

Executive Summary

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

1. Introduction - The Five-Year Consolidated Plan

The Consolidated Plan serves as a five-year road map with goals and strategies to address housing and other needs of low- and moderate-income residents. This plan is a result of input from citizens, community partners, and research to determine needs. The Community Initiatives Division of the Planning and Development Services Department of the City of San Marcos administers and supports programs and projects selected through public processes for the expenditure of federal grant funds. The Five-Year Consolidated Plan serves as the application for funding that is required by the U.S. Department of Housing and Urban Development (HUD) for Community Development Block Grant (CDBG) Entitlement Funds. This Consolidated Plan will provide guidance for San Marcos for the period of October 1, 2020 through September 30, 2025 for those funds. The City of San Marcos must submit a consolidated plan every five years to illustrate not only its housing and public services needs but also a coordinated plan to meet those needs. Through an annual application process, the City partners with non-profit entities to implement specific actions associated with the strategies and goals in this Consolidated Plan for CDBG Entitlement Funds.

This Consolidated Plan also provides a summary statement of goals and activities for the other federal grants received by the City of San Marcos through HUD: CDBG-DR Disaster Recovery and CDBG-MIT Mitigation. The City of San Marcos has been awarded more than \$33 million in funding through the Community Development Block Grant-Disaster Recovery (CDBG-DR) program. The funds will help provide for remaining unmet housing, economic development, and infrastructure needs that resulted from two floods in 2015, during which more than 1,558 homes and 35 businesses were damaged or destroyed. The City has also been awarded more than \$24 million in funding from Community Development Block Grant-Mitigation (CDBG-MIT) program to fund mitigation projects that will lower the risk of impacts from future disasters.

At the time of approval of this Consolidated Plan, HUD is in process of issuing guidance on the Coronavirus Aid, Relief and Economic Security Act (CARES Act), which makes funding available through a new CDBG Program, "CDBG-CV". This program is also incorporated into this 2020-2024 Consolidated Plan. HUD has allocated \$425,261 to the City of San Marcos, for which the City must submit an action plan for proposed activities. This funding is to prevent, prepare for, and respond to impacts of the Coronavirus.

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

The Needs Assessment section covers in detail the housing affordability and social service needs found in the City of San Marcos through public surveys and research of available data.

Many apartments in San Marcos are marketed to students using a “rent by the room” model. When the rooms are totaled the cost of the apartments is higher than would be achieved by renting the apartment as a whole. The prevalence of this model reduces the supply of apartments geared toward families, thereby increasing its cost as well. The high cost of rental housing in San Marcos creates instability and an increased risk of homelessness as a by-product. Overall, 11% of San Marcos residents—12% of homeowners and 10% of renters—who participated in the 2018 San Marcos Housing Survey have a friend or family member living with them due to a lack of housing. When asked why, nearly every person responded that they “Cannot afford the monthly rent of the places that are available to rent in San Marcos.” (2018 San Marcos Housing Survey, Root Policy Research)

Very low-income homeowners living in aging housing have limited resources for maintaining and repairing their homes. If no repairs are made serious deficiencies can leave the home uninhabitable creating a risk of homelessness or overcrowding. The low- or extremely low-income households with at least one person 75 years or older are also in danger of becoming homeless or having to double-up with families or friends as options for affordable living decrease and assisted living is not affordable. (2018 San Marcos Housing Survey, Root Policy Research)

The most common housing problems in San Marcos are:

- High rent with low incomes (housing cost burden)
- Condition and accessibility of existing housing stock. Overall, about one-third of all renters and nine percent of owners in the city said their home was in fair or poor conditions (2018 San Marcos Housing Survey)
- Displacement prevention. According to the 2018 San Marcos Housing Survey, in the past five years, nearly one in five (18%) San Marcos renters experienced displacement – having to move from a home when they did not want to. The most common factors were rent increases, flood damage (including damage from the 2015 Flood), cost of utilities, and landlord selling the home.

Some, but not all, homeless people can find shelter. Three agencies provide shelters for specific homeless populations in San Marcos: (a) the Southside Community Center operates an emergency family shelter; (b) the Hays-Caldwell Women’s Center accepts victims of

domestic violence – women, men, adults and children; and (c) the Greater San Marcos Youth Council accepts youth ages 5 to 17 who are at-risk, homeless, neglected, or abused.

The three top non-housing priority needs in the 2020 Consolidated Plan survey were in the public services category, with 59% of respondents ranking youth programs as a high priority, followed by homeless services at 49%, and services for abuse victims at 46%. Forty-four percent (44%) considered job training to be a high priority, followed by transportation for the elderly and disabled at 43%, and neighborhood sidewalks at 38%.

In response to the identified needs, the City of San Marcos has chosen the following as the three top priorities for CDBG Entitlement funding over the next five years:

- Affordable Housing
- Public Services
- Public Facilities

Affordable Housing and Public Services as priority categories provide for the common themes found in the surveys and data. Choosing Public Facilities offers the ability to improve City parks or community centers to improve the overall well-being of citizens. Estimated funding allocations and goals for the next five years in these categories can be found in Section SP-45 below, along with the funding allocations for the CDBG-DR and CDBG-MIT grants.

After the designation of the above three priority needs, and during the time the Consolidated Plan was posted for public comment prior to its adoption, the COVID-19 pandemic developed. HUD issued a Quick Guide to CDBG Eligible Activities to Support Infectious Disease Response on March 19, 2020. In order to provide the broadest possible availability to fund future programs in response to the COVID-19 pandemic, Economic Development was added to this Consolidated Plan as a Priority Need for CDBG Entitlement funds, and if necessary the category “Urgent Need” will be added to the 2020-2021 CDBG Entitlement Action Plan. In addition, the 2019 CDBG Entitlement Action Plan may be amended to include CDBG-CV funding so that it may be used immediately as well during the period covered by this 2020-2024 Consolidated Plan.

3. Evaluation of past performance

In the past five years the City has received approximately \$600,000 per year in CDBG Entitlement Funds. In the years 2015-2019, the following has been achieved, with results from the 2019-2020 program year pending.

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

PRIORITY	ACTIVITY	BENEFICIARY
Affordable Housing	Home Rehab	42
	Down Payments	16
	Land for a New Home	1
	Rental Assistance	6
Public Services	Parks & Rec Scholarships	363
	CASA	270
	Women's Shelter Renovation	516
Public Facilities	Park Improvements	3 parks
Demolition	Spot Slum and Blight	1

CDBG Entitlement Funding has been spent as allocated except in the following programs:

- Funding for Spot Slum and Blight removal was reallocated to housing rehabilitation when the City decided to allocate \$200,000 from the Community Enhancement Fee to removal of unsafe structures.
- An Emergency Repair program was funded in 2018 but is on hold pending hiring replacements for staff in the Community Initiatives Division.
- Funds for acquisition of land on which to build affordable housing has been difficult to spend due to the lack of lots that are priced low enough to make construction of affordable houses feasible.

All funded projects addressed one of the High Priorities identified as a community need in the City’s previous five-year plan. The City has consistently expended less than 20% of the annual allocation on program administration, which complies with the program regulations. The City’s annual program is operated in compliance with its Citizen Participation Plan.

Through the CDBG-DR program, several housing rehabilitation, replacement, and reimbursement programs were funded to help the city recover from flood damage sustained in 2015, as well as major infrastructure projects to reduce the risk of future flooding. Infrastructure design continues at this time. Several homes have been reconstructed, and the reimbursement program should be started shortly.

CDBG-MIT funding was recently made available by HUD. The City has completed the required action plan that must be submitted to HUD for approval before funds will be released, and is working through the comments from HUD.

CDBG-CV funding has been allocated to the City but not yet received. It will provide for response to the COVID-19 pandemic.

4. Summary of citizen participation process and consultation process

Regarding citizen outreach, the City has conducted a survey and held a public meeting. City staff have also met with the public housing authority and representative public housing residents, and will continue to incorporate comments as they are received.

5. Summary of public comments

One hundred and ninety-two people responded to the survey. The three top priority needs requested in the survey were in the public services category, with 59% of respondents ranking youth programs as a high priority, followed by homeless services at 49% and services for abuse victims at 46%. However, by CDBG –Entitlement regulations we are only allowed to spend 15%, or \$108,000 on Public Services. So, what other categories were ranked as high priority by respondents? Forty-four 44% considered job training to be a high priority, followed by transportation for the elderly and disabled at 43%, and neighborhood sidewalks at 38%.

In the comments, the most needed public service cited was for youth and children, including recreational programs and services for abused children (10 comments). Services related to mental health and seniors were also important (5 comments each), as well as for families and homeless (4 comments each). Affordable housing was the single most needed item, with 30 comments. Infrastructure comments mentioned hike and bike trails, bus routes, and parking downtown. Public facilities comments mostly referred to additional park and recreation facilities. Comments on economic development centered on vocational training (8 comments).

Comments were also received from public service providers consulted. They stressed the need for affordable housing, and for transitional housing for those coming out of shelters or institutions. In addition, greater amounts of funding for social services are needed for all the organizations.

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

Some comments received during the Consolidated Plan process and the process for the development of the CDBG-MIT Action Plan were specific ideas for projects and programs. These comments will be incorporated into the next planning steps for each of those documents.

7. Summary

San Marcos faces the dual needs of affordable housing and increased income. In the midst of that, a network of social service providers do what they can to provide for daily needs with the funding available. The CDBG Entitlement funds received by the City help support specific programs and projects to help alleviate some of the pressure created by these circumstances.

CDBG-DR funds are in process of providing assistance for people whose homes were damaged in the floods.

CDBG-DR and CDBG-MIT funding together are also providing much needed stormwater infrastructure and planning to reduce the risk of future flooding.

CDBG-CV funding has been allocated to the City but not yet received. It will provide for response to the COVID-19 pandemic.

The Process

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

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.

The City of San Marcos receives Community Development Block Grant Entitlement funds (CDBG), CDBG-DR Disaster Recovery funds (CDBG-DR), and CDBG-MIT Mitigation funds (CDBG-MIT). In addition, funding has been allocated to the City for CDBG-CV for response to the COVID-19 pandemic. These grant programs are administered by the Community Initiatives Administrator in the Planning and Development Services Department.

Table 1 – Responsible Agencies		
Agency Role	Name	Department/Agency
Community Initiatives Administrator – administers CDBG, CDBG-DR, CDBG-MIT, CDBG-CV	Carol Griffith	City of San Marcos Planning and Development Services Department

The San Marcos City Council is the governing body for the City, with the City Manager or his designee authorized to act on behalf of the Council in matters pertaining to the CDBG, CDBG-DR, CDBG-MIT, and CDBG-CV grants.

The City's Planning and Development Services Department - Community Initiatives Division staff members are responsible for the day-to-day administration of the three grants. Draws from the IDIS and DRGR systems, and financial reporting, are handled through the City's Finance Department.

The City may contract with outside professionals to assist the city staff in the implementation of any of the HUD grants: CDBG, CDBG-DR, CDBG-MIT, and CDBG-CV. For example, the City has contracted in the past for housing application review, and the City's Engineering Department is working with outside engineering and construction firms for infrastructure projects utilizing CDBG-DR and CDBG-MIT funds.

Consolidated Plan Public Contact Information

For more information contact:

Carol Griffith, Community Initiatives Administrator

630 East Hopkins, San Marcos TX 78666

e-mail: CGriffith@sanmarcostx.gov

Phone: 512-393-8147

www.sanmarcostx.gov/cdbg

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

1. Introduction

The 2020-2024 Consolidated Plan was developed in accordance with the City’s Citizens Participation Plan, which was reviewed by the San Marcos City Council on March 3, 2020.

The City conducted an outreach campaign as part of the preparation of the plan that included a public workshop held February 19, 2020, a public hearing on March 3, 2020, and a community-wide survey available from February 2-23, 2020. These efforts were focused on gathering input for setting the Priority Needs for the 2020-2024 Consolidated Plan, reviewing the Citizen Participation Plan, and discussing Fair Housing issues. Outreach consisted of press releases, a display ad, social media postings, emailed invitations and survey links, and articles in the local newspaper, the San Marcos Daily Record.

Assistance for disabled persons and those with limited English proficiency were publicized with each notice and meeting. Key documents and notices were translated into Spanish for publication at the same time as the English versions, and a Spanish translator was available at the meetings.

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)).

The City’s CDBG staff works closely with the San Marcos Public Housing Authority (SMPHA) and local organizations that provide services to our residents by sharing information on grant and training opportunities, as well as providing data about the community. The City waives development and permit fees for SMPHA projects and the construction of affordable housing by Habitat for Humanity. The City provides over \$500,000 annually in City funds to local non-profit organizations. The City holds an open application process which allows housing and public service providers an equal opportunity to apply for City and CDBG funding. The City has participated in the construction and renovation of public facilities which serve the community, including the local women’s shelter, and has updated park facilities near public housing. In addition, the City created a Housing Task Force comprised of individuals from the community to assist in creating a Strategic Housing Action Plan to address the city’s housing affordability challenges. The Task Force included representatives from housing-related non-profit organizations, including the San Marcos Housing Authority, Habitat for Humanity, Southside Community Center, and HomeAid. The City has just created a Council Committee on Homelessness to continue to enhance coordination among providers.

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

The City of San Marcos and Hays County are covered under the Texas Balance of State Continuum of Care run by the Texas Homeless Network. The City works closely with the local non-profit organizations that provide shelter to specific targeted homeless populations and provide specific assistance in various forms to the homeless. In addition, the San Marcos City Council created a Council Committee on Homelessness in February, 2020 to begin to address homelessness in San Marcos and create necessary partnerships.

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

The City of San Marcos does not receive ESG funds.

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

See table below.

Table 2 – Agencies, Groups, Organizations Who Participated

Agency/Group/Organization	Type	Section Addressed	How was the group consulted
Southside Community Center	Services – Children, homeless, housing	Housing Need Assessment; Homeless Needs; Non-Homeless Special Needs	Called then sent a questionnaire
Greater San Marcos Youth Council	Services – Children	Housing Needs Assessment, Homeless Needs- Unaccompanied Youth & Strategy	Called then sent a questionnaire
San Marcos Public Housing Authority	Housing, PHA, Services- Housing, Children. Elderly persons	Housing Needs Assessment, Public Housing Needs	Conversed with Executive Director, met and led activity with Family Self Sufficiency participants
Hays Caldwell Women’s Center	Services-Children, Persons with Disabilities, Victims of Domestic Violence	Housing Needs Assessment, Homeless Strategy	Called then sent a questionnaire
Community Action of Central Texas	Services-Children, elderly, persons with HIV/AIDS, homeless, education	Homeless Needs – Families With Children, Homeless Strategy, Non-Homeless Special Needs, Anti-Poverty Strategy	Called then sent a questionnaire
Hays County Veterans Services Office	County Government	Homeless Needs – Veterans, Lead-Based Paint Strategy	Called then sent a questionnaire
Greater San Marcos Partnership	Business Leaders	Economic Development Market Analysis	Met to discuss the Economic Development Market Analysis section
CASA of Central Texas	Services – Children, Child Welfare Agency	Homeless Needs – Unaccompanied Youth, Non-Homeless Special Needs	Called then sent a questionnaire

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Rural Capital Area Workforce Solutions	Workforce Development	Economic Development Market Analysis	Conversed with Chief Strategy Officer about the Economic Development Market Analysis section
HomeAid	Housing Services	Housing Needs Assessment, Homeless Needs	Called then sent a questionnaire
Scheib Center	Mental Health and Mental Disability Services	Non-Homeless Special Needs, Homeless Needs	Called then sent a questionnaire
HOME Center of Central Texas	Services – Homeless	Homeless Needs	Contacted about Point in Time Count
Texas Homeless Network	Services – Homeless Continuum of Care	Homeless Needs	Virtual meeting

Identify any Agency Types not consulted and provide rationale for not consulting – Not Applicable.

Other local/regional/state/federal planning efforts considered when preparing the Plan: See table below.

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 3 – 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?
2020-2029 Capital Improvements Program	Engineering and Capital Improvements – City of San Marcos	<ul style="list-style-type: none"> • Coordination with CDBG-DR and CDBG-MIT projects • Funded vs Needed Park Improvements
2020 CDBG-MIT Action Plan	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Infrastructure projects
2019 Update of the Affordable / Workforce Housing Policy	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Affordable housing • Homebuyer assistance • Removal of regulatory barriers • Housing Renovation • Increase supply of sites available for new affordable housing
2019 Draft Workforce Housing Strategic Housing Action Plan	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Affordable Housing • Expand opportunities for housing • Preserve and enhance existing housing stock • Leverage community and regional partners • Quantify and meet the housing need of current and future residents
2019 Parks, Recreation and Open Space Master Plan	Parks and Recreation – City of San Marcos	<ul style="list-style-type: none"> • Community Park Development • Acquisition of Park Land / Green Spaces • Trails
2018 Update to the 2015-2020 CAPCOG Comprehensive Economic Development Strategy	Capital Area Council of Governments	<ul style="list-style-type: none"> • Regional data, including home values, wages, job creation • Workforce development, entrepreneurship, and place building strategies and performance measures
2019 Housing Needs Assessment	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Identified core housing needs

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

2018 Stormwater Master Plan	Engineering and Capital Improvements – City of San Marcos	<ul style="list-style-type: none"> • Coordination with CDBG-DR and CDBG-MIT projects
2018 Transportation Master Plan	Engineering and Capital Improvements – City of San Marcos	<ul style="list-style-type: none"> • Bus shelters
2017 Analysis of Impediments to Fair Housing	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Provided recommendations for actions related to affordable and fair housing issues
2017 CDBG-DR Action Plan	Planning and Development Services - City of San Marcos	<ul style="list-style-type: none"> • Housing programs • Infrastructure projects
2015 Vision 2020 5 Year Economic Development Plan	Greater San Marcos Partnership	<ul style="list-style-type: none"> • Supporting Job Growth in Target Sectors • Optimizing Local Talent Base
2013 Vision San Marcos: A River Runs Through Us (Comprehensive Plan)	Planning and Development Services – City of San Marcos	<ul style="list-style-type: none"> • Diversified housing options • Stable neighborhoods that are protected from blight • Public facilities and infrastructure that support economic development • Social services funding – including programs that help homeless and mental health
2013 Youth Master Plan	Parks and Recreation – City of San Marcos	<ul style="list-style-type: none"> • Increase economic opportunities and workforce training • Support child development • Provide access to developmental activities
2012 Arts Master Plan	Parks and Recreation – City of San Marcos	<ul style="list-style-type: none"> • Community cultural and performing arts center • Neighborhood recreation centers
2008 Downtown Master Plan	Planning and Development Services – City of San Marcos	<ul style="list-style-type: none"> • Assists with prioritizing community needs

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))

Texas State University is located in San Marcos, and the students are actively involved in community projects. The University works directly with the San Marcos Public Housing Authority to implement resident training programs and youth enrichment. In addition students conduct the annual “Bobcat Build” program that provides a day of service for more than 4,500 volunteers at more than 300 jobsites, with the goal of strengthening the bond between the University and the community. The painting and general clean-up provided by the students complements the City’s CDBG entitlement housing programs and code enforcement efforts.

