

The CPMP Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations.

# Narrative Responses

## **ACTION PLAN**

Annual Action Plan includes the <u>SF 424</u> and is due every year no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

## Executive Summary 91.220(b)

- 1. The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.
  - 1. Executive Summary. The Consolidated Plan for the City of Garland is a comprehensive document defining the strategies designed to meet the City's affordable housing and community development needs. As stated in 24 CFR part 91.1 the functions of the Plan are: 1) A planning document for the jurisdiction, which builds on a participatory process among citizens, organizations, businesses, and other stakeholders; 2) A submission for federal funds under HUD's formula grant programs for jurisdictions; 3) A strategy to be followed in carrying out HUD programs; and 4) A management tool for assessing performance and tracking results. The Consolidated Plan guides the allocation of federal resources over the five year period.

The broad goals the City of Garland established in the Consolidated Plan for the years 2010 through 2014 are as follows.

#### Housing

#### Affordable Housing

Increase the supply of affordable owner occupied housing

- New Construction of 35 homes
- Homebuyer Assistance 75 household

- Homebuyer Education Classes to Section 8 Family Self Sufficiency – 50 people
- Homebuyer Education Classes 180 people

Provide a broad spectrum of innovative, progressive housing programs to those who are homeless or at risk of homelessness.

- Provide Rental Assistance for Transitional Housing 50 Households
- Provide Rental Assistance through TBRA 6 Households
- Provide Homelessness Prevention Assistance- 450 people
- Provide Section 8 Housing Choice Vouchers 7,315 households

Assist low and moderate income homeowners to maintain safe and affordable housing

- Provide minor home repair grant program 65 housing units
- Provide rehabilitation loan program for rehabilitation to housing code – 60 housing units

#### **Non-Housing**

#### Suitable Living Environment

Foster healthy, stable and physically attractive neighborhoods.

- Neighborhood Cooperative Projects -2,500 people
- Code Enforcement 361,500 people
- Infrastructure Improvements 50,000 people

Assist Neighborhood Residents with a broad spectrum of public service Activities

- Child Care
- Mental Health Services
- Health Services
- Youth Services
- Domestic Violence Services
- Substance Abuse Services

- Services for the Elderly
- Subsistence Payments

The totals for all public services is 4,250 people

Enhance the living environment of those living in homeless shelters

- Assist in providing quality operating necessities 3,750 people
- Assist in providing essential services (see above)

## **Economic Opportunity**

Create opportunities for low and moderate income people to become self sufficient

- Employment training 100 people
- Job skills Training 125 people

#### **Other**

Administer Grant Programs

■ Complete Action Plans and CAPERs – 10 documents

Affirmatively further Fair Housing Choice through education, outreach, investigation and enforcement

■ Seminars – 25 programs

Assist CDBG eligible Neighborhoods with the development of Neighborhood Plans

6 plans developed

Continue Participation with Metro Dallas Homeless Alliance

- Participate in Point in Time Homeless Count
- Attend Monthly Meetings of CoC

**Evaluation of Past Performance.** The City of Garland has a long history of effectively using CDBG, HOME and ESG funding. The 2010 program year began in October of 2010 and is the first year of the current Consolidated Plan. As of the date of the development of the 2011 Annual Action Plan complete data is available for the 2009

program year as the 2010 program year is in progress. Accordingly, the data in the chart below demonstrates that the City has made substantial progress towards meeting the goals previously set and will meet or exceed expectations within the constraints imposed by funding.

# PROGRESS TOWARDS ACCOMPLISHING GOALS (05/2011)

Housing Priority I –	Estimated	Completed	% Completed	# to be Completed	Variation
Decent Housing -					
I. Minor Repair	50	58	116%	-8	-16%
2. Single Fam. Rehab	60	41	68%	19	32%
3. PHP	50	26	52%	24	48%
Housing Priority II -					
Decent Housing – Affordability					
1. Purchase Lots	30	41	137%	-11	-37%
2. Construct Houses	35	41	117%	-6	-17%
3. Provide DPA	115	114	99%	1	1%
4. Homebuyer Ed	180	152	84%	28	16%
Housing Priority III -					
1. Support Shelter	250	3774	1,510%	-3,524	-1,410%
2. Transitional Hsng	20	20	100%	0	0%
3. Hsng Vouchers	1,468	7,393	504%	-5,925	-404%
4. Ed for Self Sufficiency.	50	83	166%	-33	-66%
Non-Housing Priority I					
1. Neighborhood Proj	45	19	42%	26	58%
2. Façade Improv.	20	1	5%	19	95%
3. Code Compliance	68,443	361,666	528%	-293,223	-428%
4. Street Rehab.	100,000	23,879	21%	79479	79%
Non-Housing Priority II					
1. Residents Pub. Serv.	10,000	6,640	66%	3,360	34%
2. Homeless Prevention	600	1,358	226%	-758	-126%
Non-Housing Priority III					
1. Income Builder	200	147	74%	53	27%
2. Increase Self-Sufficiency	500	185	37%	315	63%

It is important to note in evaluating the City's progress towards goals that the goals established in the Consolidated Plan were just estimates of what could be accomplished with an estimated amount of funding. Over the past 5 years actual funding received decreased. Moreover, there were several issues involving the validity and the manner in which units of service were estimated. Hope Clinic is a very good example of the difficulty in establishing a good estimate. At the beginning of the Consolidated Plan term, Hope Clinic requested funding based on providing direct medical assistance to a particular person for a specific 'issue". As Hope Clinic expanded services to

all low income uninsured employed people, they requested operational support and put participation guidelines in place that assured that all people served in the clinic were CDBG eligible. The result is the difference between the estimated 50 people and the 483 people actually served. Another example with the difficulty of using estimates is the estimate provided by the Garland Housing Agency. The estimated number of vouchers is 1,468. This number represents the actual one year number of vouchers available. The actual number of vouchers provided is 7,393 or approximately 5 times the number estimated.

The second difficulty with estimates involves funding. If less funding is provided then fewer units of service can be provided. This is the case with federal funding. The chart below details the difference between the estimated funding and the actual funding received from 2005 through 2009.

GRANT	CDBG	HOME	ADDI	ESG
2005 Entitlement	2,461,000	825,000	34,000	93,000
5 Yr ESTIMATE	\$12,305,000	4,125,000	\$170,000	465,000
ACTUAL	\$11,106,759	\$3,927,471	\$73,848\$	\$463,515
DIFFERENCE	\$1,198,241	\$137,529	\$96,152	\$1,485
% CHANGE	10%	3%	57%	.3%

Additionally, all of the activities funded were subject to a variety of factors and none more so than the construction projects. Neighborhood Enhancement originally estimated that they could complete 45 projects. However, due to the increase in the cost of services and supplies (notably concrete) they were only able to complete 19 projects.

Given the vagaries of the availability of funding and the difficulties of accurately estimating units to be completed, the City and sub-recipients have substantially met the Goals and Priorities established in the Consolidated Plan. Those priorities include housing, infrastructure and public facility improvements, neighborhood revitalization, services for homeless, families, youth, and the elderly.

