

City of Corpus Christi, Texas

2013-2017 Consolidated Plan



City of
Corpus
Christi



June 2013



Prepared by:
J-QUAD Planning Group

14683 Midway Rd. Suite #110
Addison, TX 75001

Office: (972) 458-0600
Fax: (972) 458-0602

Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a consolidated plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation.

Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in Corpus Christi as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2007-2011 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Corpus Christi Continuum of Care and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings, and public housing information provided by the Corpus Christi Housing Authority.

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

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

1. Expand housing and services offered to homeless families and individuals in Corpus Christi (homelessness);

2. Evaluate upcoming needs related to the non-homeless special needs populations (other special needs);
3. Improve the condition and availability of affordable housing in Corpus Christi (affordable housing);
4. Improve living conditions in Corpus Christi by addressing non-housing community development needs (non-housing community development);
5. Address barriers to affordable housing development and availability in order to reduce the cost burden on low- and moderate-income residents (barriers to affordable housing);
6. Increase the inventory of lead safe housing units (lead-based paint hazards);
7. Increase childcare, educational opportunities, and other services for persons from low-income families (anti-poverty strategy);
8. Expand low-cost housing opportunities for lower income families (anti-poverty strategy);
9. Improve the employability of lower income persons (anti-poverty strategy);
10. Identify and address gaps in the institutional structure for the implementation of the housing and community development plan (institutional structure); and
11. Improve coordination between the City and other agencies and organizations committed to the improvement of housing and community development services in Corpus Christi.

These goals are supported by a collection of associated objectives and performance goals. These objectives seek to work toward meeting the goals stated, addressing the need for more affordable housing, housing rehabilitation, public facilities and infrastructure improvements, and social services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

The City of Corpus Christi has a long history of successful programs funded through the Community Development Block Grant and HOME Investment Partnership Program. Of particular importance to the health of the city has been programs that address the condition of the housing stock. The City has successfully funded housing rehabilitation activities targeting lower income and elderly households unable to properly maintain their homes. The City also operates a successful program that provided downpayment and mortgage assistance to new homebuyers. The City has worked actively with local homeless services providers to expand both the stock of units/beds available to homeless persons and services aimed at helping those persons find employment, housing, health care services, and educational opportunities.

4. Summary of citizen participation process and consultation process

The Citizen Participation Plan (CPP) was adapted for development of the 2013-2017 Consolidated Plan from the plan created in 2003 for the 2003-2008 Consolidated Plan and adapted for the most recent five-year plan (2008-2013). The CPP provides details for public notice for all meetings and the various stages of Consolidated Plan development, public hearings before the citizens of Corpus Christi and City Council, accommodations for persons with disabilities, and the conduct of public review of draft documents.

In addition to public hearings as a means of receiving comment from the public in front of the Mayor and City Council, City staff held community meetings to provide citizens with information concerning the availability of Community Development Block Grant, HOME, and Emergency Solutions Grant funds and to incorporate their comments into the planning process. These included five technical assistance workshops which were held during the day or evening at community centers and one meeting held at City Hall for housing, homeless, and disability service providers. A survey to establish a community involvement process for prioritizing needs was distributed among workshop attendees and other interested individuals and was also posted on the City's website for enumeration online. Additional interviews were conducted with representatives of the housing and banking industry, non-profit organizations, and the community to further explore community needs and concerns.

5. Summary of public comments

The Draft Consolidated Plan was placed in the Central Library, the offices of the Neighborhood Services Department, and online for public review and comment from May 13, 2013 to June 12, 2013. No comments were received by the City.

**NOTICE TO THE PUBLIC
CITY OF CORPUS CHRISTI
NEIGHBORHOOD SERVICES
DEPARTMENT
2013-2017 5-YEAR CONSOL-
IDATED PLAN AND
FY2013 CONSOLIDATED
ANNUAL ACTION PLAN
CITIZEN PARTICIPATION
COMMENT PERIOD**

**STATEMENT OF 2013-2017
5-YEAR CONSOLIDATED
PLAN AND COMMUNITY**

ifieds | 883-1111

Legals

DEVELOPMENT, OBJECTIVES AND USE OF FY2013 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG), EMERGENCY SOLUTIONS GRANT (ESG) AND HOME INVESTMENT PARTNERSHIPS (HOME) PROGRAM FUNDS.

TO RECEIVE THIS INFORMATION IN SPANISH, PLEASE CALL 826.3186
PARA RECIBIR ESTA INFORMACION EN ESPANOL, LLAME AL 826.3186

In compliance with the U.S. Department of Housing and Urban Development (HUD) CDBG, ESG and HOME Program requirements, the City of Corpus Christi announces its statement of community development objectives and projected use of the FY2013 (2013-2014) funds.

The FY2013-2017 5-year Consolidated Action Plan is the City's funding application to the U.S. Department of Housing and Urban Development (HUD) for programs and activities in the next 5 years. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230. The major sections of the Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, and a 1-year action plan and Consultation and Citizens Participation.

**CITY OF CORPUS CHRISTI
COMMUNITY DEVELOPMENT
OBJECTIVES**

The FY2013 Consolidated Annual Action Plan (CAAP) is a one-year application for the funding for CDBG, ESG, and HOME. The CAAP addresses local housing and community development needs identified in the FY2013-2017 Consolidated Plan. The primary objectives of the CAAP are to provide decent homelessness, expand affordable housing, and reduce barriers to mobility, provide a suitable living environment including neighborhood revitalization, reduce the isolation of income groups, and improve the safety and livability of a neighborhood, and to expand economic opportunity including empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty.

