chapter 4: Employment.....	196
Chapter 5: Housing Market Conditions.....	201
Chapter 6: Evaluation of Fair Housing Complaints	212
Chapter 7: Lending Analysis for Mortgages.....	218
Chapter 8: Publicly Supported Housing Analysis	222
Chapter 9: Policy and Practices in Housing.....	227
Chapter 10: Goals and Objectives.....	228
Goals	228
Objectives.....	228

Chapter 1: Introduction

Tarrant County aims to provide robust data and a framework for assessment that will help identify where fair housing challenges and opportunities exist. Data will be compiled for all Tarrant County Urban Entitlement which includes all cities in Tarrant County outside of the Cities of Arlington, Fort Worth and Grand Prairie.

The information presented is intended to assist the County in evaluating and updating fair housing issues presented in the previous Analysis of Impediments to Fair Housing Choice (AI) dated May 15, 2015. This report was prepared by the staff of the Tarrant County Community Development and Housing Department (CDHD) and involves data collection, collaborative meeting information with partners, agency reports and assessments. CDHD will analyze its fair housing issues summarizing the impediments identified in the analysis and describe the actions taken to overcome the effects of the impediments identified through the analysis in its Consolidated Annual Performance and Evaluation Report (CAPER). The AI goals identified will be used to inform strategies and actions of the Consolidated Plan, Annual Action Plan and the Tarrant County PHA plan. AI's are not to be submitted or approved by HUD, however are maintained and updated by funded entities.

- U.S. Census Bureau (American Community Survey “ACS” 5 year data, decennial data)
- U. S. Department of Housing and Urban Development (HUD) – Comprehensive Housing Affordability Strategy Data <https://www.huduser.gov/portal/datasets/cp.html>
- Texas Education Agency (TEA)
- Texas Workforce Commission (TWC)
- North Central Texas Council of Governments (NCTCOG)
- Anecdotal information collected from published reports
- Descriptive data pertaining to the housing market and trends in real estate
- Information collected from local stakeholders and city governments.
- Locally-generated reports and other relevant data pertaining to the Tarrant County housing market, patterns, and local economy.
 - United Way of Tarrant County’s 2018-2019 Community Assessment
 - Tarrant County Transportation Needs Assessment, February 2014
 - NCTCOG 2017 Progress North Texas; Moving into the Future, Using innovative transportation technologies
 - “Does Location Matter? Performance Analysis of the Affordable Housing Programs in Tarrant County” – A report by University of Texas – Arlington
 - Fort Worth Housing Solutions: North Texas Regional Housing Assessment 2018

Partner agencies include non-profit agencies serving homeless families, religious non-profit organizations and all cities in Tarrant County, including the City of Fort Worth and City of Arlington. Beginning in 2016, Tarrant County met with both cities to initially collaborate on a regional Affirmatively Furthering Fair Housing report. Due to timing of submission, the City of Fort Worth submitted their AFFH in January 2018;

however since HUD's determination of suspending the AFFH, Tarrant County will follow original Analysis of Impediment guidelines.

To discover community needs, a survey was released through consortium Cities inquiring about citizen needs in their community. Approximately 800 responses were collected through on-line and paper survey's with the greatest participation from the Cities of Kennedale and North Richland Hills. Another survey was released two months later to acquire general information from citizens about fair housing. There were 245 responses.

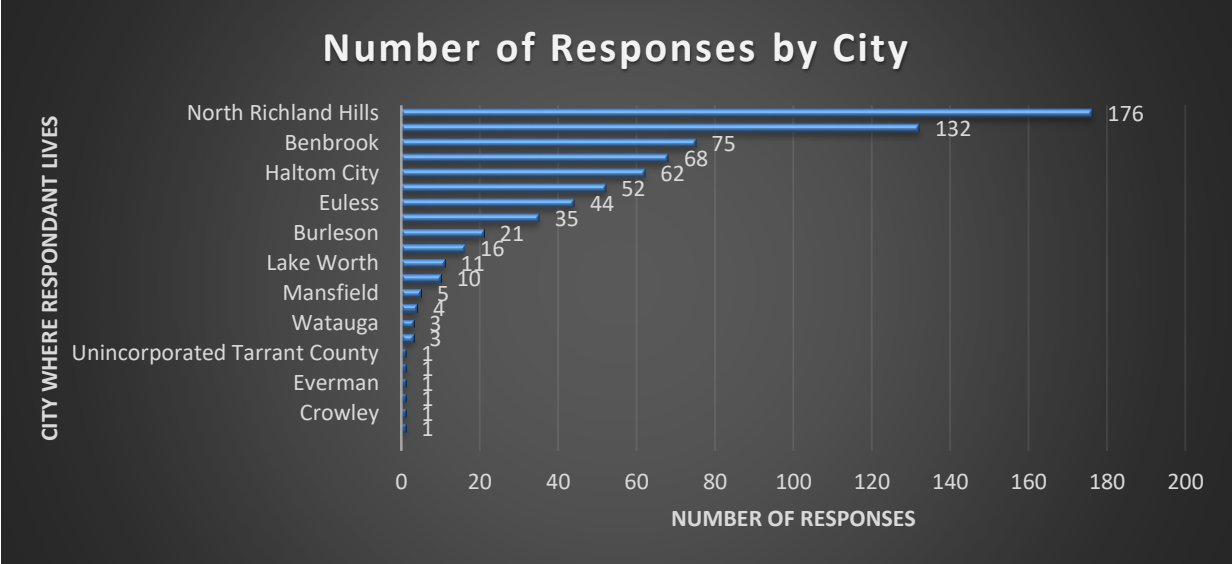
As an urban county, Tarrant County faces a different set of challenges than the cities within the county. Under Texas law, incorporated cities, not counties, are invested with extensive ordinance-making powers. The County cannot exercise ordinance reform; however, through the Mayors' Council, Tarrant County can educate municipalities on current rules and procedures which enhance fair housing choices.

Tarrant County's housing programs, including Housing Choice Vouchers and other federal formula grants are administered in accordance with all applicable federal regulations and have instituted policies to affirmatively further fair housing. Copies of this report will be available on-line at <http://www.tarrantcounty.com/eCommunityDev>, electronically upon request and hard copies will be maintained at the offices of the Tarrant County Community Development Division, 1509-B South University Drive, Suite 276, Fort Worth, TX 76107.

Outreach activities to encourage community participation in the development of the AI included two surveys. Between June and July 2019, a survey was released online and by paper distribution to Tarrant County cities to solicit citizen input on their community needs. A second survey was open in September and October 2019 to gather information specifically about fair housing. The AI will be available online at <http://www.tarrantcounty.com/eCommunityDev> and at the Community Development office as part of the final 2020 – 2024 Consolidated Plan submitted to HUD May 15, 2020. This document may be updated as needed and comments will remain open until the new assessment is made.

Results of the Online Survey

Between June and July 2019, a survey was released online and by paper distribution to Tarrant County cities to solicit citizen input on their community needs. The information from the questionnaire will be used to develop programs and guide future plans using U.S. Department of Housing and Urban Development, Community Development Block Grant (CDBG) funds. Specifically, ***the survey asked the level of importance of various public infrastructure and community needs with open comments welcome***. The online version also added in an alternative transportation question.

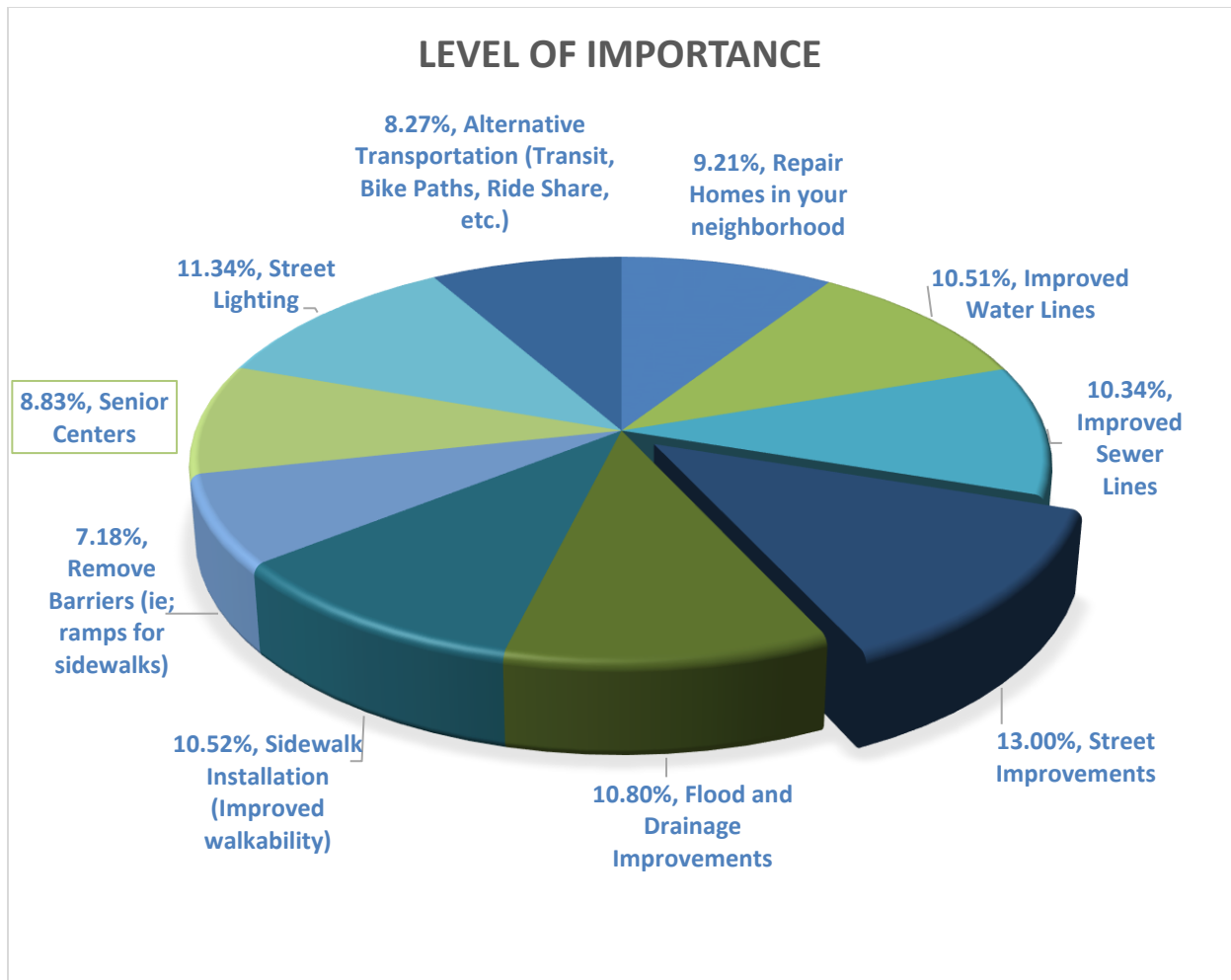


Not all cities participated in sharing the survey and some cities that shared the survey did not have any citizen responses. The overall survey collected 694 (89%) online responses and 87 (11%) paper responses from Tarrant County residents in 22 cities and 40 unknown locations. Unknown locations are due to respondents not answering the street and city question. The City of North Richland Hills had the highest response with 176 responses while on-line responses were also received from citizens in the City of Arlington (16) and City of Fort Worth (68). Those citizens may have added their input when visiting another city’s Facebook page or website.

All needs were important and depending on city, some needs stressed more importance than others where comments tell a better picture. Overall, citizens believed street improvements were the most important need followed by street lighting and flood/drainage improvements.

RANKING OF NEEDS

11. Street Improvements	16. Sewer Improvements
12. Street Lighting	17. Home Repair
13. Flood and Drainage	18. Senior Center
14. Sidewalk Addition	19. Alternate Transportation
15. Water Improvements	20. Barrier removal

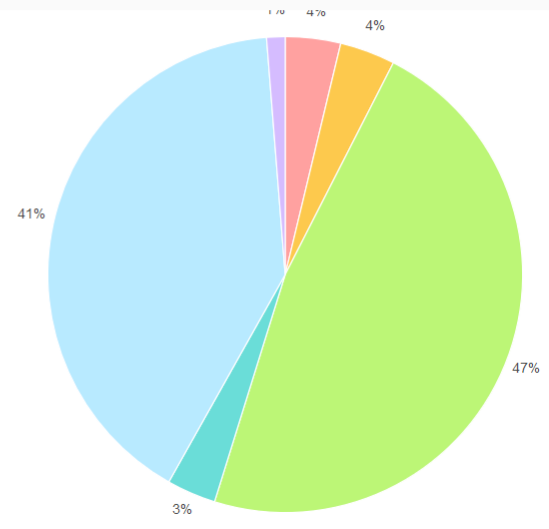


Comments provided were most telling of community needs. For example, in almost all cities, sidewalks were commented on as an important need. Although sidewalk additions ranked fourth in need, the comments suggested a higher importance to have more sidewalks added in neighborhoods to provide safer conditions for kids to walk to school, to connect to other services and for health and exercise. Other types of development such as restaurants and other shopping as well as alternate transportation options were also stressed as a need.

In the second survey, 239 people responded to the fair housing questions. With 4% of all respondents stating that they experienced discrimination and another 4 % unsure if they had or not.

In the last 3 years, have you ever experienced any form of unlawful discrimination when searching for or living in rental housing, buying a home or getting a mortgage?

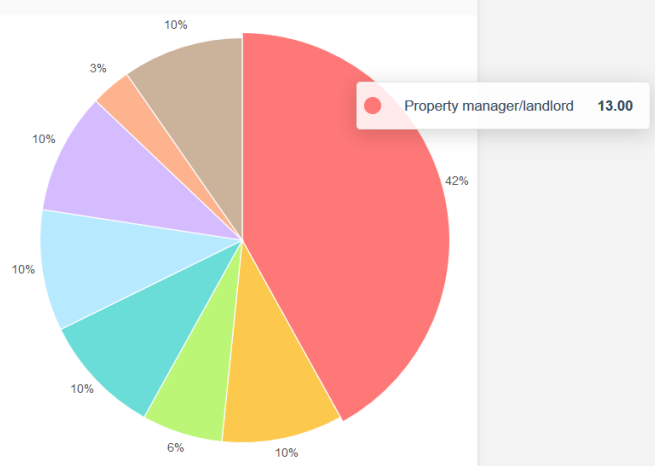
Answer	Count
Yes, I have	9
I think I may have	9
No, I have not	113
Not sure	8
I have owned my home for longer than 3 years. This does not apply to me.	97
Other	3



It appears that the majority of the discrimination occurred for renters by property managers or landlords.

If discriminated, who do you believe discriminated against you?

Answer	Count
Property manager/landlord	13
Management Company	3
Owner	2
Government housing program staff person	3
Neighborhood/community	3
Mortgage Lender	3
Realtor	1
Other	3



The top perception for discrimination were based on ethnicity and age. When asked to elaborate on experiences of perceived discrimination, the following comments were made.

As one who collects SS Disability, being told I need to make 3x the amount of rent seems discriminatory, as I do make enough to pay the rent with my Disability check.

I don't believe I should be charged 1/2 the owners (a friend) mortgage for a highly regulated living situation.

I filled out the Section 8 application years ago (I'd rather say why via phone) and I did not know that whoever fills it out is considered head of house and any monies owed falls on me. I called Section 8 immediately to let them know ...

I was told three adults could not live in a one-bedroom apartment when in fact we watch 3 adults living in the same one bedroom apartment with an animal but the apartment complex said we cannot that they are doing something against the law but they will no...

I was trying to get help to get a housing voucher and they were very dismissive and acting like I didn't have a right to be there because I'm white. They were very rude almost hostile.

Lender pulled out because I'm a W2 employee

The examples I showed her vs. the homes she always selected for me were always vastly different. She always chose low quality, ugly homes for me. The house I eventually bought was one I found.

There is not enough housing for older people. If you can find one, the list is so long you'd be dead before you could get one. Rent too high for me in safe neighborhoods I am familiar with. I am 75 years old, social security and still working

Was told by many apartments that I had to make 3 times the total rent when in face legally they can only request 3 times my rent portion. That's a huge difference.

We walked into a home builder and the sales person asked us why we were looking. He asked us if we could afford the homes. We said yes. He asked if we were sure and asked what we did for a living. This was not his place to find out these details

Additional comments were made by a few citizens voicing strong opinions regarding the survey, voicing NIMBY sentiments, and increasing single family taxes. Example, "IF ANYTHING I AM BEING DISCRIMINATED AGAINST BECAUSE I OWN MY HOME AND MY TAXES KEEP GOING UP BUT MY INCOME DOES NOT".

Public Comments

Any public comments during the public comment period for the 2020 – 2024 Consolidated Plan will be included in the appendix of the Consolidated Plan.

Copies of this report will be available on-line at <http://www.tarrantcounty.com/eCommunityDev>, electronically upon request and hard copies will be maintained at the offices of the Tarrant County Community Development Division, 1509-B South University Drive, Suite 276, Fort Worth, TX 76107. Comments may be submitted by mail at the above address or via email to Susan Au Sau@tarrantcounty.com and Patricia Ward PWard@tarrantcounty.com

Chapter 2: Assessment of Past Goals, Actions and Strategies

Fair housing problems are the ones that negatively impact the freedom of choice in housing. In general, issues include the costs of housing, the number and type of affordable housing to rent or buy, where housing is located relative to work, play, study and the methods to transport to and from those places and home. The last was of particular concern due to the additional costs when factoring in housing in Tarrant County due to the lack of alternate transportation. Today, the concern is even greater with increased population.

It was stated that building or acquiring and rehabilitating affordable housing in stagnant low income neighborhoods will not help the resident or the local economy to thrive. The same statement remains true today where choices of affordable housing should be near schools, jobs, recreation, quality food sources and alternate transportation. Developers need to keep market conditions in mind and CDHD will continue to work with Cities to coordinate needs of housing relative to market conditions. As the DFW region is in an employment boom with insufficient local skilled labor, more people are moving into Tarrant County to work and live. To help decrease the amount of traffic congestion, the region must do better to provide alternate transportation relative to new housing developments with amenities within walking distance.

For those owner occupied homes, especially for persons who are elderly or have disabilities, the issue is often the cost to maintain aging housing. Data in this report reveals that approximately 68 percent of the owner occupied housing stock are single family homes and three quarters of those potentially require rehabilitation due to age. As our population grows older with our housing stock, aging in place remains the best option of affordable housing for special needs population. To best assist our economically robust region, adding a variety of housing stock and providing better education and services to local citizens would best serve our county and region.

NIMBYism (Not In My Back Yard concerns) existed five years ago and continues today. In Tarrant County's community needs survey in 2015, the predominant response to having well maintained public housing added to an established residential neighborhood was not positive. In the 2019 survey, the question was removed, but some comments were made reflecting the same concern but usually in relation to a personal matter. A change in mindset where developers have built or renovated with amenities for residents and the neighborhood as a whole has led to a more open sense of community.

The last Analysis of Impediments report was produced with the 2015-2019 Consolidated Plan submitted May 15, 2016 with the four major items of concern for Impediments to fair housing.

A SUMMARY OF THE IMPEDIMENTS TO FAIR HOUSING CHOICE ARE CATEGORIZED AS FOLLOWS:

Affordable Housing – The limited availability of affordable housing and apartments as well as the quality, and geographic diversity of apartments accepting Housing Choice Vouchers within the urban county; Assistance in maintaining current single family housing stock so that elderly may age in place;

Transportation – The inadequacy and absence of public transportation within the urban county to allow

for greater housing choice; Lack of safe and reliable transportation to assist those without personal transportation; Increase of cars and congestion on current roads impedes on timely transportation via personal vehicle to maintain employment.

Financial Standing – The high number of minorities denied home mortgage loans and possessing poor credit history and limited history of banking; relationships necessary to further housing choices; The lack of education by general public to maintain good financial standing and

Access to Information – The limited public knowledge among builders, municipal leaders, landlords, and the general public of the law, tenant rights, and resources regarding fair housing choice; lack of information on opportunities to further housing opportunities, and information provided in Spanish in response to Tarrant County’s growing Hispanic population.

ACTIONS TAKEN TO OVERCOME IMPEDIMENTS and ACTIONS TAKEN IN THE LAST 5 YEARS TO OVERCOME EFFECTS OF IMPEDIMENTS IDENTIFIED:

Affordable Housing: Increase the availability of affordable housing and apartments by working with CHDOs to build more affordable multi-family units, acquiring single family homes and educating families to properly maintain finances and the property. Since PY2015, Tarrant County CHDO’s have added 945 multi-family units amongst 10 multi-family properties and 11 single family homes. One CHDO, Housing Channel is certified to provide housing education to each potential home owner of our units to ensure sustainability. Increasing the quality of life of the citizens that own their own home is vital in maintaining affordable housing. Tarrant County improved the owner occupied housing stock whereby 181 owner-occupied homes were rehabilitated in the last 5 years to date through the owner-occupied rehabilitation program. Where possible, Tarrant County continues to assist homeowners by providing alternate resources that may be able to assist homeowners further. Tarrant County continues to work with diverse providers in more cities to accept Housing Choice Vouchers within the urban county through the Tarrant County Housing Authority Office. It has been Tarrant County Housing Assistance Office’s goal to continue to increase in the number of affordable housing providers accepting Housing Choice Vouchers. Monthly meetings were had to educate and hear from landlords regarding tenants and fair housing rights for tenants and landlords. By improving communications between landlords and tenants with more education, TCHAO can increase affordable housing choices.