In the upcoming years the City will evaluate performance using the estimated goals compared to actual number of units completed. **The Summary of Specific Annual Objectives** chart, Table 3A, on the following pages will provide the data necessary to perform such a comparison. The table includes the Outcome/Objectives and performance indicators of proposed projects as well as the estimated number of units to be completed and the actual number completed, by year, over the 5 years of the Consolidated Plan.

The Annual Action Plan is part of the Consolidated Plan. It is submitted yearly and defines the portion of the 5 year plan that will be completed in a particular year. The following paragraphs constitute the 2011 Annual Action Plan (October 1, 2011 to September 30, 2012) and represents the first year of the five year 2010 – 2014 Consolidated Plan.

#### Citizen Participation Process

The Action Plan was developed in accordance with the City of Garland's Citizen Participation Plan (included in **Appendix B**). As may be noted, the Action Plan is a collaborative effort between the local government, service providers, citizens and other interested parties. The City of Garland continually strives to involve all segments of the "public" in various phases of the planning process. Continual efforts are made to broaden public participation in the process. Notices of meetings are in Spanish and English. Mail-outs include LULAC, NAACP, and other organizations with minority memberships. Duplicate meetings are held at mid-day and early evening to include people with a variety of schedules. Meetings are held in "accessible" locations and in locations close to public transportation. Door prizes are also distributed at the neighborhood public meetings to encourage attendance. Over the past year information has been presented and input requested at a variety of venues.

- A notice including a calendar of the main events of the funding cycle was mailed to neighborhood groups, service providers and other interested parties.
- Notices of the public meetings were posted in city libraries, recreation centers and other public buildings. The times and locations of meetings were published in the "Garland City Press", a quarterly newspaper included with the water bills of all Garland residents.
- Neighborhood Public Meetings were held at Bradfield Elementary School (Jan.18, 2011), Salvation Army Building (Jan.20, 2011), and Neighborhood Services Conference Room (Jan 21, 2011).
- A Community Needs Questionnaire was developed both in Spanish and English and was mailed out to Neighborhood Groups and Service Providers
- Presentations and updates were made at the monthly service provider meetings. Summaries of the Neighborhood Public Meetings and the results of the questionnaire are included in **Appendix C**.
- Garland City Council held a public hearing on April 18, 2011. Applicants and service clients commented on the need and value of the programs. No comments were received by mail or phone during the public comment periods from January 18 to May 3<sup>rd</sup> and July 14<sup>th</sup>, 2011 to August 15<sup>th</sup>, 2011.

The following chart represents the specific goals for the year and will provide the basis for evaluation progress towards the five year priorities:

Housing Priority I	Estimated 5 Year	Estimated 2011/2012
1. Construct New Houses	35 Housing Units	5 Housing Units
2. Provide DPA	75 Households	20 Households
3. Homebuyer Ed Sec. 8	50 People	10 People
4. Homebuyer Ed General	180 People	25 People
Housing Priority II		
1. Transitional Housing	50 households	10 households
2. Provide TBRA	5 households	2 households
3. Homelessness Prevention	450 People	140 People
4. Section 8 Vouchers	7,315 households	1,463 Households
Housing Priority III		
1. Rehabilitation Grant	65 housing Units	9 Housing Units
2. Rehabilitation Loan	60 Housing Units	7 Housing Units
Non-Housing Priority I		
1. Neighborhood Projects	2,500 People	3,600 People
2. Code Enforcement.	361,500 People	72,330 People
3. Street Projects	50,000 People	6,171 People
Non-Housing Priority II		
1. Residents Pub. Serv.	4,250 People	3,084 People
2. Shelter Operations	750 People	450 People
3. Shelter Essential Services	Same as above	N/A
Non-Housing Priority III		
1. English Proficiency Training	100 People	10 People
2. Employment Skills Training	125 People	0 People
Other		
Complete Req. Reports	10 Reports	2 Reports
Fair Housing Education	25 Seminars	5 Seminars
Neighborhood Plans	6 Plans	2 Plans
Participate in CoC	60 Meetings	12 Meetings

# Citizen Participation 91.220(b)

- 2. Provide a summary of the citizen participation and consultation process (including efforts to broaden public participation in the development of the plan.
  - **2. Citizen Participation Plan.** Refer to the Executive Summary above.
- 3. Provide a summary of citizen comments or views on the plan.
  - **3. Summary of Comments.** A summary of the public meetings are included in Appendix C.
- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.
  - **4. Public Comments.** Public comment for the Action Plan was held from from July 14<sup>th</sup>, 2011 to August 15<sup>th</sup>, 2011, all comments were accepted in person and by mail.

# Resources 91.220(c)(1)) and (c)(2)

- 5. Identify the federal, state, and local resources (including program income) the jurisdiction expects to receive to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.
- **5. Funding Resources.** Funding for the projects for the 2011 program year is:

## **Community Development Block Grant**

Entitlement	1,932,698
Re-programmed	92,477
Estimated RL – Single Family Rehab	60,000
Total	2,085,175

Administration 386,540 – 20% of entitlement Public Services 289,905 – 15% of entitlement

Projects 1,348,730 Anticipated Revolving Loan Funds 60,000

Total 2,085,175

#### **HOME Investment Partnership Program**

Entitlement 723,553
Estimated PI 75,000
Required 25% Match 162,800
Total 961,353

Administration 72,355 - 10% of entitlement CHDO Set A Side 108,533 - 15% of entitlement 542,665 - Balance of Entitlement

Est. Program Income 75,000 Est. Match 162,800

Total 961,353

#### **Emergency Shelter Grant**

Entitlement 91,448 100 % Match 91,448

Total 182,896

Administration 4,572 - 5% of entitlement
Essential Services 27,434 - 30% of entitlement
Homeless Prevention 27,434 - 30% of entitlement
Shelter Operations 32,008 - Balance of Entitlement
100% Match 91,448
Total 182,896

In addition to the funding described above the City of Garland expects to receive the following funding that will assist in carrying out the objectives of the strategic plan.

- a. The City of Garland Housing Agency will receive approximately \$11,784,408 for Housing vouchers and certificates to assist approximately 1,470 households.
- b. New Beginning Center will receive <u>\$188,949</u> over a two year period through the MDHA Continuum of Care for 10 units of transitional housing.
- c. The City of Garland Office of Fair Housing will receive \$198,300 in FHAP funding and \$408,478 for a Summer Nutrition program.
- 6. Explain how federal funds will leverage resources from private and non-federal public sources.
  - **6. Leveraging Funds**. The availability of federal CDBG, HOME and ESG funding has allowed the City of Garland and the sub-recipients to initiate a variety of projects which in turn are expected to leverage additional funding from local and state sources to address the priority needs as defined in the 2010-2014 Consolidated Plan. In addition to required matching funds described below, program income, and revolving loan funds, the City estimates leveraged funds from all sources including local donors, philanthropic foundations and private for-profit organizations to equal approximately \$1,000,000. The actual amount leveraged will be reported in the Consolidated Annual Performance and Evaluation Report.