The City of Corpus Christi will approximately receive the following amounts in its FY2013 allocation from HUD:

\$2,462,699 - Community Development Block Grant (CDBG)

\$251,306 - Emergency Solutions Grant (ESG)

\$979,141 - HOME Investment Partnerships Program (HOME)

In addition, \$700,000 of program income generated from the Rehabilitation Loan Program and \$150,000 of program income generated from both the Demolition Liens Program and Property Clearance Program will be made available to the CDBG program for the continued funding of these programs. Additional funding in the amount of \$846,149 from recaptured funds will also be available. Therefore, a total amount of \$4,185,848 is available for the FY2013 CDBG Program.

For the ESG program, an allocation of \$251,306 is available for FY2013.

For the HOME program, reprogrammed funds of \$800,000 from previous HOME years as well as \$120,000 from program income for the Rehabilitation Program will be available to the HOME program. Therefore, a total amount of \$1,899,141 is available for the FY2013 HOME Program.

FY2013 CDBG PROGRAM

- Code Enforcement Program - \$323,296
- CDBG Program Administration - \$437,000
- Clearance of Vacant Properties - \$200,000
- Demolition Program - \$200,000
- Single Family Rehabilitation - \$700,000
- Rehabilitation Services - \$600,000
- Mortgage Servicing - \$85,877
- Emergency Home Repair Grant - \$50,000
- ADA Improvements - \$495,100
- Ethel Eyerly Senior Center AC Renovations - \$201,500
- La Retama Central Library Accessibility - \$170,000
- Mary McLeod Bethune Day Nursery, Inc. - \$393,000
- Corpus Christi Housing Authority (Navarro Place) - \$195,430
- Corpus Christi Housing Authority (La Armada) - \$55,000

FY2013 ESG Program

- City of Corpus Christi ESG Administrative Cost - \$18,847
- Wesley Community Center - \$20,000
- Corpus Christi Metro Ministries - \$60,000
- Recovery Contacts, Inc. - \$20,000
- Charlie's Place Recovery Center - \$20,000
- The Salvation Army - \$55,000
- Catholic Charities of Corpus Christi - \$20,000
- Corpus Christi Hope House - \$18,230
- Mary McLeod Bethune Day Nursery, Inc. - \$18,229

FY2013 HOME PROGRAM

- Home Administration/Technical Assistance - \$97,914
- Major Rehabilitation Program - \$250,000
- Homebuyer Assistance Program - \$50,000
- Wesley Community Center - \$200,000

HOME subrecipient agencies who submitted for HOME FY2013 funding will

Legals

be awarded funding no later than August 1, 2013 after determination of which agencies received Housing Tax Credits from the Texas Department of Housing and Community Affairs.

For detailed project descriptions you may obtain information by one of the following:

Visit Community Development website at www.cctexas.com/government/neighborhood-services/community-development/index.

Visit Community Development Office in Neighborhood Services Department for viewing of the FY2013 Consolidated Annual Action Plan. Visit the La Retama Central Library for a draft copy or request an electronic document by emailing Rudy Bentancourt at rudyb@cctexas.com.

Both the Consolidated Plan and the Consolidated Annual Action Plan are currently in draft form to allow citizen participation and comments. Upon the completion of the 30-day comment period, the final plans will be submitted to HUD for approval. Citizens, public agencies and other interested parties are invited to submit written or verbal comments on the City's FY2013-2017 5-Year Consolidated Plan and the City's FY2013 CAAP and the projected use of funds for CDBG, ESG and HOME Programs for FY2013. Written comments may be received from May 13, 2013 until June 12, 2013 at the Office of Community Development, a division of Neighborhood Services, ATTN: Administrator, 1201 Leopard St., Corpus Christi, TX 78401. For additional information, contact Rudy Bentancourt at 826.3021.

Legals

Public Comment Ad

Sales Rep: Georgia Lawson (C9190)

Phone: (361) 884-2011

Email: LawsonG@caller.com

> Account Information

Date: 05/09/13
 Account Number: 172983 (CC18438)
 Company Name: CITY OF CORPUS CHRISTI
 Contact Name:
 Email: lawsonG@caller.com
 Address: PO BOX 9277, CORPUS CHRISTI, TX, 784699277
 Phone: (361) 826-3636 Fax: (000) 000-0000

> Insertion Information

This is a proof of your ad scheduled to run on the dates indicated below.
 Please confirm placement prior to deadline by contacting your account rep at:
 AdId: 194245 P.O. No.: Total Cost: \$1,255.50
 Tag Line: NOTICE TO THE PUBLIC CITY OF CORPUS
 Start Date: 05/12/13 Stop Date: 05/12/13
 Number of Xs: 1 Class: 16130 - Legals
 Publications: CC-Corpus Christi Caller-Times, CC-Internet- caller.com

> Ad Proof

I agree this ad is accurate and as ordered.

**NOTICE TO THE PUBLIC
 CITY OF CORPUS CHRISTI
 NEIGHBORHOOD SERVICES
 DEPARTMENT
 2013-2017 5-YEAR CONSOLIDATED PLAN AND
 FY2013 CONSOLIDATED ANNUAL ACTION PLAN
 CITIZEN PARTICIPATION COMMENT PERIOD**

**STATEMENT OF 2013-2017
 5-YEAR CONSOLIDATED PLAN AND COMMUNITY
 DEVELOPMENT OBJECTIVES
 AND USE OF FY2013 COMMUNITY DEVELOPMENT BLOCK
 GRANT (CDBG), EMERGENCY SOLUTIONS GRANT (ESG)
 AND HOME INVESTMENT PARTNERSHIPS (HOME)
 PROGRAM FUNDS.**

TO RECEIVE THIS INFORMATION IN SPANISH, PLEASE CALL 826.3186
 PARA RECIBIR ESTA INFORMACION EN ESPAÑOL, LLAME AL 826.3186

In compliance with the U.S. Department of Housing and Urban Development (HUD) CDBG, ESG and HOME Program requirements, the City of Corpus Christi announces its statement of community development objectives and projected use of the FY2013 (2013-2014) funds.