Most of San Marcos is located in Hays County, which provides a variety of services, some (such as infrastructure projects) in coordination with the City, and some particular to the County, such as the Veterans Services Office. The Veterans Services Office coordinates services for homeless veterans with the local non-profit service providers. In addition, the County coordinated the creation of the Hays County Hazard Mitigation Plan, from which the City of San Marcos Annex formed the basis for the CDBG-MIT action plan.

Workforce Solutions Rural Capital Area is the state-designated workforce development board, and works closely with both the City’s Economic Development Manager and the Greater San Marcos Partnership, which is contracted to do economic development for the City. Workforce Solutions also works with non-profits such as Community Action Partners to create or fund training classes offered locally.

San Marcos is located within the regional planning area of the Capital Area Council of Governments (CAPCOG), which among other things offers training for local government emergency management staff, creates the areas Comprehensive Economic Development Study (CEDS), and provides some data collection for the region. The Area Agency on Aging is housed at CAPCOG as well, providing services that complement the goals of the Consolidated Plan.

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

Citizen participation has been an essential element of this plan. An invitation to participate in the public workshop held February 19, 2020, and the survey regarding priority needs and fair housing issues, was emailed to 574 people, and they were asked to distribute it to others. Included in the 574 original emails were representatives of agencies that serve seniors, veterans, and the general public; organizations centered on education, real estate, regional and county government, transit, small business, and economic development; churches, mortgage lenders, and neighborhood groups; and participants in recent public outreach regarding affordable housing and disaster recovery efforts. The Greater San Marcos Partnership economic development organization forwarded the email to all its members, the City's senior services coordinator forwarded it to 373 program participants, and it was sent to all followers of the City's Planning and Development Services Department webpage. City staff liaisons sent the survey link to all members of the City's boards and commissions. Availability of the survey was also publicized through social media. The survey was in English and Spanish. Paper copies of the survey were available at the City library and City Hall. Eleven people attended the public workshop and 192 responded to the survey.

The same workshop was also held with members of the SMPHA's Family Self Sufficiency Program, with attendees.

A public hearing regarding the potential priority needs to be designated for CDBG funds in the Consolidated Plan was held at the City Council meeting March 3, 2020.

The three top priority needs stated in the survey were in the public services category, with 59% of respondents ranking youth programs as a high priority, followed by homeless services at 49% and services for abuse victims at 46%. However, by CDBG –Entitlement regulations we are only allowed to spend 15%, or \$108,000 on Public Services. Regarding the other categories that were ranked as high priority by respondents: 44% considered job training to be a high priority, followed by transportation for the elderly and disabled at 43%, and neighborhood sidewalks at 38%. In the comments, the most needed public service cited was for youth and children, including recreational programs and services for abused children (10 comments). Services related to mental health and seniors were also important (5 comments each), as well as for families and homeless (4 comments each). Affordable housing was the single most needed item, with 30 comments. Infrastructure comments mentioned hike and bike trails, bus routes, and parking downtown. Public

facilities comments mostly referred to additional park and recreation facilities. Comments on economic development centered on vocational training (8 comments).

The survey drilled into more detail on housing issues and also asked questions about Fair Housing practices. Sixty-six percent of respondents considered the cost of housing to be a serious issue, and 60% said the lack of affordable housing, including various housing types, was a serious issue. Fifty-six percent considered local incomes to be too low compared to the price of available housing. Regarding fair housing issues, 33% of respondents believe there is a serious need for mediation, and 28% ranked the need for housing consumers to know their rights and issues with predatory lending as serious. Happily, unfair treatment, for example based on race or disability status, is not seen by most as a serious problem here.

The draft Consolidated Plan was posted for public comment on the City’s webpage from March 15, 2020 through April 14, 2020, along with a summary in English and Spanish. Its availability for review was publicized in a display ad in the local newspaper, the San Marcos Daily Record, a press release Marcy 13, 2020, and through social media posts in the City’s various outlets.

AFTER 30 DAY COMMENT PERIOD: ADD COMMENTS RECEIVED ON THE DRAFT CONSOLIDATED PLAN, AND THE PUBLIC HEARING TO ADOPT THE FINAL

AFTER ACTION PLANNING PROCESS: ADD PUBLICITY AND PUBLIC PARTICIPATION FOR THE ACTION PLAN, COMMENTS RECEIVED, AND ADOPTION OF THE FINAL

The CDBG-DR Action Plan had its own public participation process in 2016 and 2017. Four public meetings were held to gather input, and a survey was distributed, with all materials translated into Spanish. The City’s disaster recovery team established a CDBG-DR Needs Task Force. The Task Force was made up of impacted citizens, community leaders, and representatives from human service organizations, and served to assist the City in identifying and articulating the needs of our community. Finally, in March of 2017, the staff conducted surveys—including door-to-door surveys of 307 owner-occupied households and mailed surveys to the owners of 293 rental properties – of people impacted by the floods to ensure that the CDBG-DR Action Plan was consistent with remaining needs in the Community. One hundred and twenty survey responses were received. Through these venues, the majority of participants indicated a preference for spending CDBG-DR funding on infrastructure projects in order to avoid repetitive loss in the future and which would support rehabilitation of homes instead of buyout. The City supported that preference by allocating a majority of the

CDBG-DR funding to infrastructure projects that would mitigate risk of future flooding, as well as allocating a smaller portion to address the home repair and reconstruction needs of those directly impacted by the 2015 floods.

In August 2019, the City was allocated additional federal funding through a CDBG-MIT grant. The City created an Action Plan for that grant through a separate public participation process. The City's outreach strategy was to target the greatest number of residents and interested parties via social media and newspaper ads. Two hundred and twenty-three people participated in a survey that was provided in English and Spanish, and was open October 11-30, 2019. The survey asked participants to rank potential mitigation activities. City staff held a town hall meeting October 29, 2019 from 10am-7pm to answer questions, provide information, and receive comments. Public meetings were also widely advertised and held December 17, 2019, and February 12, 2020. The draft CDBG-MIT Action Plan was available for comment from January 13, 2020, through February 27, 2020, in both electronic and paper formats. A public hearing was held at the City Council meeting March 3, 2020, to receive comments on the draft CDBG-MIT Action Plan, and the Plan was adopted by the City Council at that meeting. Eleven comments were received: three in support, especially for repetitive loss infrastructure and land preservation, and eight proposing specific projects within the categories in the Action Plan, which are under staff review.

Comments received and survey results are included in the appendices and were incorporated into the draft Consolidated Plan, the 2020 Action Plan, the CDBG-DR Action Plan, and the CDBG-MIT Action Plan as applicable.

The major objective of the citizen participation process has been to ensure that the diverse needs of the city residents, agencies, and business owners have been heard, and that the broadest range of responses to that need have been explored. This outreach made available to the beneficiaries and potential beneficiaries of CDBG, CDBG-DR, and CDBG-MIT program and project information on the available funding and the choices for spending it, and requested specific input that would guide each plan. Comments and suggestions received have been considered at each step in the process of creating the action plans and the consolidated plan. Priorities have been set and projects and programs funded specifically to address public input, in balance with the data from the various studies and plans which have also informed the City's funding choices.

CDBG-CV funds will be incorporated into the City's funding stream through an amendment to the 2019 CDBG Entitlement Action Plan; however, they are included here because the activities and programs will necessarily continue into the period covered by the 2020-2024 Consolidated Plan. The Citizen Participation Plan has been amended to include the provisions for the public process required for the CDBG-CV program, and all outreach will be conducted according to the Citizen Participation Plan as amended.

Citizen Participation Outreach: See table below

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 4 – Citizen Participation Outreach				
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
1	Public Meetings – CDBG-DR Action Plan 04/12/16, 04/16/16, 07/06/16, 04/24/17	All San Marcos citizens, agencies, and businesses; in particular those directly affected by the 2015 flood events.	19 written comments; more than 100 attended meetings	A majority of citizens commenting indicated a preference for spending funding on infrastructure projects in order to avoid repetitive loss in the future.
2	Survey – CDBG-DR Action Plan 2017	Homes directly impacted by 2015 floods	120 respondents	Preference for infrastructure projects to lower the risk of future flooding, and for rehabilitation instead of buyout
3	Survey – 2019 Housing Needs Assessment 2018	San Marcos residents and commuters	817 non-student residents, 616 college student residents, 451 commuters who work here, 101 commuters who go to Texas State	Core Housing Needs: <ul style="list-style-type: none"> • Rentals for residents earning <\$25,000 • Displacement prevention • Homes priced <\$200,000 • Ownership product diversity • Improved condition and accessibility of existing housing stock
4	Public Meetings – CDBG-MIT Action Plan 10/29/19 12/17/19 02/12/20 03/03/20	All San Marcos citizens, agencies, and businesses; in particular those directly affected by the 2015 flood events.	10/29-25 attendees 12/17 – 1 attendee 02/12 - 11 attendees 03/03 – 0 attendees	Support for the plan, especially infrastructure projects that will mitigate the risk of future flooding
5	Survey – CDBG-MIT Action Plan October, 2019	All San Marcos citizens, agencies, and businesses	223 respondents	Support for the plan, especially infrastructure projects that will mitigate the risk of future flooding

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 4 – Citizen Participation Outreach				
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
6	Public Meetings – Consolidated Plan 02/19/20 03/01/20 03/03/20	All San Marcos citizens, agencies, and businesses	02/19 – 8 attendees 03/01 – 6 attendees 03/03 – 0 attendees	<ul style="list-style-type: none"> • Lack of housing affordability compared to income • Need for home maintenance and accessibility in existing stock • Desire for workforce development to increase income
7	Survey – Consolidated Plan February, 2020	All San Marcos citizens, agencies, and businesses	192 respondents	Top priority needs are public services for youth, homeless, and abuse victims. Top priority needs in other categories are affordable housing, job training, and transportation for the elderly and disabled.

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City's Analysis of Impediments to Fair Housing was updated in July 2017, at the time CDBG-DR funds were allocated to the City, to reflect changes to the community and impacts from the storm. Staff conducted 14 Interviews of leaders of social services groups working with low income populations and civil rights interests to get a general perception from the community on previously identified impediments and other limits on fair housing choice. They also interviewed three key City staff members and held a public meeting to receive comments.

In addition, the City solicited extensive community involvement in the City's Housing Needs Assessment that was published in March 2019. Consultant Root Policy Research and staff worked with the City's Workforce Housing Task Force and Issue Specific Working Groups better to understand housing issues and challenges.

Information for this summary was derived using statistics from the U. S. Census Bureau's American Community Survey (ACS), the 2018 San Marcos Housing Needs Assessment and the Housing Study Survey conducted by Root Policy Research as part of the Strategic Housing Action Plan development, as well as from the data provided by HUD.

San Marcos has a very young demographic with 39% of the population falling in the range of 18 to 24, and 18% within the 25 to 34 age bracket (2010 Census, 2017 5-Year ACS, Root Policy Research) – not surprising since San Marcos is home to Texas State University with a student enrollment of 38,661. Only seven percent of the population in San Marcos is over 65 (2010 Census, 2017 5-Year ACS, Root Policy Research).

In San Marcos 72% of all housing units are rented, with only 28% owner occupied (2017 5-Year ACS). This upside-down ratio probably reflects the high percentage of young adults who are less likely to be ready/able to purchase a home.

From Charts:

Based on 20,155 total households from all income brackets including both renter and owner-occupied units:

- 1% live in substandard housing without complete plumbing and/or complete kitchens.
- 1% are considered to be "severely overcrowded" with more than 1.51 persons per room.
- 2% are considered to be "overcrowded" with 1.01 to 1.5 persons per room.
- 30% have a cost burden of over 50% (92% renters)

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

- 22% have a cost burden over 30%, but less than 50% (76% are renters)

Of all housing problems, only a high cost burden on housing expenses is a serious problem for most San Marcos residents, especially for those who rent.

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

Summary of Housing Needs

Table 5 - Housing Needs Assessment Demographics			
Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	44,894	54,715	22%
Households	16,462	20,155	22%
Median Income	\$26,585.00	\$28,923.00	9%

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

Top Needs – 2017 Analysis of Impediments to Fair Housing

Affordable housing remains a key impediment to fair housing choice. The MSA median income was \$76,800. As was discussed earlier, 85.7% of San Marcos households are under the MSA median income. The median income of \$24,142 for San Marcos rental households is below the extremely low family of four income limit of \$24,250 or 30% of the MSA median income. Rents are increasing; the median contract rent increased from \$644 to \$939 in the City’s Analysis of Impediments to Fair Housing. In addition, 67.4% of renters exceed the HUD target of affordability of no more than 30% of gross income going to housing costs. Additional housing stock is needed as well as some assistance to make rents more affordable. Public awareness of the FHA is still an issue. In addition to looking for additional community training, the City should make the process easier by highlighting how to file a Fair Housing complaint readily on the website. Links to the Texas Workforce Commission should be included in both English and Spanish. The City should also outline which staff and public volunteers would benefit from training on the new AFFH rule and provide this training as soon as possible.

Top Needs – 2019 Housing Needs Assessment

Primary findings indicate the following core housing needs in San Marcos:

- Additional affordable rentals for residents earning less than \$25,000. Between 2000 and 2017, the city lost 2,800 private market rentals affordable to households earning less than \$25,000 per year due to price increases. At the same time, the city gained 2,230 more residents earning less than \$25,000. The loss of affordable rentals and increase in low income households increased the gap between demand and supply of affordable rentals.

Currently, San Marcos has a shortage of 5,950 rental units priced affordably for renters earning less than \$25,000 per year. Those households reflect about 3,190 non-student renter households and 2,760 student renters that do not receive financial assistance from parents to help cover housing costs.

Market indicators suggest that families with children and large households may have a particularly difficult time finding affordable rentals that meet their needs. Only seven percent of non-student apartments have three or more bedrooms and median rent for three and four bedroom rentals is between \$1,300 and \$1,450.

- Displacement prevention. According to survey results, in the past five years, nearly one in five (18%) San Marcos renters experienced displacement—having to move from a home when they did not want to move. The most common factors were rent increases, flood damage—including damage from the 2015 Flood—cost of utilities, and landlord selling the home.

Overall, 11% of San Marcos residents—12% of homeowners and 10% of renters—who participated in the survey have a friend or family member living with them due to a lack of affordable rental housing.

In addition to a lack of affordable housing to rent or buy, stakeholders believe that bad credit and criminal history are barriers to securing housing. As shown in the resident survey, it is not unusual for residents to form large households or to live in multigenerational arrangements to manage housing costs or due to lack of available units; occupancy limits make it difficult for these households to meet the need of their family and comply with this regulation.

- Starter homes and family homes priced near or below \$200,000 and increased ownership product diversity. San Marcos has experienced substantial increase in home prices since 2000, with particularly sharp increases in the last five years. Median incomes, however, have not kept pace. In 2017-2018, San Marcos' median sale price was \$256,600—lower than the Austin metro and some surrounding communities but still out of reach for many San Marcos residents. Stakeholders identified families with household incomes of \$60,000 to \$80,000 to have the greatest unmet affordable housing need, for both rental and ownership products. The ownership gaps analysis supports this indicated a shortage of homes affordable to households earning \$75,000 or less.

Increasing the variety of product types in San Marcos (smaller single-family homes and single family attached products) may help meet this need. Attached homes in San Marcos sell for lower price points and they sell faster than detached homes on average indicating relatively high demand for these more affordable alternative unit types. Median price for attached homes was \$180,500 in 2017-2018, compared to \$259,000 for detached homes and attached homes averaged 25 days on market before sale compared

to 74 days for detached. San Marcos has a shortage of “missing middle” products, which often serve as a gateway to homeownership for residents. Contributing to this shortage is the difficulty in developing such units in residential neighborhoods in San Marcos due to zoning code barriers.

As illustrated by survey results, San Marcos residents, especially homeowners, are not inclined to agree that housing types other than single family homes are appropriate in their neighborhoods. Stakeholders believe that much of the resistance among single family homeowners against more dense development is as a hedge against large student housing developments. As the City considers efforts to increase ownership product diversity and affordability, it will be essential to help convey the benefits of these products and mitigate existing neighborhood concerns.

- Improve condition and accessibility of existing housing stock. Overall, about one-third of all renters and nine percent of owners in the city said their home was in fair or poor condition. Though most residents do live in housing that is in good condition, the need for improvements has a disproportionate impact on vulnerable populations. For example, San Marcos families with children under the age of 18 who rent (49%) and renters whose household includes a member with a disability (44%) are more likely to assess their housing as in fair or poor condition than other groups.

Two in five San Marcos residents with disabilities and in-home accessibility needs (43%) live in housing that does not meet their accessibility needs. The most common accessibility improvements needed were ramps, grab bars in bathroom, and wider doorways.

Working to improve condition and accessibility will help serve existing residents but also attract new residents to the city. Among non-student in-commuters who considered San Marcos, one in three chose to live elsewhere because the “housing I could afford was lower quality and/or needed repairs/improvements.”

Data

The Consolidated Plan’s Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data from the 2018 San Marcos Housing Market Study Survey, conducted by Root Policy Research, when available. Although the CHAS is dated, it provides a glimpse of the housing needs within the city.