**HOME Match.** Federal HOME funds will leverage the required HOME match funds. HOME regulations require that the Participating Jurisdiction make contributions to housing that qualifies as affordable under the HOME program, throughout the program year. The HOME match amount is 25% of the HOME entitlement less the 10% used for administration. The total match requirement for the City of Garland is \$162,800 for the HOME grant.

The match requirement will be met by using excess match from prior years that totals \$1,058,575. Bond proceeds still available that equal \$306,590. Additional match will be generated from bond financing, cash contributions, forgone taxes, fees and charges, donated site preparation, construction materials and donated labor.

Emergency Shelter Grant Match. In accordance with Federal regulations the Emergency Shelter Grant must be matched dollar for dollar. This match requirement was passed on to the sub-recipients. Mount Hebron Urban Community Housing Committee was awarded \$13,717 for homeless prevention activities and will provide matching funds in an equal amount from private donations and provision of in-kind services. Good Samaritans of Garland will also provide Homeless Prevention activities and was awarded \$13,717. Good Samaritans will provide match in the form of cash donations, volunteer hours and donated services. New Beginning Center, Inc. operates the only emergency shelter in the City of Garland and was awarded \$32,008 entitlement funds for shelter operations and \$27,434 for essential services. NBC total match obligation is \$59,442. Funding for match will be in the form of cash donations, the value of volunteer hours at their resale shop, funds from an annual fund raising event, and the donated value of the use of office space. The Grants Specialist for the city of Garland will administer the ESG and will use the allowed \$4,592 for administration. The City will provide match in the form of in-kind occupancy expenses, and computer equipment and support services for the grant.

# Annual Objectives 91.220(c)(3)

Refer to Appendix D for the Summary of Specific Annual Objectives worksheets and Summaries.

Goals and objectives to be carried out during the action plan period are indicated by placing a check in the following boxes.

Objective Category Decent Housing	Objective Category: Expanded Economic Opportunities	Objective Category: Expanded Economic Opportunities
Which includes:	Which includes:	Which includes:
assisting homeless persons obtain affordable housing	improving the safety and livability of neighborhoods	job creation and retention
assisting persons at risk of becoming homeless	eliminating blighting influences and the deterioration of property and facilities	establishment, stabilization and expansion of small business (including micro- businesses)
retaining the affordable housing stock	increasing the access to quality public and private facilities	the provision of public services concerned with employment
increasing 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	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/ADOS) to live in dignity and independence	restoring and preserving properties of special historic, architectural, or aesthetic value	availability of mortgage financing for low income persons at reasonable rates using non- discriminatory lending practices
providing affordable housing that is accessible to job opportunities	conserving energy resources and use of renewable energy sources	access to capital and credit for development activities that promote the long- term economic social viability of the community

<sup>\*</sup>If not using the CPMP Tool: Complete and submit Table 3A.

<sup>\*</sup> If using the CPMP Tool: Complete and submit the Summary of Specific Annual Objectives Worksheets or Summaries.xls

- 7. Provide a summary of specific objectives that will be addressed during the program year.
- 7. Summary of Objectives. The City will provide a broad spectrum of services to assist low and moderate income homeowners to maintain their homes; provide a variety of housing opportunities for those who are at risk of homelessness; enhance the quality of life of those in existing shelters through implementation of programs that promote self-sufficiency; assist low income special needs populations to enhance their quality of life; provide income eligible residents with the opportunity to participate in a broad spectrum of public service activities (counseling, family violence prevention, tutoring, educational activities, low cost child care, basic medical and dental services and other needed services); and foster healthy, stable and physically attractive neighborhoods by providing residents with facilities that are responsive to their needs and that create and/or maintain a positive living environment.

# Description of Activities 91.220(d) and (e)

- \*If not using the CPMP Tool: Complete and submit Table 3C
  \*If using the CPMP Tool: Complete and submit the Projects Worksheets and the Summaries Table.
- 8. Provide a summary of the eligible programs or activities that will take place during the program year to address the priority needs and specific objectives identified in the strategic plan.

Describe the outcome measures for activities in accordance with Federal Register Notice dated March 7, 2006, i.e., general objective category (decent housing, suitable living environment, economic opportunity) and general outcome category (availability/accessibility, affordability, sustainability).

The city is using a modified CPMP Tool. Project Worksheets and the Summaries Table are completed and identify the outcome measures for activities.

**8. Summary of eligible programs.** All funded programs are described in Appendix D in the Projects section. Below are descriptions of the outcome measures for the objectives described above. Exhibit VII-1 on the following page displays the specific organizations and the amount of funding received to aid in the accomplishment of these goals.

### Decent Housing.

- Objective DH-1 (Availability): Increase the supply of owner-occupied housing.
- Objective DH-2 (Affordability): Provide a broad spectrum of innovative, progressive housing programs to those who are homeless or at risk of homelessness.
- Objective DH-3 (Sustainability): Assist low and moderate income homeowners to maintain safe and affordable housing.

#### Suitable Living Environment.

- Objective SL-1 (Availability/Accessibility): Foster healthy, stable and physically attractive neighborhoods.
- Objective SL-2 (Affordability): Enhance the living environment of those living in homeless shelters.

## **Economic Opportunity.**

 Objective EO-1 (Availability/Accessibility): Create opportunities for low and moderate income people to become self sufficient.

#### Other.

Administer grant programs.