The FY2013-2017 5-year Consolidated Action Plan is the City's funding application

to the U.S. Department of Housing and Urban Development (HUD) for programs and activities in the next 5 years. The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230. The major sections of the Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, and a 1-year action plan and Consultation and Citizens Participation.

**CITY OF CORPUS CHRISTI
 COMMUNITY DEVELOPMENT OBJECTIVES**

The FY2013 Consolidated Annual Action Plan (CAAP) is a one-year application for the funding for CDBG, ESG, and HOME. The CAAP addresses local housing and community development needs identified in the FY2013-2017 Consolidated Plan. The primary objectives of the CAAP are to provide decent homelessness, expand affordable housing, and reduce barriers to mobility, provide a suitable living environment including neighborhood revitalization, reduce the isolation of income groups, and improve the safety and livability of a neighborhood, and to

expand economic opportunity including empowerment and self-sufficiency opportunities for low-income persons to reduce generational poverty.

The City of Corpus Christi will approximately receive the following amounts in its FY2013 allocation from HUD:

\$2,462,699 - Community Development Block Grant (CDBG)

\$251,306 - Emergency Solutions Grant (ESG)

\$979,141 - HOME Investment Partnerships Program (HOME)

In addition, \$700,000 of program income generated from the Rehabilitation Loan Program and \$150,000 of program income generated from both the Demolition Lien Program and Property Clearance Program will be made available to the CDBG program for the continued funding of these programs. Additional funding in the amount of \$846,149 from recaptured funds will also be available. Therefore, a total amount of \$4,185,848 is available for the FY2013 CDBG Program.

For the ESG program, an allocation of \$251,306 is available

for FY2013.

For the HOME program, repogrammed funds of \$800,000 from previous HOME years as well as \$120,000 from program income for the Rehabilitation Program will be available to the HOME program. Therefore, a total amount of \$1,899,141 is available for the FY2013 HOME Program.

- FY2013 CDBG PROGRAM**
- Code Enforcement Program - \$523,296
 - CDBG Program Administration - \$437,000
 - Clearance of Vacant Properties - \$200,000
 - Demolition Program - \$200,000
 - Single Family Rehabilitation - \$700,000
 - Rehabilitation Services - \$600,000
 - Mortgage Servicing - \$85,877
 - Emergency Home Repair Grant - \$50,000
 - ADA Improvements - \$495,100
 - Ethel Byerly Senior Center AC Renovations - \$201,500
 - La Retama Central Library Accessibility - \$170,000
 - Mary McLeod Bethune Day Nursery, Inc. - \$393,000
 - Corpus Christi Housing Authority (Navarro Place) - \$195,430
 - Corpus Christi Housing Authority (La Armada) - \$25,000

Thank you for your business. Our commitment to a quality product includes the advertising in our publications. As such, E. W. Scripps reserves the right to categorize, edit and refuse certain classified ads. Your satisfaction is important. If you notice errors in your ad, please notify the classified department immediately so that we can make corrections before the second print date. The number to call is 361-883-1111. Allowance may not be made for errors reported past the second print date. The Corpus Christi Caller-Times may not issue refunds for classified advertising purchased in a package rate; ads purchased on the open rate may be pro-rated for the remaining full days for which the ad did not run.

Public Comment Ad Proof

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

No comments were received during the public comment period.

7. Summary

The Consolidated Plan provides the basis for use of federal grant funding in Corpus Christi for the next five years. Use of CDBG and HOME funding is targeted to home purchase and repair programs, code enforcement, site clearance and home demolition, and improvements to public facilities. The ESG funding is primarily directed to non-profit providers of services and shelter for homeless individuals and families. The objective of these activities is to provide decent affordable housing and create a suitable living environment, with a focus on affordability, availability/accessibility, and sustainability.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	CORPUS CHRISTI	

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Neighborhood Services Department of the City of Corpus Christi. The Department has contracted with the consulting firm of J-QUAD Planning Group, who also lead the City through the writing of the last two five-year Consolidated Plans and Analyses of Impediments to Fair Housing Choice and the City's 10-Year Plan to End Homelessness. The City and J-QUAD also consulted with a number of other agencies including the Corpus Christi Housing Authority, the City's Community Housing Development Organizations (CHDOs), and the agencies involved in the local Continuum of Care to address homelessness. The proposed funding to be presented to the Corpus Christi City Council calls for 14 projects, most of which will be implemented by the City's Neighborhood Services Department and the Corpus Christi Housing Authority. An additional proposed project would be implemented by the Mary McLeod Bethune Day Nursery, Inc., a non-profit organization.

Consolidated Plan Public Contact Information

Public comments on the draft Consolidated Plan should be sent to:

Rudy Bentancourt, MPA, CPM

Community Development Administrator

Neighborhood Services Department

City of Corpus Christi

1201 Leopard Street

Corpus Christi, Tx 78401

o - 826.3021 f - 826.1740

rudyb@cctexas.com

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Corpus Christi works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

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

The City has ongoing relationships with a number of housing providers (CHDOs) working on housing development activities. The CHDO system provides a forum for assisting these agencies grow and meet their own targeted clientel. The City also works closely with the Housing Authority of Corpus Christi who organizes resources from the federal government to address the housing needs of the City's lowest income households. Through the Continuum of Care process, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs, including the Coastal Bend Housing Coalition, and the Committee for People with Disabilities.