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 6 - Total Households										
	0-30% HAMFI	% of whole	>30-50% HAMFI	% of whole	>50-80% HAMFI	% of whole	>80- 100% HAMFI	% of whole	>100% HAMFI	% of whole
Total Households	6,535		4,035		4,020		1,540		3,955	
Small Family Households	970	15%	905	22%	1305	32%	565	37%	1560	39%
Large Family Households	295	5%	125	3%	210	5%	165	11%	315	8%
Household contains at least one person 62-74 years of age	450	7%	320	8%	405	10%	275	18%	625	16%
Household contains at least one person age 75 or older	485	7%	305	8%	200	5%	60	4%	325	8%
Households with one or more children 6 years old or younger	695	11%	315	8%	600	15%	105	7%	415	10%

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

Table 7 – 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	120	15	15	0	150	0	45	10	0	55
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	90	60	0	10	160	15	0	0	0	15
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	155	85	70	0	310	25	15	15	25	80
Housing cost burden greater than 50% of income (and none of the above problems)	4,090	1,430	95	0	5,615	325	55	110	15	505
Housing cost burden greater than 30% of income (and none of the above problems)	385	1,545	1,375	200	3,505	270	270	385	130	1,055

Table 7 – 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
Zero/negative Income (and none of the above problems)	735	0	0	0	735	0	0	0	0	0

Data Source: 2011-2015 CHAS

Table 8 – Housing Problems – Households with One or More Severe Housing Problems										
	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	4,455	1,595	185	10	6,245	370	115	135	40	660
Having none of four housing problems	550	1,785	2,760	930	6,025	415	540	945	560	2,460
Household has negative income, but none of the other housing problems	735	0	0	0	735	0	0	0	0	0

Data Source: 2011-2015 CHAS

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 9 – Housing Problems – 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	750	620	265	1,635	160	90	270	520
Large Related	210	75	10	295	15	25	45	85
Elderly	410	280	190	880	265	120	155	540
Other	3,450	2,170	1,030	6,650	170	89	15	274
Total need by income	4,820	3,145	1,495	9,460	610	324	485	1,419

Data Source: 2011-2015 CHAS

Table 10 – Housing Problems – 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	605	240	0	845	65	20	20	105
Large Related	80	45	0	125	0	0	0	0
Elderly	365	60	15	440	105	25	85	215
Other	3,295	1,135	95	4,525	155	4	0	159
Total need by income	4,345	1,480	110	5,935	325	49	105	479

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 10 – Housing Problems – 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

Data Source: 2011-2015 CHAS

Table 11 – Housing Problems – 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	235	85	70	0	390	25	10	0	0	35
Multiple, unrelated family households	10	25	0	0	35	15	4	15	25	59
Other, non-family households	0	40	0	10	50	4	0	0	0	4
Total need by income	245	150	70	10	475	44	14	15	25	98

Data Source: 2011-2015 CHAS

Table 12– Crowding Information								
	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

As the charts above show, 6,924 non-related households in San Marcos have a cost burden that exceeds 30%, and 4,684 non-related households have a cost burden that exceeds 50%. The majority of these are renters. By contrast, there are only 54 non-family households who live in overcrowded (more than one per room) conditions. The 2013-17 ACS indicates that 33.1% of the population are individuals living alone and 13% of the population has less than a high school diploma. Median rent is \$966/mo. (ACS 2017) with median non-family income \$2,113/mo. Since 2000, rents have increased by nearly \$250 per month or by \$4,100 per year. This compares with an increase in median income of a renter of \$7,300. Over half of the increase in renter median income is now going toward rent. (Root Policy Research).

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.

The Hays-Caldwell Women’s Center, and non-profit organization, provides services to victims of family violence, dating violence, sexual assault, and child abuse. The Center provided shelter to 260 women and children during program year October 1, 2018 – September 30, 2019. Center staff estimate that 100 families who are victims of abuse need housing assistance annually.

Regarding disability, a review of the 2012-2016 CHAS--Table 6 data shown in the table below shows the estimated number of households where at least one person has a self-care or independent living limitation. Households with self-care or independent living limitations and incomes less than 80% AMI may be more likely than the general population to need housing assistance, including provision of accessibility improvements. This indicates that up to 1,245 individuals may need some form of housing assistance.

Table 13 – Household Income by Type of Occupancy

Households where at least one member has a self-care or independent living limitation	Renter Occupied	Owner Occupied	Total
Households w/income at or below 30% AMI	500	145	645
Households w/income above 30% but less than 50% AMI	235	65	300
Households w/income above 50% but less than 80% AMI	110	190	300
Households w/income above 80% AMI	130	270	400

Data Source: 2012-2016 Comprehensive Housing Affordability Strategy Data Table 6

What are the most common housing problems?

- High rent with low incomes (housing cost burden)
- Condition and accessibility of existing housing stock. Overall, about one-third of all renters and nine percent of owners in the city said their home was in fair or poor conditions (2018 San Marcos Housing Survey)
- Displacement prevention. According to the 2018 San Marcos Housing Survey, in the past five years, nearly one in five (18%) San Marcos renters experienced displacement – having to move from a home when they did not want to. The most common factors were rent increases, flood damage—including damage from the 2015 Flood—cost of utilities, and landlord selling the home.

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

By using the total number of housing units (20,155) compared to specific populations as shown on the above charts, we find:

- 70% of “Other” household renters have a cost burden that exceeds 30%
- 76% of “Other” household renters have a cost burden that exceeds 50%

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

Approximately nine percent of all households with an annual income at or below 50% AMI have children six years old or younger. In addition, college-aged adults and single mothers had the lowest median incomes, both below \$30,000 (2017 5-Year ACS and Root Policy Research). It is generally accepted that households should not pay more than 50% of their incomes in housing costs. This “severe” level of cost burden puts households at high risk of homelessness—and also restricts the extent to which households can contribute to the local economy.

In addition, households with children under age 18 had the following characteristics as identified through the 2018 Housing Survey as part of the San Marcos Housing Needs Assessment:

- 26% received financial support from family or friends;
- One in five (19%) households with children under age 18 cut back on kids’ education or activities (e.g., stopped preschool, stopped sports);
- 23% avoided needed medical treatment;
- 23% used a credit card or other form of debt to pay housing costs;
- 10% applied for public assistance; and
- 10% got food from a food pantry.

There is a lack of homeless prevention dollars in San Marcos. The City does not receive rapid re-housing assistance or Emergency Solutions Grant funds. The City does not have resources to provide this form of assistance.

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:

At risk populations are those with a housing cost burden of 50% or more in San Marcos. Per the 2019 Housing Needs Assessment, it is generally accepted that households should not pay more than 50% of their incomes in housing costs. This “severe” level of cost burden puts households at high risk of homelessness—and also restricts the extent to which households can contribute to the local economy. Housing costs include rent or mortgage, basic utilities, mortgage insurance, home owners’ association fees, and property taxes.

The housing cost burden for San Marcos residents was generated in the 2019 Housing Needs Assessment by pulling information from the 2017 Five Year American Community Survey.

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

The high cost of rental housing in San Marcos creates instability and an increased risk of homelessness as a by-product. Very low income homeowners living in aging housing have limited resources for maintaining and repairing their homes; if no repairs are made serious deficiencies can leave the home uninhabitable creating a risk of homelessness or overcrowding. The low or extremely low income households with at least one person 75 years or older are also in danger of becoming homeless or having to double-up with families or friends as options for affordable living decrease and assisted living is not affordable.

Overall, 11% of San Marcos residents—12% of homeowners and 10% of renters—who participated in the survey have a friend or family member living with them due to a lack of housing. When asked why, nearly every person responded that they “Cannot afford the monthly rent of the places that are available to rent in San Marcos.” (2018 San Marcos Housing Survey, Root Policy Research)

Discussion

The housing needs in San Marcos center around the lack of affordable housing – especially rental units. Between 2000 and 2017, the city lost 2,800 private market rentals affordable to households earning less than \$25,000 per year due to price increases. At the same time, the city gained 2,230 more residents earning less than \$25,000. The loss of affordable rentals and increase in low income households increased the gap between demand and supply of affordable rentals (2018 San Marcos Housing Needs Assessment, Root Policy Research).

Though few units are lacking plumbing or kitchen facilities, there is a need for minor to moderate housing rehabilitation to prevent further deterioration as well as a need to demolish and reconstruct unsafe/unsound housing.

NA-15 Disproportionately Greater Need: Housing Problems – 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

The disproportionately greater need based on racial or ethnic group can be measured by the differences of the percent of low-to-moderate-income among the groups as well as the differences of housing units with problems by income among the groups. The table below shows these comparisons and the discussion at the end explains the disparities.

0%-30% of Area Median Income

Table 14 – Disproportionally Greater Need 0 - 30% AMI						
Housing Problems→	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	5,480		315		735	
White	3,015	55%	140	44%	535	73%
Black / African American	215	4%	0	0%	0	0%
Asian	25	0%	0	0%	35	5%
American Indian, Alaska Native	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	2,120	39%	175	56%	165	22%
Other/Unknown	105	2%	0	0%	0	0%

Data Source: 2011-2015 CHAS

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

*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%

Housing Problems→	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	3,520		510		0	na
White	1,990	57%	200	39%	0	na
Black / African American	120	3%	20	4%	0	na
Asian	50	1%	0	0%	0	na
American Indian, Alaska Native	0	0%	0	0%	0	na
Pacific Islander	0	0%	0	0%	0	na
Hispanic	1,195	34%	290	57%	0	na
Other/Unknown	165	5%	0	0%	0	na

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Housing Problems→	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	2,080		1,945		0	na
White	1,110	53%	1,175	60%	0	na

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Black / African American	20	1%	45	2%	0	na
Asian	15	1%	20	1%	0	na
American Indian, Alaska Native	0	0%	0	0%	0	na
Pacific Islander	0	0%	0	0%	0	na
Hispanic	910	44%	675	35%	0	na
Other/Unknown	25	1%	30	2%	0	na

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Table 17 – Disproportionally Greater Need 80% - 100% AMI

Housing Problems →	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	390		1,150		0	na
White	175	45%	585	51%	0	na
Black / African American	0	0%	70	6%	0	na
Asian	80	21%	15	1%	0	na
American Indian, Alaska Native	0	0%	0	0%	0	na
Pacific Islander	0	0%	0	0%	0	na
Hispanic	130	33%	460	40%	0	na
Other/Unknown	5	1%	20	2%	0	na

Data Source: 2011-2015 CHAS

*The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

HUD defines a disproportionately greater housing as follows: when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than does the income level as a whole. The 2011-2015 CHAS data tables below summarize the percentages of each racial and ethnic group that is tracked by HUD and their experience with specific housing problems, segmented by adjusted Median Family Income (AMI) levels. The four housing problems considered are:

- Lack of complete kitchen facilities
- Lack of complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing cost burden greater than 30%

Income classifications are:

- 0% to 30% AMI = extremely low income
- 31% to 50% AMI = low income
- 51% to 80% AMI = moderate income
- 81% to 100% AMI = middle income

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 18 – Percent Income by Race					
Income category	White	African American	Hispanic	Asian	American Indian / Alaska Native
% of Total Households (16,120 total households in all incomes)	55% (8,925)	3% (490)	38% (6,120)	2% (240)	0
% Extremely Low-Income (0-30% AMI) (8,675 total households)	57% (3,690)	3% (215)	38% (2,460)	0.9% (60)	0
% Low Income (30-50% AMI)(3,200 total households)	54% (2,190)	3% (140)	37% (1,485)	1% (50)	0
% Moderate Income (50-80% AMI)(3,190 total households)	57% (2,285)	2% (65)	39% (1,585)	0.9% (35)	0
% Middle Income (80-100% AMI)(1,725 total households)	49% (760)	5% (70)	38% (590)	6% (95)	0
% of Extremely Low Income w/problems (4,330 total households)	55% (3,015)	4% (215)	39% (2,120)	0.5% (25)	0
% of Low-Income w/problems (2,625 total households)	57% (1,990)	3% (120)	34% (1,195)	1% (50)	0
% of Moderate-Income w/problems(1,340 total households)	53% (1,110)	1% (20)	44% (910)	0.7% (15)	0

Data Source: 2011-2015 CHAS

Table 19 - Households Experiencing at Least One Housing Problem based on Race/Ethnicity			
Race / Ethnic Groups	Extremely Low 0-30%	Low Income 31-50%	Moderate 51-80%
White	82%	91%	49%
Black / African American	100%	86%	31%
Hispanic	86%	80%	57%
Asian	42%	100%	43%
American Native, Alaskan Native	0%	0%	0%
All San Marcos Households	84%	87%	52%

Data Source: 2011-2015 CHAS

As the chart above shows, more than 80% of all households in San Marcos with an income range in the “Extremely Low” and “Low” income brackets experience at least one housing problem.

Hispanic households in the “Moderate” income limits experienced a slightly higher number of housing problems than the overall average.

The Asian and group is numerically very small with 240 households out of 16,120 total households. All households in the Low-Income bracket for this race groups experienced at least one housing problem. In addition, all households in the Extremely Low-Income bracket for the Black/African American group experienced at least one housing problem.

In summary, households experiencing at least one housing problem are experiencing a disproportionately greater need as follows:

Extremely Low-Income Households: Black

Low Income Households: Asian

Moderate Income Households: None

NA-20 Disproportionately Greater Need: Severe Housing Problems – 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 NA-15 above that reviewed households with a housing cost burden that exceeds 30% of their household income, this section looks at those households who have a housing cost burden that exceeds 50% of their household income. Households may also have problems with overcrowding and housing units that lack complete kitchen or plumbing facilities.

Table 20 – Severe Housing Problems 0 - 30% AMI						
Severe Housing Problems*	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	4,825		965		735	
White	2,730	57%	425	44%	535	73%
Black / African American	205	4%	10	1%	0	0%
Asian	25	1%	0	0%	35	5%
American Indian, Alaska Native	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	1,775	37%	520	54%	165	22%

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%

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 21 – Severe Housing Problems 30% - 50% AMI						
Severe Housing Problems*	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	1,710		2,325		0	
White	1,075	63%	1,115	48%	0	0%
Black / African American	30	2%	110	5%	0	0%
Asian	0	0%	50	2%	0	0%
American Indian, Alaska Native	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	475	28%	1,010	43%	0	0%

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%

Table 22 – Severe Housing Problems 50% - 80% AMI						
Severe Housing Problems*	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	320		3,705		0	

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

White	160	50%	2,125	57%	0	0%
Black / African American	0	0%	65	2%	0	0%
Asian	15	5%	20	1%	0	0%
American Indian, Alaska Native	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	140	44%	1,450	39%	0	0%

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%

Table 23 – Severe Housing Problems 50% - 80% AMI

Severe Housing Problems*	Has one or more of four housing problems	% of whole	Has none of the four housing problems	% of whole	Household has no/negative income, but none of the other housing problems	% of whole
Jurisdiction as a whole	50		1,490		0	
White	25	50%	735	49%	0	0%
Black / African American	0	0%	70	5%	0	0%
Asian	0	0%	90	6%	0	0%
American Indian, Alaska Native	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%
Hispanic	25	50%	565	38%	0	0%

Table 24 – Severe Housing Problems 80 - 100% 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%

Race / Ethnic Group	0 to 30% AMI	31 to 50% AMI	51 to 80% AMI
White	73%	49%	7%
Black / African American	95%	21%	0%
Asian	71%	0%	42%
Hispanic	72%	31%	8%
San Marcos as a Whole	65%	22%	4%

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10 or more percentage points than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include:

- Housing units lack complete kitchen or plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing cost burden greater than 50%

Based on this definition, Black/African American households in the Extremely Low Income bracket, White households in the Low Income bracket, and Asian households in the Moderate Income bracket experienced a disproportionately greater housing need in the City of San Marcos.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

HUD defines a disproportionately greater housing need to be when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole.

Table 26 – Greater Need: Housing Cost Burdens AMI								
Housing Cost Burden	<=30%	% of whole	30-50%	% of whole	>50%	% of whole	No / negative income (not computed)	% of whole
Jurisdiction as a whole	8,015		4,860		6,455		755	
White	4,619	58%	2,395	49%	3,880	60%	555	74%
Black / African American	220	3%	120	2%	235	4%	0	0%
Asian	70	1%	125	3%	40	1%	35	5%
American Indian, Alaska Native	150	2%	0	0%	0	0%	0	0%
Pacific Islander	0	0%	0	0%	0	0%	0	0%
Hispanic	2,790	35%	2,145	44%	2,070	32%	165	22%

Data Source: 2011-2015 CHAS

The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden or a severe housing cost burden.

Based on this definition, the numerically small group of Asian households is experiencing a disproportionately greater housing cost burden than the City as a whole.

Table 27 – Summary Table: Housing Cost Burden by Race/Ethnicity		
Race/Ethnicity Group	Housing Cost Burden 30 to 50% of income	Severe Housing Cost Burden Greater than 50% of Income
White	22%	36%
Black/African American	21%	41%
Asian	53%	17%
Amer. Indian / Alaska Native	0%	0%
Hispanic	31%	30%
San Marcos as a Whole	30%	40%

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

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

The following summarizes the analysis performed in Sections NA 15 and NA-20 above:

Disproportionately Greater Need: Households Experiencing at Least One Housing Problems

- Extremely Low-Income Households: Black/African American
- Low Income Households: Asian
- Moderate Income Households: None

Disproportionately Greater Need: Households Experiencing a Severe Problem

- Extremely Low-Income Households: Black/African American
- Low Income Households: White
- Moderate Income Households: Asian

Disproportionately Greater Need: Housing Cost Burden (30-50% of income)

- All Households: Asian

Disproportionately Greater Need: Housing Cost Burden (50% of income or more)

- All Households: None

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

The needs are identified above.

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

Households experiencing a severe problem are defined as a household with two or more of the four housing problems: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%.

A neighborhood was defined as having a concentration of a particular race or ethnicity when the race or ethnicity was a higher percentage of the people in the neighborhood than it is for the city as a whole. The HUD “CPD Maps” tool provided the following data based on information from various sources, including the 2012-2016 ACS:

The following neighborhoods have a greater than 72% concentration of extremely low-income households with any one of the four housing problems, as well as a disproportionately greater Black population when compared to the city as a whole: Two Rivers East, Blanco River North, Wallace Addition Blanco Gardens, and Texas State University. The Black population concentration in these neighborhoods is 4.89-13.33%.