Exhibit VII-1. Priorities, Organizations, Goals and Funding amounts

	Estimated 5 Year	Est 2010/2011	Funding Source	Amount
Housing Priority I - Availability				
1. Construct New Houses	35 Housing Units	7 Units		
City Garland NHS		5 housing units	HOME	\$398,283
Habitat for Humanity		2Housing Units	HOME	\$122,657
2. Provide DPA	75 Households	19 Households		
City Garland - NHS		19 Households	HOME	\$190,000
3. Homebuyer Ed Sec. 8	50 People	10 People		
City Garland - Housing Agency		10 People	Section 8	
4. Homebuyer Ed General	180 People	36 People		
Mortgage Lenders		35 People	In Kind	
Housing Priority II - Affordability				
Transitional Housing	50 Households	10 Households		
New Beginning Center		10 Households	ESGP	\$94,475
2. Provide TBRA	5 Households	2 Households		
New Beginning Center		2 Households	HOME	\$25,000
3. Section 8 Vouchers	7,315 households	1,463 Households		
Garland Housing Agency		1,463 Households	Section 8	\$9,707,000
4. Homelessness Prevention	450 People	90 People		
Mount Hebon Urban Comm Hsng		105 People	ESG	\$27,553
Housing Priority III - Suitable Liv	ing EnvironmentSu			
1. Rehabilitation Grant	65 housing Units	10 Units	05	
City Garland NHS		7 Units	CDBG	\$334,934
2. Rehabilitation Loan	60 Housing Units	12 Units		
City Garland NHS		10 Units	CDBG	\$50,000
Non-Housing Priority I - Suitable				
1. Neighborhood Proj	2,500 People	500 People		
City Garland NHS		500 People	CDBG	\$50,000
2. Code Enforcement.	361,500 People	72,330 People		
City Garland Code Compliance		72330 People	CDBG	\$182,000
3. Street Projects	50,000 People	5,428 People	0550	
City Garland - Streets	<u> </u>	8428 People	CDBG	\$1,100,000
Non-Housing Priority II - Suitable			ent - Availability	
1. Residents Pub. Serv.	4,250 People	2,825 People	0000	<b>#</b> 50.000
Achievement Center of Texas		17 People	CDBG	\$50,000
Addicare Group of Tx		25 People	CDBG	\$10,800
Counseling Inst. Of TX		50 People	CDBG	\$13,500
Galaxy Counseling Ctr		115 People	CDBG	\$19,800
Garland Sr. Ombudsman		300 People	CDBG	\$9,000
Code Elderly Lawn Care		120 People	CDBG	\$27,000
Dental Health Services		135 People	CDBG	\$47,000
Hope Clinic		1500 People	CDBG	\$29,634
Garland YMCA		50 People	CDBG	\$12,600
MH Literacy Enhancement		8 People	CDBG	\$7,650
Salvation Army After School		9 People	CDBG	\$9,000
Garland Boxing Program		170 People	CDBG CDBG	\$30,000 \$4,500
Girls Escape Club City Parks - Summer Camp		20 People 170 People	CDBG	\$4,500 \$31,500
New Beginning Abuse Asst		170 People 128 People	CDBG	\$31,500
2. Shelter Operations	750 Poorlo	450 People	CDBG	φ29,500
New Beginning Center	750 People	450 People	ESG	\$32,148
3. Sshelter Essn. Services	Same as above	N/A		<b>Φ32, 140</b>
New Beginning Center	Same as above	IN/A	ESG	\$27,553
Non-Housing Priority III - Econor	mia Davalanment	Availability	LOG	φ21,333
1. Income Builder	100 People	75 People		
Community of Viernamese Natls	100 Feoble	75 People 75 People	CDBG	\$9.000
2. Employment Skills Training	100 People	26 People	CDBG	φ9,000
Reinventing Human Capital	100 Feoble		CDBG	¢4 000
Other	ļ	26	CDBG	\$4,000
Complete Req. Reports	10 Reports	2 Reports	ı	
City Garland Grants Mgt	10 IVehous	1 Reports	CDBG	\$322,978
City Garland Grants Mgt City Garland Grants Mgt		1 Reports	HOME	\$322,978
City Garland Grants Mgt		1 Reports	ESG	\$4,592
Fair Housing Education	25 Programs	5 Programs	LUG	φ4,592
City Garland - Fair Housing	20 I Togranis	5 Programs	CDBG	¢20,000
Neighborhood Plans	6 Plans	5 Programs 2 Plans	CDBG	\$20,000
City Garland Planning	u rialis	2 Plans	CDBG	\$117,000
Participate in CoC	60 Meetings	12 Meetings	CDBG	φι17,000
City Garland Grants Mgt	60 Meetings	5 Meetings	CDBG	
Ony Ganana Grants Wigt	i	5 Meetings	CDDG	

# Geographic Distribution/Allocation Priorities 91.220(d) and (f)

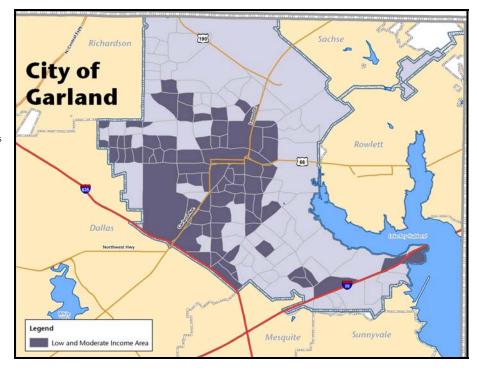
- 9. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
  - **9. Geographic Distribution.** Garland is comprised of 160 block groups, 59 of which are considered to be low moderate income or rather block groups in which 51% or more of the population has an income that are equal to or less than 80% of the area median income for the metropolitan statistical area. The darker shaded area of the map below depicts the low/moderate income block groups of Garland. As with many cities, concentration of low/moderate income residents is primarily in the center-city and older sections of the City.

Three activities that are federally funded will be targeted to the low/mod block groups. The three programs are CDBG funded and provide an area benefit. Neighborhood Enhancement (NE) is funded at \$45,925 and provides for exterior neighborhood improvements planned and assisted by a citizen neighborhood group. Examples of recent projects include installation of speed humps and sidewalk repair. Code Enforcement is funded at \$172,248 and provides for the salaries of three Code Inspectors. Finally, Infrastructure Improvement Projects funded at \$821,000. The programs provide for street reconstruction. Exhibit VII-2 displays the geographic location of LMI residents in the City of Garland.

#### Exhibit VII-2. Low and Moderate Income Areas, City of Garland, 2009

Note: Block groups with 51% or more of the population earning 80 percent or less than the HUD established median family income for the Dallas Metropolitan Statistical Area are considered Low/Moderate Income Areas.

Source: Claritas, 2009



- 10. Describe the reasons for the allocation priorities, the rationale for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) during the next year, and identify any obstacles to addressing underserved needs.
  - 10. Geographic Allocation. With the exception of the 3 projects noted above, Garland has chosen an inclusive approach for distribution of funding. The City of Garland recognizes that I/m income households may live anywhere in Garland and does not target funding and may qualify eligibility as a direct benefit activity. Neighborhood Enhancement, Code Enforcement and Infrastructure Improvements are eligible activities based on area. By targeting the entire I/m income eligible area, the City has remained consistent in providing benefit to the maximum number of residents.

# Annual Affordable Housing Goals 91.220(g)

- \*If not using the CPMP Tool: Complete and submit Table 3B Annual Housing Completion Goals.
- \* If using the CPMP Tool: Complete and submit the Table 3B Annual Housing Completion Goals.

11. Describe the one-year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing using funds made available to the jurisdiction and one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units, or acquisition of existing units using funds made available to the jurisdiction. The term affordable housing shall be defined in 24 CFR 92.252 for rental housing and 24 CFR 92.254 for homeownership.

## 11. One Year Goals - Affordable Housing

■ Objective DH-1 (Accessibility): Expand the supply of affordable, owner occupied housing through new construction and/or financial assistance to purchase a new or existing home.

DH-1 one year outcomes:

DH 1.1 Coordinate construction new homes.

- Outcome/one year goal: 5 housing units

DH 1.2 Homebuyer assistance

Outcome/one year goal: 20 households

DH 1.3 Homebuyer education to Section 8 Family Self Sufficiency.

- Outcome/one year goal: 10 people

DH 1.4 Homebuyer education classes

- Outcome/one year goal: 25 people

 Objective DH-2 (Affordability): Provide a broad spectrum of innovative, progressive housing programs to those who are homeless or at risk of homelessness.

DH-2 one year outcomes:

DH 2.1 Provide rental assistance for transitional housing

Outcome/one year goal: 10 households

DH 2.2 Provide rental assistance through Tenant Based Rental Assistance

Outcome/one year goal: 2 households

DH 2.3 Provide homeless prevention funding.