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

City staff work actively with the Homeless Issues Partnership, the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. The City often brings CDBG resources to the table to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to the various agencies that make up the membership fo the Homeless Issues Partnership.

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

Staff from the City of Corpus Christi participate in the development of the Continuum of Care, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in Corpus Christi.

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

1	Agency/Group/Organization	NUECES COUNTY COMMUNITY ACTION AGENCY
	Agency/Group/Organization Type	Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.
2	Agency/Group/Organization	CORPUS CHRISTI HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums and provided planning documents for the Public Housing Needs section of the Consolidated Plan.
3	Agency/Group/Organization	CORPUS CHRISTI METRO MINISTRIES, INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.

4	Agency/Group/Organization	CORPUS CHRISTI HOPE HOUSE, INC.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.
5	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.
6	Agency/Group/Organization	Catholic Charities of Corpus Christi, Inc.
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.

7	Agency/Group/Organization	COASTAL BEND CENTER FOR INDEPENDENT LIVING
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.
8	Agency/Group/Organization	MARY MCLEOD BETHUNE DAY NURSERY, INC
	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in the Fair Housing and Consolidated Plan community forums.

Table 2 – Agencies, groups, organizations who participated

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

A wide variety of agencies were invited to consult in the development of the Consolidated Plan. No individual agencies were intentionally omitted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Homeless Issues Partnership, Inc.	Funding proposals in the Strategic Plan provide assistance to housing activities that work toward preserving housing units and prevent homelessness.
PHA 5-Year and Annual Plan	Corpus Christi Housing Authority	Funding proposals in the Strategic Plan include two projects sponsored by the Corpus Christi Housing Authority to provide infrastructure and playground improvements.

Table 3 – Other local / regional / federal planning efforts

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

The City of Corpus Christi works closely with the Corpus Christi Housing Authority and departments of Nueces County government in the provision of programs to address local issues covered by the Consolidated Plan. Two projects proposed in the Annual Plan include work on housing developments operated by the Housing Authority.

Narrative (optional):

The development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan.

PR-15 Citizen Participation

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

The Citizen Participation Plan provides policies and procedures that assure that the public has adequate notice and opportunities to provide input into the development of the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice. Generally, it provides for appropriate notice prior to public meetings, accommodations for persons with disabilities, and specification of the number of meetings to be held. Conforming to the provisions of the Citizen Participation Plan, three AI focus group meetings and three Consolidated Plan Forums were held on February 20, 2013 at Corpus City Hall. The Public Hearing for City Council is scheduled for April 23, 2013. The 30 day Public Comment Period is scheduled for May 6 thru June 6, 2013. A community survey was also distributed at the forums and focus group meetings and posted on the City's website for completion, tabulation, and consideration in the development of priorities relating to community needs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Internet Outreach	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	A total of 96 surveys were received from attendees to the forums and focus group meetings and through the online survey linked to the City's website. These responses provided City staff with direction in the prioritization of service needs for the allocation of CDBG funding.	No comments were included in the survey instrument. Questions were posed as ranking opportunities in the identification of local programmatic needs. City staff reviewed the results provided by the survey and developed a list of priorities to be included in the Consolidated Plan.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	Three fair housing focus group sessions and three Consolidated Plan forums were held at the Corpus Christi City Hall on February 20, 2013. A wide variety of individuals and social service agencies were invited to participate in the events.	The focus group sessions identified a wide range of issues of concern to the attendees with regard to social and economic conditions, housing, public policy and awareness of fair housing, banking and mortgage lending issues, special needs housing, and public transportation. These comments are fully described in the Analysis of Impediments to Fair Housing Choice. The forums were designed to engage the public in discussions of program opportunities to addressing community service and housing priorities that can	All comments were accepted.	
OMB Control No: 2506-0117 (exp. 07/31/2015)	Consolidated Plan		CORPUS CHRISTI		18	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data qualify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in Corpus Christi, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) doesn't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through public housing wait lists and various census and state data sources.