The following neighborhoods have a greater than 67% concentration of low-income households with a severe housing problem as well as a disproportionately greater White population: Forest Hills, Springlake Hills, and Sessom Creek. The White population concentration in these neighborhoods is 58.33-76.57%.

The following neighborhoods have a greater than 67% concentration of moderate-income households with a severe housing problem. Two Rivers East, Blanco River North, Wallace Addition, and Blanco Gardens. However, no neighborhood in the city has a concentration of Asian residents. Race and ethnicity data for the city as a whole is as follows:

Table 28 – Race/Ethnicity		
Race	Number	Percentage
White alone (not Hispanic)	27,694	50.62%
Black or African American alone (not Hispanic)	2,358	4.31%
American Indian and Alaska Native alone (not Hispanic)	284	0.52%

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Asian alone (not Hispanic)	852	1.56%
Native Hawaiian and Other Pacific Islander alone (not Hispanic)	21	0.04%
Some other race alone (not Hispanic)	30	0.05%
Two or more races (not Hispanic)	1,296	2.37%
Persons of Hispanic Origin	22,177	40.53%
Total	54,712	

NA-35 Public Housing – 91.205(b)

Introduction

Public housing and Section 8 Voucher programs are operated by the San Marcos Public Housing Authority. The charts below detail information about the number of units, the demographic information of the residents, and the condition of the units.

“Project Based” is Springtown Villas, which provides housing for elderly people.

Totals in Use

Table 29 – Public Housing by Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	289	288	60	228	0	0	0

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Table 30 – Characteristics of Public Housing Residents by Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	17,000	15,000	12,000	18,000	0	0
Average length of stay (years)	0	0	4	5	6	4	0	0
Average Household size	0	0	2.86	1.49	1.1	1.87	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	78	159	29	130	0	0
# of Disabled Families	0	0	72	139	37	102	0	0
# of Families requesting accessibility features	0	0	100	50	0	50	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	45	40	0	40	0	0

Data Source: PIC (PIH Information Center)

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 31 – Race of Public Housing Residents by Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	239	262	48	214	0	0	0
Black/African American	0	0	26	54	9	45	0	0	0
Asian	0	0	0	1	0	1	0	0	0
American Indian/Alaska Native	0	0	0	1	0	1	0	0	0
Pacific Islander	0	0	1	2	0	2	0	0	0
Other	0	0	2	4	3	1	0	0	0

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

Data Source: PIC (PIH Information Center)

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	187	133	23	110	0	0	0
Not Hispanic	0	0	82	191	37	154	0	0	0

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

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:

Applicants are most often elderly and disabled single people who need a one-bedroom unit.

Tenants most frequently request items such as ramps and grab bars.

What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?

The following charts represent the waiting list of the San Marcos Housing Authority as of March 11, 2020. Note: “Hispanic” is an Ethnicity, not a race; therefore, all Hispanic persons will also be found listed in one of the race categories, most often “white” in the San Marcos area.

Size	0 BR	1 BR	2-BR	3-BR	4-BR	5-BR	Total
Elderly	0	57	6	0	0	0	63
Disabled	0	25	2	1	0	0	28

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Family	0	84	51	9	2	0	146
Race/Ethnicity							
Hispanic	0	68	37	7	2	0	114
White	0	131	47	8	2	0	188
Black	0	26	10	2	0	0	38
Indian/Alaskan	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0

City of San Marcos Five Year Consolidated Plan Draft for the 2020-2024 Program Years

Table 34 – Section 8 Waiting List							
Size	0 BR	1 BR	2-BR	3-BR	4-BR	5-BR	Total
Elderly	49	10	2	0	0	0	61
Disabled	37	10	2	1	1	0	51
Family	201	20	13	11	1	1	247
Race/Ethnicity							
Hispanic	121	6	7	7	1	1	143
White	166	14	8	9	1	1	199
Black	95	22	8	3	1	0	129
Indian/Alaskan	1	0	0	0	0	0	1
Asian	2	0	0	0	0	0	2
Pacific Islander	0	0	0	0	0	0	0
Other	2	0	0	0	0	0	2

Table 35 – Springtown Villa (Seniors/Persons with a Disability) Waiting List							
Size	0 BR	1 BR	2-BR	3-BR	4-BR	5-BR	Total
Elderly	0	12	0	0	0	0	12
Disabled	0	11	2	0	0	0	13
Family	0	1	0	0	0	0	1
Race/Ethnicity							
Hispanic	0	7	0	0	0	0	7
White	0	13	0	0	0	0	13
Black	0	5	2	0	0	0	7
Indian/Alaskan	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0

Based on the information above, and any other information available to the City, what are the most immediate needs of residents of Public Housing and Housing Choice voucher holders:

Housing Choice Voucher participants tend to have specific medical and accessibility needs. Other needs of Public Housing and Section 8 residents include affordable childcare after hours or on weekends, inexpensive sources for furniture and other household furnishings, moving assistance, support group or counseling services, and extended public transportation hours (public bus service closes at 6:00pm).

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

The need for more affordable housing choices in San Marcos is shared by persons with a disability, the population at large, and residents of Public Housing and Housing Choice Voucher programs.

Transportation is a major need that likely impacts Public Housing residents and Housing Choice Voucher holders more than the population at large. The bus system closes at 6:00pm but many people in lower-end jobs work in shifts, not an 8-5 job. In addition, as land prices have increased in the city, public services have found they have to move to the outskirts in order to expand to accommodate the growing population, and they are not always located on a bus line or near a bus stop. It is now easier to purchase a car on credit because they can be remotely disabled by the creditor; as a result, many families take on more debt than they can afford, creating additional issues.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Three agencies provide shelters for specific homeless populations in San Marcos: (a) the Southside Community Center operates an emergency family shelter; (b) the Hays-Caldwell Women’s Center accepts victims of domestic violence – women, men, adults and children; and (c) the Greater San Marcos Youth Council accepts youth ages 5 to 17 who are at-risk, homeless, neglected or abused.

No shelter is available for single men and women who do not fit these profiles. Specific exceptions may be made by Southside Community Center on a case-by-case basis. However, shelters are available in Austin and San Antonio, and local social service agencies often provide assistance in reaching these shelters as a part of their support services.

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):

Limited data is available for total persons experiencing homelessness in San Marcos. The local population changes from week to week. Southside Community Center serves up to 60 homeless individuals and families the free evening meal that is provided each day at the Center. The Hays County Veterans Services Office served 52 homeless veterans in 2019. The Hays-Caldwell center provided shelter for 260 women and children in program year 2018-2019, and the San Marcos Youth Council provided shelter to 171 children. A portion of the homeless population moves between San Marcos and the nearby cities of Austin and San Antonio that have more shelter space and resources for the homeless.

A Point-In-Time Count of homeless people in Hays County was conducted January 23, 2020 by the HOME Center of Central Texas. With more than 63,000 residents, San Marcos is the most populous city in the county, which has more than 214,000 residents in 11 communities. The Point-In-Time Count found 102 homeless people: 85 adults and 17 children under 18. Results for the categories above are as follows:

Table 36 – Homeless	
Chronically Homeless Individuals and Families	12 (all individuals)
Families with Children	7 households, 24 people
Veterans and Their Families	9 households, 10 people (no children)
Unaccompanied Youth	9 people

Nature and Extent of Homelessness: (Optional)

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

100 per year female head of household with children

(Estimate provided by Hays-Caldwell Women’s Center)

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

The best source of data to answer this question comes from the records of the three shelters. Although this data does not address the unsheltered, it may be the case that their racial and ethnic demographics are comparable to those receiving shelter.

Hays-Caldwell Women’s Center provided various services to 499 unduplicated people in program year 2018-2019, in the following categories: Race White: 37; Black/African American: 49; Other/Unknown: 75; Ethnicity Hispanic: 202; Non-Hispanic: 297.

The San Marcos Youth Council provides services to abused and neglected children ages 2-17 and families with children under the age of 18. In 2019, 171 children received shelter care and assessment services and 536 children and their families received prevention and intervention services through Youth and Family Services. 39% female, 61% male, 41% Hispanic - 33% White - 26% African American. 18% middle class, 67% working poor, 15% in poverty. 49% single parents and 10% with special needs (children only).

Southside Community Center is able to provide emergency shelter for up to 25 persons in families.

The Hays County Veterans Services Office does not track racial and ethnic group data.

The Point-In-Time Homeless Count conducted in Hays County found 102 homeless people. Of the people who answered questions about their race, 74 (73%) were White, five (5%) were Black/African American, six (6%) were American Indian, and two (2%) were of multiple races; 15 (15%) did not respond. Regarding ethnicity, 34 (33%) were Hispanic or Latino.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

On the day of the Point-In-Time Homeless Count, all seven families with children (a total of 24 people) were sheltered. Two single-person adult only households were sheltered. The count of sheltered people included 73 households with 75 total people. One person's status was not recorded. This means that 74% of the homeless people in Hays County were unsheltered. Even in January, the weather in the area is generally mild, and this may in part account for the number outside a shelter; however, as noted above, San Marcos does not have a shelter that serves individual adults, so it is worth noting that approximately 75 people were homeless in the area without shelter available to them.

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

Introduction:

Describe the characteristics of special needs populations in your community:

According to the ACS 2018 5-year estimate for Hays County, 3,006 individuals age 65 years and older have a disability, and approximately 2,363 individuals under age 65 have a disability.

Section NA-10 includes a chart showing that 1,645 households include a person who has a self-care or independent living limitation. These households, especially the those with incomes lower than 80% AMI that have at least one housing problem, may need some kind of housing assistance.

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

Needs were determined through comments provided by the public and the service agencies consulted.

Medical care is one of the primary needs for these populations. Transportation assistance, especially to out-of-town medical facilities, may be a need for elderly, persons with a disability, and persons living with AIDS/HIV. Job training may be a need since employment at a living wage is so important for independence.

Counseling and therapy services, along with availability of group home or other transitional housing options, are needed by persons with substance abuse issues. This population may also have criminal histories that make obtaining housing difficult.

Supportive housing, either through assisted living, group homes, or permanent supportive housing is an ongoing need for a number of disabled adults. Accessibility improvements are needed in all forms of housing to accommodate elderly and disabled people.

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

According to the Texas Department of Health Services, as of 2018, 337 individuals are living with HIV in Hays County. This is a huge increase over 2014, when there were 18. Characteristics of the population are not readily available.

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

Citizen comments were received through a survey that was available February 2-23, 2020, at a public meeting held February 19, 2020, and at a meeting of Family Self Sufficiency Program participants March 1, 2020. One hundred and ninety-two people responded to the survey. The three top priority needs requested in the survey were in the public services category, with 59% of respondents ranking youth programs as a high priority, followed by homeless services at 49% and services for abuse victims at 46%. However, by CDBG – Entitlement regulations we are only allowed to spend 15%, or \$108,000 on Public Services. In the comments, the most needed public service cited was for youth and children, including recreational programs and services for abused children (10 comments). Services related to mental health and seniors were also important (five comments each), as well as for families and homeless (four comments each). Affordable housing was the single most needed item, with 30 comments. Infrastructure comments mentioned hike and bike trails, bus routes, and parking downtown. Public facilities comments mostly referred to additional park and recreation facilities. Comments on economic development centered on vocational training (eight comments). Forty-four percent considered job training to be a high priority, followed by transportation for the elderly and disabled at 43%, and neighborhood sidewalks at 38%. The survey drilled into more detail on housing issues and also asked questions about fair housing practices. Sixty-six percent of respondents considered the cost of housing to be a serious issue, and 60% said the lack of affordable housing, including various housing types, was a serious issue. Fifty-six percent considered local incomes to be too low compared to the price of available housing. Regarding fair housing issues, 33% of respondents believe there is a serious need for mediation, and 28% ranked the need for housing consumers to know their rights and issues with predatory lending as serious. Unfair treatment, for example based on race or disability status, is not seen by most as a serious problem here.

The City's Capital Improvements Program (CIP) is a ten-year planning tool used to prioritize major new capital investments made by the City. The CIP is updated annually and focuses primarily on infrastructure and facility needs. On-going maintenance activities and smaller, routine capital expenditures for vehicles and technology expenditures are generally not included as a part of the CIP process, nor are projects that cost less than \$50,000. Potential projects receive a priority ranking based on a number of factors, including safety, operational necessity, and coordination with other projects underway.

The COVID-19 pandemic is currently unfolding. The specific needs due to the pandemic, and responding programs and activities, are not known at the time of adoption, but it is clear that the economy will be affected in many ways. Therefore, Economic Development has been added to this Consolidated Plan as a Priority Need in order to provide for the response as it unfolds.

Describe the jurisdiction’s need for Public Facilities:

Public facilities comments received mostly referred to additional park and recreation facilities. Projects receiving high priority over the next three years in the City’s Capital Improvements Plan include stormwater infrastructure to reduce the risks associated with flooding, as well as lighting and sidewalk improvements in various areas of town.

The City receives approximately \$700,000 annually in CDBG entitlement funds and has used some of this funding to pay for park improvements that were not covered by the City’s Capital Improvements Plan.

Service providers that were consulted said that temporary housing is needed.

How were these needs determined?

Major facilities and infrastructure projects are selected based on engineering studies and safety concerns through the City’s annually updated ten-year Capital Improvements Program.

CDBG funded projects are selected based on the public’s and service providers’ suggestions and staff’s observation of the need for funding for specific smaller projects (like accessibility improvements to parks).

Describe the jurisdiction’s need for Public Improvements:

Infrastructure comments in the survey and from service providers mentioned the need for hike and bike trails, bus routes, and parking downtown. Service providers emphasized the need for a public transportation system that enables people to move efficiently around town.

See also the description in the Public Facilities section above.

How were these needs determined?

See the description in the Public Facilities section above.

Describe the jurisdiction’s need for Public Services:

The three top priority needs stated in the survey were in the public services category, with 59% of respondents ranking youth programs as a high priority, followed by homeless services at 49% and services for abuse victims at 46%. 44% considered job training to be a high priority, followed by transportation for the elderly and disabled at 43%, and neighborhood sidewalks at 38%.

In the comments, the most needed public service cited was for youth and children, including recreational programs and services for abused children (10 comments). Services related to mental health and seniors were also important (5 comments each), as well as for families and homeless (4 comments each). Affordable housing was the single most needed item, with 30 comments. Comments on economic development centered on vocational training (8 comments).

Economic and workforce development professionals interviewed emphasized the need for job training and certifications in order to improve the prospects of residents who have not attended college.

Homeless service providers that were consulted emphasized the need for rental assistance and legal services for landlord/tenant disputes.

Special needs service providers that were consulted emphasized the need for intensive case management for families with multiple issues (mental health, financial, housing, job security, and health) and for supportive assistance for older youth and young adults who are aging out of foster care.

The designated Local Mental Health Authority for San Marcos is Hill Country Mental Health and Developmental Disabilities Centers, which provides adult and child behavioral health, intellectual and developmental disabilities, substance abuse, crisis care, and justice involved services and programs.

How were these needs determined?

The citizen survey provided prior to preparation of the 2020-2024 Consolidated Plan, comments received in meetings and by email, questionnaires provided to social services providers, and interviews of other service providers.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

San Marcos has experienced rapid growth in housing since 2010, especially in the multi-family sector. In May 2015 the Census Bureau announced that San Marcos was the fastest growing mid-sized city over 50,000 in the United States for the third consecutive year, with a population increase of 7.9% between 2013 and 2014. San Marcos' 2017 population estimate was 63,071, an increase of more than 18,000 people since 2010 when the population was about 45,000. Similar to national trends, Texas has experienced a population shift toward more urban areas of the state. In 2017, more people moved into Hays County than moved away—particularly college-aged adults and adults between the ages 25 and 34. San Marcos' large student population and strategic location along the I-35 corridor play important roles in its growth.

City records show that approximately 2,900 new single-family homes were permitted between 2009 and 2019. More than 6,500 apartment units, with approximately 15,700 new bedrooms, were built between 2010 and 2019.

The 2017 5-Year ACS shows that out of 22,471 households, 41% are family households and 59% are non-family households. While college-aged adults (18 to 24) comprise the largest cohort of residents in San Marcos, it is actually the slowest growing age cohort, likely attributed to university enrollment limitations. The age cohort with the largest growth rate is those 25-35 years. Seniors aged 65 and older will experience the largest growth over the next 30 years but will still trail young adults and adults in cohort size in 2050. In 2017, the median household income in San Marcos was \$34,748 and the median income for families was \$49,551. Married-couples with no children in the household had the highest median income (\$80,741) while college-aged adults and single mothers had the lowest median incomes, both below \$30,000.

Source: San Marcos Housing Needs Assessment, Root Policy Research

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

Introduction

San Marcos has a high number of rental units with a significant number containing three or more bedrooms. However, many of these units are rented by young adults and college students leaving a gap of available housing for low-to-moderate income families. There has been a trend in recent years to build apartments where each unit has multiple bedrooms rented individually with shared common areas. Although the rents for a single room may be affordable, families who need more than one bedroom often find the unit’s price prohibitive. San Marcos’ housing stock is made up primarily of apartment buildings containing between five and 49 units (38%) and single family detached homes (34%). Eleven percent are duplexes/triplexes/fourplexes and eight percent are large apartment buildings. The balance, about nine percent, are nearly split between condominiums/townhouses and mobile homes. There is very little product diversity in the owner-occupied housing stock in San Marcos. The vast majority of San Marcos owners (86%) live in single family detached houses and another eight percent live in mobile homes. Just six percent of owners live in other product types like townhomes, duplexes, triplexes, and condos—often referred to as “missing middle” products.

Table 37 – Residential Properties by Unit Type		
Property Type	Number	%
1-unit detached structure	7,055	31%
1-unit, attached structure	825	4%
2-4 units	3,360	15%
5-19 units	6,350	28%
20 or more units	3,794	17%
Mobile Home, boat, RV, van, etc	1,080	5%
Total	22,464	100%

Data Source: 2011-2015 ACS

Table 38 – Unit Size by Tenure				
	Owners		Renters	
	Number	%	Number	%
No bedroom	30	1%	580	4%
1 bedroom	120	2%	4,069	28%
2 bedrooms	1,025	18%	5,785	40%
3 or more bedrooms	4,385	79%	4,160	28%
Total	5,560	100%	14,594	100%

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.