Transportation: Increase the transportation options beyond the personal vehicle. By participating with the Tarrant Regional Transportation Council we can ensure that public needs are being conveyed and provide input on what services should be expanded. In PY 2018, meetings were actively participated by Tarrant County staff monthly to voice citizen’s traffic concerns and need for alternate transportation. A new study will be implemented in 2020 by the North Central Texas Council of Governments on what best alternative transportation should be had in Tarrant County as a whole. Assessments from bike and pedestrian trails connecting cities to expanding train, bus or bullet train capability will be researched. Structurally, Tarrant County assisted in maintaining safe and adequate public infrastructure such as sidewalks in neighborhoods with schools and safe roadways for drivers to drive on. 64 public works

projects were completed in the last 5 years using CDBG, of which 17 were street improvement and 6 sidewalk installation projects. Cities have often included new sidewalk installation where possible when improving streets. By improving walkability of a neighborhood in relation to schools and other commercial properties, citizens are given greater and safer options of travel. In a survey requesting citizen input regarding community needs, new sidewalks, street improvements and alternate transportation were the top requested needs.

Financial Standing: Educate lower income families and individuals about maintaining good credit and financial standing. Case managers for the homeless are not only assisting families with housing, but accessing resources to improve their lives to self-sustainability. By providing guidance on what resources are available, homeless persons may re-focus on job seeking and/or higher education to improve their fiscal situation. Other agencies such as Workforce Solutions are partners to increase labor and education opportunities thereby improving family income. Our CHDO's also work with mortgage lenders to provide opportunities to work with low to moderate income families that seek to acquire their own home. The built relationships with banks and lenders have given both lender and borrower better understanding and value of our CHDO's. Tarrant County continually learns about more diverse opportunities and institutions to further housing choices and share this information with those who work with individuals and families who seek permanent housing. Programs continue to be implemented by sub-grantees of CoC grants with more education for case managers and their clients.

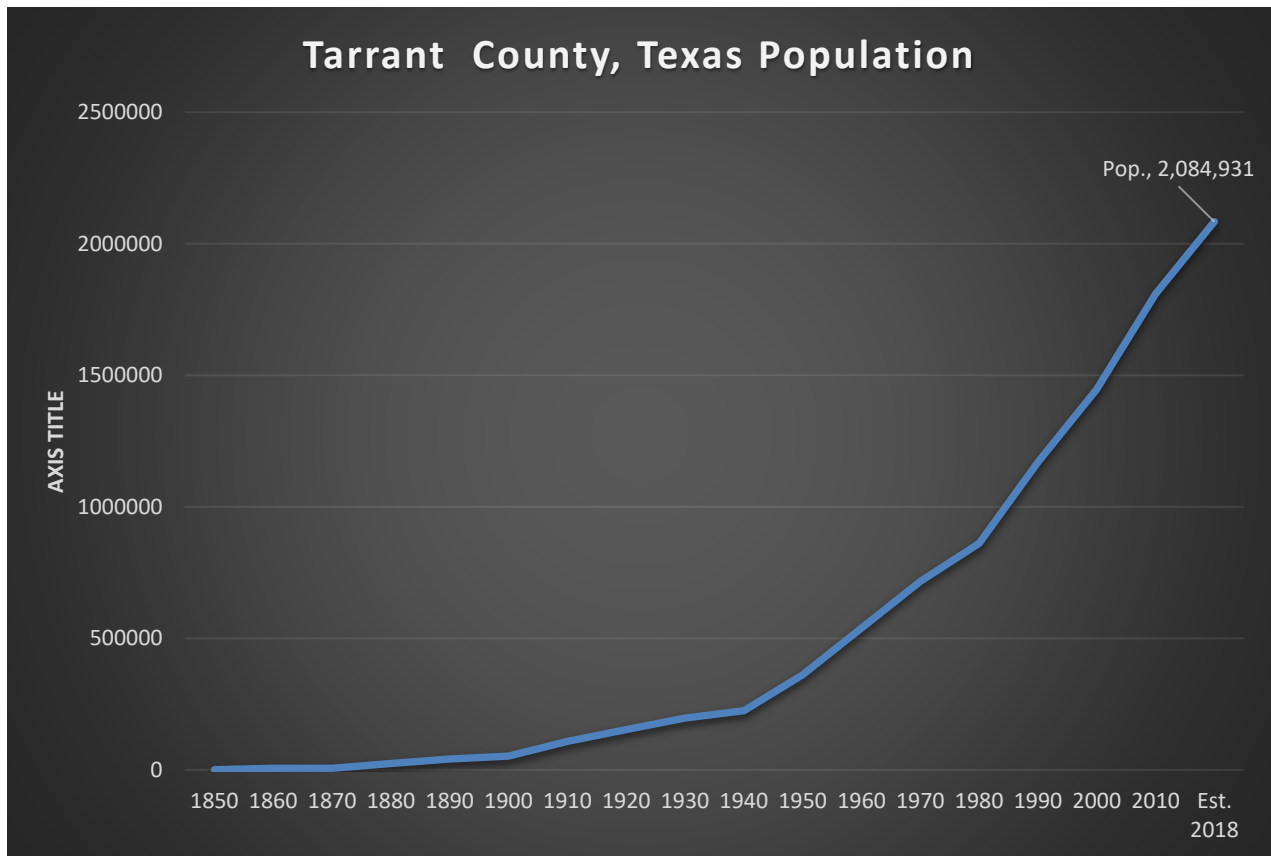
Access to Information: Educational sessions and informational material are provided to help builders, municipal leaders, landlords, and the general public regarding the law, tenant rights, and resources for fair housing choices. Information in English, Spanish and Vietnamese are regularly provided for each rehab and rental assistance project as well as upon request.

Chapter 3: Demographic Data

This chapter will cover a county-wide overview of demographics (population, race, gender, income, persons with disabilities) and housing market conditions (number of SF and MF units, age of housing, demographics of owners and renters, and affordability rates amongst populations) with emphasis on access to opportunities in education, employment, transportation. Although data is included, Cities of Arlington, Fort Worth and Grand Prairie receive separate city entitlement funding from HUD in which Tarrant County does not manage.

The Community Development Block Grant (CDBG) and HOME Investment Partnership Entitlement Programs provides annual grants on a formula basis to entitled cities and counties. Tarrant County is able to develop viable urban communities by providing decent housing, suitable living environments, and by expanding economic opportunities, principally for low- and moderate-income persons. The program is authorized under Title 1 of the Housing and Community Development Act of 1974, Public Law 93-383, as amended; [42 U.S.C.-530.1](#) et seq. Eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and metropolitan area delineations published by the Office of Management and Budget. HUD determines the amount of each entitlement grantee's annual funding allocation by a statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.

Tarrant County is an "urban county entitlement" comprised of a 29-city consortium for 2018-2020. Using 2017 5-year ACS data, the total population of Tarrant County Entitlement or Consortium is 670,096 people. Urban Re-qualification occurs every 3 years to ensure all cities that want to be included or excluded are given the opportunity which provides the population count to execute the calculation. The following 29 cities form the consortium: Azle, Bedford, Benbrook, Blue Mound, Burleson, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lakeside, Lake Worth, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village, and White Settlement. Renewal of 2018-2020 urban county re-certifications occurred summer 2017 and the same 29 cities are listed as consortium cities as previous years. Tarrant County has a joint administrative agreement with four entitlement cities: City of Euless, Grapevine, Mansfield and North Richland Hills to manage and administer the cities CDBG funds. Renewal for 2021-2023 will occur in spring/summer 2020.



Source: https://factfinder.census.gov/faces/nav/jsf/pages/community_facts.xhtml

Tarrant County, Texas was established in 1849 and was named in honor of General Edward H. Tarrant of the Republic of Texas militia. In the first Census count in 1850, 664 people was the official count with its' largest population boom happening in 1860 with 6,020 people, an 806% population increase. A decade later a historic drop also occurred where population decreased 3.9% to 5,788 people. Census estimated Tarrant County's 2018 population to be 2,084,931 people with a steady increase of approximately 2% per year between 2010 and 2017. Tarrant County is the second most populous county in the Dallas/Fort Worth Metroplex, 15th most populated in the nation and contains its second (City of Fort Worth) and third (City of Arlington) largest principal cities. According to the U.S. Census Bureau, the county has a total area of 897 square miles (2,324 km²), of which, 863 square miles (2,236 km²) of it is land and 34 square miles (88 km²) of it (3.80%) is water.

General Population

Population in Tarrant County Cities have consistently grown as most cities have in the nation. Some cities have attracted more residents than others in the past 17 years, but the greatest increase is visible between 2000 and 2010. A good example of the significant increase can be seen in The City of Mansfield and Town of Westlake. Cities like Bedford, Forest Hill and Richland Hills actually saw a decrease in 2010 and an increase in 2017. Due to economic variables with different employers moving into the area, more residents from out of county and state have been moving into the area. Excellent Independent School

Districts drive an increase in the number of families that move into a city with transportation infrastructure and the number of affordable housing available trying to keep pace with the demands and needs.

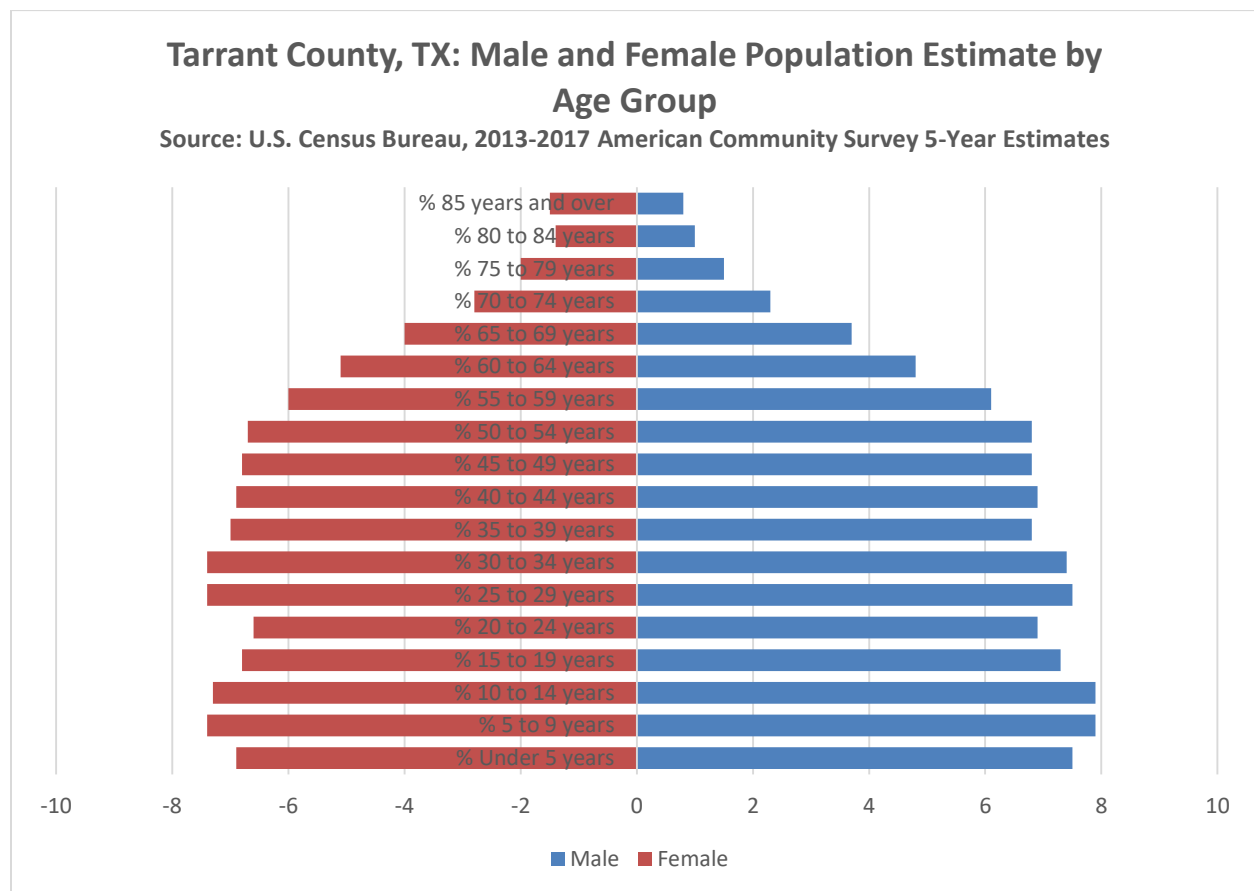
CENSUS Data - City	2000	2010	2017 (5yr ACS)
Arlington	332,969	365,438	388,225
Azle	9,600	10,947	11,607
Bedford	47,152	46,979	49,082
Benbrook	20,208	21,234	22,782
Blue Mound	2,388	2,394	3,425
Burleson	20,976	36,690	43,296
Colleyville	19,636	22,807	25,557
Crowley	7,467	12,838	14,866
Dalworthington Gardens	2,186	2,259	2,227
Edgecliff Village (town)	2,550	2,776	2,976
Eules	46,005	51,277	54,135
Everman	5,836	6,108	6,321
Fort Worth city, Texas	534,694	741,206	835,129
Forest Hill	12,949	12,355	12,831
Grapevine	42,059	46,334	51,733
Grand Prairie	127,427	175,396	188,664
Haltom City	39,018	42,409	44,059
Haslet	1,134	1,517	1,777
Hurst	36,273	37,337	38,813
Keller	27,345	39,627	45,357
Kennedale	5,850	6,763	7,723
Lakeside (town)	1,040	1,307	1,497
Lake Worth	4,618	4,584	4,882
Mansfield	28,031	56,368	65,033
Newark	887	1,005	1,276
North Richland Hills	55,635	63,343	69,039
Pantego (town)	2,318	2,394	2,501
Pelican Bay	1,505	1,547	1,654
Reno	2,441	2,494	2,736
Richland Hills	8,132	7,801	8,036
River Oaks	6,985	7,427	7,633
Saginaw	12,374	19,806	22,120
Sansom Park	4,181	4,686	5,027
Southlake	21,519	26,575	30,090
Trophy Club	6,350	8,024	11,436
Watauga	21,908	23,497	24,391

Westlake (town)	207	992	1,006
Westover Hills (town)	658	682	628
Westworth Village	2,124	2,472	2,678
White Settlement	14,831	16,116	17,135
Tarrant County	1,446,219	1,809,034	1,983,675

NOTE: city data and County data does not equate. All data pulled from U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Population by Age

Often age distribution of a city will show the housing and community needs of its citizens. In Tarrant County you can see a population graph that indicates slow growth. Whereas various cities will show healthy, faster or stagnant growth based on location, economic variables and opportunities available relative to housing.



Similar to 5 years ago, there are a high number of persons 65 years and older that live in the town of Lakeside, Pantego and Westover Hills. Each of those towns have a high population aged 65+ relative to the rest of their city therefore may potentially need assistance to rehabilitate their homes so those persons can age in place. In a report by Harvard’s Joint Center for Housing Studies (JCHS) called “Housing

America’s Older Adults – Meeting the Needs of an Aging Population”⁷, it states that “The over-65 population is estimated to double in the same period to one in five Americans, the study shows. At the same time, the numbers of people 85 and older will more than triple to 20 million. Researchers conclude the age 85 and above population with increasing cognitive, hearing and mobility problems will be more difficult to adequately house...” The report concludes that: “(1) Current high housing costs force one-third of adults age 50 and older pay to pay more than 30% of their income toward housing needs, forcing them to cut back considerably on food, health care, or retirement savings. (2) Adequate transportation is lacking or ill-suited for those unable to drive -- isolating the elderly from family and friends. (3) Much of the nation’s housing inventory is largely inaccessible for people with disabilities or long-term care needs. (4) A major disconnect between housing programs and health care services put many of the elderly at risk of premature institutionalization.” There is a clear need to provide housing assistance to those aging and want to age in place in owner occupied homes.

For cities with many young families with children less than 5 years and school aged children such as cities of Azle, Bedford, Benbrook, Hurst, Lake Worth, River Oaks, Sansom Park and White Settlement; parks and age appropriate community programs would help further develop a quality future workforce. Ensuring adequate childcare and pre-Kindergarten programs and quality infrastructure for parents to maintain jobs near home and their children would assist in youth and family development. Overall Tarrant County cities have a strong workforce with future workforce to sustain progress in this county as population increases. The educational system and Department of Labor programs will have to stay on top of economic development to ensure our workforce is grown within the County and workforce is maintained according to industry needs.

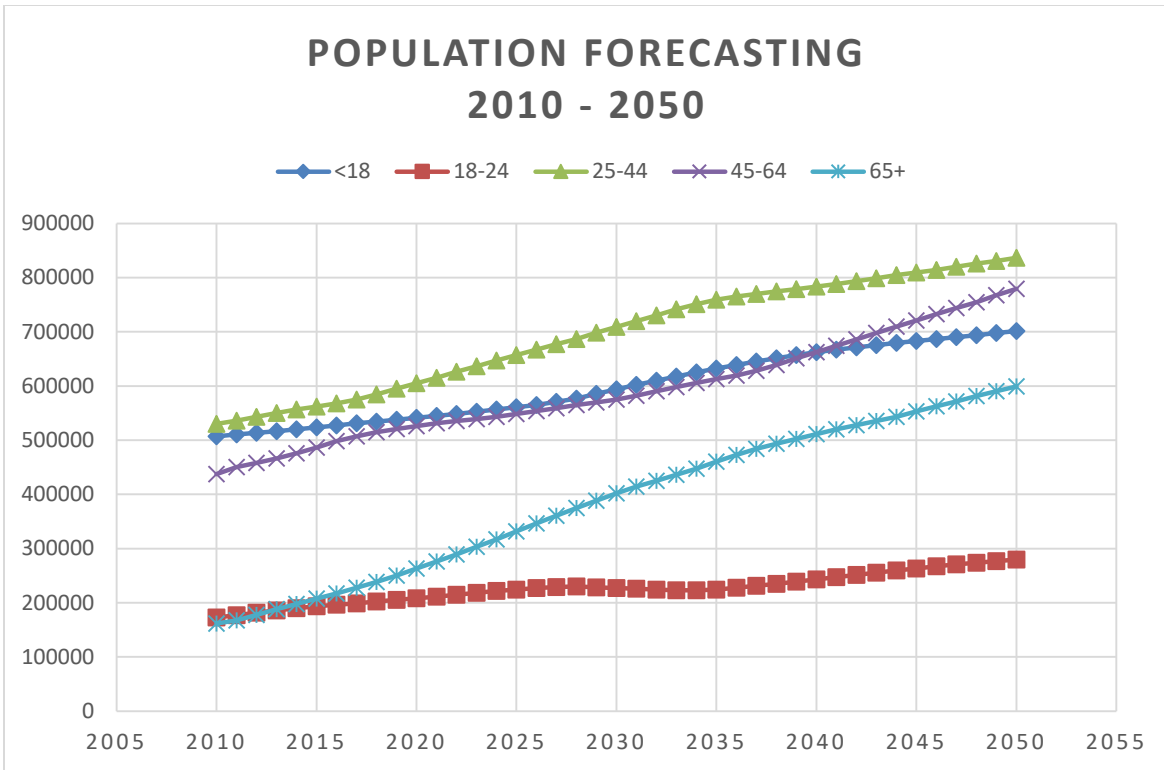
Geography	Total population	< 19	20 - 24	25-64	65 to 69	70+
Arlington	388,225	113,652	30,628	205,293	15,386	23,266
Azle	11,607	2,812	568	6,334	619	1,274
Bedford	49,082	10,761	2,651	27,765	2,618	5,287
Benbrook	22,782	5,252	1,124	12,374	1,352	2,680
Blue Mound	3,425	1,046	298	1,773	114	194
Burleson	43,296	13,405	2,550	22,448	1,628	3,265
Colleyville	25,557	6,676	882	13,927	1,532	2,540
Crowley	14,866	4,759	903	7,905	365	934
Dalworthington Gardens	2,227	432	203	1,164	182	246
Town of Edgecliff Village	2,976	732	207	1,433	191	413
Eules	54,135	13,661	2,905	32,323	2,035	3,211
Everman	6,321	2,134	334	3,180	173	500
Forest Hill	12,831	4,380	907	6,044	503	997
Fort Worth	835,129	259,048	60,402	437,686	28,082	49,911

⁷ http://www.jchs.harvard.edu/sites/jchs.harvard.edu/files/jchs-housing_americas_older_adults_2014.pdf © 2014

Grand Prairie	188,664	59,037	13,320	100,412	6,650	9,245
Grapevine	51,733	13,562	3,737	29,615	1,885	2,934
Haltom City	44,059	14,092	3,295	22,399	1,331	2,942
Haslet	1,777	498	34	1,037	107	101
Hurst	38,813	9,986	2,255	20,364	1,881	4,327
Keller	45,357	13,703	1,846	24,339	1,773	3,696
Kennedale	7,723	2,167	516	4,069	384	587
Lakeside town	1,497	264	16	809	112	296
Lake Worth	4,882	1,328	137	2,717	149	551
Mansfield	65,033	21,094	3,127	34,895	2,112	3,805
Newark	1,276	415	61	714	22	64
North Richland Hills	69,039	17,654	4,619	36,895	3,555	6,316
Town of Pantego	2,501	463	70	1,129	134	705
Pelican Bay	1,654	487	108	874	48	137
Reno	2,736	764	274	1,305	162	231
Richland Hills	8,036	2,010	437	4,137	359	1,093
River Oaks	7,633	2,192	536	4,057	364	484
Saginaw	22,120	7,116	1,193	11,424	1,151	1,236
Sansom Park	5,027	1,579	341	2,672	178	257
Southlake	30,090	10,538	675	16,220	1,124	1,533
Town of Trophy Club	11,436	3,531	300	6,420	474	711
Watauga	24,391	7,585	1,556	13,136	879	1,235
Town of Westlake	1,006	353	41	528	27	57
Town of Westover Hills	628	155	3	250	35	185
Westworth Village	2,678	663	176	1,502	111	226
White Settlement	17,135	4,537	1,252	9,237	596	1,513

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

The Texas Demographic Center projected 2018 population at a much higher rate, but linearly increasing at a steady rate similar to the 65+ population. Interestingly the 25-44 age group is the most populous but growth begins to taper in 2035 while the 18-24 group begins to decrease around 2030, but slowly increases a decade later. By 2040, there will be more mature working persons age 45-64 than youth less than 18 years. Natural birth rates are forecasted to increase slower than the faster influx of older population which will affect the jobs filled, and the need for changing home and work environment. As technologies change and adapt to population changes and needs, policy must also be flexible to meet housing needs and infrastructure demands.