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

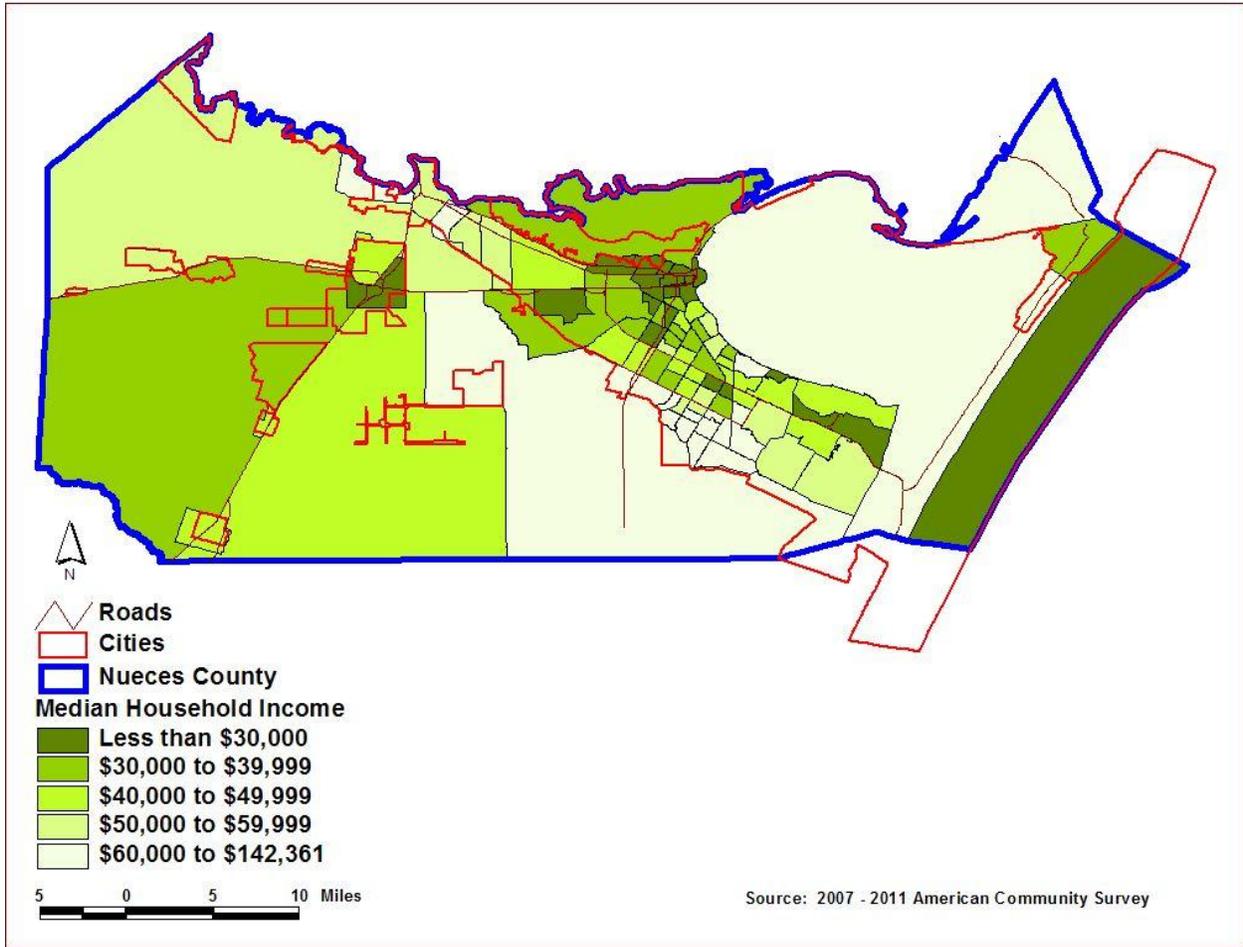
Summary of Housing Needs

By far the factor most affecting housing needs in Corpus Christi is the ability of households to pay for their housing expenses. Seventy-four percent of households earning below 30 percent of the area median income pay more than 30 percent of their income on housing expenses (cost burdened) and 62 percent of that group pay more than 50 percent of their income on housing expenses (extreme cost burdened). Of those households earning between 30 and 50 percent of the area median income, 64 percent are cost burdened and 39 percent of that group are extreme cost burdened. Even considering those earning between 50 and 80 percent of the area median income, more than half are cost burdened. Cost burden affect both renter and owner households. The impact of cost burden, while affecting all household types, is most severely felt by households with children and elderly households with limited, fixed incomes.

Demographics	Base Year: 2000	Most Recent Year: 2009	% Change
Population	277,454	283,843	2%
Households	107,831	104,682	-3%
Median Income	\$36,414.00	\$42,694.00	17%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)



Median Household Income

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	13,645	12,395	16,320	9,660	
Small Family Households *	4,839	4,380	6,565	32,870	
Large Family Households *	1,340	1,155	1,860	6,245	
Household contains at least one person 62-74 years of age	1,854	2,360	2,355	1,820	7,645
Household contains at least one person age 75 or older	1,805	2,285	2,565	1,390	3,929
Households with one or more children 6 years old or younger *	3,625	2,645	3,260	9,985	

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	370	325	185	125	1,005	95	155	25	40	315
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	295	150	85	45	575	35	50	55	30	170
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	300	440	430	105	1,275	45	140	350	195	730
Housing cost burden greater than 50% of income (and none of the above problems)	6,050	3,300	925	40	10,315	2,425	1,555	1,430	655	6,065
Housing cost burden greater than 30% of income (and none of the above problems)	980	1,880	3,720	1,035	7,615	685	1,210	2,470	1,185	5,550

	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)	465	0	0	0	465	255	0	0	0	255

Table 7 – Housing Problems Table

Data 2005-2009 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	7,015	4,215	1,625	315	13,170	2,600	1,900	1,860	925	7,285
Having none of four housing problems	2,170	3,155	6,110	3,770	15,205	1,140	3,125	6,735	4,650	15,650
Household has negative income, but none of the other housing problems	465	0	0	0	465	255	0	0	0	255

Table 8 – Housing Problems 2

Data 2005-2009 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	3,325	2,115	2,280	7,720	879	1,055	2,030	3,964
Large Related	920	645	370	1,935	265	255	675	1,195
Elderly	975	1,215	345	2,535	1,480	1,175	795	3,450

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	2,705	1,950	2,000	6,655	625	455	560	1,640
Total need by income	7,925	5,925	4,995	18,845	3,249	2,940	4,060	10,249

Table 9 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	2,820	1,190	360	4,370	744	665	805	2,214
Large Related	850	300	30	1,180	265	185	135	585
Elderly	725	780	95	1,600	1,010	545	210	1,765
Other	2,465	1,230	460	4,155	550	215	315	1,080
Total need by income	6,860	3,500	945	11,305	2,569	1,610	1,465	5,644

Table 10 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	570	435	370	125	1,500	65	85	355	100	605
Multiple, unrelated family households	60	150	130	0	340	15	75	60	135	285
Other, non-family households	50	50	15	25	140	0	39	0	0	39
Total need by income	680	635	515	150	1,980	80	199	415	235	929

Table 11 – Crowding Information – 1/2

Data 2005-2009 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

What are the most common housing problems?