Currently, based on HUD and Texas Department of Housing and Community Affairs (TDHCA) data, there are 2,170 state or federally assisted units in San Marcos. Of these, 289 are public housing, including 60 reserved for senior citizens or persons with a disability. There are 228 Section 8 Vouchers in San Marcos.

To date, there are eleven TDHCA Board approved multifamily apartment projects in San Marcos. Ten of those 11 multifamily properties are actively renting units and one project is currently under construction. In addition, there are five proposed multifamily complexes that have received a Resolution of No Objection from the City. To date, a total of 1,593 income restricted units have been constructed through the Low Income Housing Tax Credit (LIHTC) program. Of those units, 5 projects (804 units) are restricted to seniors. The five housing tax credit projects that received an approved Resolution of No Objection over the last year would add an additional 1,324 income restricted units for a total of 3,200 units restricted to households making 60% of area median income (AMI) or less. Approximately 85% of existing and proposed HTC units in San Marcos are only required to be restricted to those making 60% or less of the AMI. Based on the current AMI of \$95,900 and TDHCA’s estimated rent restrictions, this means that the vast majority of typical LIHTC units in San Marcos are only required to limit rents to between approximately \$990 and \$1,640. Based on data included in the San Marcos Housing Needs Assessment, the 2017 median rent in San Marcos was \$898 for a 1-bedroom apartment and \$1,423 for a 4-bedroom apartment. As the majority of LIHTC units are only required to restrict rents to 60% AMI, the program has the potential to produce units priced higher than the city’s median rent.

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

No units are expected to be lost.

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

No, there continues to be a need for housing that is affordable to very low-income persons. The Public Housing Authority consistently has a lengthy waiting list for both public housing and Section 8 Vouchers.

Right now the San Marcos Public Housing Authority most needs one-bedroom (3 year wait) and two-bedroom units (2 year wait). Fewer large family units are seeking public housing assistance than in the past, so three-bedroom units have a waiting list of less than a year, and four-bedroom units have almost no wait. One-bedroom units for the elderly and disabled have an extremely long waiting list. The Housing Authority last opened the Section 8 Voucher list 2 years ago and will not be able to re-open it for another 2 years or so because of the number of applications received.

Describe the need for specific types of housing:

A need has been identified for transitional housing for persons leaving local shelters. Hays-Caldwell Women's Center will be breaking ground on 18-20 units of transitional shelter for abused women in spring, 2020.

Units that are affordable for low and extremely low-income families are needed in both rental and for-sale markets.

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

Introduction

Many of the region’s challenges stem from managing the consequences of such robust growth in recent years. For example, between 2009 and 2016 median home values in the 5 county MSA rose 28.4% while incomes only rose 15.7%. Within the city of Austin, home prices have risen even faster, creating widespread housing affordability challenges. These affordability challenges have been exacerbated in part by rapid job growth in low wage occupations. Nearly half of all jobs created in 2017 in the Capital Area were in occupations that pay a median annual wage between \$20,000 and \$40,000 per year. As housing near the urban core of the region becomes increasingly expensive, more and more workers are moving to suburban and rural communities, including San Marcos, where housing has traditionally been more affordable. However, this creates transportation congestion, long commutes, and sprawling land development pressures in the region. These outcomes, in turn, increase environmental and resiliency vulnerabilities. (Source: CAPCOG Comprehensive Economic Development Strategy, 2015-2020)

Table 39 – Cost of Housing			
	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	117,300	137,300	17%
Median Contract Rent	616	804	31%

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

Table 40 – Rent Paid		
Rent Paid	Number	%
Less than \$500	1,575	10.8%
\$500-999	9,634	66.0%
\$1,000-1,499	2,325	15.9%
\$1,500-1,999	765	5.2%
\$2,000 or more	305	2.1%
Total	14,604	100.0%

Data Source: 2011-2015 ACS

Table 41 – Housing Affordability		
% Units affordable to Households earning	Renter	Owner
30% HAMFI	730	No Data
50% HAMFI	3,750	985
80% HAMFI	11,765	2,475
100% HAMFI	No Data	3,155
Total	16,245	6,615

Data Source: 2011-2015 CHAS

Table 42 – Monthly Rent (HOME Rent Table for Austin- Round Rock Metropolitan Statistical Area, 2019)					
Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$931	\$1,086	\$1,315	\$1,734	\$2,099
High HOME Rent	\$931	\$1,086	\$1,315	\$1,564	\$1,725
Low HOME Rent	\$828	\$887	\$1,065	\$1,230	\$1,372

Data Source: HOME Rents 2019 https://files.hudexchange.info/reports/published/HOME_RentLimits_State_TX_2019.pdf

HUD Exchange provides annual information on the Fair Market Rent and HOME rent limits for affordable housing. San Marcos is in the Austin- Round Rock Metropolitan Statistical Area, where in 2019 the Fair Market Rent for a one bedroom unit is \$1,086. Minimum wage is \$7.25, or \$1,160 per month for a 40 hour work week. People are considered cost burdened if their housing cost (rent or mortgage plus utilities) is more than 30% of their income. 30% of \$1,160 is \$348, meaning monthly rent for a one bedroom unit would need to be below that to be affordable for a person earning minimum wage.

ACS 2018 5-year estimate data for 2018 shows that only 2.6% of the occupied rental units in San Marcos pay less than \$500/month rent.

Is there sufficient housing for households at all income levels?

The lack of affordable housing, in both the rental and housing sales market, were cited as a need by stakeholders and housing advocates.

The Housing Needs Assessment shows that there are 5,630 non-related households in San Marcos that have a cost burden that exceeds 30% and 3,925 non-related households with a cost burden exceeding 50%. The majority of these are renters.

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

Since 2000, rents have increased by nearly \$350 per month, or by \$4,100 per year. This compares with an increase in median income of a renter of \$7,300. Over half of the increase in renter median income is now going toward rent. This reflects a decline in purchasing power for renters in San Marcos as rents increased faster than incomes. Median rent increased by 55% (from \$622 in 1999 to \$966 in 2017) compared to a median renter income increase of 37% (from \$19,721 to \$27,104).

In order to afford the increase in rent, renters' annual incomes would have needed to increase by \$13,760 between 1999 and 2017; however actual increase in renter median income was \$7,383. The median two-bedroom rental unit in San Marcos is affordable to households earning \$38,920 or more per year—substantially higher than the median renter income of \$27,104. (Root Policy Research).

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

San Marcos' median rent of \$894 (2013 median contract rent) is higher than the HOME Rents/FMR for both efficiency and one-bedroom units. This reflects the need for more affordable housing units.

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

Introduction

San Marcos' housing stock is made up primarily of apartment buildings containing between five and 49 units (38%) and single family detached homes (34%). Eleven percent are duplexes/triplexes/fourplexes and eight percent are large apartment buildings. The balance, about nine percent, are nearly split between condominiums/townhouses and mobile homes.

While the majority of the city's housing stock was built between 1970 and 1999, San Marcos saw a great deal of housing construction between 2000 and 2009 with homes from this period accounting for 26%. Thirteen percent of homes have been built in the past decade.

In 2015, the City of San Marcos was impacted by two historic flood events that occurred within six months of each other—the first in May of 2015 and the second in October 2015. Collectively, these weather disasters damaged 1,558 homes and 35 businesses, causing tens of millions of dollars in damage.

The 2018-19 resident survey, conducted for the development of the 2019 Housing Needs Assessment, was designed to assess ongoing housing needs and preferences in San Marcos and includes questions related to housing damage from the 2015 floods. Overall, one in 25 (four percent) San Marcos residents who responded to the survey currently live in a home that was damaged in the 2015 Flood, and two percent lived in a home that was damaged in the Flood but have since moved.

(Source: 2019 San Marcos Housing Needs Assessment, Root Policy Research)

Definitions

Property Maintenance Code means the most recent edition of the International Property Maintenance Code that has been adopted by the City of San Marcos.

Standard condition dwelling unit means a dwelling unit that complies with the City's Property Maintenance Code.

Substandard dwelling unit means an Unsafe or Dangerous structure that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure as those terms are defined in the City's Property Maintenance Code.

Substandard dwelling unit, suitable for rehabilitation means a structure that does not meet standard conditions as defined in the Property Maintenance Code, but is both financially and structurally feasible for rehabilitation to bring the unit into standard condition.

Condition of Units

The table below shows the number of housing units, by tenure, based on the number of conditions or characteristics the unit has. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities; (2) the lack of complete kitchen facilities; (3) more than one person per room; and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that the category represents.

Table 43 – Condition of Units				
Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,825	33%	9,265	63%
With two selected Conditions	60	1%	575	4%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,670	66%	4,759	33%
Total	5,555	100%	14,599	100%

Data Source: 2011-2015 ACS

Table 44 – Year Built				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,685	30%	5,405	37%
1980-1999	1,430	26%	5,280	36%
1950-1979	1,755	32%	3,480	24%
Before 1950	685	12%	430	3%
Total	5,555	100%	14,595	100%

Data Source: 2011-2015 CHAS

Table 45 – Risk of Lead-Based Paint				
Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,440	44%	3,910	27%
Housing Units built before 1980 with children present	1,665	30%	395	3%

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

Table 46 – Vacant Units			
	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	N/A	N/A	
Abandoned Vacant Units	N/A	N/A	
REO Properties	N/A	N/A	
Abandoned REO Properties	N/A	N/A	

Data Source: 2011-2015 ACS

Need for Owner and Rental Rehabilitation

Forty-four percent of the owner-occupied housing stock and 27% of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old. As the housing stock ages, housing units can begin to deteriorate, especially when the residents don't or can't provide needed maintenance. The City funds owner-occupied housing rehabilitation programs that reduce building code violations, increase accessibility, and preserve housing values. The City also allows homeowners to perform renovation work on their homesteads (without using a contractor) so long as the work complies with codes which reduces the cost of rehabilitation.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with Lead Based Paint Hazards

No reliable estimate is available.

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

Introduction

The San Marcos Housing Authority administers the Housing Choice (Section 8) Voucher Program and Public Housing. The City works closely with the Housing Authority regarding public housing issues. There is a definite need for additional public housing/Section 8 vouchers in San Marcos as evidenced by long waiting lists that exist for all housing categories.

Totals Number of Units

Table 47 – Total Number of Units by Program Type									
Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			289	288	60	228	0	0	0
# of accessible units			7	60	60	NA			

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The San Marcos Housing Authority has been providing affordable housing since 1950 and currently provides housing for about 577 low-income families and individuals, including the elderly and disabled. Their resident services program consists of several initiatives designed to support self-sufficiency and family development, elderly and disabled services, youth services, and resident organizations and community development. Public housing developments include Allen Wood Homes, C. M. Allen Homes, and Chapultepec Homes. Springtown Villas is a project-based Section 8 facility for seniors and persons with a disability.

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: Overall, the 289 public housing units are considered to be in good condition and the Housing Authority follows a program of routine maintenance. Most of the units at the C. M. Allen Homes were damaged by flood waters during the Memorial Day weekend flood of 2015, and again by the All-Saints Day flood later that year. Repairs were completed by December 2016.

Table 48 – Public Housing Condition	
Public Housing Development	Average Inspection Score
TX-087	Standard Performer

Data Source: San Marcos Public Housing Authority

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

Long-term maintenance is conducted as quickly as funds allow. Overall the units are in excellent shape.

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

San Marcos Public Housing Authority continues to improve the living environment by making technology available to their residents; partnering with Texas State University for students to provide nutrition and healthy cooking classes; providing after-school activities; and continuing to provide a family self-sufficiency program. Several years ago, the Housing Authority marketed the opportunity to help deliver services to department heads of Texas State University, resulting in an increase in volunteers available to assist with service delivery. Previously, volunteers came almost exclusively from the School of Social Work. This partnership has been very successful and continues to expand. It includes several fraternities and sororities.

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

Introduction

Table 49 – Facilities and Housing Targeted to Homeless Households					
	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	50*	0	6 existing, 94 under construction	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	2	0		0	0

*The official Housing Inventory Count kept by the Continuum of Care organization Texas Homeless Network includes the 32 beds at the Hays-Caldwell Women’s Center only. The number above includes emergency sheltering options offered by Southside Community Center and the San Marcos Youth Council.

Data Source: Service Providers

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

Non-profit organizations in San Marcos provide a number of services to their clients including the shelters previously listed, food distribution, English-as a second language classes, GED preparation courses, counseling and advocacy for victims of rape and family violence, job training for youth and young adults and many other services.

Hill Country Mental Health and Developmental Disabilities Centers provides crisis services that can include finding a place to live. **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.**

San Marcos is served by a variety of organizations that address the needs of the homeless including:

- Direct Assistance (food, medication, bus tickets, etc.): Salvation Army, Southside Community Center, St. Vincent De Paul Society
- Food: Hays County Food Bank
- Meals, showers, laundry facilities: Southside Community Center (not limited to their shelter residents)
- Emergency Shelter: Southside Community Center, Hays-Caldwell Women’s Center, Greater San Marcos Youth Council
- Veterans Service: Hays County Veterans Service Office
- Health Care: Community Action
- Abused & Neglected Children Services: Court Appointed Special Advocates (CASA) of Central Texas

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

Introduction

Ensuring people with special needs remain stably housed often requires ongoing services or case management. Many supportive service needs are simply not being met due to inadequate funding in the case management and long-term supportive housing arena. The shortage of case management makes partnerships among the existing service agencies particularly valuable.

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, describe their supportive housing needs:

Elderly persons and persons with a disability may need accessibility improvements to allow them to remain in their home or to move into a new home. Public housing residents need resources to gain their independence from publicly supported housing and need a sufficient supply of affordable rental and for sale housing units. Persons with addictions often need a group home or other transitional housing to support their recovery.

Transitional housing was identified as a need for persons leaving the family violence shelter, and as mentioned earlier the Hays-Caldwell Women’s Center is about to break ground on 18-20 units to serve this need.

Another long-identified need has been for transitional housing for youth who have “aged out” of youth shelter and foster care systems. San Marcos Public Housing Authority, in partnership with Texas State University, will be receiving 17 new Housing Choice Vouchers for people who have aged out of foster care and are Texas State students.

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

San Marcos has no established supportive, transitional housing in San Marcos for those returning from mental and physical health institutions.

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)

PENDING APPROVAL OF ACTION PLAN AND OF FUNDING FOR PROGRAMS AND PROJECTS

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))

PENDING APPROVAL OF ACTION PLAN AND OF FUNDING FOR PROGRAMS AND PROJECTS

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The most recent Analysis of Impediments to Fair Housing Choice (AI), adopted June 6, 2017, did not find any regulatory barriers.

The City completed the update of its development codes during PY17. During the process, the City took into consideration the effect development codes can have on housing affordability and sought ways to ensure maximum flexibility. The Code as drafted has a section on "Affordable Housing" that includes development incentives, standards for an affordability period for both rental and for-sale units receiving development incentives, and definitions of eligibility. The Planning staff utilized the adopted San Marcos Affordable / Workforce Housing Policy as a guide in preparing the affordable housing section.

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

Introduction

The City of San Marcos is a culturally diverse, rapidly growing community that prides itself on its natural beauty, young and talented workforce, and friendly environment. In the beautiful Central Texas Hill Country, San Marcos serves as the Hays County seat and is located halfway between Austin, the state capitol, and San Antonio to the south on the fast growing IH 35 corridor. Hays County has been ranked one of the fastest growing counties in the nation given the numerous factors that make San Marcos an appealing place to live and work. (Source: The City of San Marcos Economic Development Policy)

Economic Development Market Analysis

While there have been many changes over the past five years, one thing remains constant: the population in the Greater San Marcos region continues to grow rapidly. Between 2008 and 2018, the region added over 80,000 residents and grew by 43.5%. The rapid growth is partially attributed to the fast overall population growth in Texas. The state’s low cost business environment and abundant job creation make it a magnet for businesses and workers. Over the past five years, Texas added more than two million residents and was the fifth fastest growing state. Among the nation’s large cities, four of the top 10 fastest growing metros are in Texas. Austin-Round Rock, TX MSA leads the country as the fastest growing metro. As the region continues to grow, increasing affordable housing options and creating a healthy balance of housing stock will be a key factor in the quality of life of residents and workers in Greater San Marcos. It is also a critical component to improving the region’s competitiveness for jobs and workers. (Source: Greater San Marcos Vision 2025 Draft Regional Assessment and Scorecards)

Table 50 – 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	186	80	1	0	-1
Arts, Entertainment, Accommodations	3,182	5,015	19	21	2
Construction	986	445	6	2	-4
Education and Health Care Services	2,347	2,865	14	12	-2

Finance, Insurance, and Real Estate	943	1,022	6	4	-1
Information	414	656	3	3	0
Manufacturing	1,268	2,261	8	9	2
Other Services	664	964	4	4	0
Professional, Scientific, Management Services	1,265	1,058	8	4	-3
Public Administration	0	0	0	0	0
Retail Trade	2,788	6,722	17	28	11
Transportation and Warehousing	503	1,438	3	6	3
Wholesale Trade	693	562	4	2	-2
Total	15,239	23,088	--	--	--

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

Table 51 – Labor Force	
Total Population in the Civilian Labor Force	30,705
Civilian Employed Population 16 years and over	27,765
Unemployment Rate	9.60
Unemployment Rate for Ages 16-24	26.33
Unemployment Rate for Ages 25-65	5.83

Data Source: 2011-2015 ACS

Table 52 – Occupations by Sector	
Occupations	Number
Management, business and financial	4,750
Farming, fisheries and forestry occupations	1,565
Service	3,705
Sales and office	8,895
Construction, extraction, maintenance and repair	1,965
Production, transportation and material moving	1,090

Data Source: 2011-2015 ACS

Table 53 – Travel Time		
Travel Time	Number	Percentage
< 30 Minutes	19,970	74%
30-59 Minutes	5,125	19%
60 or More Minutes	1,730	6%
Total	26,825	100%

Data Source: 2011-2015 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Table 54 – Educational Attainment by Employment Status			
Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,425	140	920
High school graduate (includes equivalency)	3,615	265	1,000
Some college or Associate's degree	4,545	620	1,095
Bachelor's degree or higher	5,310	120	730

Data Source: 2011-2015 ACS

Table 55 – Educational Attainment by Age					
	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	80	125	175	430	675
9th to 12th grade, no diploma	660	650	480	615	275
High school graduate, GED, or alternative	2,815	2,175	1,280	1,425	1,035
Some college, no degree	15,375	2,655	730	1,480	725
Associate's degree	1,545	615	445	380	140
Bachelor's degree	1,960	2,524	814	1,170	700
Graduate or professional degree	55	533	460	655	510

Data Source: 2011-2015 ACS

Table 56 – Educational Attainment – Median Earnings in the Past 12 Months	
Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,769
High school graduate (includes equivalency)	22,956
Some college or Associate's degree	74,089
Bachelor's degree	118,738
Graduate or professional degree	105,222

Data Source: 2011-2015 ACS

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

The major employment sectors are:

1. Arts, Entertainment, Accommodations;
2. Retail Trade;
3. Education and Health Care Services; and
4. Tied: Manufacturing; and Professional, Scientific, and Management Services.