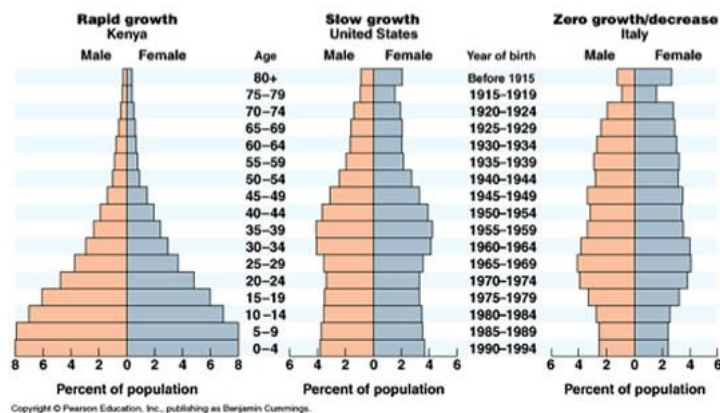


Source: <https://demographics.texas.gov/Data/TPEPP/Projections/>

Population by Gender

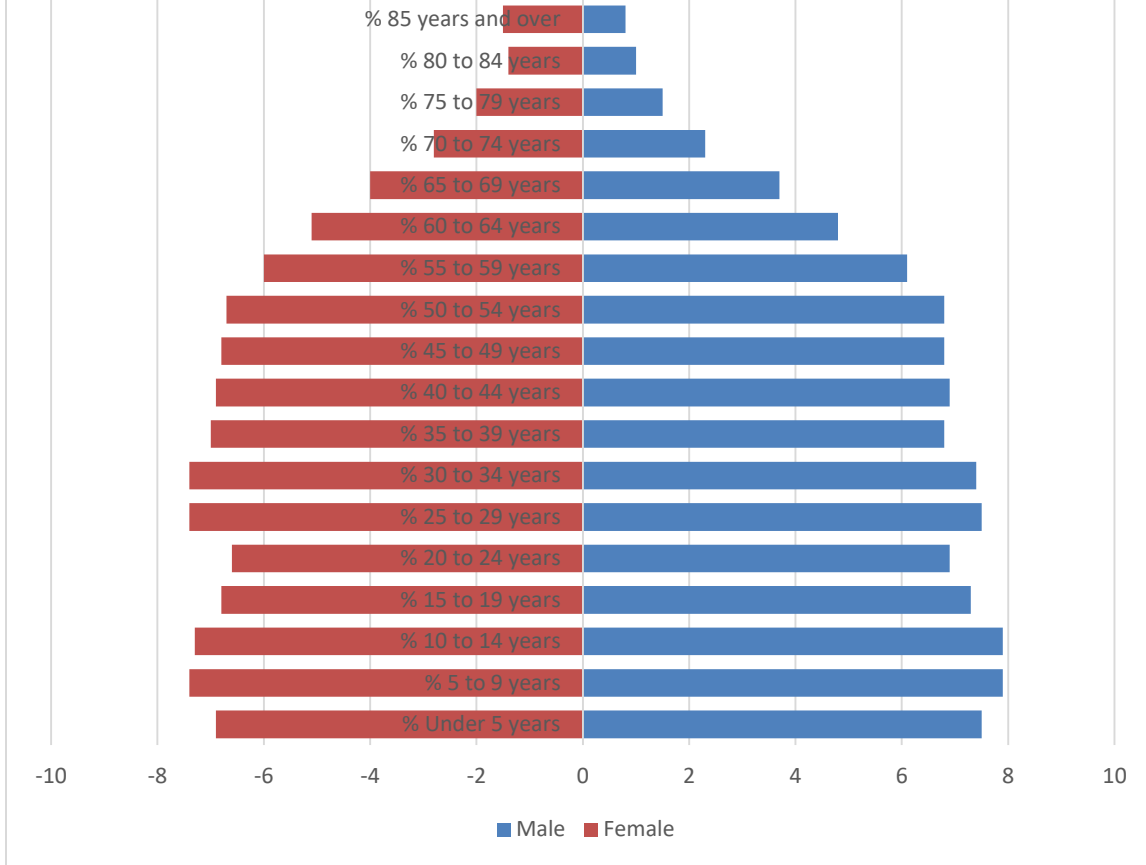
Overall, there are slightly more females than males in Tarrant County with approximately two-thirds of the cities with more females than males; however, male-female population is relatively equal. Cities such as Azle, Bedford, Lakeside and Lake Worth have the greatest numbers of females at 53%-54% population. Population pyramid diagrams were completed for each city and town in Tarrant County with varying rates of population growth. Not surprising, there is consistently more females 70 years and older than males. Ensuring needs are met in our older population and providing housing rehabilitation to the elderly remains a priority to ensure safe living standards while aging in place.

Three Different Pyramids



Tarrant County, TX: Male and Female Population Estimate by Age Group

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

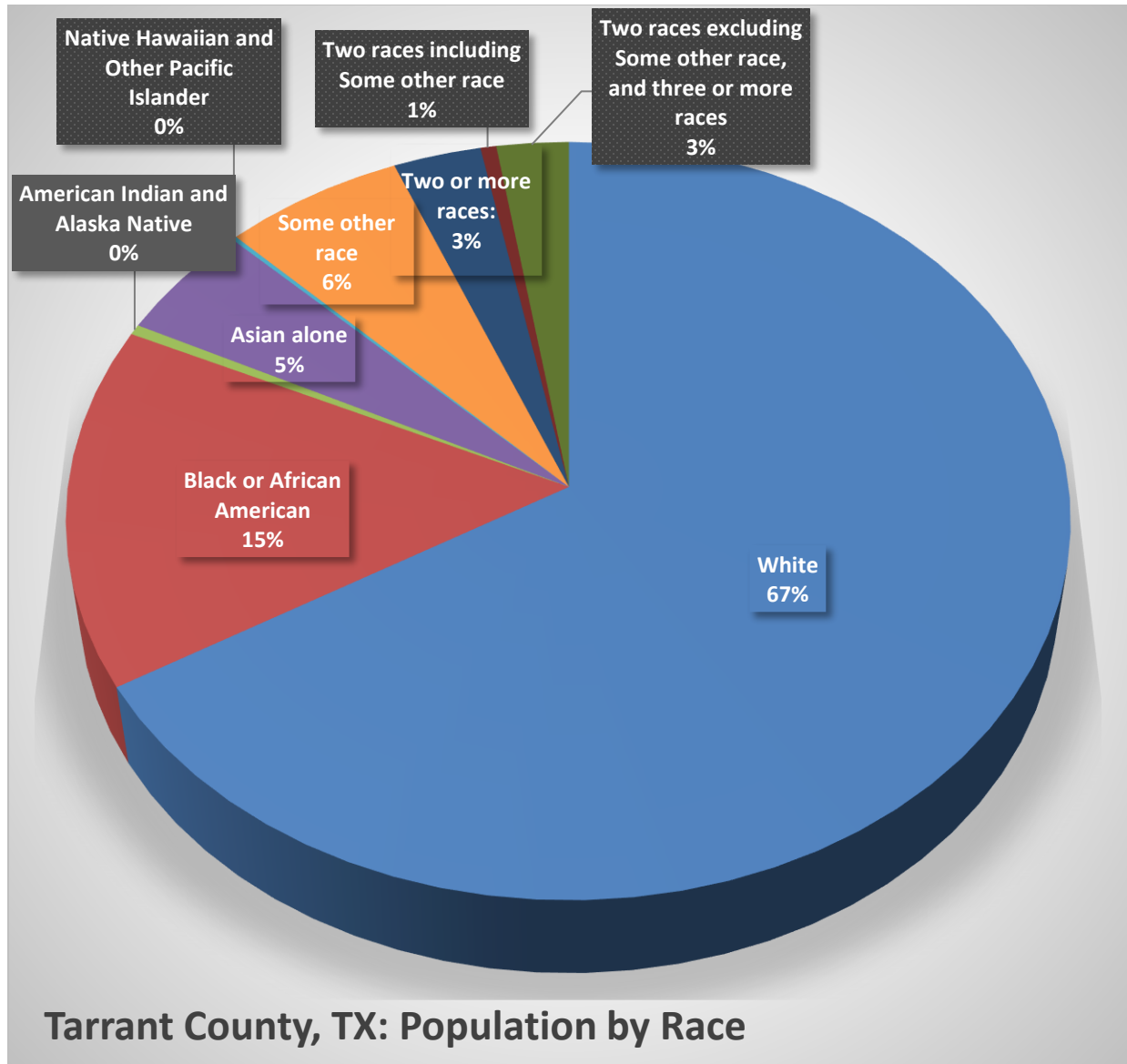


In Tarrant County we see a greater population of older females with relative equal numbers in the working age group and more males in the younger population, 24 years and younger. The pyramid shows similar patterns to the slow growth of the United States as a whole which allows for more flexible planning without too much impact on programs should an outlier event occur.

Population by Race & Ethnicity

The largest population by race in Tarrant County, TX is the White only group (67%) followed by black or African American population (15%), some other race alone (6%) and then Asian Alone (5%). American Indian and Alaska Native alone and Native Hawaiian and Other Pacific Islander alone populations has the greatest fluctuation of all races where population can increase and decrease annually, but compared to other populations there is less than 0.5% and 0.2% within those groups respectively. The significance in race will help determine the need in services in different languages

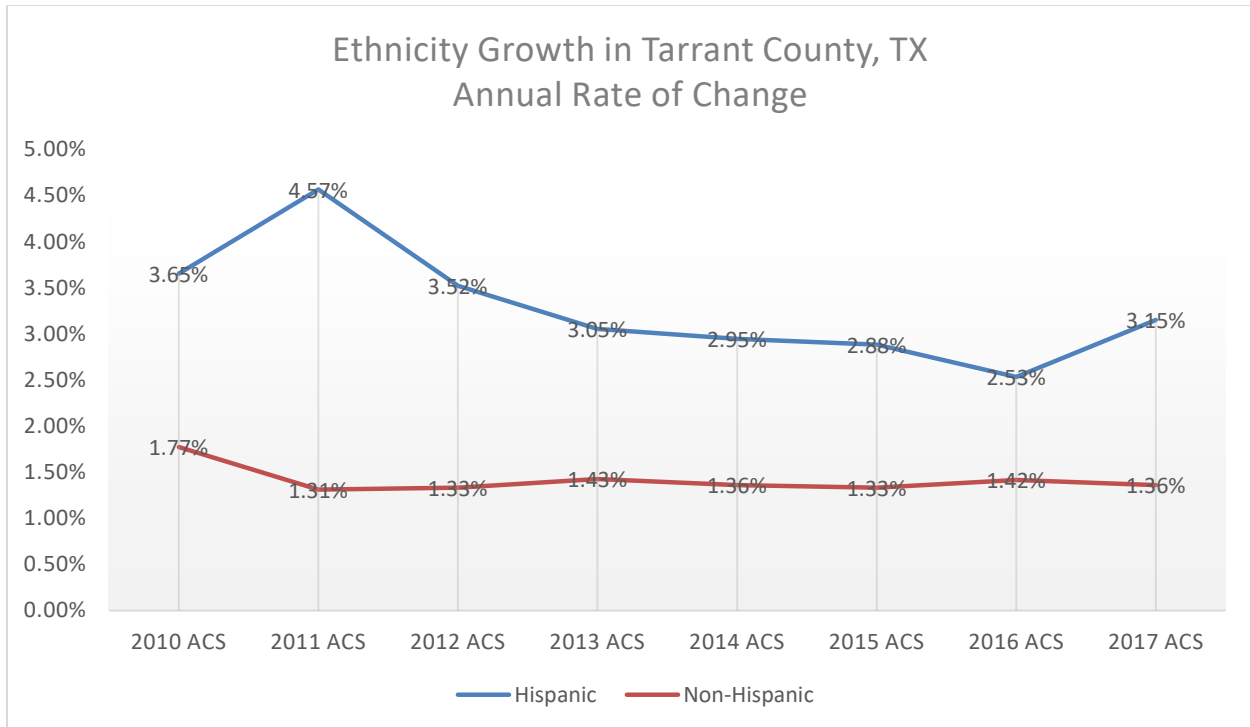
and being culturally sensitive to those served. A deeper observation within a race and understanding origins would provide greater detail, but data is only available in the decennial census. For example, from the 2010 census within the Asian race group the majority of people in this category are from Vietnam (35%), India (18%), China (8%), Filipino (8%), Korean (7%) and Laotian (6%). Each origin country brings with them different languages, cultures and customs, but all with the same basic needs.



Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year Estimates

Often people will not understand race and ethnicity, so when asked about race, respondents will often answer as white alone and some other race alone which can be reflected in the above chart. Race and ethnicity are different terms in distinguishing population. The U.S. Census Bureau defines

ethnicity as people who identify themselves “Hispanic” or “Latino”. The term has changed through the decennial census but, essentially Hispanic or Latino persons are people who have recently moved from or have ancestral heritage from Spanish speaking countries such as Spain, Central or South America where Race may be in any category. Over time in Tarrant County, we see a higher rate of population growth in Hispanic populations compared to Non-Hispanic populations. Non-Hispanic population growth has grown relatively steadily annually.



There are greater increases in Hispanic populations seen in some cities more than others. According to ACS 2017 – 5 year data, Cities of Blue Mound, Everman and Sansom Park had more than half of their city population identify as Hispanic. In cities of Forest Hill, Grand Prairie, Haltom City and River Oaks we see at least 45% of their city population identify as Hispanic. The increasing need for more bi-lingual (English and Spanish) services and dual language learning in the education system is vital to maintain equality and competitiveness.

When removing the “White” race category and adding the “Hispanic” ethnicity to compare populations, almost all cities had a predominant “Hispanic” population with a few exceptions of either Black/African American or Asian dominance. The Cities of Colleyville, Southlake, Westlake and Westover Hills had a predominance of Asian populations whereas Cities of Dalworthington Gardens and Mansfield had predominate Black/African American population. Regardless of race or ethnicity, we will be exploring the housing market in relation to economic opportunities for residents in later chapters. In the 2016 Affirmatively Furthering Fair Housing Rule by HUD, one requirement was to assess racially and ethnically concentrated areas of poverty (RE/CAP’s). It is noted that Tarrant County consortium cities and unincorporated Tarrant County did not have any racially and ethnically

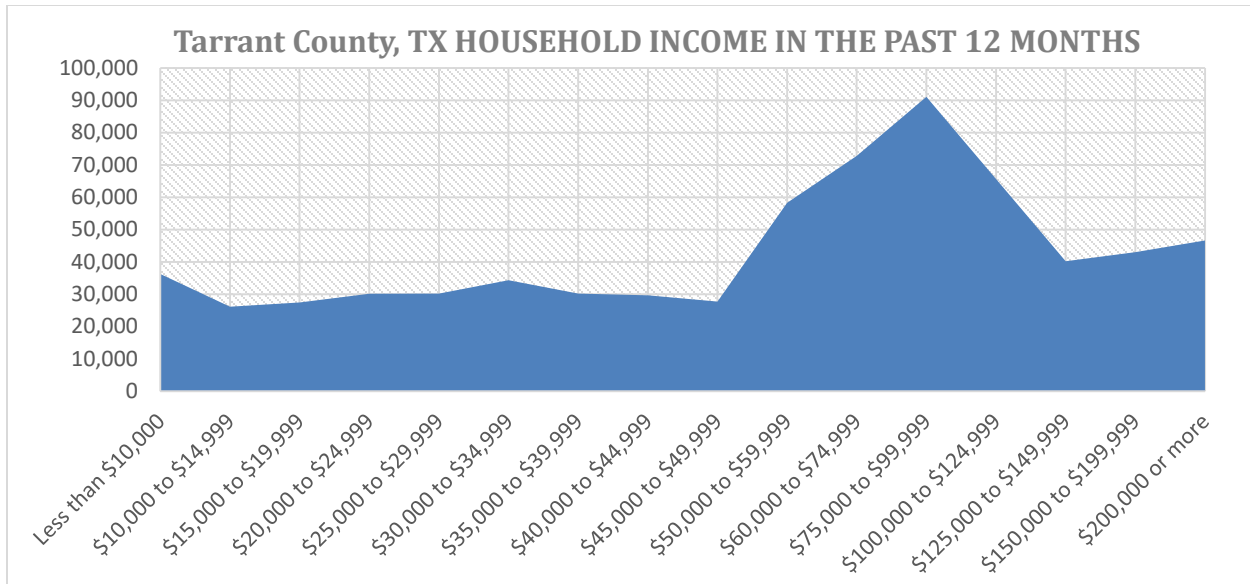
concentrated areas of poverty, however areas within the City of Arlington and Fort Worth did have RE/CAP areas. For more information about Fort Worth's RE/CAP areas, please refer to the City of Fort Worth's Affirmatively Furthering Fair Housing Report.

Population by Income

84.8% of all households in Tarrant County, TX work with earnings from jobs or self-employment. 14.2% of households are collecting retirement income and 22.5% of all households are collecting social security income. 77.8% of working aged people are working, but we annually see more householders 65+ working and increasing their income as well. Whether those 65+ work due to necessity or preference, is unclear.

There are cities that have higher median incomes compared to other cities in Tarrant County therefore we want to focus on those cities that have predominantly higher percentage of families and households that have low incomes bordering the poverty line. Poverty status is determined by comparing annual income to a set of dollar values called poverty thresholds that vary by family size, the number of related children, and the age of the householder. If a family's before-tax income is less than the dollar value of the corresponding threshold, the family and every individual in it are considered to be in poverty. For people not living in families, poverty status is determined by comparing the individual's income to a poverty threshold for one adult. Poverty thresholds are updated annually to reflect changes in the cost of living using the Consumer Price Index (CPI-U).

17.4% of Tarrant County earn less than \$25,000 in 2017 inflation adjusted dollars. 41.7% of household earners earned \$50,000 - \$124,999 with a strong 18.8% making more than \$125,000 annually. Cities and towns that showed at least three quarters of their population had income distributions above \$200,000 are the cities of Colleyville, Dalworthington Gardens, Haslet, Keller, Southlake, and the towns of Trophy Club, Westlake and Westover Hills. In most of those cities and towns, married-couple families and single persons (nonfamily households) had high incomes. In the City of Keller, only married-couple families showed high incomes where 33.7% of the population were married couple families earning \$200,000 or more.



Source: 2013-2017 American Community Survey 5-Year Estimates ((IN 2017 INFLATION-ADJUSTED DOLLARS)

All cities except the City of Colleyville are in Tarrant County’s consortium and eligible for HUD funds provided through Tarrant County. None of the towns in the \$200,000+ category have opted to be included in the consortium and therefore are only eligible for State of Texas funds. The next official invitation for opting in will occur in spring 2020, however towns and cities may request at any time.

In 2019, HUD determined Tarrant County’s Area Median Family Income (AMI) to be \$76,000, which is approximately \$10,000 more compared to five years ago. When looking at all cities within Tarrant County, the majority of the cities have household incomes where more than 50% of the city population make less \$75,000. It is in those cities that greater opportunities must be created. As each city varies in the number of families and age ranges, there are many variables that make up the County entitlement. Tarrant County makes every effort to assist each city in a cohesive manner with such diversity and varying city policies.