The most common housing problem, for both renter and owner households, is extreme cost burden (>50%), followed by cost burden (>30%). Together, the two cost burden categories account for 84 percent of the housing problems reported for renter households and 89 percent of housing problems reported for owner households.

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

For renter households, small related households and other households, which would include non-related individuals and single-person households, were more affected by both cost burden (>30%) and extreme cost burden (>50%), looking solely at the numbers. Looking at the number of households in all the categories compared to the number with cost burden, cost burdens are spread across all household types. For owner households, elderly households were the most affected with cost burden and second most affected by extreme cost burden. Small related owner households were most affected by extreme cost burden.

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

Low-income individuals and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them

transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing.

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:

Homeless service providers in Corpus Christi and Nueces County work together to plan for the needs of homeless individuals and families. They have combined their efforts as the Homeless Issues Partnership, a non-profit umbrella organization that coordinates production of the yearly Continuum of Care and organizes a bi-yearly survey of homeless persons and a yearly point-in-time count. The point-in-time count provides the estimates of the various categories of homeless individuals and families. These include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the affects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in Corpus Christi, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households. There is some concern with lack of complete plumbing and kitchen facilities, but these conditions are not widespread. As a proxy for housing condition, lack of complete kitchen or plumbing facilities does not tell the entire story. Many units with complete kitchen and plumbin facilities may not be habitable.

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 2005-2009 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe over crowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	11,280	1,645	720
White	3,125	350	365
Black / African American	855	225	20
Asian	80	0	75
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	7,205	1,070	255

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,205	3,185	0
White	3,245	655	0
Black / African American	530	155	0
Asian	55	20	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	5,350	2,315	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 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%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,660	6,660	0
White	3,185	2,175	0
Black / African American	690	235	0
Asian	125	30	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	5,530	4,125	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 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

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,465	6,195	0
White	1,420	2,235	0
Black / African American	110	235	0
Asian	60	90	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,840	3,550	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 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

Looking at the tables above, it appears that housing problems are evenly spread across racial/ethnic groups within each category. Comparing each group to the jurisdiction as a whole, only three instances show disproportionately greater need within the four income categories. Two are based on very small racial groups, American Indian and Alaskan Native households in the 30 to 50 percent income category (100% with housing problems compared to 74% for the city as a whole based on 10 households) and Asian households in the 50 to 80 percent income category (81% with housing problems compared to 59% for the city as a whole based on 155 households). The other disproportionately greater need identified is Black/African American households in the 50 to 80 percent income category (75% with housing problems compared to 59% for the city as a whole). Disproportionately greater need is defined as a 10 percent higher incidence of housing problems for a particular racial/ethnic group than for the city as a whole.

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

The 2005-2009 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,615	3,310	720
White	2,725	750	365
Black / African American	765	315	20
Asian	80	0	75
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	6,030	2,245	255

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,115	6,285	0
White	2,135	1,760	0
Black / African American	410	270	0
Asian	19	50	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	3,525	4,140	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 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%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,480	12,840	0
White	1,345	4,010	0
Black / African American	205	725	0
Asian	30	130	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	1,865	7,790	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 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%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,240	8,415	0
White	505	3,150	0
Black / African American	60	285	0
Asian	35	115	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	645	4,755	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 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%

Discussion

Looking at the tables above, there are only three instances where the percentage of severe housing problems for any individual racial/ethnic group exceeds the jurisdiction as a whole by more than 10 percent within the income category. Within the 30 to 50 percent of area median income category, American Indian and Alaskan Native households showed 100 percent having severe housing problems, based on 10 households, compared to 49 percent for the city as a whole. In the same income category, Black/African American households showed 60 percent with severe housing problems, compared to 49 percent for the city as a whole. In the 80 to 100 percent of area median income category, Asians showed 23 percent with severe housing problems, compared to 13 percent for the city as a whole.

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:

The 2005-2009 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	67,005	18,785	18,170	720
White	30,310	6,860	6,400	365
Black / African American	2,325	885	1,380	20
Asian	830	260	165	75
American Indian, Alaska Native	165	15	10	0
Pacific Islander	0	0	0	0
Hispanic	32,835	10,575	10,125	255

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion:

There was only one instance of a racial/ethnic group with a disproportionately greater need when compared to the city as a whole. In the extreme cost burden column (>50%), Black/African American households showed 30 percent compared to 17 percent for the city as a whole. Otherwise, the distribution of cost burden problems is evenly distributed across racial/ethnic groups.

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?

No. Needs seem to be spread evenly across all racial/ethnic groups in all income categories generally, with minor exceptions.

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

While incomplete kitchen and plumbing facilities are the best data available through census reports, they do not adequately illustrate housing conditions. A home that is otherwise might be on the verge of collapse might have complete kitchen and plumbing facilities.