Describe the workforce and infrastructure needs of the business community:

According to a 2020 community and business survey for Greater San Marcos, roughly half of residents rated the region’s traffic congestion as poor or below average, and 71.2% rated the region’s public transit capacity unfavorably. Nearly 60% of survey participants rated the region’s ability to access shows, restaurants, and services without using a car as poor or below average. Likewise, 50.7% rated the region’s quality and connectivity of sidewalks as poor or below average. At the same time, 38.7% rated the region’s broadband/fiber infrastructure to support growth as a disadvantage to existing and prospective new businesses. The availability of high-speed internet was rated as poor or below average by 30.2% of all survey participants. Based on this feedback, infrastructure needs include improved traffic congestion, public transit, access to entertainment and business, walkability, and improved high-speed broadband access.

A common need that has been shared by employers in Business Retention and Expansion (BRE) meetings held by the Greater San Marcos Partnership (GSMP) is basic employable soft skills from the candidates they consider. The basic skills include showing up to work on time and passing a drug test. Employers indicate that, in most cases, they can train employees for the skills needed to perform the job. However, if there is a gap in the soft skills, the training investment is wasted when an employee is released.

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

The prospect of investors creating available speculative space in San Marcos will create new opportunities for the city and help better position it as a possible location for companies requiring an existing structure and no time to build. The City of Kyle benefitted from this strategy, recently securing SmileDirectClub and AlSCO Linens in 2019.

The GSMP in collaboration with the City of San Marcos and other regional stakeholders are in the process for developing Vision 2025 – the region’s economic development strategy. Completion is expected by May 2020 and will impact and direct a number of key factors critical to economic development: workforce/talent, targeted industry sectors, BRE, marketing and more.

The Farm to Market Road 110 South construction project will create a major new arterial roadway. It is jointly funded by the City of San Marcos and Hays County as a \$15.2 million project that includes the construction of a new section of FM 110 with two travel lanes and shoulders stretching 2.196 miles from State Highway 123 to Farm-to-Market Road 621. This project to extend FM 110 is expected

to improve safety, mobility, and connectivity, while also supporting the county and city's economic development programs by providing improved access to residential and employment centers east of I-35, opening up over 4,300 acres adjacent to the roadway. (Source for this paragraph: San Marcos Daily Record, October 2, 2019)

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

The 2014-2018 American Community Survey shows that 76% of San Marcos residents who are 3 and over and are attending school are enrolled in college or graduate school, while 24% are enrolled in pre-k through 12th grade. Of residents 25 and older, 87% are high school graduates (or equivalent), and 34% have a bachelor's degree or higher. In addition to Texas State University, Austin Community College, and Gary Job Corps offer career and technical training.

37.5% of the workforce in Hays County are considered underemployed or are in positions that do not require their degree.

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.

The GSMP, the City's contracted economic development firm, works closely with existing and prospective businesses, and local education providers to ensure that a skilled workforce is available for job openings.

In recent years, more school districts have begun to offer dual enrollment courses, career clusters, and other initiatives to strengthen the pipeline. Additionally, more districts are putting greater emphasis on career and technical education (CTE). San Marcos CISD offers 13 programs including information technology, manufacturing, and health science.

As workforce providing partners, Texas State University and Austin Community College collaborate and partner with the business community to customize programs based on real world needs. According to the 2020 survey, stakeholder spoke highly about the quality education and training offered through Austin Community College but are frustrated with the costs associated with attending for individuals that are out-of-district. San Marcos voters have not approved a community college tax, and the city's residents have to pay non-member tuition for the community college, which makes it as expensive as a four-year university. This is a significant barrier to low-to-moderate income workers who are seeking the job training certifications and college preparatory courses offered by the community college.

Because of the higher cost for community college training here, San Marcos economic developers have a difficult time attracting employers that require a skilled blue-collar workforce. The primary industry here is retail, which provides little opportunity for upward mobility.

Gary Job Corps, the nation's largest Job Corps, partners with companies and industry throughout the region to train youth ages 16 to 24 for careers ranging from health to business to construction and manufacturing. In addition, Community Action Partners uses federal funds to create training for high priority, fundamental issues such as general equivalency diplomas and literacy.

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

Yes. The Capital Area Council of Governments (CAPCOG) created the 2015-2020 Comprehensive Economic Development Strategy (CEDS) on behalf of the ten county area it serves, and last updated it in 2018. This provides insight and strategic action for a relatively large area.

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.

The City of San Marcos and neighboring cities contract with the Greater San Marcos Partnership for economic development services, and this entity created a Vision 2020 plan for this much smaller area in 2020. An update is currently underway to create a Vision 2025 plan, and this process is providing focused data and survey information that will be used by the partnership to further economic development in the communities it serves.

Many of the findings and proposed actions are similar in the CEDS and Vision 2020 plan and the various economic development entities work together on efforts that will benefit more than one community in the region.

To date, CDBG entitlement funding has not been used for economic development in San Marcos, although that remains a possibility.

MA-50 Needs and Market Analysis Discussion

We defined concentration as the level where a natural break shows in the data, indicating that a larger number of people in the specified categories lives in a particular set of neighborhoods when compared to others.

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

*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%

Households experiencing a severe problem are defined as a household with two or more of the four housing problems.

Data from the HUD CPD Maps tool shows that the following areas have a concentration of greater than 72% of extreme low-income households with a severe problem: Northwest Hills Area: Tanglewood, Forest Hills, Spring Lake Hills Sierra Circle, Hughson Heights, Texas State University; Northern Area: Fairlawn, Two Rivers East, Blanco River North, Wallace Addition Blanco Gardens.

The following areas have a concentration of greater than 67% of low-income households with a severe housing problem: Northwest Hills Area: Tanglewood, Forest Hills, Spring Lake Hills Sierra Circle, Hughson Heights, Sessom Creek.

The following areas have a concentration of greater than 54% of moderate-income households with a severe housing problem: Northwest Hills Area: Tanglewood, Forest Hills, Spring Lake Hills Sierra Circle, Hughson Heights, Sessom Creek.

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

Using the CPD Maps tool provided by HUD, the following concentrations were found in the City of San Marcos:

Concentration of Persons of Hispanic Origin was defined as any neighborhood with higher than 51.35% persons of Hispanic Origin.

Neighborhoods with more than 51.35% persons of Hispanic Origin: Millview East, Millview West, Rio Vista, Blanco Gardens, East Guadalupe, Victory Gardens, Sunset Acres, Mockingbird Hills, Hills of Hay, Wallace Addition, Blanco Gardens,

Concentration of Black or African American Residents was defined as any neighborhood with higher than 4.89% residents identified as Black or African American.

Neighborhoods with more than 4.89% Black or African American residents: Fair Lawn, Two Rivers East, Blanco Gardens, Cottonwood Creek, Mockingbird Hills, Hills of Hays, Sunset Acres

Concentration of Non-English-Speaking Residents was defined as any neighborhood with higher than 4.18% non-English-speaking residents.

Neighborhoods with more than 4.18% non-English-speaking residents: Blanco Gardens, Rio Vista, East Guadalupe

Concentration of Poverty was defined as any neighborhood with higher than 28.17% poverty.

Neighborhoods with 28.17-43.06% Poverty: Hunter’s Hill, Victory Gardens, East Guadalupe, Heritage, Blanco Gardens, Fairlawn, Two Rivers East

Neighborhoods with higher than 43.06% Poverty: Hughson Heights, Sierra Circle, Holland Hills, Tanglewood, Forest Hills, Spring Lake Hills, Sessom Creek/Downtown, Millview East, Millview West, Rio Vista

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

The housing market in these areas includes new high-end multi-family housing, university-related housing, older multi- and single-family housing, mobile home parks, public housing and some units of subsidized affordable housing. Several new subdivisions with moderately-priced housing are also located in these areas.

Are there any community assets in these areas/neighborhoods?

These census tracts cover a large segment of San Marcos. There are many community assets in these areas including churches and organizations that support the low to moderate income population. Assets include the Public Library and Recreation Center, City and County government offices, along with State agencies, the hospital and numerous medical offices, public schools, a number of neighborhood parks, major retail areas including major grocery and pharmacy stores, and several community centers.

Are there other strategic opportunities in any of these areas?

The City is expanding the strategic opportunities in these areas by focusing CDBG Entitlement funding and Capital Improvements in

the areas as well as encouraging economic development, infill affordable housing development and housing rehabilitation.

An amendment to the CDBG-DR Action Plan approved by City Council on March 3, 2020, expands eligibility for the CDBG-DR funded housing programs to include any homes impacted by the 2015 floods citywide, instead of limiting the programs to those within the 100-year floodplain. (Households will also have to meet the income eligibility criteria.)

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.

100% of the city of San Marcos has access to broadband speeds of 25/3 Mbps, and 99.51% have access to broadband of 250/25 Mbps. (Source: broadbandmap.fcc.gov Area Summary for San Marcos, Texas)

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

Broadband internet is available in the city of San Marcos from multiple providers as follows:

Table 57 – Broadband			
Speed	3 or more providers	2 providers	1 provider
25/3 Mbps	100.00% of the city		
100/10 Mbps	1.68% of the city	82.10% of the city	15.74% of the city
250/25 Mbps	.51% of the city	21.00% of the city	78.00 % of the city

Source: broadbandmap.fcc.gov Area Summary for San Marcos, Texas)

This means that while broadband internet is available to all residents and businesses, the number of providers is limited for internet at high speeds that would appeal to business users.

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

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

As described in the 2018 City of San Marcos/Hays County Hazard Mitigation Plan, none of the 9 hazards reviewed in the plan show an increasing trend. Significant flooding occurred in the city of San Marcos on two dates in 2015 due to higher than usual amounts of rain over time and in the 24 hours leading up to each flooding event.

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

The entire city of San Marcos is classified as low-to-moderate income. The 2018 Hazard Mitigation Plan ranked flooding as the number one hazard in the area, with a risk ranking of 99.5 on a scale of 100.

Several of the neighborhoods cited above as having a concentration of poverty are next to the San Marcos River and therefore have an increased likelihood of flooding, including Two Rivers East, Fairlawn, Rio Vista, and Blanco Gardens.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan addresses the high priority needs of the community as determined through citizen and stakeholder input and review of existing data and plans. High priority needs that are a focus of the 2020-2024 Consolidated Plan for CDBG entitlement funding are affordable housing, public services, and public facilities.

The City works partnership with other entities and non-profit organizations to enhance service delivery systems. The City provides technical assistance, program monitoring, workshops, and information sharing to ensure the goals of the CDBG Strategic Plan are met.

The City is committed to providing affordable housing of choice to low-income and protected classes through educating the public on fair housing issues and rights and affirmatively furthering fair housing. By providing assistance to first-time homebuyers for the purchase affordable homes of choice the City is encouraging de-concentration of poverty and fair housing choice. The City also helps low-income homeowners maintain their homes through its housing rehabilitation programs.

The City strives to improve low-income residential areas by improving parks and other facilities and infrastructure. These public improvements bring the areas up to standards equal to other areas of the city and make the neighborhoods safer and more desirable.

The City's 2020 CDBG allocation will be \$722,904 which will be used to accomplish the goals set out for CDBG entitlement funds in this Consolidated Plan. For the purposes of planning, the 5-year plan is based on an estimate of an annual allocation of \$700,000 per year, for a total of \$3,500,000 over the course of the 5-year plan.

Priorities were chosen for the CDBG-DR grant when the Action Plan was approved by City Council in December, 2015, and include housing rehabilitation and stormwater infrastructure construction. Similarly, priorities for the CDBG-MIT grant were set in March, 2020, when the Action Plan was approved, and they include construction of major stormwater infrastructure, and purchase of items such as signs and barricades that can be used to reduce risk to the public. Neither grant duplicates the priorities of the CDBG entitlement grant, although by necessity the funds for housing rehabilitation of flood damaged homes do support rehabilitation of some homes that would have otherwise qualified for CDBG entitlement funds.

As of the date of adoption, per HUD the City's CDBG-CV allocation will be \$425,261, although more funds may be allocated by HUD in the future. The City is in process of determining priorities for the funding through amendment of the 2019 CDBG Entitlement Action Plan.

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

Geographic Area

The entire city of San Marcos is classified as low-to-moderate income; therefore, the City has not set geographic priority areas.

General Allocation Priorities

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

The following chart shows the City’s low/mod population percentages by census block group. As can be seen on the chart, population with low to moderate incomes is above 25% in all block groups, and higher than 40% in all but two. This distribution of low-to-moderate income individuals makes it equitable to allocate investments geographically where they can benefit the greatest number of citizens instead of focusing on particular census tracts or block groups.

Table 58 – Census Tracts					
County	Tract	Block Group	Low/Mod Population	Total Population	Low/Mod Population Percent
Hays	010600	6	620	2,405	25.78%
Hays	010905	1	575	2,215	25.96%
Hays	010600	2	390	940	41.49%
Hays	010303	1	775	1,610	48.14%
Hays	010600	3	540	975	55.38%
Hays	010400	1	750	1,335	56.18%
Hays	010600	4	1,445	2,520	57.34%
Hays	010701	1	1,645	2,610	63.03%
Hays	010600	1	1,025	1,600	64.06%
Hays	010100	2	985	1,535	64.17%
Hays	010400	2	1,705	2,545	66.99%
Hays	010200	1	370	550	67.27%
Hays	010200	2	340	495	68.69%
Hays	010400	3	4,520	6,200	72.90%

Hays	010500	1	1,255	1,670	75.15%
Hays	010701	4	1,430	1,875	76.27%
Hays	010702	1	1,395	1,800	77.50%
Hays	010500	2	2,100	2,675	78.50%
Hays	010303	2	1,505	1,905	79.00%
Hays	010302	2	2,125	2,660	79.89%
Caldwell	960500	4	510	635	80.31%
Hays	010302	1	1,450	1,790	81.01%
Hays	010100	1	865	1,055	81.99%
Hays	010303	3	3,385	3,995	84.73%
Hays	010304	1	965	1,125	85.78%
Hays	010304	4	1,230	1,395	88.17%
Hays	010701	3	2,560	2,730	93.77%
Hays	010701	2	685	720	95.14%
Hays	010304	3	2,970	3,065	96.90%
Hays	010200	3	35	35	100.00%
Hays	010304	2	590	590	100.00%

Source: 2011-2015 ACS, <https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-block-groups-places/>

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

Priority Needs

High priority needs that are a focus of the 2020-2024 Consolidated Plan for CDBG entitlement funding are affordable housing, public services, and public facilities, and economic development.

The CDBG-DR Action Plan includes several housing programs intended to assist people of low-to-moderate incomes recover from the 2015 floods without duplication of benefits. The high priorities for CDBG-DR funding are housing rehabilitation, and design, acquisition, and construction of infrastructure projects that will reduce the risk of future flooding in the city. Because more than 1,500 homes in several low-to-moderate income neighborhoods were seriously impacted by the floods, some of the homes that would have ordinarily qualified for CDBG entitlement rehabilitation have now been rehabilitated or reconstructed using insurance proceeds or CDBG-DR funds, freeing up CDBG entitlement funds to be used in the rest of the city. However, the need for housing rehabilitation and affordable housing in general still exceeds the amount of funds available for assistance.

CDBG-MIT funds can be used solely for those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters. Therefore, CDBG-MIT funds will be used for significant infrastructure projects that would not be accomplished using CDBG entitlement funds because of the cost involved. CDBG-MIT funds will also be used for the purchase of items such as signs and barricades, which do not match the affordable housing and social services focus of the projects and programs generally selected in San Marcos as high priorities for CDBG entitlement funds.

CDBG-CV funds can be used solely in response to the impacts of the coronavirus (COVID-19) pandemic.

The high priority needs for each grant – CDBG, CDBG-DR, and CDBG-MIT were determined in compliance with the City’s Citizen Participation Plan. Outreach included workshops, public meetings, consultations, and surveys. In addition, for each plan pertinent data sources and existing plans were consulted. Outreach for the CDBG-CV grant will be accomplished per the Citizen Participation Plan, as amended to accommodate the special circumstances of that particular grant.

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

Influence of Market Conditions

Table 59 – 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)	The City does not receive TBRA.
TBRA for Non-Homeless Special Needs	The City does not receive TBRA.
New Unit Production	The City does not anticipate the construction of new housing units directly funded with the CDBG Entitlement Grant. Some homes are being constructed using CDBG-DR funds, but these are replacements for units damaged beyond repair in the 2015 floods.
Rehabilitation	Aging housing stock owned by low-income persons and the elderly and disabled, needs rehabilitation assistance so the owners can maintain the quality, safety, and accessibility of their homes.
Acquisition, including preservation	<p>Acquiring vacant lots for the construction of affordable housing or to expand existing park and green space areas will be considered as funding permits and when appropriate properties are available. It is difficult to find lots in the San Marcos market that are inexpensive enough to facilitate construction of affordable housing to replace homes lost in the floods (using CDBG-DR funds) or to provide lots for construction of homes by Habitat for Humanity (using CDBG entitlement funds).</p> <p>Approximately \$2.8 million in CDBG-MIT funds have been set aside for preservation of land. This money may be used to establish land banks for preservation of land in strategic upland and floodplain areas to mitigate flooding. Land can be used for storage/infiltration of flood waters and the reduction of impervious cover.</p>

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

Introduction

Annually the City of San Marcos accepts applications for funding from local non-profits and City departments that are evaluated by staff based on scoring criteria. The final slate of funding recipients is chosen by the City Council. CDBG funds are generally used by the organizations and departments for specific projects or programs within the much larger scope of services they offer. Each entity has an array of additional resources they use in partnership with the CDBG funds, including fee-based activities, philanthropic and personal contributions, and other local, state, and federal grants.