Geography	% Families that make \$0-\$24,999	% Families \$25,000 - 74,999	% families making \$75,000+
Arlington city, Texas	15	41.3	43.6
Azle city, Texas	8.7	39.4	51.8
Bedford city, Texas	7.6	36	56.5
Benbrook city, Texas	6	33.9	60
Blue Mound city, Texas	15.3	61.6	23.1
Burleson city, Texas	5.8	40.1	54.1
Colleyville city, Texas	2.3	11	86.8
Crowley city, Texas	12.8	41.4	45.8

Dalworthington Gardens city	4.6	23.4	72.1
Edgecliff Village town, Texas	9.7	33.9	56.3
Eules city, Texas	12.3	42.1	45.5
Everman city, Texas	17.8	55.4	26.8
Forest Hill city, Texas	20.6	59.8	19.5
Fort Worth city, Texas	15.7	39.9	44.4
Grand Prairie city, Texas	12.3	42.7	45
Grapevine city, Texas	7.2	25.1	67.7
Haltom City city, Texas	15.6	55.8	28.6
Haslet city, Texas	1	24.3	74.7
Hurst city, Texas	11.4	41.6	46.9
Keller city, Texas	2.4	19.9	77.7
Kennedale city, Texas	8	41	50.9
Lakeside town (Tarrant County)	8	24.1	67.8
Lake Worth city, Texas	10.6	49	40.3
Mansfield city, Texas	5.3	28.1	66.5
Newark city, Texas	11.4	54.3	34.3
North Richland Hills city, Texas	7.6	39.1	53.2
Pantego town, Texas	9.1	34.8	56
Pelican Bay city, Texas	35	46.3	18.7
Reno city (Parker and Tarrant Co)	15.8	49.5	34.7
Richland Hills city, Texas	7.3	56.3	36.3
River Oaks city, Texas	11.4	61.8	26.8
Saginaw city, Texas	8.2	34.5	57.4
Sansom Park city, Texas	17.3	53	29.8
Southlake city, Texas	2.1	10.3	87.7
Trophy Club town, Texas	3.7	9.9	86.5
Watauga city, Texas	8.5	47.3	44
Westlake town, Texas	5.2	5.2	89.4
Westover Hills town, Texas	6.2	16.3	77.5
Westworth Village city, Texas	9.5	43.6	47
White Settlement city, Texas	15.7	57.6	26.8

Source: 2013-2017 American Community Survey 5-Year Estimates

Population by Persons with Disabilities

According to the 2017 5 year ACS data from Census, Tarrant County’s civilian noninstitutionalized population with a disability is approximately 10.4% of the whole population of 1,967,683 people. Similar to all cities within the county, there are slightly more females than males with disabilities which is not surprising considering there are more females than males in the 75+ age category where

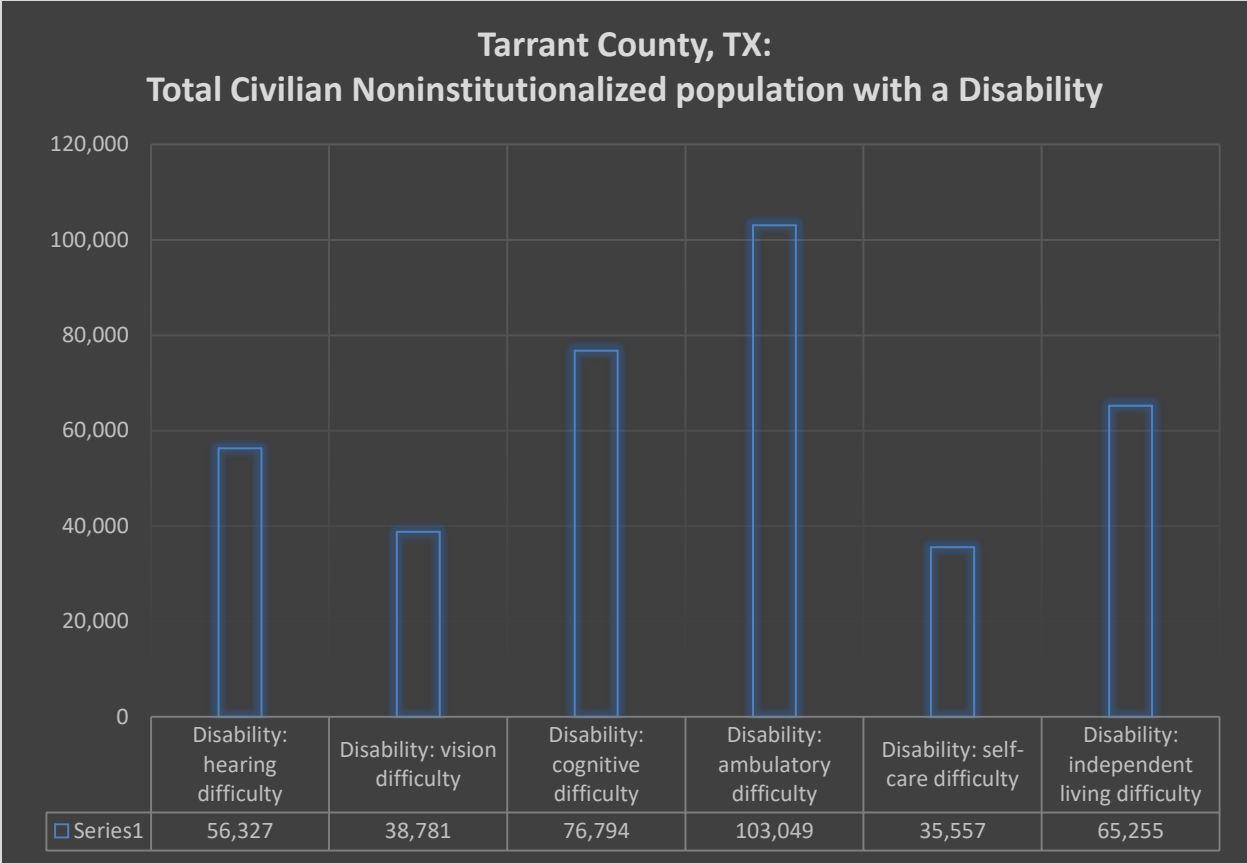
most of the disabilities are accounted for. Programs in other cities in the Country provide innovative support groups to help women aging, particularly women aging alone. Caring Collaborative networks have generally “three core elements: an information exchange, which members use to share information about medical conditions and medical providers; a service corps of women who volunteer to provide hands-on assistance to other members; and small neighborhood groups that meet monthly to talk about health topics and personal concerns”⁸. Such programs can be seen in Area Aging Agency of Tarrant County and through some senior’s centers in which CDBG funds are expended.

For major cities with greater population, there were higher numbers of persons with disabilities, but as a percentage of the whole population, Cities like Arlington and Fort Worth were on par with the County average. City of Grand Prairie showed a lower percentage of persons (8.7%) with a disability where robust parks and recreation centers are available throughout the city. The availability of programs and facilities to encourage healthy lifestyles and social gathering may lend to the healthy numbers of older population. Senior Cooperative housing may be a future idea to improve aging population prevent disabilities and enable affordable housing for those that cannot age in place.

Although the lowest populated race, American Indians/Alaskan Natives (13.6%) and Native Hawaiians/ Pacific Islanders (12.8%) have the highest percentage of persons with a disabilities within their respective race. However; the white alone count remains the highest with 145,991 people with a disability amongst all races. The majority of persons with a disability are 65+ with a greater percentage as age increases.

The types of disabilities assessed are ambulatory, cognitive, independent living, hearing, vision, and self-care. In the same order are the numbers of persons from highest to least with those difficulties in the county and almost all cities. The order of issue is reflective of those aged 65+ and their needs. For example, more than one-third of those 75 years and older have ambulatory issues in all cities in the county. Only in Pelican Bay, Newark and Reno do we see a higher 11% of working age persons with ambulatory difficulties.

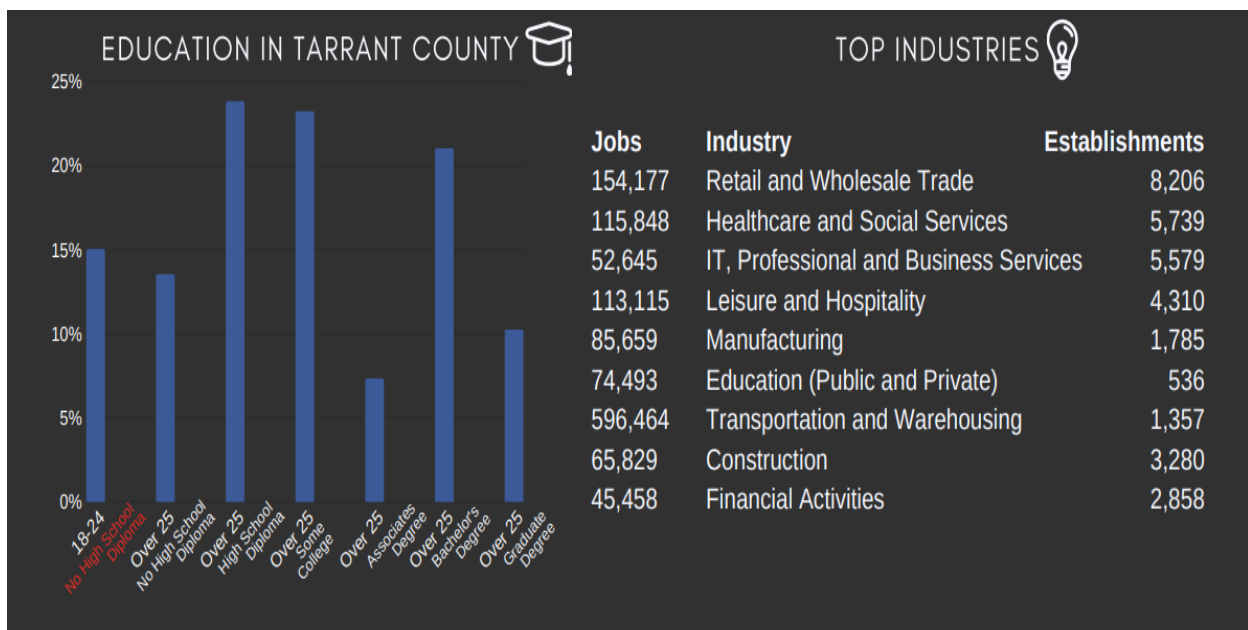
⁸ Source: https://www.bluezones.com/2019/03/when-needs-arise-these-older-women-have-one-anothers-backs/?utm_source=BLUE+ZONES+Newsletter&utm_campaign=74c81d3099-NOV_2019-3&utm_medium=email&utm_term=0_9642311849-74c81d3099-198637689&mc_cid=74c81d3099&mc_eid=0f3b1e1258



Source: 2013-2017 American Community Survey 5-Year Estimates

Chapter 4: Employment

Workforce Solutions for Tarrant County’s strategic vision is to work cooperatively with other regional economic partners such as North Texas workforce boards, chambers, city governments, economic development entities, educators and training providers as well as community providers toward a collaborative support of regional industry and economic growth. Workforce Solutions works with Tarrant County employers to gather input on skills in demand for specific industries for the future, working with Colleges and ISD’s to best educate residents to fulfill those in-demand jobs and provides resources and funding for child care and higher education. For example, with lack of construction related employees, Workforce solutions has created construction apprenticeship training programs. See, <http://workforcesolutions.net/wp-content/uploads/2018/07/Construction-Apprenticeship-Training-Program-2018.pdf> In other fields, Workforce Solutions has partnered with schools and various companies to encourage internships and apprenticeships to coincide with what is being learned to real life application.



From the graphic above from Workforce Solutions for Tarrant County, there is a great number of people over 25 with just a high school diploma and some college which would match well with the leisure and hospitality industry and retail and wholesale trade. However, there are a greater number of other jobs in other industries that require a little more skill and education to be filled. Workforce Solutions for Tarrant County path of creating apprenticeships and starting early career planning in ISD’s will hopefully fill high demand jobs with home-grown talent.

Workforce Solutions for Tarrant County is part of the Dallas-Fort Worth Regional Workforce Leadership Council (RWLC) which is the driving force for a collaborative approach to providing workforce solutions across the Dallas-Fort Worth region. The RWLC currently works with six established industry sectors: aerospace, healthcare, infrastructure, logistics, retail and technology and two emerging industry sectors,

digital technology and hospitality. All of which are diversified in Tarrant County.⁹ The top employers in Tarrant County, TX with the number employed are:

17. [AMR/American Airlines](#), 22,169
18. [Texas Health Resources](#), 18,866
19. [Lockheed Martin Aeronautics Company](#), 14,988
20. [NAS Fort Worth JRB](#): 11,350
21. [Fort Worth Independent School District](#), 11,000
22. [Arlington Independent School District](#), 8,126
23. [University of Texas Arlington](#): 6,239
24. [City of Fort Worth](#), 6,195
25. [JPS Health Network](#), 4,872
26. [Cook Children's Health Care System](#), 4,326
27. [Tarrant County Government](#), 4,173
28. [Texas Health Harris Methodist Fort Worth](#), 3,968
29. [Bell Helicopter Textron Inc.](#), 3,820
30. [Fidelity](#), 3,720
31. [Keller Independent School District](#), 3,600
32. [Alcon Laboratories](#), 3,346

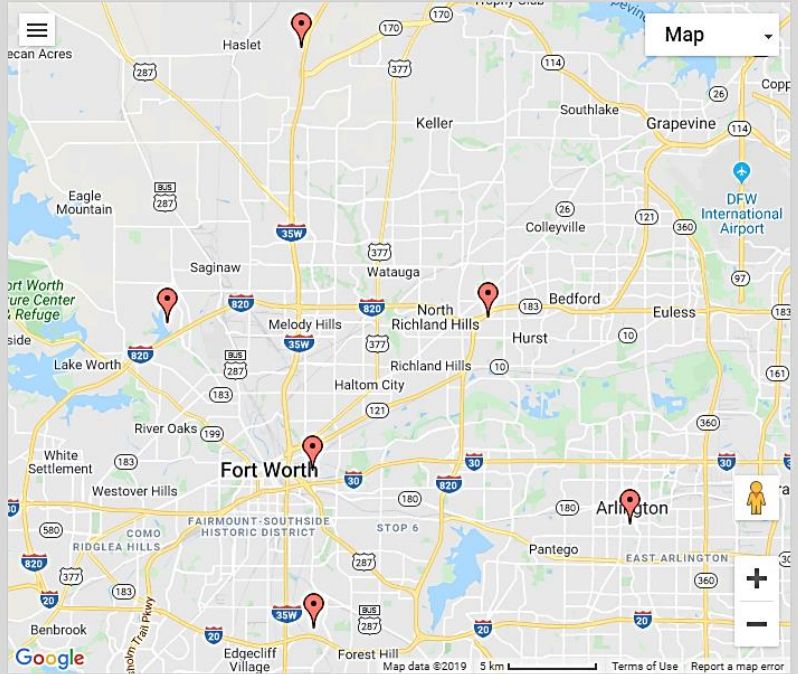
There are six workforce centers located throughout the County with Workforce Solutions staff visiting employers with innovative ideas or providing assistance in employee needs as well as job fairs posted throughout the County.

⁹ Source: <http://workforcesolutions.net/wp-content/uploads/2018/01/RWLC-2017-FINAL.pdf>

LOCATE A WORKFORCE CENTER NEAR YOU

817.413.4000

- ✓ Alliance Workforce Center
2421 Westport Parkway, Suite 200
Fort Worth, TX 76177
- ✓ Arlington Workforce Center
Section C in the Center for Continuing Education and
Workforce Development
at University of Texas at Arlington (UTA)
140 W. Mitchell
Arlington, TX 76010
- ✓ Central Workforce Center
1515 S. Sylvania Ave
Fort Worth, TX 76111
- ✓ Mid-Cities Workforce Center
8701 Bedford Euless Road, Suite 100
Hurst, TX 76053
- ✓ Northwest Workforce Center
WSTU Building at Tarrant County College (TCC)
Northwest
4801 Marine Creek Parkway
Fort Worth, TX 76179
- ✓ Resource Connection Workforce Center
1400 Circle Drive
Fort Worth, TX 76119



** Youth Center is co-located in all of the listed Workforce Centers

As required by Department of Labor, annual target demand occupations in the County are available in the appendices. Jobs vary from customer service representatives, managers and accountants to engineers, construction trade workers, teachers, medical assistants, IT specialists and aircraft or auto service specialists. Annual average incomes are listed by each occupation in different Target industries. Considering rental costs are increasing between seven to ten percent and home values are increasing up to ten percent annually, training students in ISD's at an early age and providing direction with demand occupations is important for the region's economy and social welfare.

For example, in 2020 the fair market rent in Tarrant County, TX by unit size is the following.

Year	Efficiency	1 - Bedrm	2 - Bedrm	3 - Bedrm	4 - Bedrm
FY 2020	\$ 838	\$ 945	\$1,165	\$ 1,579	\$1,980

Assuming housing costs only should be no more than 30% of household income. We can calculate that for a single person living in an efficiency unit would have to make at least \$2,793 per month with

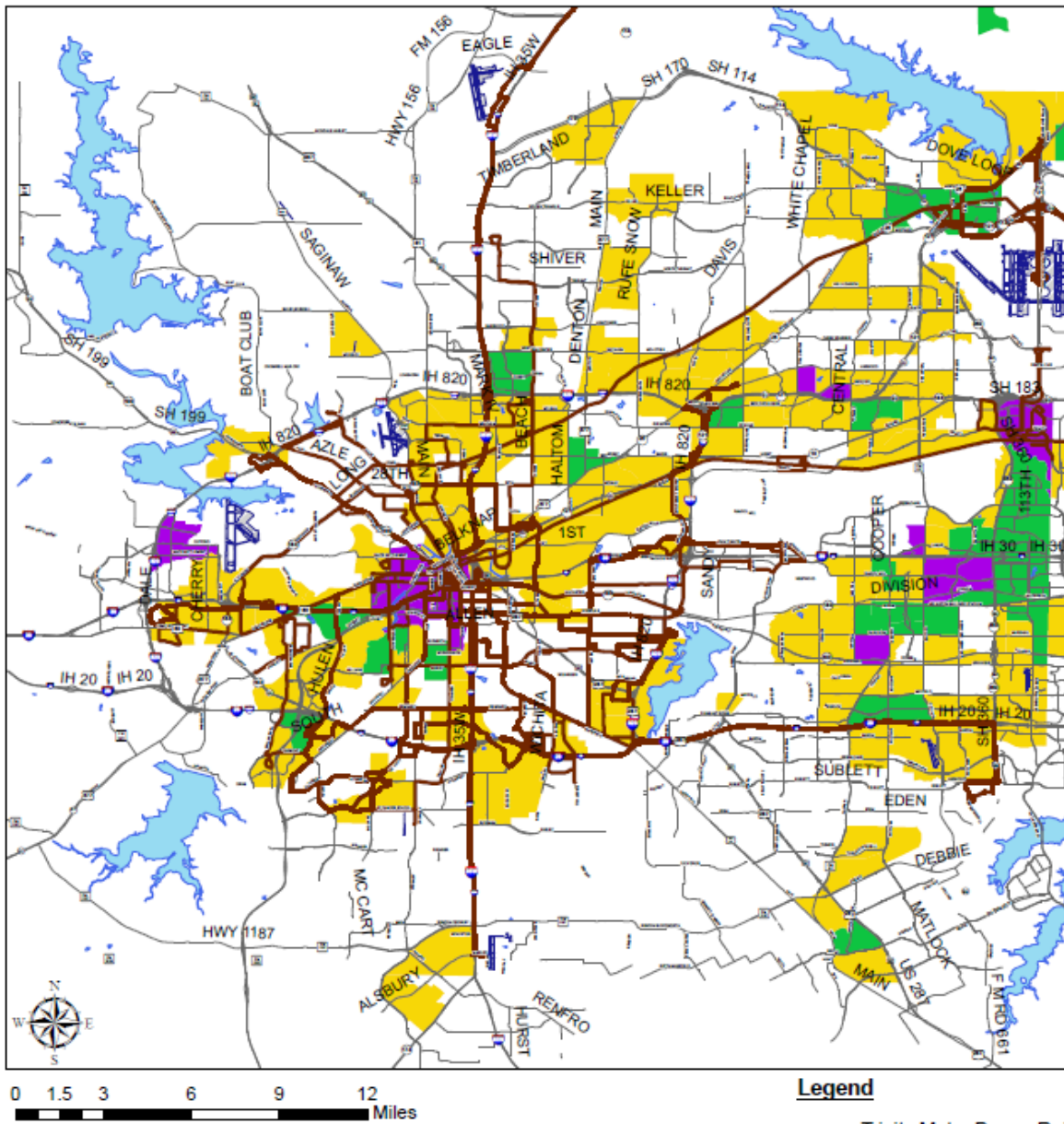
a factor of ten percent added annually to housing and other costs. For a family living in a 2 bedroom unit, they would need to make at least \$3,883 per month or at least \$971 per week where \$291.25 is set aside for rent only. The 30% income standard does not set aside costs for utilities or transportation where often these are fixed costs that should be included as part of housing costs.¹⁰

For a person living in an efficiency unit, they would need to take home after taxes at least \$33,516 per year just to pay rent. A secretary in Tarrant County with an average annual wage of \$31,623 will be rent burdened by paying more than 30 percent of their income whereas the electrician or construction tradesperson making an average of \$45,000 will have fewer worries. A family with at least one working adult or two adults renting a 2 bedroom unit will need to take home at least \$46,596 a year which means just having the one construction worker will create rent burdens, but having the secretary and construction worker work will provide enough for rent and all other expenses without too much worry. However, often it only takes one catastrophic event to set back financial stability. In times as these having rental assistance is important. Often HUD rules such as those seen in Emergency Solutions Grant (ESG) funds caps assistance to those extremely poor residents when many working residents need assistance to prevent homelessness also. In Tarrant County, community resources are shared where referrals can be made to appropriate paths of assistance and opportunities.

As employers move into or around the County, geographic, economic and talent advantages are assessed with opportunities in mind. Employment opportunities relative to affordable housing linked by accessible transportation that is affordable is what all citizens without private transportation think about when moving to another location. Likewise should our planning be when building new housing and engaging our cities and employers to offer greater opportunities to affordable housing.