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

The Black/African American racial group is located primarily in the older neighborhoods of central Corpus Christi.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Corpus Christi operates 1,690 public housing units in 15 developments and manages 1153 vouchers, all but one of which are tenant-based. The agency also owns three apartment complexes built utilizing tax credit financing with 100 percent project-based Section 8 rental assistance, with a total of 438 apartment units. The average annual income of their public housing residents is just over \$8,000 and almost \$12,000 for their voucher holders. The average length of stay for public housing residents is four years and five years for voucher holders. The residents include 256 elderly persons in public housing and 232 with vouchers and 363 families with persons with disabilities in public housing and 300 with disabilities holding vouchers. The largest racial/ethnic groups among residents are White, with 1,480 in public housing and 964 vouchers, and Hispanic, with 1,389 in public housing and 870 with vouchers. It should be noted, most of those categorized as White are also Hispanic, as Hispanic is an ethnic category and not a racial category.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	1,690	1,153	1	1,130	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,128	11,977	16,560	11,758	0	0
Average length of stay	0	0	4	5	3	5	0	0
Average Household size	0	0	2	2	2	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	256	232	1	231	0	0
# of Disabled Families	0	0	363	300	0	294	0	0
# of Families requesting accessibility features	0	0	1,690	1,153	1	1,130	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	1,480	964	1	943	0	0	0
Black/African American	0	0	194	168	0	167	0	0	0
Asian	0	0	9	14	0	13	0	0	0
American Indian/Alaska Native	0	0	6	6	0	6	0	0	0
Pacific Islander	0	0	1	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	1,389	870	1	850	0	0	0
Not Hispanic	0	0	301	283	0	280	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

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:

According to the PHA 5-Year and Annual Plan for the Housing Authority of Corpus Christi for the 2012 fiscal year, there were 56 families with disabilities on the Section 8 wait list and 210 families with disabilities on the public housing wait list. As with families with disabilities in privately owned housing, residents needs housing units that provide easy access to the unit and all rooms within the unit, are free of obstacles that would prevent access to bath and kitchen facilities, and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces.

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

According to the PHA Plan, a total of 906 families were on the Section 8 waiting list. Seventy-seven percent of those families are extremely low-income (earn below 30 percent of the area median income). Seventy-three percent are families with children, one percent are elderly, six percent are families with disabilities, and seventy percent are White/Hispanic. The public housing wait list included 906 families, 86 percent of which were extremely low-income. Forty-six percent were families with children, while two percent were elderly and 23 percent were families with disabilities. Considering immediate housing needs of public housing residents, almost 50 percent were seeking one-bedroom units, 30 percent were looking for two-bedroom units, 14 percent needed three-bedroom units, and the remaining 6 percent were wanting four-bedroom units.

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

The housing needs of the public housing wait list closely reflect the distribution of units by number of bedrooms for the rental population at large in Corpus Christi. Units are fairly evenly divided between one- and two-bedroom units, with a much smaller portion being three-bedroom units.

Discussion

The wait list for Section 8 vouchers was closed at the time of the development of the PHA Plan in 2011 and was not expected to reopen during the plan year. The public housing wait list was open at the time. The wait list was more than 50 percent of the total public housing units being operated by the PHA, while the Section 8 wait list was more than 85 percent of the number of vouchers managed by the PHA. As most of both wait lists were families with extremely low incomes, the private housing market hold little hope of their finding suitable housing without assistance. This points to the need for additional public housing options for potential residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families within several categories. These numbers are taken from the previous Consolidated Plan, to be revised after further consultation with homeless shelter and service providers. Estimates currently listed as "na" will be discussed and provided for the final draft of the Consolidated Plan.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	91	5	1,028	828	524	90
Persons in Households with Only Children	50	3	526	526	118	23
Persons in Households with Only Adults	280	0	1,752	12	12	730
Chronically Homeless Individuals	54	56	600	12	12	365
Chronically Homeless Families	4	4	12	12	22	270
Veterans	8	9	50	25	10	90
Unaccompanied Child	0	0	0	0	0	30
Persons with HIV	2	0	0	0	0	30

Table 26 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

The nature and extent of rural homelessness was not determined.

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):

To be discussed in consultation with homeless service providers and provided for final draft of the Consolidated Plan.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	473	0
Black or African American	53	0
Asian	2	0
American Indian or Alaska Native	16	0
Pacific Islander	4	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	204	0
Not Hispanic	342	0

Data Source

Comments: 2013 Point-in-time Survey (Unsheltered not counted)

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

According to the 2013 Point-in-time survey, there were 16 two parent families with children and 51 one parent families with children included in the count. According to the survey, 105 respondents were veterans, but the survey did not specify whether the veterans were with families or not.

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

As shown in the table above, the majority of homeless persons were White, almost half of those were of Hispanic descent. The largest racial group after White was African-American with 53 homeless persons included in the count. While this number is relatively low, the African-American population in Corpus Christi is relatively small, compared to Whites and ethnic Hispanics. Homeless individuals and families living in Corpus Christi have a variety of shelters and services available to them. These facilities provide shelter, case management, substance abuse services, meals, and access to medical care.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2013 Point-in-time survey, 20 of 604 persons surveys were unsheltered. The survey results reported that 548 respondents were sheltered either in an emergency shelter (58%), transitional housing (44%), or permanent supportive housing (3%). Treatment for mental illness was received by 139 respondents to the survey, with 146 seeking alcohol abuse treatment and 159 seeking drug abuse treatment.

Discussion:

The majority of homeless persons in Corpus Christi are individuals living in shelters or transitional housing. There is a significant base of chronic homeless individuals, many of which are unsheltered. Mental illness and substance abuse are factors for a large number of homeless persons.

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

Introduction:

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

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to Corpus Christi, would yield a total population of alcohol abuser at 31,782 persons, using 2010 U.S. Census population figures.

Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. The City of Corpus Christi is responsible for maintaining eight senior citizen centers, which serve an elderly population of over 5,000. The centers provide much needed services including meals, recreation activities, and a social component. Between 2000 and 2010, the population aged 65 years and over grew at 1.8 times the rate of the city as a whole, while the population 85 years and older grew at more than four times the city's rate. The 2010 U.S. Census put the population of Corpus Christi's population of 62 and over at 45,404.

Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provide their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

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

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

These needs were compiled through consultation with service providers.