- Outcome/one year goal: 140 people

DH 2.4 Provide Section 8 Housing Choice Vouchers

- Outcome/one year goal: 1,463 households
- Objective DH-3 (Sustainability): Assist low and moderate income homeowners to maintain safe and affordable housing.
  - DH-3 (Sustainability) one year outcomes:
  - DH 3.1 Provide minor home repair grant program.
    - Outcome/five year goal: 9 housing units
  - DH 3.2 Provide rehabilitation loan program for rehabilitation to housing code.
    - Outcome/five year goal: 7 housing units
- Objective SL-1(Availability/Accessibility): Foster healthy, stable and physically attractive neighborhoods.
  - SL-1 one year outcomes:
  - SL 1.1 Neighborhood cooperative projects.
    - Outcome/one year goal: 3 projects/3,600 People
  - SL 1.2 Code enforcement.
    - Outcome/one year goal: 72,300 people
  - SL 1.3 Infrastructure improvements.
    - Outcome/one year goal: 6,171 people

#### Public Housing 91.220(h)

- 12. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
- 13.If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.
- **12 & 13. Public and Assisted Units.** Currently, the City of Garland does not have a Public Housing Authority or own Public Housing Units.

#### Homeless and Special Needs 91.220(i)

- 14. Describe, briefly, the jurisdiction's plan for the investment and use of available resources and describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness.
- 15. Describe specific action steps to address the needs of persons that are not homeless identified in accordance with 91.215(e).
- 16. Homelessness Prevention—Describe planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
- 14. Homeless and Special Needs. The City of Garland conducted a point in time homeless count in January of 2011. A total of 116 people were identified as homeless. Of the 116 people, 27 people were in New Beginning Center shelter for victims of domestic violence, and 29 people were in New Beginning Center transitional housing for victims of domestic violence. Of the remaining 60 people, 17 were children and 20 were single individuals living outdoors, in their car or in a motel (Garland has no general population shelter). Because of the low numbers of potentially chronically homeless and the complexity of issues leading to homelessness, Garland has opted to partner with other organizations in the metro-plex to develop strategies to serve the chronically homeless.

The majority of the emergency shelters and service providers for the homeless are located in the City of Dallas. This has led Garland to participate in the Metro Dallas Homeless Alliance (MDHA), a partnership of nonprofit organizations, units of local governments, the business community, the homeless or formerly homeless and other interested parties. MDHA is committed to providing services to individuals and families who become homeless or who have special housing needs, and to regain housing stability, self esteem and quality of life. To this end, MDHA has developed a 10 year plan to end chronic homelessness.

The MDHA Ten Year Plan to End Homelessness is based on four main strategies.

- 1. Prevention Taking a proactive approach to keep people housed; educating the community; advocating on related issues
- 2. Rapid Re-housing Getting homeless people into permanent housing as quickly as possible; creating new, affordable housing options
- 3. System Change Ensuring people have access to supportive services to maintain housing stability; improving system effectiveness
- 4. Building Community Capacity Coordinating local, state and national resources in the community; improving agency capacity to serve; tracking progress.

The City of Garland will continue to participate in MDHA during the upcoming year by assisting with planning and developing resources for increasing the supply of affordable housing and serving as a clearing house of information regarding chronic homelessness.

**15. Non-Homeless.** Population groups that are considered special needs other than homeless are the following:

- Elderly
- Frail Elderly
- Severe Mental Illness
- Developmentally Disabled
- Physically Disabled
- Persons with Alcohol/Drug Addictions
- Persons with HIV/Aids
- Victims of Domestic Violence

Traditionally, services for special needs populations have been provided by agencies and organizations other than the City and those funded by the City. Garland is involved in housing and support for these populations, but has not been directly involved in service, and it is not expected that this will change in the near future.

Strategies outlined in the 2010 2014 Consolidated Plan to assist special needs populations are:

- Provide low and moderate income homeowner assistance in maintaining safe and affordable housing This will allow these individuals to remain in their homes longer
- Assist neighborhood residents with a broad spectrum of public service activities allowing individuals to remain in their homes and active.

Because services for special needs populations are provided by outside agencies and organizations other than the City, the City will continue to support these entities as they provide essential services. In the 2010 program year the City will:

- Provide \$39,600 CDBG to the Achievement Center of Texas for scholarships for day habilitation and day care services for 14 developmentally or physically disabled people.
- Provide \$4,800 CDBG to Addicare Group of Texas for drug testing, assessment and counseling for 10 youth that may be alcohol/drug addicted.
- Provide \$7,400 CDBG to Senior Services to fund an Ombudsman for elderly/frail elderly in assisted living facilities.
- Provide \$22,505 CDBG to City of Garland Code Compliance to provide 66 homeowners who are seniors or disabled with lawn care during the mowing season.
- Provide \$24,700 CDBG to New Beginning Center for Intake assessment and individual and group counseling for 100 victims of domestic violence.
- Provide New Beginning Center with \$27,434
   ESG for essential services at the domestic assault shelter.
- Provide New Beginning Center \$32,008 ESG funding to assist with operational expenses at the domestic assault shelter.

**16. Homeless Prevention.** During the 2011 program year the City of Garland will assist individuals and families with children that are at imminent risk of becoming homeless with Emergency Shelter Grant funds. Mount Hebron Urban Community Housing received an allocation of \$13,717 to assist 52 people. Likewise, Good Samaritans of Garland received an allocation of 13,717 and estimated services to 112 people. Dollar for dollar matching funds will permit additional services to be provided.

CDBG funds targeted for subsistence payments for those at risk of becoming homeless include: \$9,200 allocated to Good Samaritans of Garland, Inc for 51 people, \$6,900 allocated to Salvation Army for 74 people, and \$4,600 allocated to the Urban League for 15 people.

The one year strategies, priorities, goals, and outcomes to address homelessness and special needs populations are below.

- Objective SL-2 (Affordability) Assist neighborhood residents with a broad spectrum of public services activities.
  - SL-2 five year outcomes:
  - SL 2.1 Public service activities include: child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for the elderly, subsistence payments.
    - Outcome/five year goal: 4,250 people
- Objective SL-2 (Availability/Accessibility) continued: Enhance the living environment of those living in homeless shelters.
  - SL-2 five year outcomes:
  - SL 2.2 Assist in providing quality operating necessities.
    - Outcome/five year goal: 3,750 people
  - SL 2.3 Assist in providing essential services.
    - Outcome/five year goal: people will be counted in above goal SL 2.2

# Barriers to Affordable Housing 91.220(j)

17. Describe the actions that will take place during the next year to remove barriers to affordable housing.

The City of Garland supports several efforts that help reduce barriers to affordable housing by providing needed public services or through the development of new affordable housing units. These include the following:

- 1. City of Garland Neighborhood Services, provides down payment assistance grants that remove the barrier of having to accumulate savings to purchase a home;
- 2. Garland Habitat for Humanity will construct 2 new affordable housing units
- 3. City of Garland Neighborhood Services will construct 3 new affordable housing units
- 4. New Beginning Center will provide 2 households with Tenant Based Rental Assistance

5. City of Garland Office of Fair Housing will provide education, outreach and enforcement of fair housing regulations that may safeguard access to affordable housing.