¹⁰ For more information on this 30% income standard, see <https://www.jchs.harvard.edu//research-areas/working-papers/measuring-housing-affordability-assessing-30-percent-income-standard>

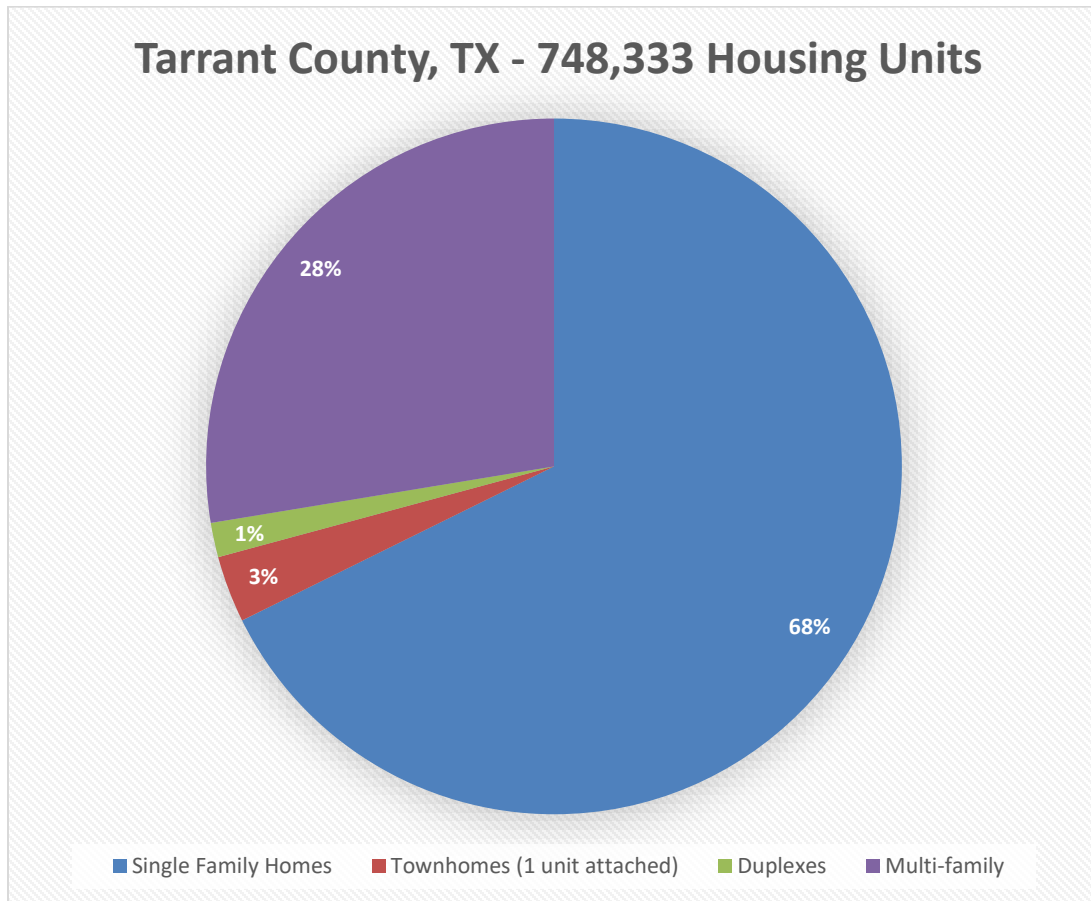
Job Density & Transit in Tarrant County, TX



Transit Source: Trinity Metro
 Job Source: HUD Location Affordability
<https://hudgis-hud.opendata.arcgis.com/datasets/location-affordability-index-v-3>
 NOTE: Job density is calculated using all the jobs within a Census tract divided by the land area of that tract.
 The area around Alliance Airport is a very large census tract which does not translate the number of jobs in that area.
 Created: 1/24/2020 by Tarrant County Community Development & Housing

Chapter 5: Housing Market Conditions

What are the real housing and community needs to best serve Tarrant County citizens? We start with the home and the opportunities of education, employment, transportation close to the home. In this chapter, anecdotal market conditions from various resources and Census data from 2017 five year ACS data will be used to provide a picture of Tarrant County's housing market conditions.



Source: 2013-2017 American Community Survey 5-Year Estimates

According to the 2013-2017 ACS, 5-year estimates, there are 748,333 housing units in Tarrant County with 92% occupied. The County is comprised of 67.7% of Single Family homes, 3.1% townhomes or similar 1-unit attached homes, 1.6% duplexes and 27.6% Multi-family. According to CoStar data in March 2019 there were at least 1,540 multi-family complexes totaling 218,009 units. Based on 2013-2017 American Community Survey 5-Year Estimates, rental vacancy rate for the county is 8.5% with the highest rental vacancy rates in Dalworthington Gardens (16.9%), Pantego (15.4%), Crowley (13.8%), Everman (12.2%), Benbrook (11.9%) and Richland Hills (10.9%). The majority of multi-family units are market rate with

approximately 10% of all units considered affordable. There are a little over 9,200 units for seniors in the county, but less than half are considered affordable. The larger cities such as Fort Worth, Arlington, Grand Prairie, Grapevine, North Richland Hills, Euless, and Bedford have the greatest numbers of multi-family housing units. All of these cities, except City of Bedford are currently CDBG city entitlements receiving HUD funding. We anticipate the City of Bedford to qualify soon with a population cresting past 50,000.

NUMBER OF HOUSING UNITS IN TARRANT COUNTY, TX

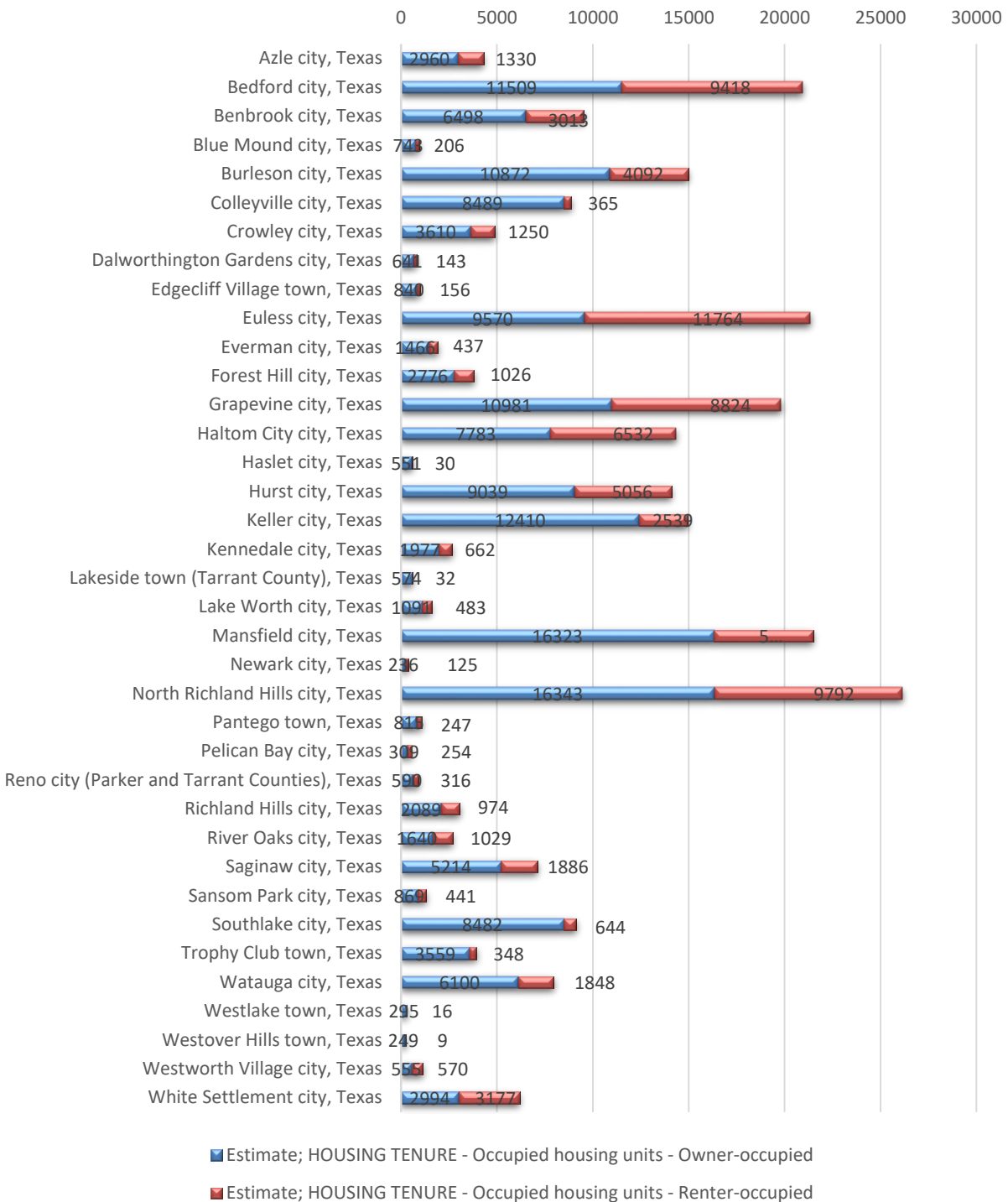
Total housing units - 1-unit, detached (SF homes)	Total 1-unit, attached (Townhouse)	Total housing units - 2 units (Duplex)	Total housing units - 3 or 4 units (up to fourplex)	Total housing units – Apartment complexes with 5 to 9 units	Total housing units – Apartment complexes with 10 to 19 units	Total housing units – Apartment complexes with 20 or more units
506,371	23,401	11,620	27,082	43,874	59,558	62,419

Source: 2013-2017 American Community Survey 5-Year Estimates

Half of the cities in the county have at least 80% of their housing made up of Single Family homes. The majority of homes were built in 2000 – 2009 with almost as high number of builds in 1980-1989. Only in the Town of Westlake are there 100% Single family homes with no apartments. According to Census data, the Town of Lakeside almost has 100% single family homes also with the exception of three multi-family complexes with 3-4 units in each. There are many older homes still in cities like Bedford, Benbrook, Blue Mound, Crowley, Edgecliff Village, Everman, Forest Hill, Hurst, North Richland Hills, Pantego, Watauga, Westworth Village and White Settlement. Based on income eligibility, there are many homes in which home rehabilitation is required to assist home owners. In aging cities, it is even more important to maintain housing stock and allow older residents age in place in safe living conditions. In the City of Fort Worth (6.5%), Westover Hills (10.8%), River Oaks (4.8%) and Kennedale (4.2%) we see housing stock that were built in 1939 or earlier in which we want to ensure historic values remain.

Of all occupied housing units in the cities of Fort Worth, Arlington and Grand Prairie, there are 57%-63% owner occupied units with remaining occupancy coming from renters. The majority of householders occupied their homes in 2000-2015. In cities and towns with older populations such as Blue Mound, Everman, Forest Hill, Lakeside, Pantego, Richland Hills and White Settlement we see higher rates that moved in 1979 and earlier. The combination of older homes and older owners is one where we can assist with housing rehabilitation so that the owner may age in place in a home with limited expenses.

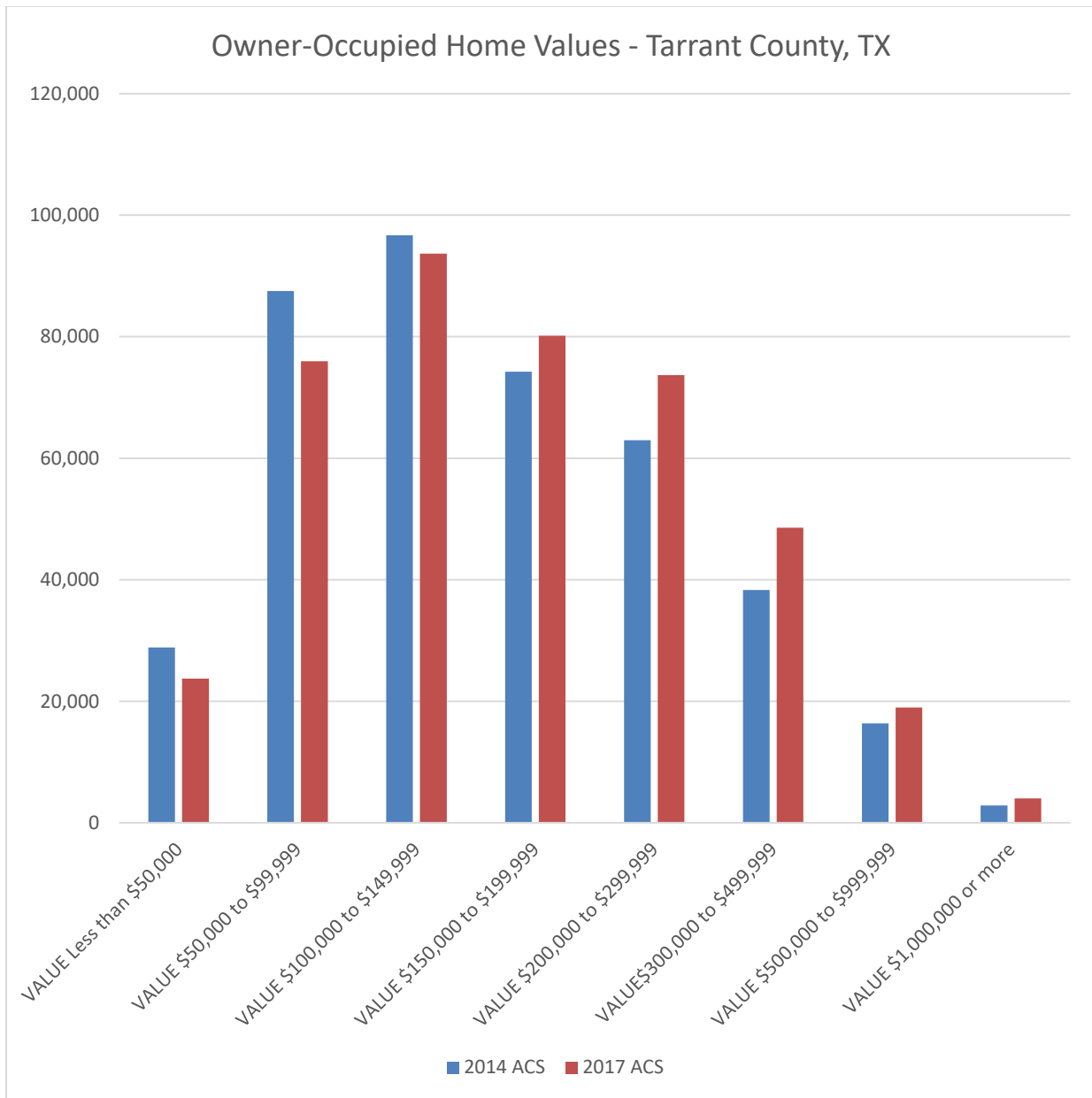
Occupied Housing Units in each city in Tarrant County, TX



Source: 2013-2017 American Community Survey 5-Year Estimates

The type of heating fuel is mostly electric or gas with electric being the predominate choice. In the City of Fort Worth there is greater variety of heating methods used from Coal to wood to solar or no fuel used according to Census data. For cities with heating beyond electric or gas, there are more homes fueled with wood burning than there is solar power, but there is more solar power used than coal or coke which is better for the environment.

There are not many homes that lack complete plumbing or kitchen facilities, but they do exist. There are more units that lack kitchen facilities than plumbing with the majority of those numbers in Fort Worth and Arlington. The City of Fort Worth does not have a home rehabilitation program, but has emergency repair for all Fort Worth Citizens. City of Arlington has a home rehabilitation program up to \$24,500 per home assistance. The City of Fort Worth receives additional funds from the state for a weatherization program that is available to all Tarrant County citizens.



Increasing home values is a legitimate concern for Tarrant County residents and for some an impediment to maintaining affordable housing. We see a significant increase in the number of homes newly added and existing homes have increased in value between 2014 and 2017. Gov. Greg Abbott signed into law in summer 2019 an expansive reform measure meant to slow the growth of Texans’ property tax bills. Cities and counties may increase revenue by no more than 3.5% a year without voter approval. However, even if a government lowers its tax rate, rising property values through higher property appraisals will still increase values and tax bills. The median value of an owner-occupied home in Tarrant County is \$158,200. In 2017, 5-year ACS estimates. 38% or 15 out of 40 cities are valued higher than the county median.

Geography

Median Value (dollars)

Arlington city, Texas

\$ 147,000.00

Azle city, Texas	\$	123,600.00
Bedford city, Texas	\$	179,600.00
Benbrook city, Texas	\$	157,100.00
Blue Mound city, Texas	\$	82,800.00
Burleson city, Texas	\$	150,600.00
Colleyville city, Texas	\$	456,100.00
Crowley city, Texas	\$	131,100.00
Dalworthington Gardens city, Texas	\$	403,500.00
Edgecliff Village town, Texas	\$	142,000.00
Eules city, Texas	\$	163,700.00
Everman city, Texas	\$	73,200.00
Forest Hill city, Texas	\$	80,300.00
Fort Worth city, Texas	\$	141,400.00
Grand Prairie city, Texas	\$	139,600.00
Grapevine city, Texas	\$	273,600.00
Haltom City city, Texas	\$	95,300.00
Haslet city, Texas	\$	336,300.00
Hurst city, Texas	\$	157,000.00
Keller city, Texas	\$	334,000.00
Kennedale city, Texas	\$	171,700.00
Lakeside town (Tarrant County), Texas	\$	174,700.00
Lake Worth city, Texas	\$	94,400.00
Mansfield city, Texas	\$	218,200.00
Newark city, Texas	\$	78,100.00
North Richland Hills city, Texas	\$	171,200.00
Pantego town, Texas	\$	193,400.00
Pelican Bay city, Texas	\$	45,700.00
Reno city (Parker and Tarrant Counties), Texas	\$	116,100.00
Roanoke		
Richland Hills city, Texas	\$	115,500.00
River Oaks city, Texas	\$	88,300.00
Saginaw city, Texas	\$	138,800.00
Sansom Park city, Texas	\$	66,900.00
Southlake city, Texas	\$	627,700.00
Trophy Club town, Texas	\$	348,100.00
Watauga city, Texas	\$	115,700.00
Westlake town, Texas	\$	1,612,000.00
Westover Hills town, Texas	\$	1,289,800.00
Westworth Village city, Texas	\$	105,100.00
White Settlement city, Texas	\$	78,500.00

Remaining cities that are below the median County value will likely have eligible citizens we can provide services too, but does not preclude individuals in those cities that have much higher home values as not all citizens have equal access to opportunities.

For renters, the average rental costs have been increasing in the last five years mainly due to rising property values, the region’s dramatic job growth and a tight supply of available apartments¹¹. The region’s influx of varied employment and major employers such as various health related employers, banking companies, aviation industries, and education systems have increased the demand for more qualified workers. The balance of meeting educational qualifications, paying rent, utilities, transportation costs, food and other expenses is an extra challenge when rent is not affordable.

Real Gross Rent History for Tarrant County

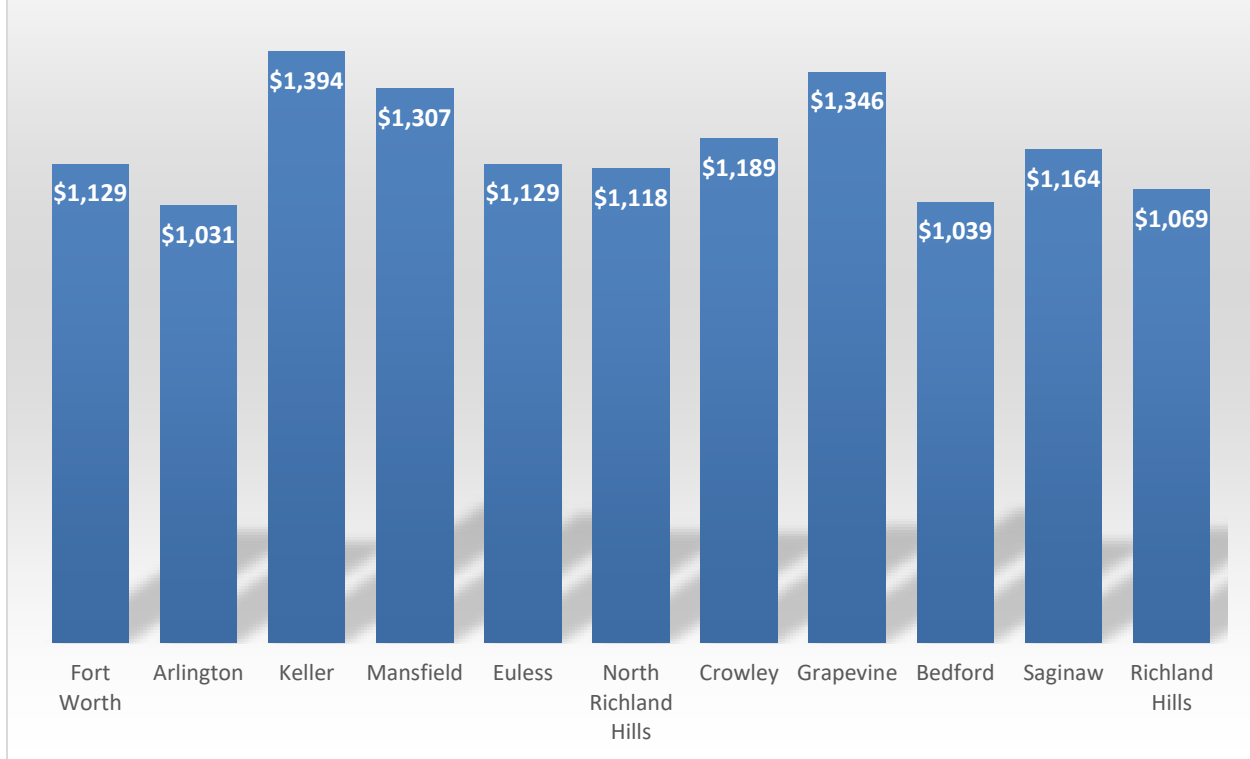
Date	US Median	Texas Median	Tarrant Co, TX Median	Tarrant Co, TX Average
2017	\$1,012	\$987	\$1,047	\$1,085
2016	\$996	\$971	\$997	\$1,054
2015	\$987	\$959	\$994	\$1,048
2014	\$956	\$917	\$956	\$992
2013	\$924	\$875	\$897	\$951
2012	\$912	\$857	\$883	\$934
2011	\$912	\$852	\$881	\$938
2010	\$927	\$868	\$916	\$944
2009	\$931	\$871	\$917	\$955
2008	\$947	\$882	\$930	\$974
2007	\$899	\$836	\$889	\$931
2006	\$909	\$847	\$913	\$955

Source: <https://www.deptofnumbers.com/rent/texas/tarrant-county/>

Although rents vary in each city within Tarrant County there are still limitations on lowering other costs such as transportation and utilities. Using HOME Investment Partnership funding, Tarrant County works with developers to increase the number of housing units by building new or acquiring and rehabilitating older units to add to the housing stock.