Anticipated Resources See table below

Table 60 – 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 Entitlement	Federal	Administration, Affordable Housing, Public Services, Public Facilities	\$722,904	\$0	\$0	\$722,904	\$2,800,000	CDBG entitlement funds will be used to address community housing and non-housing priority needs.
CDBG-DR	Federal	Administration, Planning, Housing, Infrastructure, Acquisition	One-time				\$33,794,000	CDBG-DR funds must be used for disaster recovery related to the 2015 floods by 2022.
CDBG-MIT	Federal	Administration, Planning, Addressing Repetitive Loss, Preservation of Land, Warning Systems, Signs and Barricades	One-time				\$24,012,000	CDBG-MIT funds must be used for Those activities that increase resilience to disasters and reduce or eliminate the long-term risk of loss of life, injury, damage to and loss of property, and suffering and hardship, by lessening the impact of future disasters by 2032.

HOME	Federal, through state allocation	Rehabilitation of up to 7 houses	Flexible amount				Flexible Amount	The purpose of the HOME program is to expand the supply of decent, safe, affordable housing and strengthen public-private housing partnerships between units of general local governments, public housing authorities, nonprofits, and for profit entities.
CDBG-CV	Federal	To Be Decided	One-time				\$425,261	CDBG-CV funds must be used to prevent, prepare for, and respond to Coronavirus
Public Services	City	Human Services Social Services Funding	\$500,000				\$2,000,000	General fund money granted to local social service agencies through a competitive process
Community Enhancement Fee	City	A monthly fee to fund expanded community cleanup and beautification efforts in the city that is applied to City utility customers.						Current rate: Residential: \$1.50 Commercial: \$5.50 The money raised by the fee will be used to fund recurring community enhancement and beautification activities, including the elimination of unsafe structures.

Impact and Utility Fees	City	Stormwater, electric, water, wastewater, infrastructure, parks	Varies				Varies	San Marcos is growing very quickly and these fees help provide needed infrastructure and services to the community
Payment in Lieu of Taxes – LIHTC	Private							Low Income Housing Tax Credit Properties on tax exempt land pay a PILOT to be used for additional affordable housing
Private and Philanthropic Donations to Agencies	Private	Programs, rehabilitation, and construction projects						Funds received from foundations, fund-raising organizations, and individuals

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

The \$500,000 contributed by the City from the general fund is considered to be the match for CDBG entitlement grants.

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

For CDBG entitlement and CDBG-DR housing programs, the City is actively working to locate lots that can be purchased at a price that makes affordable housing financially feasible. This has proved difficult since land prices are very high due to the high rate of growth in the metropolitan area. In addition, when a City-owned lot becomes available for development, it is immediately evaluated for use in the CDBG and CDBG-DR housing programs.

Agencies that were started with local or church funds play the most significant role in providing social services and home repair in the City of San Marcos, and CDBG funds provide an added layer of support.

SP-40 Institutional Delivery Structure – 91.215(k)

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

The CDBG entitlement portion of the Consolidated Plan is implemented through annual contracts that allocate the funds received to specific projects and programs run by non-profits and City departments. The following entities have in the past five years received CDBG entitlement funding through the annual application process and are likely candidates to carry out the work in the next five due to the nature of the services they provide.

The housing programs funded by the CDBG-DR grant are implemented by the City’s Planning and Development Department, with assistance from third-party contractors as needed to provide intake support. In addition, the Public Housing Authority was designated as a recipient for a portion of CDBG-DR funds for rehabilitation of one of the public housing sites due to significant flood damage.

The City’s Engineering and Capital Improvements Department leads the implementation of the infrastructure projects funded by CDBG-DR and CDBG-MIT. Design, construction, environmental review, and some monitoring has been outsourced to the appropriate third parties, with engineering staff providing oversight, supported by Planning and Development Services staff and Finance Department staff.

The CDBG-CV grant will be implemented by the City’s Planning and Development Department, with assistance as needed from third party contractors. Funding may be used to reimburse the City for expenses related to the COVID-19 pandemic or to fund programs or projects run by other entities that respond to a need created by the pandemic.

Table 61 – Institutional Delivery Structure			
Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Austin Habitat for Humanity	Non-Profit	Affordable Housing – Ownership, Rehabilitation	Region
Blanco River Regional Recovery Team	Long Term Recovery Organization	Affordable Housing – Rehabilitation, Urgent Need	Four County Area
CASA of Central Texas	Non-Profit	Public Services	Four County Area
Engineering and Capital Improvements Department	Local Government	Infrastructure, Acquisition (CDBG-DR, CDBG-MIT)	City
Hays-Caldwell Women’s Center	Non-Profit	Public Services	Two County Area
Parks and Recreation Department	Local Government	Public Services and Public Facilities	City
Planning and Development Services Department	Local Government	Affordable Housing – Repair, Rehabilitation, Reconstruction, Ownership; Public Services; Public Facilities (CDBG, CDBG-DR, CDBG-CV)	City
San Marcos Public Housing Authority	Public Housing Authority	Affordable Housing -Rental, Public Housing, Homelessness	City
Southside Community Center	Non-Profit	Affordable Housing - Rehabilitation	City
St. Bernard Project	Non-Profit	Affordable Housing – Rehabilitation, Urgent Need	City
United Way of Hays County	Non-Profit	Public Services	County

Assessment of Strengths and Gaps in the Institutional Delivery System

Multiple local and regional non-profit and faith-based organizations serve a variety of purposes in public services, affordable housing, and economic development functions. The longevity of these local institutions has created a working network of support for the community that is supplemented by CDBG entitlement funds.

Gaps in the institutional structure for CDBG-type community assistance include:

- Housing options that are truly affordable compared to the incomes of the local population

- Levels of funding available for supportive services
- Shelter for homeless single adults

CDBG-DR and CDBG-MIT projects are well served by strong working relationships and a high level of competence in the staff and professional services agencies implementing the projects.

Response to the COVID-19 pandemic has so far been led and coordinated by the City’s Emergency Management Office, in close working relationship with other City, County, and regional departments and service providers, such as hospitals. The institutional delivery system to support an ongoing economic recovery is in the formation stages.

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

Table 62 – Homeless Prevention Services Summary			
Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	✓	✓ If a result of family violence	✓
Legal Assistance	✓	✓ If a result of family violence	
Mortgage Assistance	✓	✓ For veterans	✓
Rental Assistance	✓	✓ If a result of family violence	✓
Utilities Assistance	✓	✓	✓
Street Outreach Services			
Law Enforcement	✓		
Mobile Clinics	✓		
Other Street Outreach Services	✓		

Supportive Services			
Alcohol & Drug Abuse	✓		
Child Care	✓	✓	✓
Education	✓	✓	✓
Employment and Employment Training	✓	✓	✓
Healthcare	✓	✓	✓
HIV/AIDS	✓	✓	✓
Life Skills	✓ For youth		
Mental Health Counseling	✓	✓ If a result of family violence or for veterans	
Transportation	✓	✓ If a result of family violence or for veterans	✓
Other			
Parenting Classes	✓ For youth		

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)

Services are available for some, but not all, needs. Three shelters are available for homeless persons in San Marcos that target specific populations: unaccompanied youth up to age 17; victims of family violence; and families with children. In addition, Southside Community Center provides an evening meal each day, allows persons who are homeless to shower and do laundry, without regard to their shelter status. Food is available from the Hays County Food Bank. Local non-profit organizations and churches provide direct

assistance as they are able for needs such as bus tickets, emergency lodging, and clothing. The Hays County Veteran's Service Office works with veterans, including those who are homeless, to meet various needs, but because most service entities are based in Austin or San Antonio, turn around time for immediate assistance is from 3 weeks to 2 months, depending on the organization. Court Appointed Special Advocates (CASA) of Central Texas fills a need for abused children and youth, including unaccompanied youth, with the goal of securing safe, permanent homes.

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

Local organizations are generally well regarded but underfunded.

Gaps in the institutional structure include:

- The level of funding that is available for supportive services; when funds are inadequate services are reduced or eliminated.
- The number of Public Housing/Section 8 Voucher units available locally compared to the number of persons who qualify for this housing option.
- Shelter options available to single adults in San Marcos.
- Transitional shelter
- Immediate assistance while waiting for long-term assistance to be approved.

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

The City will continue to fund social service programs that benefit the low to moderate income citizens of San Marcos using both CDBG and City Human Services funds. The City considers supporting new development of Low-Income Housing Tax Credit (LIHTC) housing as those opportunities arise. The City will continue to waive construction permit fees for the construction of affordable housing or for renovation projects carried out using CDBG funds or by the San Marcos Housing Authority.

Local organizations continue to pursue funding, including private donations and grants, to provide for the needs in their areas of expertise. They provide assistance geared toward preventing homelessness, filling needs identified on a case by case basis. They collaborate with each other, and Community Action Partners provides case management for individuals seeking to become self-sufficient.

On April 3, 2020, the Hays-Caldwell Women's Center will break ground on 18 units of transitional housing (up to 94 beds) to help fill the need for affordable housing for clients leaving the shelter. The Greater San Marcos Youth Council is filling an identified need with their parenting and life-skills classes targeted at youth. The Hays County Veterans Services Office coordinates services from multiple entities for their clients with the goal of minimizing wait time. The Veteran's Office has applied for a grant to attempt to close the gap in the need for immediate assistance while clients are waiting for long-term assistance.

In Summer 2020, CASA will open its Training & Support Center for volunteers who will ensure children and youth receive care for their medical, mental health, educational, and housing needs.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

CDBG-Entitlement

Specific programs and projects will be selected annually by the City Council after an open application process. The following list of activities and performance goals are estimates based on prior years’ funding choices. This list should not be construed to confer favor on one program or project over another since funding choices will be made annually; the items below are estimates based on the past.

Table 63 – Goals Summary						
Sort Order	Goal Name	Start Year	End Year	Category	Funding	Goal Outcome Indicator
1	Owner Occupied Rehab	2020	2024	Affordable Housing	\$945,000	35 homes rehabbed
2	Priority Repair	2020	2024	Affordable Housing	\$300,000	60 homes repaired
3	Homebuyer Assistance	2020	2024	Affordable Housing	\$350,000	50 loans made
4	Acquisition of Lots	2020	2022	Affordable Housing	\$437,714	8 lots purchased
5	Workforce Development	2020	2021	Public Services	\$42,000	4 people trained
6	Advocates for Foster Children	2020	2024	Public Services	\$250,000	280 advocates trained
7	Scholarships for Parks and Recreation Programs	2020	2024	Public Services	\$30,000	200 scholarships
8	Home Ownership Counseling	2020	2024	Public Services	\$118,280	500 people counseled
9	Park or City Facility Improvements	2020	2024	Public Facilities	\$500,000	5 parks or facilities improved

10	Bus Shelters and Signage	2020	2024	Public Facilities	\$297,081	30 bus stops improved
11	Estimated Administration Cost at 20% of Grant	2020	2024	Administration	\$817,519	N/A

Goal Descriptions

1. Owner Occupied Rehab - The rehabilitation of owner-occupied single-family housing targeted to homeowners with a family income less than 80% of AMI. The program reduces construction code violations, thus increasing safety of the residents, preserves property values, improves accessibility, and reduces risk of the occupant families becoming homeless.
2. Priority Repair – This program provides repair of safety and other high-priority repair issues in owner-occupied homes.
3. Homebuyer Assistance - Down payment and closing cost assistance for new homebuyers whose household income is at or below 80% of the Area Median Income.
4. Acquisition of Lots - Purchase of lots for construction of affordable housing by non-profit homebuilders using donations or the City using CDBG-DR funds.
5. Workforce Development – These funds could be used for job training or skills development offered by a non-profit or educational partner.
6. Advocates for Foster Children – This funding is provided to a non-profit that trains advocates for children in foster care.
7. Scholarships for Parks & Rec Programs – This program provides up to \$150/child to facilitate participation in the many programs offered by the City’s Parks and Recreation Department.
8. Home Ownership Counseling – Home ownership counseling helps ensure that new home owners in low/mod income categories can successfully buy and maintain a home.
9. Park or City Facility Improvements – The entire City of San Marcos is designated as low/mod income, and this funding could be used to make City facilities more accessible to all residents, for example through equipment improvements at parks or the creation of additional parking at City facilities.
10. Bus Shelters and Signage – The City’s 2014 Five Year Transit Plan for City-owned bus services indicates a need for additional signage at existing stops and additional routes. This funding could be used to improve the shelter or signage at existing stops or to provide for new stops on existing or additional routes.
11. Estimated Administration Cost at 20% of Grant - The oversight and administration of the CDBG program to ensure compliance with all program goals and policies.

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)

Table 64 – Income Level by Program			
INCOME LEVEL	CDBG – REHAB	CDBG-DR – REHAB	CDBG-DR – RECONSTRUCTION
Extremely Low	17	2	8
Low	13	2	5
Moderate	5	0	2

CDBG-DR

Programs and projects were selected through the planning process to create the Action Plan when the grant was received. Those funding allocations have been modified over time through official amendments as needs have become evident. With Amendment No. 9 approved by City Council March 3, 2020, following are the goals of the program. With that amendment, houses city-wide that were impacted by the 2015 floods and have unmet needs may now apply for assistance, if the owners meet low-to-moderate income criteria. The program will be re-marketed.

Any funds not expended for a particular goal or category will be reallocated among CDBG-DR programs and projects.

Table 65 – CDBG-DR Programs and Projects								
Sort Order	Goal Name	Start Year	End Year	Category	Funding	Expended as of 12/31/19	Remaining	Goal Outcome Indicator
1	Owner-Occupied Rehab/Recon	2020	2022	Housing	\$5,000,000	\$1,878,016	\$3,121,984	2 homes rehabilitated, 15 homes reconstructed
2	Rental-Unit Rehab/Recon	2020	2022	Housing	\$659,013	\$0	\$659,013	2 homes rehabilitated
3	Public Housing Authority Reimbursement	2020	2022	Housing	\$864,987	\$26,460	\$838,527	reimbursement for damage of 100 units at CM Allen location
4	Reimbursement Program	2020	2022	Housing	\$1,000,000	\$0	\$1,000,000	reimbursement for repairs made to 30 homes
5	Midtown/Aquarena Springs	2020	2022	Infrastructure	\$1,700,000	\$133,591	\$1,566,409	completion of project on time as designed
6	Blanco Gardens	2020	2022	Infrastructure	\$8,071,987	\$390,203	\$7,681,784	

7	Clarewood/Barbara Drive	2020	2022	Infrastructure	\$175,000	\$177,887	-\$2,887	
8	Uhland Road	2020	2022	Infrastructure	\$7,179,000	\$791,133	\$6,387,867	
9	Blanco Riverine	2020	2022	Acquisition	\$5,385,213	\$15,251	\$5,369,962	
10	Planning	2020	2022	Planning	\$2,069,100	\$1,082,146	\$986,954	various plans and planning software
11	Administration	2020	2022	Administration	\$1,689,700	\$468,637	\$1,221,063	N/A
	TOTAL				\$33,794,000	\$4,963,324	\$28,830,676	

Goal Descriptions

1. Owner-Occupied Rehabilitation and Reconstruction – This category includes repairing flood damage to homes owned by people with low/mod incomes where possible. When the damage amounts to more than 50% of the home’s pre-flood value, the home will be reconstructed and elevated.
2. Rental Unit Rehabilitation and Reconstruction – same as #1 but for rental units owned by people who have low/mod incomes
3. Public Housing Authority Reimbursement – reimbursement of rehabilitation expenses incurred by the San Marcos Public Housing Authority when 100 units were damaged in the 2015 floods
4. Reimbursement Program – reimbursement of expenses incurred by homeowners citywide in repairing damage from the 2015 floods, with repairs verified by inspectors
- 5.-9. Infrastructure Projects – design, acquisition, construction, and monitoring of infrastructure projects that will reduce the risk of future flooding.
5. Midtown/Aquarena Springs - Intersection improvements are proposed including curb cuts and inlet improvements adjacent to the low point locations and inlets for the north side/Rehab facility. Clearing of the existing TxDOT ditch is also proposed as it is currently overgrown, and not well-maintained. Downstream at Davis Road, the existing dual 8’x4’ culverts will be supplemented with 2 additional culverts as not to constrict flow. Lastly the City will consider a future channel along Davis Road

or the Railroad near the Lake to connect to the Blanco River, as the Lake is reported to overflow both west and east in heavy events. The project will require coordination with TxDOT for these improvements.

6. Blanco Gardens - By adding a new central storm drain system to Conway & Barbara Drives connected to the existing storm drain system, and providing a new 60-inch outfall to the San Marcos River (supplementing the existing 60-inch outfall); both the existing and proposed systems meet the City's required 25-year criteria. Additional 24-inch connections across River Road into the Woods Apartment Ditch are proposed to provide additional relief during lesser events. Road regrading is proposed for this reach of River Road from Linda to Cape Rd. revising the roadway cross-section to drain towards the Woods apartment ditch. Lastly, there is a potential buyout property on Conway that may be purchased for use as a drainage easement to add an inlet and lead system to drain the alley/easement between Barbara & Conway.
7. Clarewood/Barbara – After initial design it was discovered that this project would not provide the benefit expected and the remaining funds were reallocated.
8. Uhland Road - By converting the roadways to depressed curb-and-gutter sections with adequate grading, and adding a new storm sewer system with a new 48-inch outfall to the Blanco River, this area would be brought into compliance meeting the City's 25-year design criteria.
9. Blanco/Riverine - This project will make bank improvements to block low bank areas in the Blanco River overbank which allow the overflow to occur. With the improvements, the Blanco Gardens area can gain protection from approximately 3-4 feet of river rise. The bank improvements would have the purpose of setting maximum grade limitations, minimum widths and surface. It is possible that the improvements could also provide a dual purpose of a greenway if desired by the community. The blockage of diversion flow will cause a minor rise in water surface elevation. To address this minor rise, this project will also include flow capacity improvements to the Blanco River. These capacity improvements could include modifications to the channel and/or an overflow channel on the opposite bank.
10. Planning – Funding for tactical, strategic, and long-term plans related to resilience to flooding and other disasters, appropriate land use, and emergency response.