Funding has been allocated to assist 20 households with down payment assistance. Based on past performance, 16 of 20 households receiving this assistance during the program year will be minority households.

## Other Actions 91.220(k)

18. Describe the actions that will take place during the next year to address obstacles to meeting underserved needs, foster and maintain affordable housing, evaluate and reduce the number of housing units containing lead-based paint hazards, reduce the number of poverty-level families develop institutional structure, enhance coordination between public and private agencies (see 91.215(a), (b), (i), (j), (k), and (l)).

## 18. Meeting Underserved Needs/Obstacles Responsibility.

Planning, implementing and delivering affordable housing and other supportive services involves various groups, organizations and the public sector. This network of public and private providers forms the institutional structure necessary to realize the vision of Garland outlined in the Consolidated Plan. Coordination becomes essential to ensure proper delivery of services as well as compliance with federal rules and regulations. Grants Management will undertake the following steps to strengthen coordination:

- Work with Garland Area Service Providers to share current issues in service delivery.
- Continue to build collaborations with the local development entities to consolidate resources and efforts, and to assist in locating additional funding sources
- Enhance coordination between Planning, Neighborhood Services and other departments that receive federal funding
- Provide subrecipients with informational and technical assistance sessions to improve their understanding of federal regulations and to ensure proper expenditure of federal funds
- Provide referrals to capacity building training opportunities to nonprofit agencies to enhance management capacity
- Participate in area wide planning activities

#### Foster & Maintain Affordable Housing

The City will undertake the following activities to foster and Maintain Affordable Housing.

- HOME funded projects are geared to fostering affordable housing by constructing 3 newly constructed affordable homes and by providing down payment assistance to 20 additional homebuyers.
- The CDBG Single Family Rehabilitation program and Minor Repair Program are targeted to maintaining existing housing at an affordable price and in standard condition, 16 homes will be rehabilitated.
- The City was awarded NSP(1) funding directly from HUD and also NSP(1) from the state of Texas this funding was made available through the economic stimulus package of 2008. Approximately 24 vacant, foreclosed homes will be purchased, rehabilitated and sold. These projects are on going in the 2011 program year.
- The City will conduct the CDBG-R program through the American Recovery and Reinvestment Act of 2009. The funding will be used to retrofit existing homes to make them more energy efficient, thus reducing utility costs. Approximately 33 homes will be retro-fitted. These homeowners will all have incomes at or below 80% of the area median income. This project will be on going in the 2011 program year.
- Habitat for Humanity of Greater Garland is a community group that is also certified as a city CHDO. Habitat promotes affordable new housing. They will build 2 new homes this year.
- The City of Garland administers The Garland Housing Agency. The housing agency administers housing assistance vouchers by paying a portion of client's rent, thus making rent affordable.
- New Beginning Center will provide Tenant Based Rental Assistance to two households over a 24 month period.

# **Evaluate and Reduce the Number of Units Containing Lead-Based Paint**

While preparing the 2010-2014 Consolidated Plan, the City conducted a study to determine the number and location of housing units that may present lead based paint hazards. The following table indicates the overall estimated number of units that may contain lead based paint. The percentage of risk, as indicated in the table, increases as the age of the housing increases. Housing built before 1940 is considered to be at highest risk because there were no regulations limiting the use of lead in paint. Paint could contain lead concentrations of up to 80% by weight. After 1940, paint manufacturers voluntarily began to reduce the amount of lead added to paint and in 1978 the sale of paint containing lead was banned for residential use.

Year Housing	Number of	Estimated	Estimated
Unit was Built	Housing	Percentage	Number of
	Units	At Risk	Units at Risk
Pre 1939	766	90%	689
1940 to 1960	10,222	80%	8,178
1960 to 1979	38,228	62%	23,701
Total	49,216		32,568

Evaluating and abating the lead based paint hazards in the estimated 32,568 housing units is an endeavor that will not be accomplished in one year. The City of Garland will fund two programs with CDBG funding that will address lead based paint issues. The first program is Single Family Rehabilitation Loan Program. Approximately seven units will be rehabilitated and of the seven, it is estimated that at least 3 will be pre-1978. The other program that may trigger lead based paint regulations is minor home repair. Approximately 9 units will be rehabilitated during the program year and of those 2 units may be pre 1978 units requiring lead hazard abatement. In addition to the 5 CDBG funded units that will receive lead hazard reduction procedures, the City estimates that 19 more units will be treated through the Neighborhood Stabilization Program and 26 through the CDBG-R program.

Finally, in an effort to educate parents about the dangers of lead based paint, the pamphlet "Renovate Right Important Lead Hazard Information for Families, Child Care Providers and Schools" is given to all housing program applicants.

Reduce the Number of Poverty Level Families. One program was funded in the 2011 budget to reduce the number of poverty level families. The program is the Community of Vietnamese Nationals ESL, Basic Computer Classes and Citizenship Classes Program. Approximately 10 people will be served through the program. The goals of the program are to increase the skills of participants so that they can qualify for better paying jobs.

19. Describe the actions to coordinate its housing strategy with local and regional transportation planning strategies to ensure to the extent practicable that residents of affordable housing have access to public transportation.

19. Coordinate housing strategy with transportation The City of Garland does not target use of grant funds by area, but rather provides benefit to qualifying households city wide. As a result, there is not a specific housing strategy that is coordinated with regional transportation; The City is a member of the Dallas Area Rapid Transit (DART). Dart provides extensive accessible bus service throughout the community. There are approximately 11 routes plus a flex route. These routes provide access to primary city streets and public facilities and extend into neighboring communities including Dallas. The bus routes also connect to rail transit. DART provides special transit services throughout the community for those people who cannot access regular transit. Garland residents requiring public transit have convenient access to transportation city wide.

## PROGRAM SPECIFIC REQUIREMENTS

## CDBG 91.220(I)(1)

- 1. Identify program income expected to be received during the program year, including:
  - amount expected to be generated by and deposited to revolving loan funds;
  - total amount expected to be received from each new float-funded activity included in this plan; and
  - amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.
  - amount expected to be generated by and deposited to revolving loan funds;

As indicated in the project description for Single Family Rehabilitation Loan Program, the City of Garland is anticipating the receipt of \$60,000 in RL (see Exhibit VII-1)

 total amount expected to be received from each new float-funded activity included in this plan; and

The City is not funding any new float funded activity

 Amount expected to be received during the current program year from a float-funded activity described in a prior statement or plan.

The City has no float funded activities

2. Program income received in the preceding program year that has not been included in a statement or plan.

N/A

3. Proceeds from Section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in its strategic plan.

N/A

4. Surplus funds from any urban renewal settlement for community development and housing activities.

N/A

5. Any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.

N/A

6. Income from float-funded activities.

N/A

7. Urgent need activities, only if the jurisdiction certifies.

N/A

8. Estimated amount of CDBG funds that will be used for activities that benefit persons of low- and moderate income.

100%

#### Benefit to Low and Moderate Income Persons

With the exception of administrative costs, all CDBG programs are geared to residents that earn annual incomes equal to or less than 80% of the area median income for the Metropolitan Statistical Area. The CDBG entitlement amount for the current year is \$1,932,698. In addition to the entitlement, reprogrammed funds from prior years of \$92,477 are available as well as an additional \$60,000 in revolving loan funds. Total CDBG funds available are \$2,085,175. Administrative costs are \$386,540. The current year CDBG funding that will benefit low to moderate income residents is \$2,085,175 or 100% of the grant.