¹¹ Source: <https://www.star-telegram.com/news/business/article172868601.html>

Average Rent for 2-bedroom in Cities in Tarrant County, TX



The U.S. Department of Housing and Urban Development annually provides Fair Market Rates for all bedroom sizes to all metro areas in the country to use for program management. The values between 2019 and 2020 for Tarrant County, TX indicate the significant increase in costs between years¹².

Year	Efficiency	1 - Bedrm	2 - Bedrm	3 - Bedrm	4 - Bedrm
FY 2020	\$ 838	\$ 945	\$1,165	\$ 1,579	\$1,980
FY 2019	\$ 754	\$ 853	\$ 1,068	\$ 1,460	\$ 1,851

As demand for qualified employee's increases with new businesses moving in, the demand for rental housing and availability of affordable units and moderately priced single family homes to purchase are in

¹² Source:

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2020_code/2020summary.odn?cbsasub=METRO19100MM2800&year=2020&fmrtype=Final&dallas_sa_override=TRUE

high demand. Although many new complexes are under construction to meet the growing demand, many of the new units are aimed at an upscale clientele, with amenities such as quartz countertops and Bluetooth wiring. Rents ranging from \$1,900 to \$2,300 a month for a two-bedroom apartment aren't unusual where many of the new units are aimed at urban professionals that can afford to pay higher rents.¹³ With expensive building materials and lack of qualified homebuilders, supply cannot keep up with demand. Although the majority of those moving into the area fulfill new high paying jobs and can afford higher rents and mortgage payments, those original residents that were struggling with lower paying jobs are now facing more struggles with increased housing prices. Programs to assist citizens upgrade skills and provide child care for children of working parents are extremely valuable to grow our home talent and maintain a level of self-sufficiency in our citizens.

"The relationship between rising house prices and home improvement spending is clear at the metropolitan area level. In metros where house price appreciation has been strong over the past decade—areas like Boston, Dallas, San Antonio, San Jose, San Francisco, and Seattle—owners have typically spent substantially more on home improvements than owners in metros where prices have not yet fully recovered."¹⁴ As people are aging in place longer and living longer, investment to rehabilitate homes are sometimes not affordable as updates are not budgeted within fixed incomes in which HUD programs may be matched to assist those in need.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. These data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds¹⁵. HUD adjusted median family incomes (HAMFI) are estimates of the number of households that would qualify for HUD assistance. These data are used to estimate the number of rental units and ownership units that would be affordable and available to a prototypical household at specified income levels. In addition to the affordability by income level, housing problems such as incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30% and 50% of gross income are included.

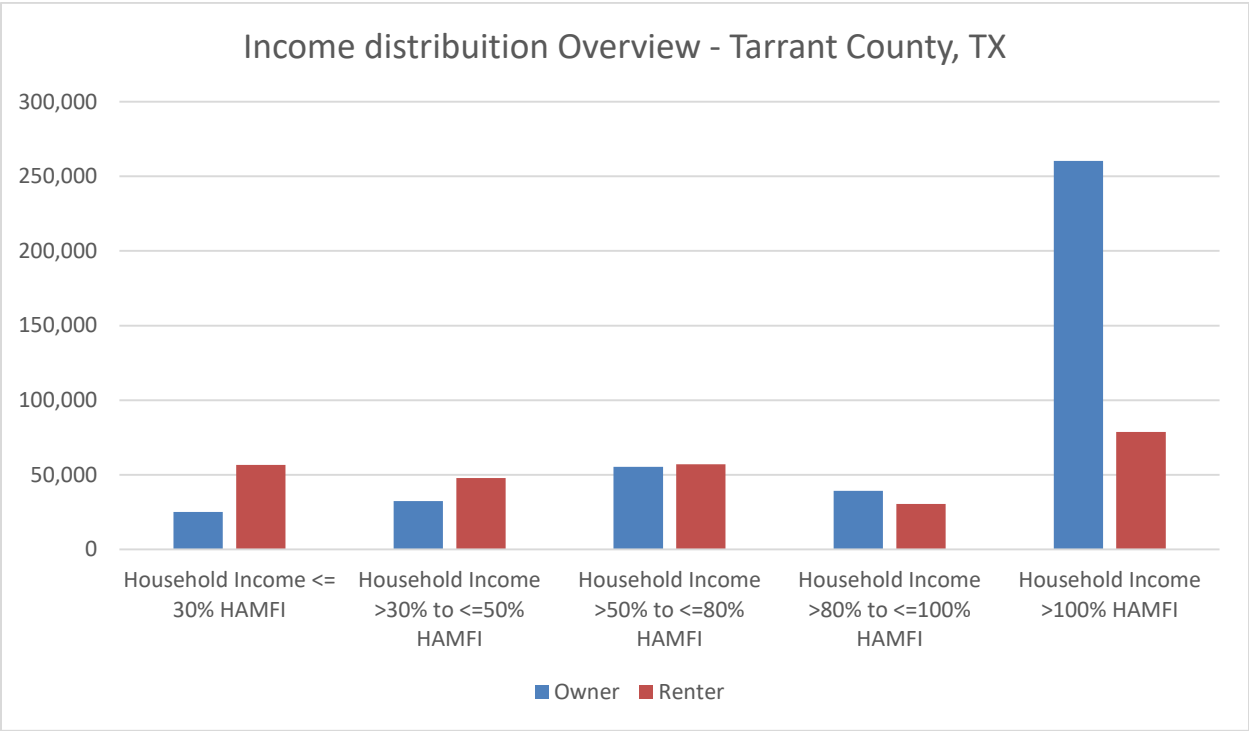
In Tarrant County, there are almost twice the number of owners than renters with over 63% of owners well above HUD adjusted median family incomes (HAMFI). Only 6% are extremely low income and 21% are low income households, remaining 10% are moderate income households that own their own home. Household incomes for renters are varied with the majority of households in the extremely low and low income brackets. Only 29% of renters in Tarrant County have household incomes well above the HUD adjusted median family income level.

¹³ Source: <https://www.star-telegram.com/news/business/article172868601.html>

¹⁴ Source:

https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_Improving_Americas_Housing_2019.pdf

¹⁵ Source: <https://www.huduser.gov/portal/datasets/cp.html>



When looking at housing problems, HUD defines problems as incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burdens greater than 30% and 50% of gross income. For renters with problems, the greatest problem is affordability and the cost burdens to maintain housing with potential doubling up. Households with lower incomes will have the greater cost burdens and fewer issues with incomplete facilities, but due to affordability, more than 1 person per room will also be a problem when renting. For renters there are double the number of households that spend at least 30% of their income compared households that spend at least 50% of their income on housing. Obviously, the lower the household income the greater the numbers in either category that are cost burdened. There are still a few with moderate or higher incomes that have housing problems, but it may be cases where lack of kitchen facilities and plumbing facilities exists.

There is greater probability that housing problems such as lack of kitchen and plumbing facilities exist for owners as homes may have been passed down from generations and lack of income has persisted the situation. For owners that do have problems, CHAS data indicate that most have lower incomes, however there is still almost 18,000 owners with incomes above the 100% HAMFI that have one of four problems. Data does not show exact problem however we can make inferences that households could be on fixed incomes, age of homes or original use of home may not have proper kitchen facilities or plumbing, or larger families or multiple families are having to share smaller spaces.

Housing problems for renters are much clearer. Rental costs and household income are for the most part indicative of housing affordability especially with rising rents. As incomes remain stagnant or are slow to rise and rental costs are increasing exponentially, those in the lower income bracket will find rent more

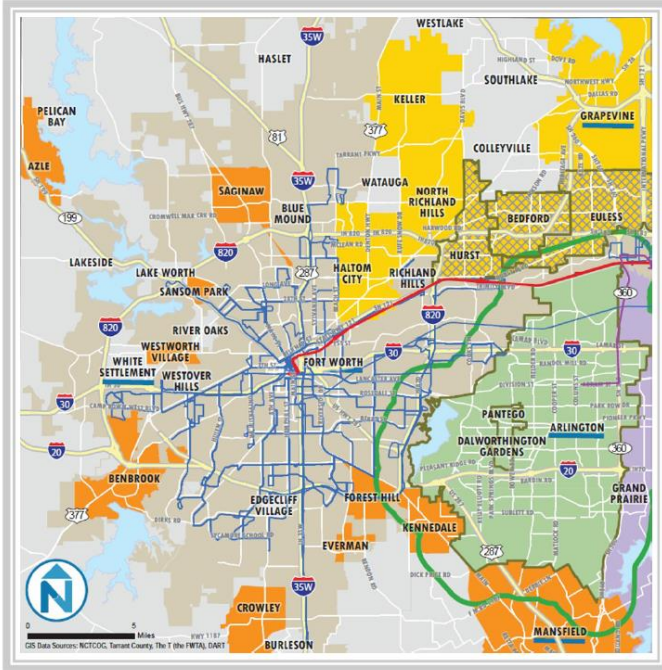
unaffordable without upgrading skills to obtain better jobs or changing their housing situation. Luckily, renters will not have a problem of lack of kitchen facilities or plumbing, but issues such as doubling up or having more people sharing living space than intended will be a problem in addition to affordability.

Price of homes will continue to slowly increase with few on the market to purchase affordably. However, “housing analysts with home marketing firm Zillow are calling it a “silver tsunami” as baby boomers put their homes up for sale during the next couple of decades. “After a decade of increasingly tightening housing inventory, a flood of homes will come on the market in the next 20 years as baby boomers age — enough to affect local economies in traditional retirement areas,” Zillow’s Alex Lacter said. “In the Dallas metro, we estimate that 21% of homes will become available by 2037.”¹⁶ This may keep up with the rate of demand by families or younger generations to purchase, but will number of people moving in to the area surpass the number of available and affordable units to purchase and rent?

In 2017, The University of Texas- Arlington executed a study and performance analysis of the affordability of housing programs in Tarrant County based on location. The study sought to address opportunity gaps by developing an innovative approach to evaluate short-term and long-term affordability of all state and federal rental assistance programs and to identify long term affordability and opportunities for upward mobility for all census blocks in Tarrant County, TX. “[The] overall findings indicate that a new way of thinking is needed for affordable housing development. Transportation is more than just a sheer convenience; it provides access to opportunities. Development should be located where jobs can be reached, with access to major destinations such as schools and health care facilities. Affordable housing in the right locations further encourages the integration of the low income population into the economy. UTA findings urge housing assistance programs to be revised around a more comprehensive concept of affordability that accounts for transportation and access to opportunities. This would drastically help low income households in the short term spend less on transportation and provide them with access to opportunities, increasing their chance of upward mobility.”¹⁷

¹⁶ Source: The Dallas Morning News. Nov 27, 2019 “Boomer home sales will boost housing supply in D-FW and U.S.”

¹⁷ Source; “Does Location Matter? Performance Analysis of the Affordable Housing Programs in Tarrant County” by University of Texas – Arlington (UTA)



Map representing current transportation options, or lack of options, for County residents to get from one city to another.

From the County Judge’s Quarterly report in Spring 2018, “On Monday, April 2, 2018, the Tarrant County Mayors’ Council ...unanimously approved a resolution to request an implementation study for new innovative mobility options for Tarrant County. This action is a substantial step forward in creating a multi-modal transportation system for Tarrant County.”

NCTCOG is currently in the middle of the study.

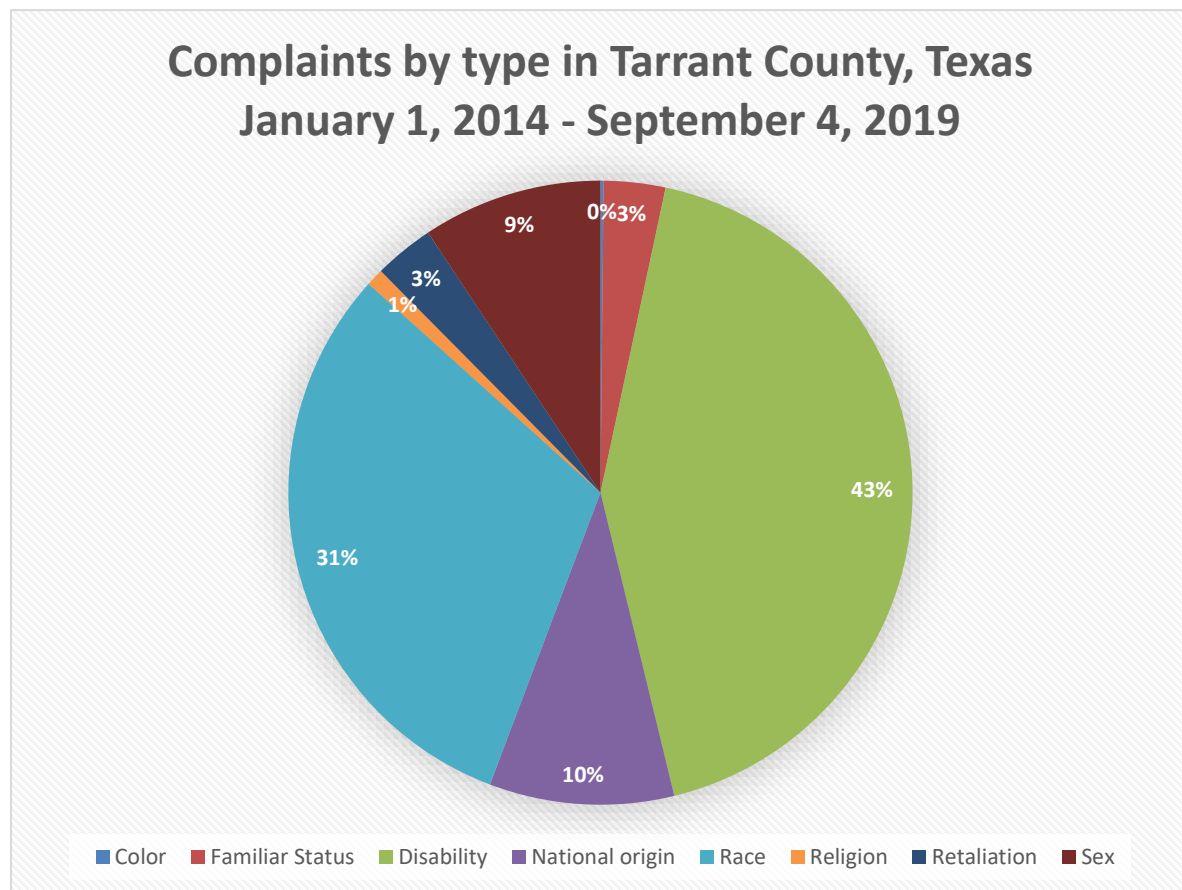
Chapter 6: Evaluation of Fair Housing Complaints

A request for information regarding fair housing complaints filed in Tarrant County, TX to the U.S. Department of Housing and Urban Development was submitted July 25, 2019. A response under the Freedom of Information Act (FOIA) was provided September 26, 2019 with a list of all housing complaints on January 1, 2014 to September 4, 2019. Within the last 5 years, 1,223 complaints were filed; 18 cases were filed directly with U.S. Department of Housing and Urban Development (HUD) and remaining 1,205 with Fort Worth Human Relations Agency. The majority of cases were based on disability followed by race and national origin.

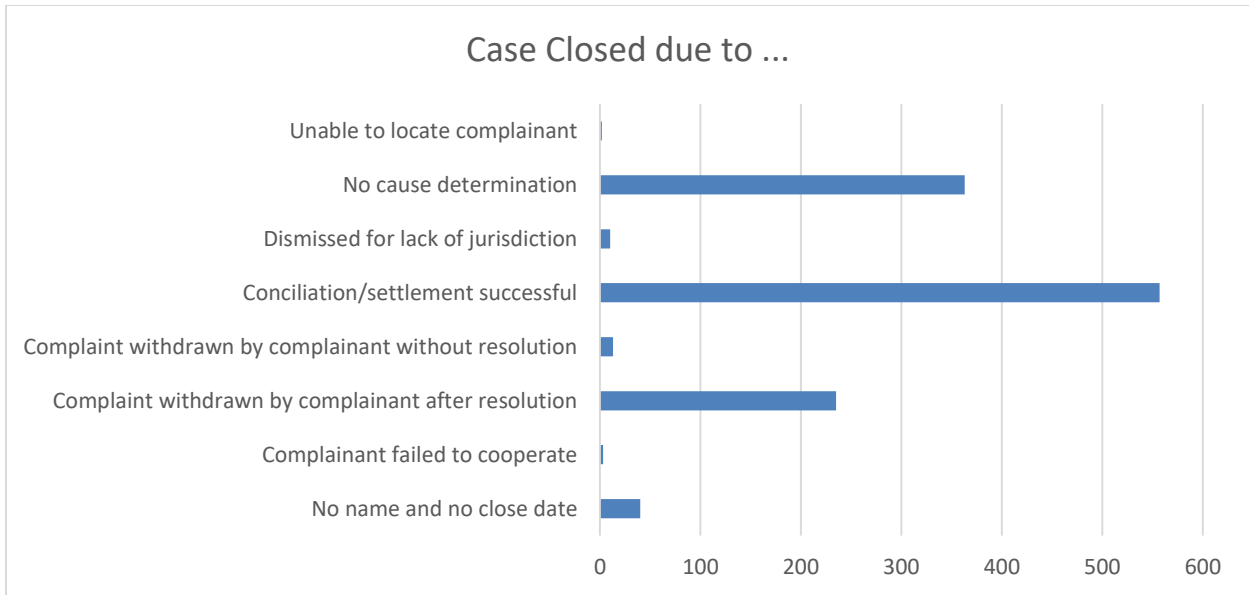
Of the 916 rental complaints toward apartment complexes, 44% were based on disability, 33% based on race, 9% based on National Origin, 8% based on sex and a handful based on color, familial status, religion and retaliation. 464 or 51% had successful settlements, 252 or 28% had a no cause determined resolution meaning there was a lack of sufficient evidence to move the case forward, 186 or 20% of the complaints were withdrawn after resolution. Working with repeat apartments that had complaints against them could decrease the number of complaints with some education. Providing the Tenants’ Rights handbook to tenants may also help clarify what is covered under fair housing. To ensure this for our clients, a fair housing handbook is provided with all rental assistance.

On the complaints listed by renters, 110 were individual owners that had complaints filed against them. 37 cases were based on disability and the owners failing to accommodate their property to persons with a claimed disability. 26 cases were race related, 22 based on sex with remainder of the complaints based on familial status, national origin, religion and retaliation. 45% of the complaints had no cause determined, 28% had successful settlements, and 19% of the complaints were withdrawn after resolution.

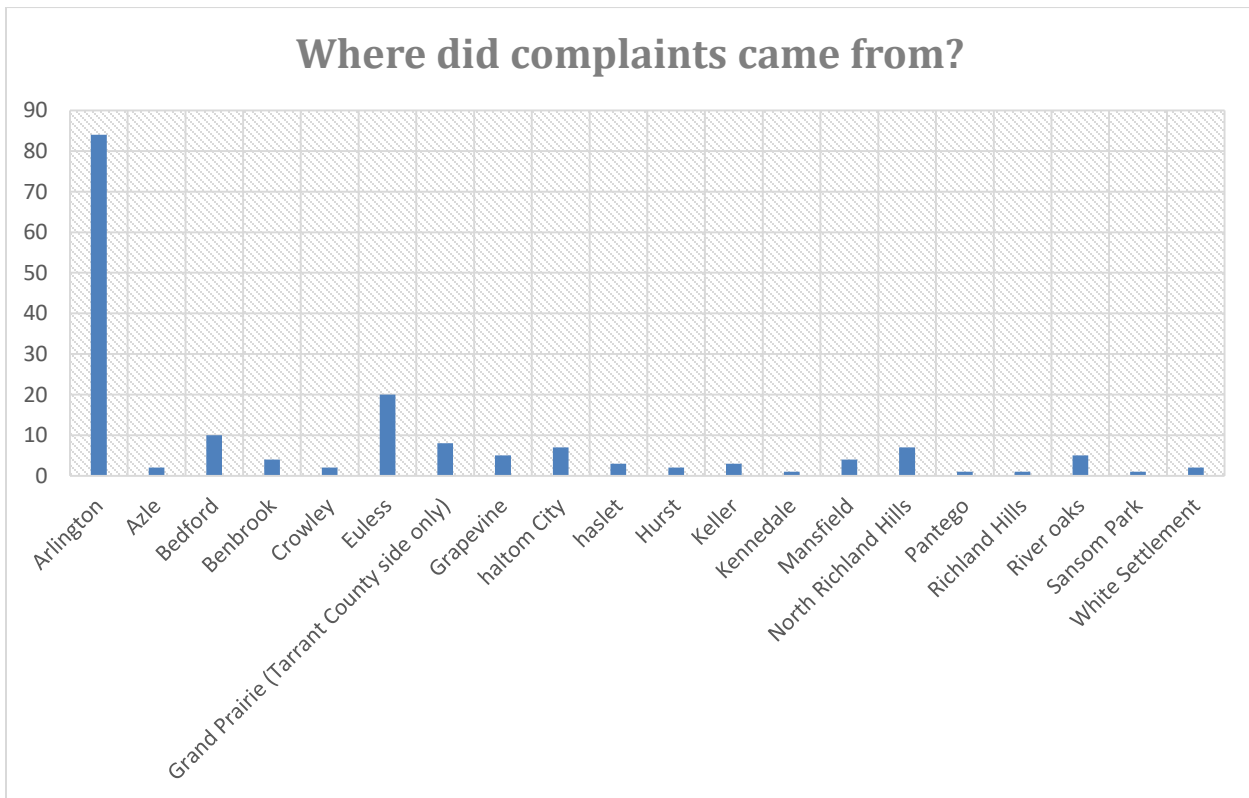
Relative to complaints made by renters, a small fraction of complaints were made by sellers and tenants of senior’s facilities. Although just as important, focus of education should be made towards renters and landlords. About a dozen complaints were made against hotel/motels and mobile home facilities. For hard to reach audiences accessible education materials is important in today’s technological age to protect fair housing rights in any situation.