11. Administration - Oversight and administration of the CDBG-DR program to ensure compliance with all program goals and policies.

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)

Up to 100 low-income families will be directly benefitted under projects one and two. Projects 5-9 will provide area benefit to LMI families and potentially maintain up to 768 needed units of affordable housing.

CDBG-MIT

Priority categories were set for the CDBG-MIT grant funding with the approval of the Action Plan by City Council on March 3, 2020. Specific projects will be designated in an upcoming public process; therefore, specific goals have not yet been set.

Sort Order	Goal Name	Start Year	End Year	Category	Funding	Goal Outcome Indicator
1	Repetitive Loss Infrastructure	2020	2032	Repetitive Loss Infrastructure	\$16,000,000	Goals are currently under consideration.
2	Land Preservation	2020	2032	Land Preservation	\$2,849,600	
3	Hazard Warning Systems	2020	2032	Hazard Warning Systems	\$300,000	
4	Signs and Barricades	2020	2032	Signs and Barricades	\$60,000	
5	Planning (15%)	2020	2032	Planning (15%)	\$3,601,800	
6	Administration (5%)	2020	2032	Administration (5%)	\$1,200,600	N/A

Goal Descriptions

1. Repetitive Loss Infrastructure - The purpose of this program is to reduce the number of homes damaged by floodwaters, thereby decreasing direct flooding impacts for San Marcos households. There will likely be many co-benefits to addressing

flooding in homes through infrastructure improvements, which may include improved mobility, aesthetic improvements, recreational benefits, property value increases, and life cycle cost savings.

2. Land Preservation - The purpose of this program is to acquire properties to reduce the damage by floodwaters, thereby decreasing direct flooding impacts for San Marcos households. There will likely be many co-benefits to land preservation, which may include reduced water quantity and improved water quality, mobility, aesthetic improvements, recreational benefits, property value increases, and life cycle cost savings.
3. Hazard Warning Systems – This program is a crucial component of a comprehensive, long-term recovery strategy to improve advanced warning of residents to reduce or eliminate the number of lives lost.
4. Signs and Barricades - This program is a crucial component of a comprehensive, long-term recovery strategy to improve advanced warning of residents to reduce or eliminate the number of lives lost.
5. Planning - The City’s planning costs will not exceed 15% of the total CDBG-MIT allocation. These costs are necessary for the planning activities to identify and further mitigation efforts for the city. These costs may include, but not be limited to the evacuation and comprehensive planning efforts.
6. Administration - Oversight and administration of the CDBG-DR program to ensure compliance with all program goals and policies.

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)

CDBG-MIT projects will provide area benefit to low/mod income people across the city. Although impacts from flooding and extreme weather events vary from one area of the community to the next, the relative disaster-related losses experienced in LMI communities is disproportionately high. The City of San Marcos is committed to leading an effort that is equitable and serving all residents, particularly the most vulnerable in LMI areas, which will be prioritized for CDBG-MIT activities. The requirement for CDBG-MIT funds is to expend at least 50% of CDBG-MIT on activities benefiting LMI persons, and the City expects to exceed this requirement.

The City of San Marcos will prioritize infrastructure projects funded with CDBG-MIT that address flooding in LMI neighborhoods. Decreasing flood risk in neighborhoods, especially LMI neighborhoods, will positively affect residents of the city, of all protected classes, and increase the ability of individuals and households to more quickly recover from future flood events. Decreasing flood risk

will also reduce disruptions at a larger-scale, allowing residents to return to normalcy more quickly while reducing the negative social and economic consequences of flooding. Minimizing flooding in neighborhoods through mitigation infrastructure projects will also protect housing and make neighborhoods safer and more desirable places to live.

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

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

The San Marcos Public Housing Authority does not have a Section 504 compliance agreement.

Activities to Increase Resident Involvements

A five-member Board of Commissioners oversees the Housing Authority. The Mayor appoints the Board, which includes one Resident Commissioner. Each public housing complex has a resident Council or Assembly group which holds periodic meetings to provide information on programs, gather input, and encourage communication among residents.

The Housing Authority provides a variety of programs and continues to partner with local agencies, faith-based organizations, Texas State University, and the City to bring resources to its residents.

A youth development program serves about 105 youth at three sites providing mentors, tutors, homework assistance, computer labs, and social opportunities. This program is conducted with the help of volunteer students from Texas State University. Nutrition services are provided through the Capital Area Food Bank and Feeding America. Goals of the program include:

- providing a safe environment where youth can get help with schoolwork, and
- helping youth learn personal responsibility, goal setting, communication skills, and the importance of community involvement.

The Family Self-Sufficiency program provides residents an opportunity to learn new life and career skills, to save for future needs, get connecting with educational and training resources and, ideally, to move out of public housing. Formerly only open to residents at one of the locations, it was later expanded to up to 25 Section 8 participants, and then made available to public housing residents at all sites. About 80 families participate annually.

Is the public housing agency designated as troubled under 24 CFR part 902? No.

Plan to remove the ‘troubled’ designation Not Applicable

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

Barriers to Affordable Housing

Housing affordability is a key component to the quality of life of San Marcos residents. A number of factors create a barrier to affordable housing, which is generally accepted to mean that no more than 30% of a household's gross annual income is spent on housing, including utilities. A housing cost burden exists when the household's housing costs exceeds 30% of their income.

The 2013 Analysis of Impediments to Fair Housing (AI) analyzed five major categories and found the following impediments in San Marcos:

- Real Estate - a lack of affordability and insufficient Income
- Public Policy - a lack of public awareness of fair housing rights (also a recommendation for the City to create inclusionary zoning)
- Neighborhood Conditions - limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods
- Banking, Finance, and Insurance Related - large numbers of foreclosures in the real estate market; and predatory lending
- Socioeconomic - poverty and low-income

The 2017 Analysis of Impediments to Fair Housing found three impediments that create barriers to affordable housing:

1. Lack of affordability of the housing stock;
2. Insufficient income for the local cost of housing; and
3. Low income residents have limited resources to maintain homes and neighborhood stability.

In addition, the 2018 San Marcos Housing Needs Assessment conducted by Root Policy Research found the following top core housing needs:

1. Additional affordable rentals for residents earning less than \$25,000;
2. Displacement prevention;
3. Starter homes and family homes priced near or below \$200,000 and increased ownership product diversity; and
4. Improve condition and accessibility of existing housing stock.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The 2013 AI included specific recommendations for remedial activities centering on creating partnerships, identifying new federal resources, and leveraging private funding. In 2014 an AI Action Plan was adopted by the City to guide implementation of those recommendations, as well as an Affordable / Workforce Housing Policy that identified 5 housing issues, established goals, and provided strategies for accomplishing the goals. The 2017 AI provided a progress update for each action item and recommendations for additional actions.

The 3 impediments identified in the 2017 AI have been addressed as follows:

1. Lack of affordability
 - a. The City provides a first-time homebuyer program for closing cost and down payment assistance.
 - b. CDBG funds have been used to purchase land for Habitat for Humanity.
 - c. The City waives construction permitting and impact for Habitat for Humanity projects.
 - d. This impediment was also addressed in the recent update of the City's Development Codes.
2. Insufficient income
 - a. The City has a contract with a consulting firm to provide economic development services, including bringing new jobs to San Marcos. A new City position, Economic and Business Development Manager, has been filled, which will increase the City's coordination with the Greater San Marcos Partnership, a non-profit economic development organization.
 - b. The City provides a \$25,000 homestead exemption for homeowners sixty-five and older or with a disability, thus reducing their property tax burden.
 - c. The City has programs to help reduce living expenses, such as utility bills, including:
 - i. Home Energy Analysis providing recommendations on how to reduce electric energy consumption and monthly costs.
 - ii. Energy Efficient Home Heating/AC Rebate Program offers rebates for purchase of eligible energy efficient products.
 - iii. A Bill Averaging Program that allows residents to equalize energy costs over a 12-month period, avoiding peak bills in the winter and summer months.
 - iv. Utility Assistance Program – Low-income families, elderly residents on fixed incomes, or disabled residents on a fixed income are eligible to apply for assistance with a one-time yearly payment of the electric, water, and wastewater portions of their monthly utility bill.

- d. The City's Water/Wastewater Department (W/WW) sponsors several programs that help encourage families to conserve and lower utility bills, including:
 - i. Water Surveys generating a report with specific water conservation strategies.
 - ii. Flush-Smart (toilet) Rebate Program
 - iii. Wash-Smart (washing machine) Rebate Program
 - iv. Rainwater Harvesting Rebate Program
3. The issue of limited resources for housing maintenance
- a. CDBG, CDBG-DR, and HOME funds provide housing rehabilitation programs. A HOME fund grant was received by the City in 2019 through the Texas Department of Community and Housing Affairs for the rehabilitation of up to 7 homes.
 - b. The City continues to support the Southside Community Center housing rehabilitation program with both City and CDBG funds.
 - c. The City waives construction permitting fees for CDBG-funded housing rehabilitation projects.
 - d. Every spring semester through the Texas State University student initiative "Bobcat Build", students volunteer their time to complete various service projects throughout the community such as landscaping, painting, or clean-ups at residents' homes, local schools, parks, churches, and neighborhoods. to nearly 4,500 volunteers annually at over 300 jobsites within the San Marcos community!
 - e. The City sponsors neighborhood-wide cleanup activities, and provides opportunities for brush drop-off, household hazardous waste collection, and a recycling program through Green Guy Recycling that accepts tires, Freon-containing appliances, and electronics.

The City is currently developing a Strategic Housing Action Plan with 4 goals, 6 strategies, and 23 action items to address the top needs in San Marcos. This plan is being reviewed and considered for adoption by the San Marcos City Council.

SP-60 Homelessness Strategy – 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**
- **Addressing the emergency and transitional housing needs of homeless persons**
- **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.**
- **Helping 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**

The City will continue to support local service agencies that serve the homeless and provide services to prevent homelessness, using CDBG entitlement funds and the general fund, through annual funding application processes. The City of San Marcos and Hays County are covered under the Texas Balance of State Continuum of Care run by the Texas Homeless Network . The recently created HOME Center of Central Texas (Homeless Outreach, Mitigation, and Emergency Center) is located in San Marcos. Its mission is to unite community efforts comprehensively to prevent and address homelessness and to educate the community about it as an issue. The organization currently recommends services and seeks resources for those in need. Its members are all volunteers. The City works closely with the local non-profit organizations that provide shelter to specific targeted homeless populations and provide specific assistance in various forms to the homeless. In addition, the San Marcos City Council has created a Council Committee on Homelessness in February, 2020 to begin to address homelessness in San Marcos and create necessary partnerships.

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

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

All houses in housing rehabilitation programs are tested for lead paint hazards by a qualified firm, and the test results determine which houses require lead-based paint interim control measures and clearance reports.

The City's First Time Homebuyer Program applicants receive a copy of the "Protect Your Family from Lead in Your Home" booklet (also available in Spanish). Houses constructed prior to 1978 must pass a lead hazard evaluation inspection prior to loan closing.

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

Because the homes being rehabilitated tend to be older stock and in poorer condition compared to average it makes sense to continue to test for lead prior to conducting a rehabilitation so appropriate measures can be taken to eliminate the hazard. Per the 2019 Housing Needs Assessment, just 28% of the homes in San Marcos were constructed prior to 1980. Nearly all of San Marcos's housing stock was built after 1940, therefore reducing the risk of lead-based paint.² Age of homes can be an important indicator of housing condition: older houses tend to have more condition problems and are more likely to contain materials such as lead based paint. Just three percent of the housing units in San Marcos were built before 1940 and nearly three-quarters were built after 1980.

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

The single-family owner-occupied housing rehabilitation and reconstruction policy and procedures document last updated March 26, 2019, states the following:

POLICY: The City agrees that any construction or rehabilitation of residential structures with assistance provided under this Agreement shall be subject to HUD Lead-Based Paint Regulations at 24 CFR 570.608, and 24 CFR Part 35, Subpart B. Such regulations pertain to all CDBG-DR-assisted housing and require that all owners, prospective owners, and tenants of properties constructed prior to 1978 be properly notified that such properties may include lead-based paint. Such notification shall point out the hazards of lead-based paint and explain the symptoms, treatment and precautions that should be taken when dealing with lead-based paint poisoning and the advisability and availability of blood lead level screening for children under seven. The notice should also point out that if lead-based paint is found on the property, abatement measures may be undertaken. The regulations further require that, depending on the amount of Federal funds applied to a property, paint testing, risk assessment, treatment and/or abatement may be conducted.

PROCEDURE: If the unit to be assisted was built prior to 1978 and the type of assistance offered will be rehabilitation, the assisted unit will be tested for the presence of lead based paint. If present, the removal of lead based paint will be considered in the costs of rehabilitation under the Abatement cap as described in the General Guidelines. Lead paint inspection provides two benefits: (1) the costs of abatement are considerable and must be factored into the cost estimates for rehabilitation and (2) the health risks to residents, particularly children, may be severe so any presence of lead based paint in an assisted unit, even one that is to be reconstructed, must be reported so that the residents may seek appropriate medical attention.

Overview of Lead-Based Paint Procedures

Responsible Party - Case Management and Pre-Construction Contractor – Case Worker (CMPC-CW)

Tasks:

- Provides the Protect Your Family From Lead in Your Home (June 2017) document to the applicant
- Secures homeowner signature on Lead Based Paint Acknowledgement Form

Responsible Party - Case Management and Pre-Construction Services Contractor – Lead-based Paint subcontractor (CMPC - LBP)

- Contacts the homeowner for appointment.
- Test for lead-based paint and prepare a report

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

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

Workforce Housing and Workforce Development were named by the City Council in 2019 as three of their five strategic initiatives, continuing the focus on these issues that has been evident for some time. These two issues are complementary, since the issues of affordable housing in San Marcos are a combination of high prices due to growth pressure and generally low incomes in the city. **Workforce Housing**

In 2013 the City Council adopted a comprehensive plan that included information and goals for diversified housing options, Stable neighborhoods that are protected from blight, public facilities and infrastructure that support economic development, and Social services funding – including programs that help homeless and mental health. The process for updating this plan has started and will continue over the next two years. Since 2013, the City has taken action on each issue in the plan.

The City has consistently focused on creating a policy and procedure framework to address the housing affordability issues facing the City of San Marcos. The policies, assessments, and draft action plan created are listed in section PR-10 and the needs assessment sections above. The action plan is under review by City Council at this time, pending a vote on its adoption.

Workforce Development

To date, the City's role has been to help coordinate community-wide conversations about workforce development needs; identifying and supporting local programs for General Equivalency Diplomas, English as a Second Language, and computer skills; and helping identify challenges and unmet needs in the business community. In November, the City created a new Economic Development Manager position to supplement the economic development work done by the Greater San Marcos Partnership on behalf of the City.

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

The 2020-2024 Consolidated Plan includes funding allocations in the Affordable Housing, Public Services, and Public Facilities categories. When applications are received annually for funding of specific projects and programs using CDBG entitlement funds, the City Council takes into consideration the City's current needs assessments, policies, and programs when choosing among applicants.

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

CDBG Entitlement

The City has established standards and procedures for monitoring Subrecipients. This includes preparing a risk assessment and formalizing a monitoring plan based on the assessment. Subrecipient monitoring includes a review of financial management practices, procurement and contracting, FHEO compliance, and lead based paint compliance and income eligibility determination as applicable. Monitoring checklists, similar to those found in the HUD Monitoring Handbook, are used as part of the monitoring review.

Subrecipients submit quarterly progress reports that are reviewed to ensure that projects are on-track. Data from the reports is used to update the project status in IDIS. Where applicable, the project must submit a minority business outreach and/or Section 3 plan for approval as part of the contracting process. That plan is monitored by the project manager for accurate implementation on a quarterly basis. On-site technical assistance is provided if requested or if issues are raised by the quarterly reports.

The City monitors active construction projects for compliance with Davis-Bacon Act requirements, including on-site employee interview. Staff members compare interview results with weekly payroll records to ensure compliance.

Each infrastructure project has a designated Project Manager who is a member of City staff. City inspectors and Project Managers monitor construction projects for code and plan compliance and the project architect or engineer provides oversight, including draw request approval, for all projects. Building permits, and all required inspections, are obtained for rehabilitation projects.

Income eligibility is verified by City staff or contractors for applicants for the housing programs managed by the City.

When the City's Comprehensive Plan is updated, as it will be over the next two years, one of the plans reviewed to ensure coordination is the Consolidated Plan.

CDBG-DR and CDBG-MIT

The monitoring standards described above are also applied to CDBG-DR and CDBG-MIT. Quarterly reports are filed in the DRGR system instead of IDIS. The CDBG-DR and CDBG-MIT infrastructure projects as a whole have a senior staff engineer assigned as Program Manager, in addition to the Project Managers assigned to each project.

CDBG-CV

Monitoring processes have not yet been established for the CDBG-CV grant, but will most likely be similar to those used for the CDBG-Entitlement grant.

ALL "AP" ACTION PLAN SECTIONS WILL BE FILLED OUT AFTER THE PUBLIC PROCESS TO CREATE THE PROGRAM YEAR 2020 ACTION PLAN

Expected Resources

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

Introduction

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: \$		

Table 67 - 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

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 68 – Goals Summary

Goal Descriptions

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name

Table 69 – Project Information

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

AP-38 Project Summary

Project Summary Information

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds

Table 70 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

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

Table 71 - One Year Goals for Affordable Housing by Support Requirement

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

Table 72 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

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

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

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

Not Applicable

Discussion

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

Introduction

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

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

Discussion

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

Introduction:

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

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

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

Discussion:

Program Specific Requirements

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

Introduction:

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. 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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Appendix x - Alternate/Local Data Sources