# **HOME** 91.220(I)(1)

- Describe other forms of investment. (See Section 92.205)
   If grantee (PJ) plans to use HOME funds for homebuyers, did they state the guidelines of resale or recapture, as required in 92.254. N/A
- If grantee (PJ) plans to use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, state its refinancing guidelines required under 24 CFR 92.206(b).
   N/A
- 3. Resale Provisions -- For homeownership activities, describe its resale or recapture guidelines that ensure the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4).

#### Resale/Recapture Provisions

There are two basic requirements for HOME homebuyer activities. First, the purchaser must be low income, i.e. with an annual (gross) income that does not exceed 80% of the area median income for the metropolitan statistical area. Second, the homebuyer must occupy the property as a principal residence for the period of affordability.

The period of affordability is a specific period of time a person receiving HOME assistance is bound by the HOME requirements. It is directly related to the amount of assistance provided.

HOME Funds Provided	Affordability Period
<\$15,000	5 years
\$15,001 - \$40,000	10 years
>\$40,000	15 years
New Construction of Rental Property	20 years
Refinance of Rental Property	15 years

To enforce the provisions of the period of affordability, a lien in the amount of the home assistance is placed against the property at the time of closing. Payments toward the principal are deferred under the provisions of the Note. The lien is released at the expiration of the period of affordability, if the conditions of the period of affordability are honored. There are several actions taken to monitor the status of the property during the affordability period. The actions include placing a lien on all HOME assisted properties, checking the Dallas Central Appraisal District's information, sending registered letters to clients requesting utility bills to prove place of residence, reviewing "Dallas Morning News" (Garland Section) real estate notices regarding houses sold in Garland, and conducting field visits to the property. If the conditions are violated, the Note for the total amount of the HOME assistance is considered to be in default. Any of the conditions following constitute a violation:

- Owner rents or leases the property,
- Owner fails to occupy the residence as his/her principal residence,
- Owner executes any transfer of the property or any interest in the property,
- Owner misrepresents his or her eligibility for the HOME Program,
- Owner defaults on any of the instruments or loan documents of the senior lien holder.

There are two options for controlling a subsequent sale of a HOME assisted property during the affordability period, Resale or Recapture. The City of Garland has selected the Recapture Provision as the primary tool to ensure affordability. The recapture option is a mechanism to collect all or a portion of the direct HOME subsidy, if the HOME beneficiary ceases to occupy the assisted unit as a principal residence before the expiration of the affordability period.

The amount of funds to be recaptured is dependent on the net proceeds from the sale (see 24 CFR 92.254(a)(5)). Net proceeds are defined as (sales price minus superior loan repayment other than HOME funds) and any closing costs for the sale. Providing that net proceeds are adequate, the City will recapture the entire amount of the HOME assistance to the property. If net proceeds are less than the amount of HOME investment, the City will recapture an amount equal to the net proceeds, with the balance being forgiven. Recaptured funds will be used to carry out other HOME-eligible activities.

4. HOME Tenant-Based Rental Assistance -- Describe the local market conditions that led to the use of a HOME funds for tenant based rental assistance program.

HOME Tenant-Based Rental Assistance is one tool that Garland will use to reduce the shortage of "affordable" housing units for extremely-low income renters. The TBRA provider will provide rent assistance in an amount equal to the difference between 30% of a household's adjusted income and the fair market rent for up to 24 months. The TBRA provider will offer clients supportive services that encourage progress towards increasing income to a level that would allow self-sufficiency. The program can reduce the total number of households competing for the scarce number of units affordable to the very low income.

The specific conditions in Garland that lead to the decision to fund a TBRA

program are contained in the 2010-2014 Consolidated Plan. As stated in Section III of the Plan:

"In 2008, about 5,975 renter households – 24 percent of all renter households – earned less than \$20,000. These households could only afford to pay \$500 per month in rent and utilities without being cost burdened. There are approximately 1,687 affordable units available to households in this income range, leaving a shortage of 4,288 rental units."

It is unlikely that any additional affordable rental units will be added to the current supply due to budget constraints related to federal funding and a lack of not for profit housing developers in the Garland area. The alternative to increasing the supply of affordable rental units through subsidizing construction of new units is to reduce the cost of rental payments to extremely low or very low income families in market rate units, thereby making rent "affordable". To the extent possible Garland will use a portion of its HOME funding to provide tenant based rental assistance to eligible households to reduce the out of pocket expenses for housing while client households learn appropriate skills to increase income to a level to become self-sufficient.

5. If the tenant based rental assistance program is targeted to or provides a preference for a special needs group, that group must be identified in the Consolidated Plan as having an unmet need and show the preference is needed to narrow the gap in benefits and services received by this population.

Although the City of Garland will be providing TBRA to victims of domestic violence in the upcoming year, the City is not targeting or providing a preference for victims of domestic violence. During the funding process Funding Request Applications were distributed to all organizations requesting them. New Beginning Center was the only applicant for TBRA funds.

6. If a participating jurisdiction intends to use forms of investment other than those described in 24 CFR 92.205(b), describe these forms of investment.

All forms of investment of HOME funds are described in 24 CFR 92.205(b). Funds are invested as non-interest bearing loans or advances, deferred loans, grants or interest bearing loans or advances.

7. Describe the policy and procedures it will follow to affirmatively market housing containing five or more HOME-assisted units.

The City has not and is not anticipating assisting housing containing five or more units.

8. Describe actions taken to establish and oversee a minority outreach program within its jurisdiction to ensure inclusion, to the maximum extent possible, of minority and women, and entities owned by minorities and women, including without limitation, real estate firms, construction firms, appraisal firms, management firms, financial institutions, investment banking firms, underwriters, accountants, and providers of legal services, in all contracts, entered into by the participating jurisdiction with such persons or entities, public and private, in order to facilitate the activities of the participating jurisdiction to provide affordable housing under the HOME program or any other Federal housing law applicable to such jurisdiction.

## Affirmative Marketing Actions and Outreach to Minority/Women Owned Businesses

To promote housing programs offered by the City of Garland, Neighborhood Services various actions will be implemented over the next year to inform potential applicants of the various housing opportunities available. Actions that will be taken during the year include the development and maintenance of an internet web site, the development and distribution of brochures, video development and presentation, advertisement on the local government cable channel, advertisement in the City of Garland's *City Press*, mailing flyers to interested parties and distribution of information at a variety of neighborhood functions.

In addition, Neighborhood Services will advertise requests for contractors for Single Family Rehabilitation and HOME Infill Program. The department has recruited minority contractors that currently participate with other municipalities in the area and will continue to do so.