Most cases closed either because a settlement was successful, there was no cause determined for a case to move forward or a complaint was withdrawn by complainant after resolution. We see that intervention is important to ensure fair housing is provided and clarification of law is made for both landlord and tenant.

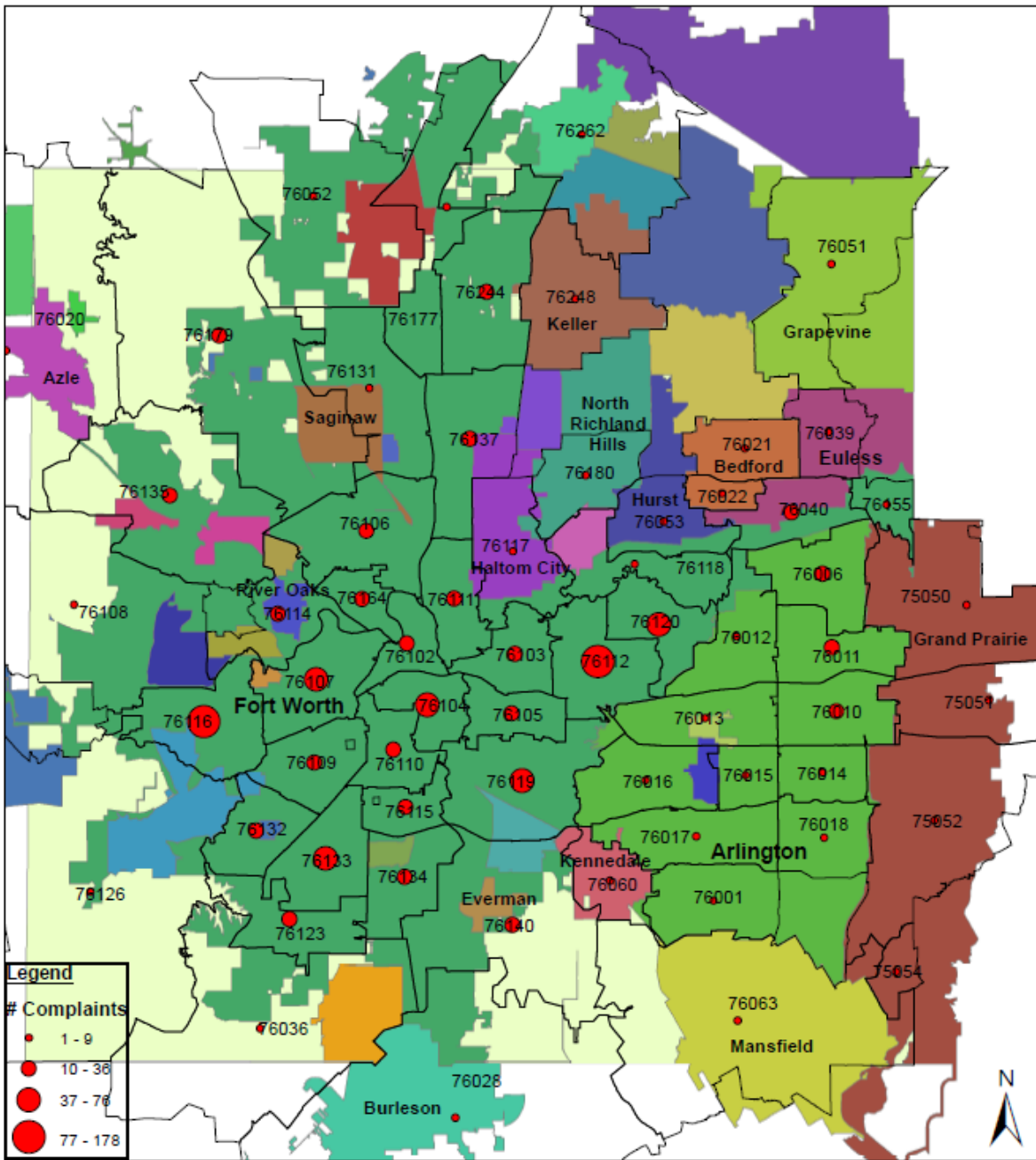


86% or 1,050 of complaints came from residents living in the City of Fort Worth. The City of Arlington had the next highest rate, but only with 84 cases filed in the last 5 years. The remaining cities had significantly less.



Within the City of Fort Worth, we notice a high number of complaints specifically in five zip codes: 76116, 76112, 76120, 76133, and 76119 ranging from 60 complaints to 178 complaints in each zip code. Within those zip codes we see repeat apartment complexes with complaints made against either landlord or tenant, but mostly complaints from tenants. Fair Housing education may be helpful to all complexes with repeat complaints and finding other housing for clients while avoiding those specific complexes would be good practice. However, with lack of affordable housing options may be limited. Education and working closely with landlords will be important to avoid fair housing complications.

Fair Housing Complaints by Zip code Tarrant County, Texas - Filed 2014 - 2019



Source: U.S. Department of Housing and Urban Development
 Created December 26, 2019
 by Tarrant County Community Development & Housing

0 1.25 2.5 5 7.5 10 Miles

Since 2016, the number of complaints have steadily decreased. Upon analysis of specific apartment complexes that continue to have complaints filed against them, we want to ensure any HUD funded complex is monitored according to contracts written. Monitoring and educating our own projects and reminding other entities to do the same for their properties would hopefully improve the quality of

affordable housing and decrease any complaints while safe guarding tenants and the landlord. For those complexes not HUD funded, Tarrant County will continue to work with Tarrant County Housing Assistance Office and the Apartment Association to continue to educate landlords and tenants.

To help safeguard clients from repeat offending landlords, Tarrant County will inform potential clients of potential issues with the complex so that clients are better informed in their choice of housing. More importantly, Tarrant County will encourage more affordable units to be built or remain affordable.

Chapter 7: Lending Analysis for Mortgages

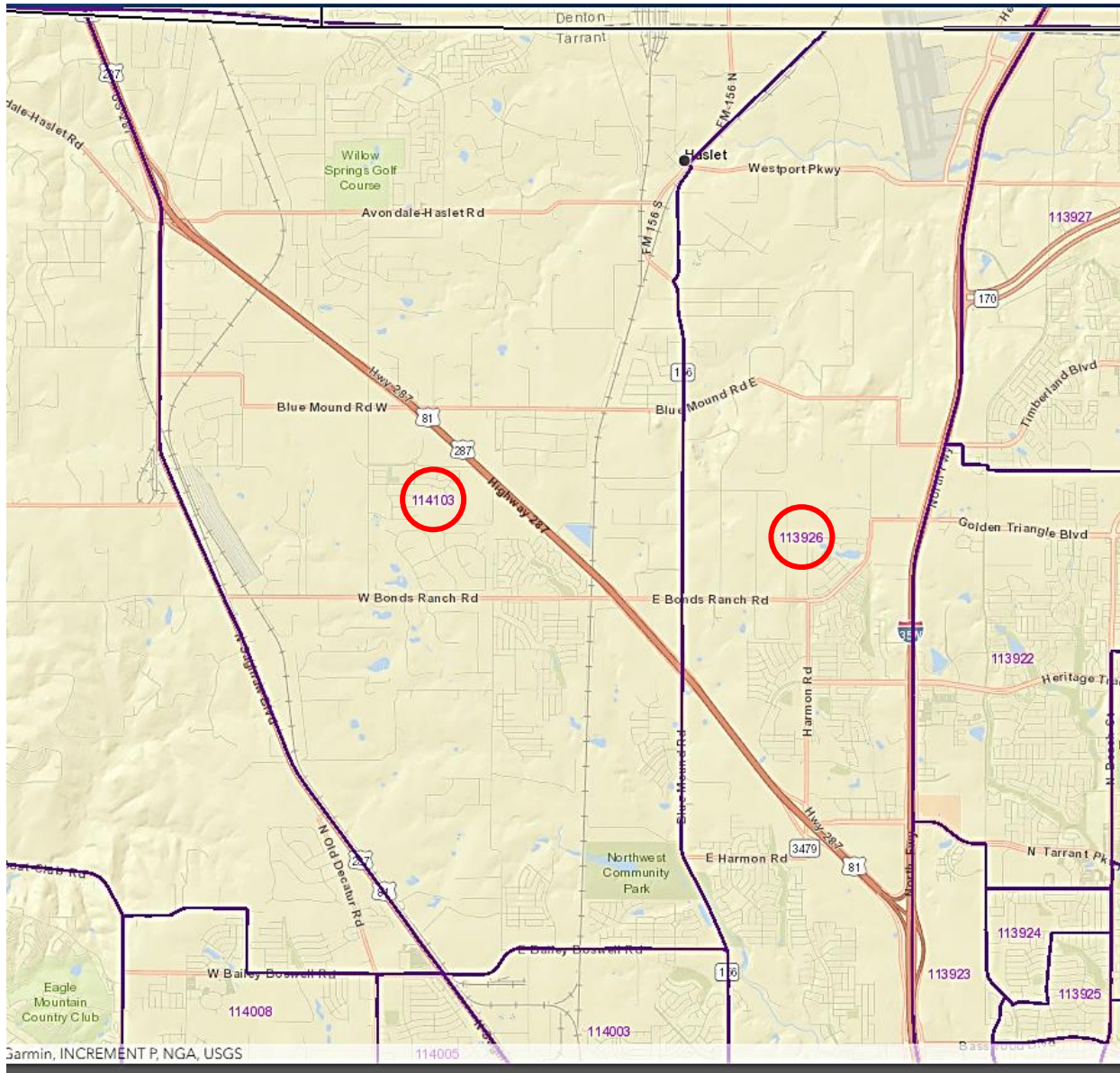
The Home Mortgage Disclosure Act requires many financial institutions to maintain, report and publicly disclose information about mortgages. Data from these reports are available at <https://ffiec.cfpb.gov/>. To assess lending data, 2018 data for Arlington – Fort Worth MSA was collected and analyzed by Census Tract, race and income levels.

In 2018, 70,891 applications were received by financial lenders for FHA, FSA/RHS, VA, Conventional, Refinancing and Home improvement loans. 41% of applications received were for conventional home loans, 33% for refinancing, 18% for FHA, FSA/RHS and VA loans, with only 8% for home improvement loans. Although only 5,646 applications for home improvement loans were received, half of the applications were denied by the lenders compared to eight percent denial rate for conventional, FHA, FSA/RHS and VA loans. There were no reasons listed amongst the data, but reasons could range from not enough equity, low financial scores, asking for an amount greater than the home is worth or where return on investment is minimal.

The majority of the 360 Census Tracts within Tarrant County had between 50 to 99 conventional loan applications received for homes within specific census tracts, except for census tract 1139.26 and 1141.03 with 960 and 1,040 respective applications received for conventional loans. The following census tracts had at least 200 conventional loan applications received on properties within the census tract. All, except five of the census tracts were not populated in 2000, but heavily populated in 2010. With many more homes being added or turned over, we see a greater need for reliable infrastructure and transportation services to relieve traffic congestion.

1110.16 (214)	1139.06 (251)	1140.08 (296)	1140.07 (397)	1139.22 (430)
1115.49 (241)	1139.07 (239)	1141.04 (284)	1110.17 (407)	1139.27 (458)
1136.22 (284)	1139.10 (285)	1113.13 (314)	1131.14 (430)	1139.26 (960)
	1139.28 (264)	1136.10 (399)	1139.21 (448)	1141.03 (1,040)

Census Tract 1139.26 and 1141.03 are next to each other and shows a very large area covering City of Saginaw, northern part of City of Fort Worth and City of Haslet. There is a lot of space yet to build upon so new housing is being developed in this area between Eagle Mountain Lake to the west, Alliance Airport in the north and NAS Joint Reserve Base and downtown Fort Worth to the south.

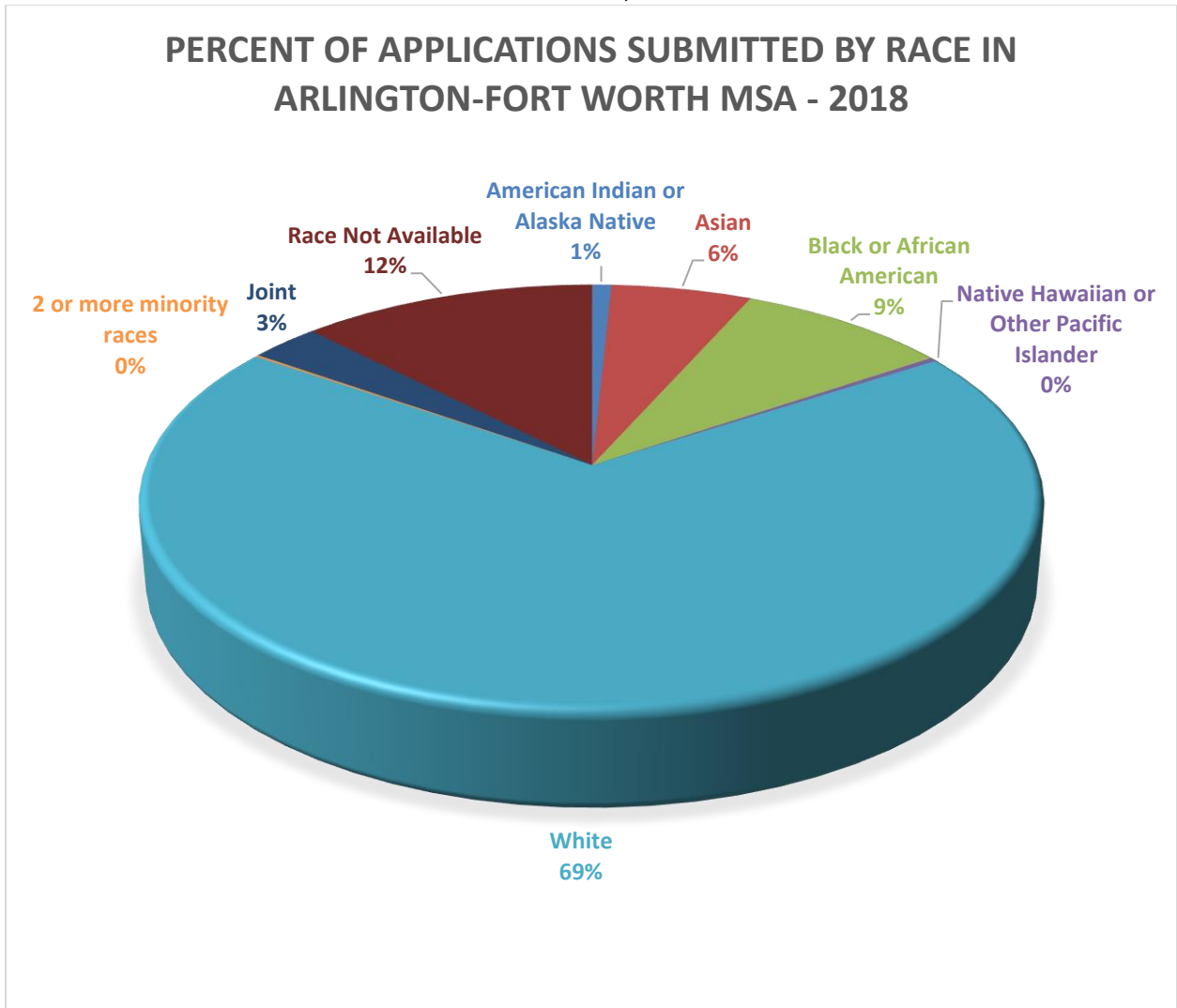


Two thirds of the applications were submitted by Caucasians with less than 1,000 applications submitted by American Indian/Alaskan Natives, Native Hawaiian/Pacific Islanders and 2 or more minority races. The number of applications submitted by race is indicative to the actual census of population by race.

American Indian or Alaska Native	723
Asian	5,281
Black or African American	8,029
Native Hawaiian or Other Pacific Islander	269
White	62,171
2 or more minority races	128
Joint	2,634

Race Not Available

11,127



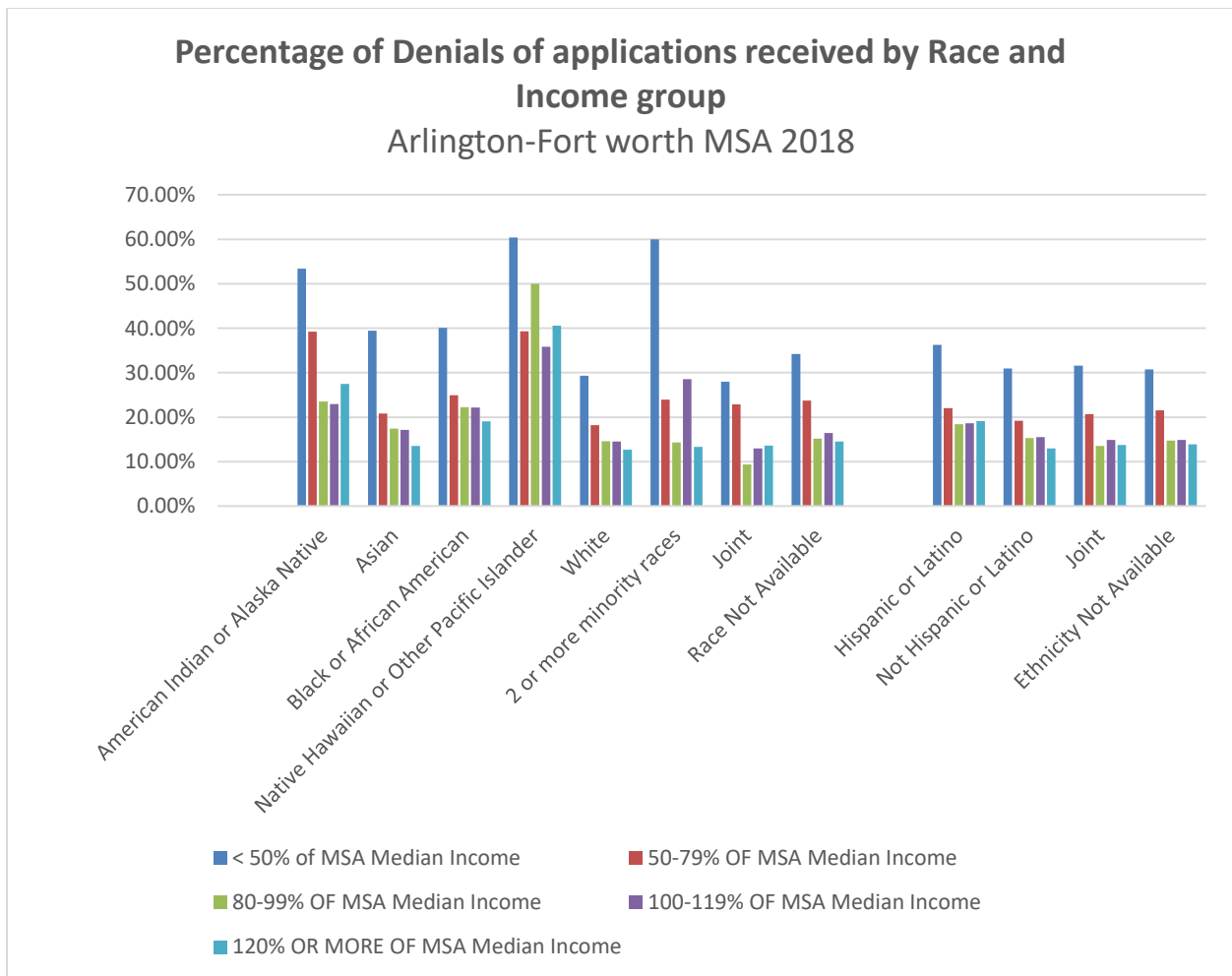
Approximately 17% of the applications were made by people of Hispanic ethnicity. However almost equally ethnicity data was logged as “not available”. We can assume fewer Hispanic persons applied for loans or that data for ethnicity is incomplete and some in the “not available” category could add to the actual count of Hispanics therefore reflecting the population. According to 2017 five year ACS data, approximately 28% of Tarrant County considers themselves Hispanic. Is there a language barrier prohibiting Hispanics from applying? Most major banks have material in multiple languages. Do Hispanic familial culture provide resources to purchase a home without loans? Anecdotal evidence shows that many families combine resources where more than the nuclear family lives in one home. Multiple generations may reside under one roof maintaining cultural ties and greater housing affordability in the long run.

Ethnicity

Hispanic or Latino	13,116
Not Hispanic or Latino	63,163

Joint 2,312
 Ethnicity Not Available 12,216

Incomes less than 50% MSA Median Income for all races were denied home loans understandably due to amount of equity they have regardless of race. If looking at patterns of denials by income, we should naturally see a decline sloping from high denial rates for lowest incomes to decreasing denials as income levels increase. We see this pattern for Asians, Black/African Americans, White and almost for Hispanic ethnicities. Oddly we see a spike in denials for American Indian or Alaskan Natives, and Native Hawaiian or Other Pacific islanders for income levels 120%+. Same for 2 or more minority races in the 100-119% of MSA median income levels. Although fewer in number, we would have to investigate by specific financial lender to find further explanations. Making fair housing materials available to provide education for any persons that feel like they have been discriminated against is valuable.



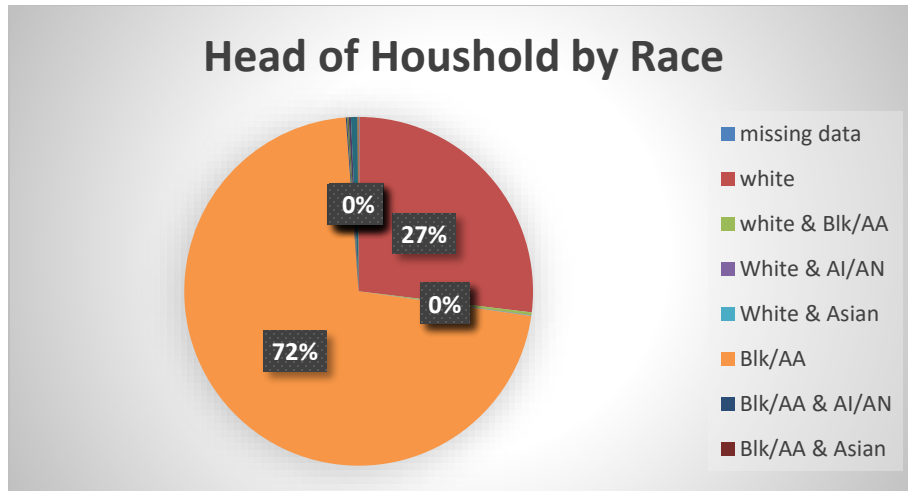
Tarrant County will make fair housing materials more readily available throughout the county and on the website. Educational materials will be in multiple languages with phone numbers for further inquiry and complaints process will be included.

Chapter 8: Publicly Supported Housing Analysis

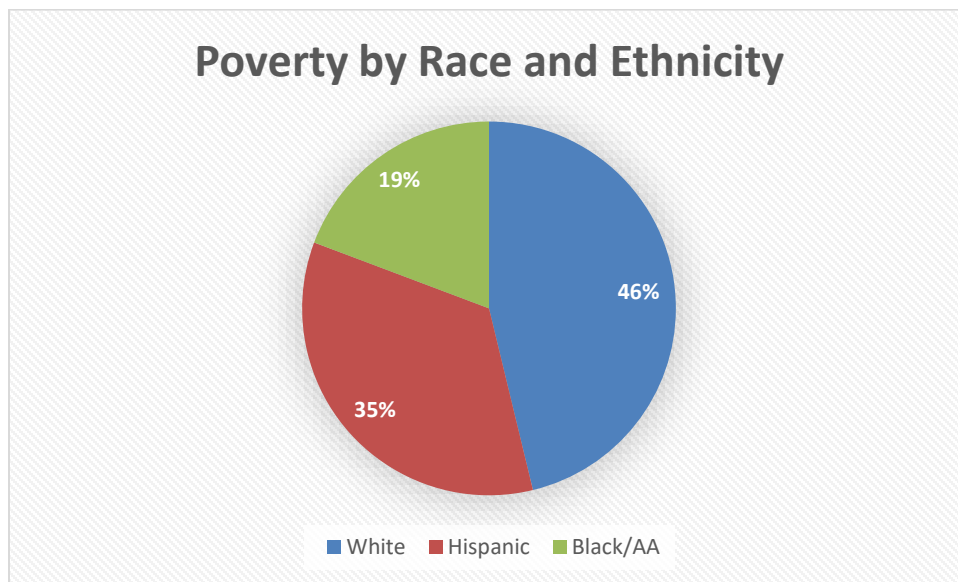
Tarrant County Housing Assistance Office (TCHAO) is the Public Housing Authority for Tarrant County. Cities of Arlington, Fort Worth, Grand Prairie, Grapevine and Haltom City also have public housing authorities within their cities. As the first three cities listed receive their own HUD entitlement grants, Tarrant County does not report on their PHA activities; however, all PHA's work together in the County to serve similar audiences with connected resources. Of The 2,972 housing choice vouchers through the Tarrant County Housing Assistance Office Housing, an additional 351 additional rental vouchers has been received for the Family Unification Program (100 vouchers), Veterans Affairs Supportive Housing (73 Vouchers + 42 more in 2018), Tenant Protection Vouchers (30 Vouchers), Mainstream (50 awarded in late 2018), Grapevine Housing Authority (99 Vouchers) and Corsicana Housing Authority (188 Vouchers). Tarrant County Housing Assistance Office currently works with 1300 landlords that accept vouchers. There are approximately 16,637 people/families on the wait list with 2,972 housing choice vouchers specifically provided to TCHAO.

The Grapevine Housing Authority administers the Public Housing Program only as of 2016 and Tarrant County Housing Assistance Office now manages their HCV program. Grapevine Housing Authority owns 98 units located on five streets whereby the rent is based on approximately 30 percent of the household income or a flat rent (resident's choice). Starr Place has 20 elderly & disabled units consisting of 10 efficiencies, 8 one bedroom, 1 handicap one bedroom and 1 two bedroom. W. Texas Street has 19 elderly & disabled units consisting of 8 efficiencies, 10 one bedroom and 1 handicap two bedroom units. Starnes/Brewer has 9 family units consisting of 6 two bedrooms and 1 handicap two bedroom located on N. Starnes and 2 three bedroom units located on Brewer. S. Scribner has 10 family units consisting of 8 two bedroom and 2 three bedroom units. W. Worth has 40 elderly & disabled units consisting of 37 one bedroom and 3 handicap one bedroom units. Grapevine Housing Authority has an established Resident Council which sponsors social and informational activities. Housing Authority of Haltom City administers a public housing program whereby the housing authority owns and manages 1 project which contains 150 affordable rental units. The County will continue to coordinate with local housing authorities on issues which affect both parties.

Looking at race by head of household for TCHAO clients only, we see that almost three quarters of the clientele are black/ African American. There is a much higher number of youth that are black/African American, 83% or 2,891 youth which is a concern if the HUD housing voucher program is generationally perpetuated.



Is there a lack of opportunity for specific racial groups, particularly black/African Americans in Tarrant County when the largest race living in poverty in Tarrant County is white? The Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who classifies as impoverished. If a family's total income is less than the family's threshold than that family and every individual in it is considered to be living in poverty.



Source: 2017 ACS 5 year data

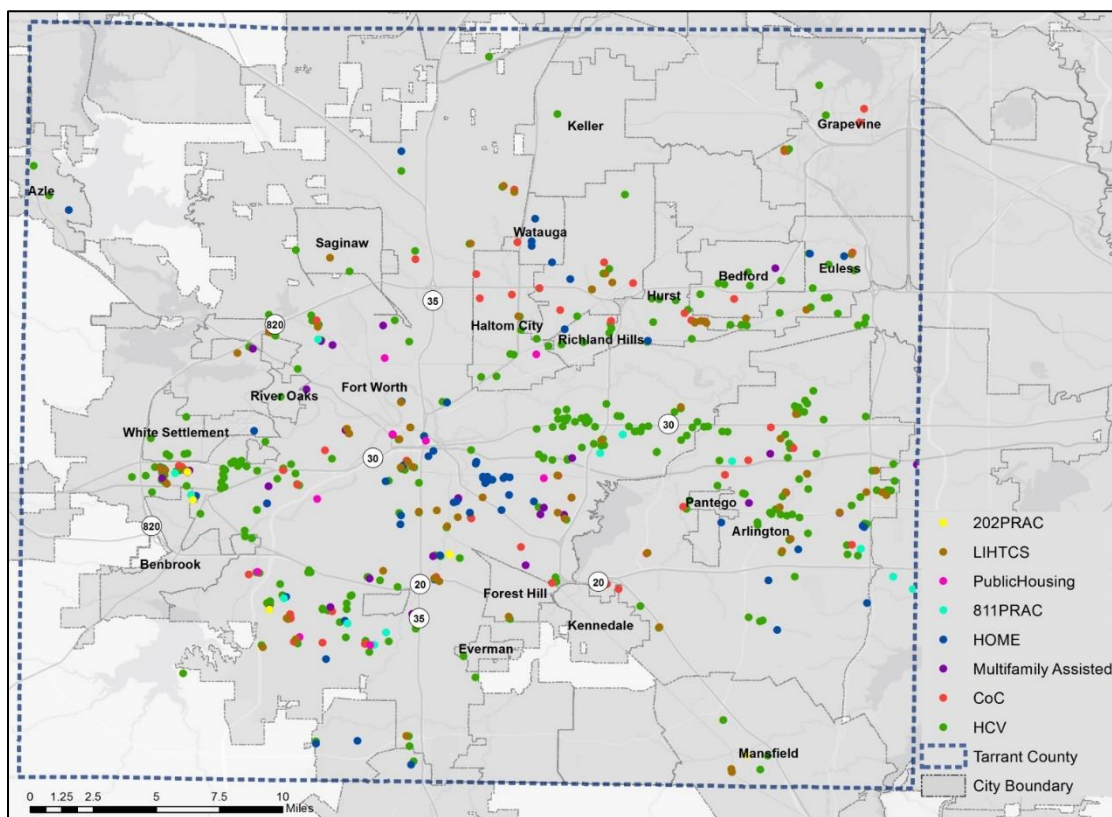
Multiple factors could provide answers, but there is no singular solution. First, historically, many research papers and books have pointed to the various laws and policies passed by local, state and federal governments that emphasized racial segregation. For example explicit racial zoning in the 1920's, or federal subsidies for builders on the condition that no homes be sold to African Americans in the 1950's. Even today in HUD's attempt to mandate the Affirmatively Furthering Fair Housing report with explicit segregation data shows this flaw. Secondly, case managers and PHA staff have observed in Tarrant County that many PHA clients are generational whereby knowledge of public housing system is passed on rather

than knowledge of opportunities available. However, there is often a lack of exposure and education to those opportunities for current clients. With over 3,000 vouchers and no case management, it would be difficult to assist everyone out of public housing reliance, but part of the customer service plan could be to increase employment, education or other community opportunities with all existing clients. Lastly, with rising rents, lack of affordable places to rent and not enough income; the problem will persist for all races and ethnicities.

TCHAO is meeting its Mission and Goals described in its 5-Year PHA Plan by ensuring the following items are high priority annually.

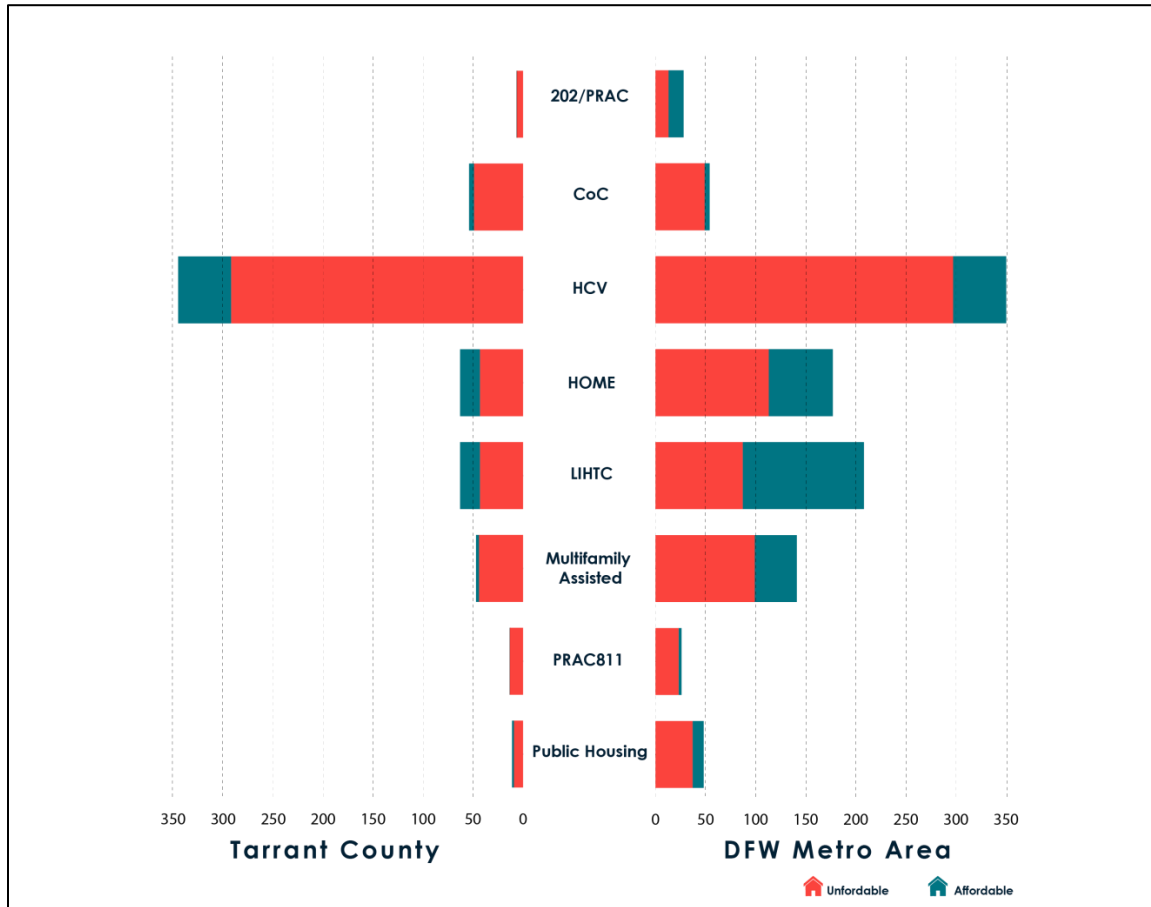
1. TCHAO continues to improve the marketing plan still under development to attract new landlords.
2. TCHAO is already a High Performer, but we continually strive to improve Customer Service by supplying clients with information about high opportunity areas and how these areas could better assist their needs.
3. TCHAO is implementing a Landlord Advisory Board to aide in finding additional ways to get other landlords in high opportunity areas to accept Section 8 Vouchers.
4. TCHAO continues our involvement with the Tarrant County Homeless Coalition in order to get more Service Providers involved to allow more assistance for our participants.
5. Due to the improved rental market we are more challenged in getting new landlords to accept Section 8 vouchers. TCHAO is looking for ways to get current landlords more involved including partnering in the development of our marketing plan.
6. TCHAO continues to make improvements in the FSS program to enhance our relationships with social service providers and participants.
7. Implementing Project Based Vouchers to ensure housing opportunities to program participants.

In December 2017, the University of Texas at Arlington provided an analysis and report, “Does location Matter? – Performance Analysis of the Affordable Housing Programs in Tarrant County”. Because there (was) little understanding on the affordability and effectiveness of other rental assistance programs such as Public Housing, LIHTC and the Housing Choice Voucher Program. Also there (was) little understanding about the long term effects of location on low income households in terms of providing accessibility to opportunities and, as a result, affecting the chance of upward mobility. The study provided answers on both and secondly the research (sought) to identify long term affordability and opportunities for upward mobility for all census blocks in the Dallas-Fort Worth metropolitan region. Catalyst Area maps were created which represented areas with adequate access (by modes other than driving) to major destinations such as educational facilities, healthy food, health care facilities, public transit, and job opportunities. This would help low-income households to not only spend less on transportation, but also,



provide access to opportunities and increase chances of upward mobility.

The map shows the locations of assisted housing properties in Tarrant County in 2017. Very few properties are located close to downtown Fort Worth but there are areas near Ridgmar Mall, Medical City Fort Worth and Texas Wesleyan University that spend a low percentage of their income on transportation due to bus service. The housing units that are spending a very high percentage of their income on transportation are located in suburban and exurban areas with weak street connectivity and low accessibility to major destinations. In most of these areas, there is no transit service available or not easily



accessible.¹⁸

Within the DFW metropolitan area, 70% of assisted housing properties are unaffordable and 30% are affordable. On the other hand, in Tarrant County, about 83% of assisted housing properties are unaffordable and only 17% are affordable due to lack of transportation options beyond the traditional vehicle.

Considering not all have reliable vehicles or can afford to maintain a vehicle, adding affordable housing near alternate transportation and encouraging transportation services to be wide-spread throughout the county is important. Continuing to be active in the Tarrant Regional Transportation Coalition and Mayors’

¹⁸ Source “Does location Matter? – Performance Analysis of the Affordable Housing Programs in Tarrant County”

Council will provide a bridge for improved dialog throughout the county to improve services. When comparing alternate transportation services to 2019 Housing Choice Voucher client rentals, we see a greater need to add transit services outside of Fort Worth and add affordable housing to areas close to train stations along the TexRail line.

Chapter 9: Policy and Practices in Housing

All cities have varying policies in new housing construction; minimum lot sizes, housing construction materials, landscaping requirements and whether single family or multi-family may be built in specific areas. All have potential limitations on a unit being affordable or not to build, but they are city policies in which Tarrant County has no control over. Tarrant County's policy is to not to own housing property. The county works with cities to provide up to date information on housing needs and federal policies when opportunities arise to work with federal funds. Each city has their own policies and comprehensive plans to manage their housing stock, but through Mayors' Council, Tarrant County provides information on HUD policies and education on disparate impacts to fair housing. The County will work as intermediaries between developers to cities to ensure infrastructure is capable of added population, to transportation services in potentially making services available to provide better mobility and to workforce solutions by making them aware of what is being built to bring opportunities of employment to an area or inform employers of potential workforce in new housing area.

Likewise with rising home values, appraised home values have created high selling prices which can create barriers to purchase affordable homes in nicer areas that have greater access to good schools, grocery stores, alternate transportation services, amenities and other services. Although all home values have increased in the Dallas Fort Worth region, home values in Tarrant County increased less than other surrounding counties. With HUD funds, Tarrant County Community Development can work with CHDO's and other developers to add to the affordable housing stock and ensure eligible home owners and renters have access to higher opportunities and amenities in areas with higher property values.

Chapter 10: Goals and Objectives

Fair housing issues for Tarrant County are similar to other counties in the country; however, the coordination and information sharing between cities and the county is unique whereby changes can be made with common goals. Although cities and towns have differences, common issues arise; NIMBYism (Not In My Back Yard) remains an issue which may be dispelled with greater education to the public and improved development requirements to address amenities not only for tenants, but for the neighborhood as a whole. Other issues are choices of current affordable housing, the availability of housing relative to location, surrounding amenities and alternate transportation. Lastly, the cost to maintain housing is the biggest issue for all races in which assisting income eligible persons based on a first come, first served basis will remain the most fair for all.

Goals

The following goals are issues that we need to accomplish through using U.S. Department of Housing and Urban Development funds annually. Every goal is a high priority serving different concerns that compounded improve overall opportunities for fair housing.

1. Maintain safe and affordable housing
2. Add to the affordable housing stock
3. Educate the public on fair housing rights
4. Create livable and sustainable neighborhoods.

Objectives

In understanding the demographic and data of each city and town, Tarrant County is able to better assist in adding to the affordable housing stock and working with the public to ensure fair housing rules apply. To address housing issues, Tarrant County Community Development and Housing Department (CDHD) plans with fair housing goals and priorities in mind using the data this report provides. The goals and priorities presented will be enforced through the Tarrant County five year Consolidated Plan and executed through the annual Action Plans.

1. To maintain safe and affordable housing;
 - a) Programs will assist homeowners by rehabilitating single family owner occupied homes
 - b) Provide Housing Quality Standard inspections for rental assistance clients to ensure safe homes
 - c) Ensure HUD properties are monitored consistently to ensure affordability and fair housing is enforced
2. Add to the affordable housing stock
 - a) Use HUD funds to build new multi-family and single family homes
 - b) Use HUD funds to acquire and rehabilitate multi-family and single family homes
 - c) Assist Tarrant County Housing Assistance Office to engage with landlords to accept rental assistance vouchers
 - d) Work with partners to ensure opportunity zones are appropriately housed
3. Educate the public on fair housing rights
 - a) Answer fair housing inquiries to provide guidance of resources to tenants and landlords
 - b) Disseminate fair housing brochures in English, Spanish and other languages where appropriate for all home inspections and home rehabilitations.

4. Create livable and sustainable neighborhoods.
 - a) Continue to assist cities in improving utilities and infrastructure
 - b) Encourage more energy efficient and holistic projects to best assist a community as whole using sustainable and resilient practices.
 - c) Future technology awareness such as 5G Broadband and greater connectivity
 - d) Alternate Transportation options

Maintaining safe and affordable housing will be a top priority as citizen's age and current low income citizens are finding difficulty in finding affordable housing. CDHD's in-house housing rehabilitation program will help aging persons to age in place, families with children to live in a safer environment and improve the physical conditions of a home to accommodate a person with special needs. Case management of our homeless clients and homelessness prevention clients will include fair housing education and housing quality inspections to ensure the safety of homes. Using HOME funds, multi-family and single family homes have been added to the market. CDHD will monitor annually and address any issues to ensure fair housing standards are upheld and units remain affordable within set HUD periods.

CDBG funds are used to mainly improve old and failing infrastructure, whereas HOME funds are used to build new or acquire and rehabilitate single family or multi-family thereby increasing the affordable housing market. CDHD will continue this practice with limited funds as both are high need. Developers will be encouraged to add amenities within each project for tenants/owners and for the community as a whole. In building with a more holistic approach, NIMBYism may be decreased in a community and environmental standards will be increased with higher energy efficiency standards in place.

To further educate citizens and providers about fair housing, Tarrant County Housing Assistance Office (TCHAO) will continue to engage with landlords and quickly address any issues with tenants subsidized by TCHAO. To better assist all clients in Tarrant County, maps of high opportunity areas will be shown to clients to provide extra knowledge in selecting places to live. As CDHD receives many calls regarding Fair Housing, the office will continue to assist callers and re-direct any legal questions to appropriate agencies. All printed material will be available in print and on CDHD website in multiple languages.

To meet the stated goals, CDHD will use the objectives throughout the five year Consolidated Plan and the annual Action Plans. Each objective will be measurable through our Annual Action Plans and CAPER's. Updates may occur based on need, regulatory and/or societal changes.