The City of Garland Purchasing Department has an on going minority and women owned business outreach program and continues to include minority and/or women businesses in the procurement process and awarding of contracts. The Purchasing Department hosts a buyer/vendor mixer during the year to inform minority and/or women contractors of possibilities with the City of Garland. The City continues to use the North Central Texas Regional Certification Agency to certify legitimate minority and women-owned businesses as well as the State of Texas HUB listings. The City of Garland will continue to participate in the Chamber of Commerce Diversity events, host the buyer/vendor mixer, network with other area chambers of commerce and minority and women-owned business organizations, attend special programs, trade fairs and other programs to seek potential minority and women-owned business suppliers.

9. If a jurisdiction intends to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds, state its financing guidelines required under 24 CFR 92.206(b).

The City of Garland will not use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds. The City does not intend to rehabilitate multifamily housing.

# HOPWA 91.220(I)(3)

- 1. One year goals for the number of households to be provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family, tenant-based rental assistance, units provided in housing facilities that are being developed, leased, or operated.
  - 1. The City of Garland does not receive HOPWA funding, this section is not applicable.

# OTHER NARRATIVES AND ATTACHMENTS

Include any action plan information that was not covered by a narrative in any other section. If optional tables are not used, provide comparable information that is required by consolidated plan regulations.

The City of Garland seeks to achieve the following one year goals that were not included in earlier sections of this action plan.

- Objective EO-1 (Availability/Accessibility) (Economic Opportunity for Residents): Create vibrant communities that facilitate residents to reach self-determination by creating, maintaining, or expanding economic opportunities.
  - EO-1 (Economic Opportunity for Residents) one year outcomes:
  - EO 1.1 English proficiency training.
    - Outcome/one year goal: 10 people
  - EO 1.2 Job skills training.
    - Outcome/one year goal: 0 people
    - Objective O-3 (Sustainability): Administer grant programs.
  - *O-3 five year outcomes:*
  - O 3.1 Complete Action Plans and CAPERs.
    - Outcome/one year goal: 2 documents
  - O 3.2 Affirmatively further fair housing through education, outreach, investigation and enforcement.

- Outcome/ one year goal: 5 seminars
- O 3.3 Assist CDBG eligible neighborhoods with the development of neighborhood plans.
  - Outcome/one year goal: 2 plans
- O 3.4 Continue participation with Metro Dallas Homeless Alliance.
  - Outcome/one year goal: 12 meetings

#### Monitoring Standards.

Neighborhood Services – Grants Management is responsible for monitoring both of the overall functioning of the programs and of sub-recipient and sub-grantee performance. Overall performance in meeting the goals and priorities established in the Consolidated Plan occurs during the Annual Action Plan preparation and during the CAPER process. Information regarding progress towards goals is provided to the citizenry during the Citizen Participation process and to City Council as funding decisions are made.

Sub-recipients and sub-grantees are monitored monthly via a desk monitoring of invoices. Sub-recipients are required to submit monthly invoices that include a direct benefit sheet. The direct benefit sheet includes a column of previous year to date totals of clients served, the income distribution of the clients, the racial and ethnic break out of the clients, the number of disabled clients, single parent households and elderly households as well as the number served in each council district. The middle column of the direct benefit sheet records the number of new clients served during the month and the final column represents the total served year to date. Supporting documentation for the invoice includes sign in sheets or attendance sheets for scholarship type activities. Copies of invoices and canceled checks are required for direct purchase activities. The grant specialist maintains a spread sheet to track the date of the receipt of the monthly invoices for all sub-recipients to ensure Timeliness of submission for all activities. The spreadsheet enables review of submission dates at a glance rather than reviewing all sub-recipients file folder by file folder. Discrepancies in perceived performance can be resolved before it becomes necessary to impose punitive measures.

At the discretion of the Grants Manager, but at least biennially, an on site monitoring of city department fund recipients and other sub-recipients occurs. The steps include, but are not limited to, notification letter, entrance conference, data acquisition and analysis, exit conference and monitoring letter identifying suggestions, any concerns, and findings.

#### **Construction and Rehabilitation Projects**

Construction and rehabilitation projects are monitored for appropriate construction quality by the Affordable Housing Services Division as pay requests are submitted by the contractors. Communication is maintained with recipients of housing rehabilitation activities as well as homeowner assistance programs as the City carries the loans for these programs. Randomly, but at a minimum 1 time per year properties are reviewed by on site visits for ongoing compliance with housing codes. Management and implementation of the construction and rehabilitation programs are monitored as described in the following paragraphs.

#### Notification

The sub-recipient will be contacted to explain the purpose of the monitoring visit and to set the date of the actual visit. A letter will state the specific date and scope of the monitoring. This communication will also describe the information the City of Garland will review during the visit. This communication will disclose the required space, staff that will implement the monitoring and the members of the sub-recipient's staff with whom the city representative will speak.

#### **Entrance Conference**

Upon arrival to the sub-recipient's office, city staff will discuss the actual monitoring visit with the Executive Director and/or appropriate staff. During the discussion the staff will be assured of the purpose, scope and schedule of the monitoring. It will be expressed that it is the staff's responsibility to monitor the subrecipient's activities and determine whether its use of funds is appropriate and meets Community Development Block Grant and /or HOME regulations.

#### **Documentation and Data Acquisition**

Clear record of the steps followed and the information review shall be kept. Staff will document project files as to the steps from which conclusions were drawn. Conversations with staff or program participants and the staff of the subrecipient will be documented. The City of Garland's monitoring document shall be filled out. Notes will be taken about particular cases, statistics, financial figures, change orders, addresses and any relevant items concerning CDBG regulations and policy.

#### **Exit Conference**

At the end of the monitoring visit, City Staff representative will meet again with the Executive Director, financial representative and any key representatives of the sub-recipient organization to present the tentative conclusions. This time is designed to discuss the preliminary results, give the sub-recipient staff an opportunity to correct any misconceptions or misunderstandings, secure additional information from the sub-recipient staff to clarify or support their position, provide an opportunity for the sub-recipient staff to report on steps they are taking to correct any deficiencies, concerns, or weaknesses.

#### Monitoring Letter

A monitoring letter will be submitted to the sub-recipient, as a follow up to the visit. In cases where the sub-recipient is experiencing problems or failing to comply with regulations, a letter will be sent describing the deficiencies including recommendations and requirements for improvement. This letter will be the actual performance report and create a permanent written record. The letter will include the corrective action and the deadline for the specific occurrences as needed and will be sent 30 days after the monitoring visit.

#### **DEFINITIONS PER CITY POLICY**

Finding is a violation of the law or regulation, which can result in a sanction.

<u>Concern</u> is a matter which, if not properly addressed, can become a finding and could result in a sanction.

<u>Corrective Action</u> is a step or measure to resolve any outstanding negative response.

<u>Sub-recipient</u> means a non-federal entity that expends Federal awards received from a pass-through entity to carry out a Federal program, but does not include an individual that is a beneficiary of such a program. A sub-recipient may also be a recipient of other Federal awards directly from a Federal awarding agency.

<u>Vendor</u> means a dealer, distributor, merchant, or other seller providing goods or services that are required for the conduct of a Federal program. These goods or services may be for an organization's own use or for the use of beneficiaries of the Federal program.