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

According to the Texas HIV Surveillance Report 2011 published by the Texas Department of State Health Services, there were 42 cases of HIV in Corpus Christi in 2011, compared to 24 in 2010. There were also 16 AIDS cases in 2011, compared to 11 in 2010. According to the latest survey of homeless persons, three are receiving treatment for HIV/AIDS. The remainder are presumed to be not homeless and living independently.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

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

Describe the jurisdiction's need for Public Facilities:

In the prioritization process, the community recognized high priority levels for child care centers and health facilities. Other public facilities received medium priority levels, including senior centers, youth centers, neighborhood facilities, parks and recreation facilities, and other public facility needs. Rating low in the priority evaluation was parking facilities.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Improvements:

The ranking process identified water and sewer improvement and accessibility needs as high priorities in the category of public improvements. Receiving a medium priority need level were street improvements, sidewalks, flood drainage improvements, and other infrastructure. Solid waste disposal improvements received a low priority ranking.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. Staff took the results and completed the ranking process.

Describe the jurisdiction's need for Public Services:

Public service needs priorities were judged to be medium for all categories, including senior services, handicapped services, legal services, youth services, child care services, transportation services, substance abuse services, employment/training services, health services, lead hazard screening, crime awareness, fair housing activities, tenant landlord counseling, and other services. None of the service categories received a high priority rating and none received a low rating.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. Staff took the results and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In Corpus Christi, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the Housing Authority of Corpus Christi, and homeless service providers to provide a picture of the local market.

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

Introduction

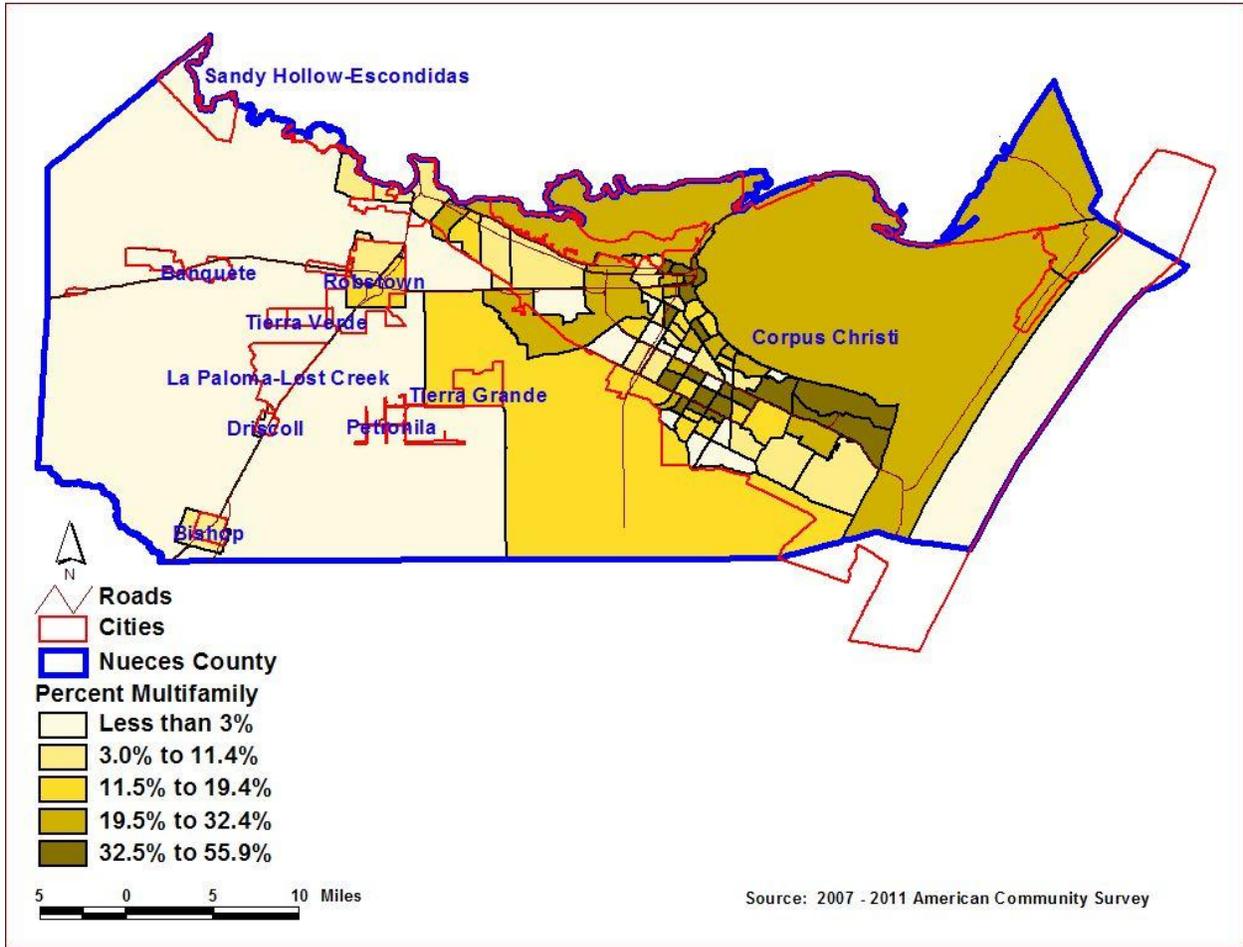
The housing stock in Corpus Christi is heavily weighted toward single-family housing, with 66 percent of households residing in single-family detached structures. Approximately 60 percent of households are home owners, with 81 percent of owner households living in housing units with three or more bedrooms. Twenty-eight percent of housing units are in multifamily development, with two to twenty or more units in the structure. With over 32,600 multifamily units serving over 42,000 renter households, the data suggest that over 10,000 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (27%) and owner (81%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

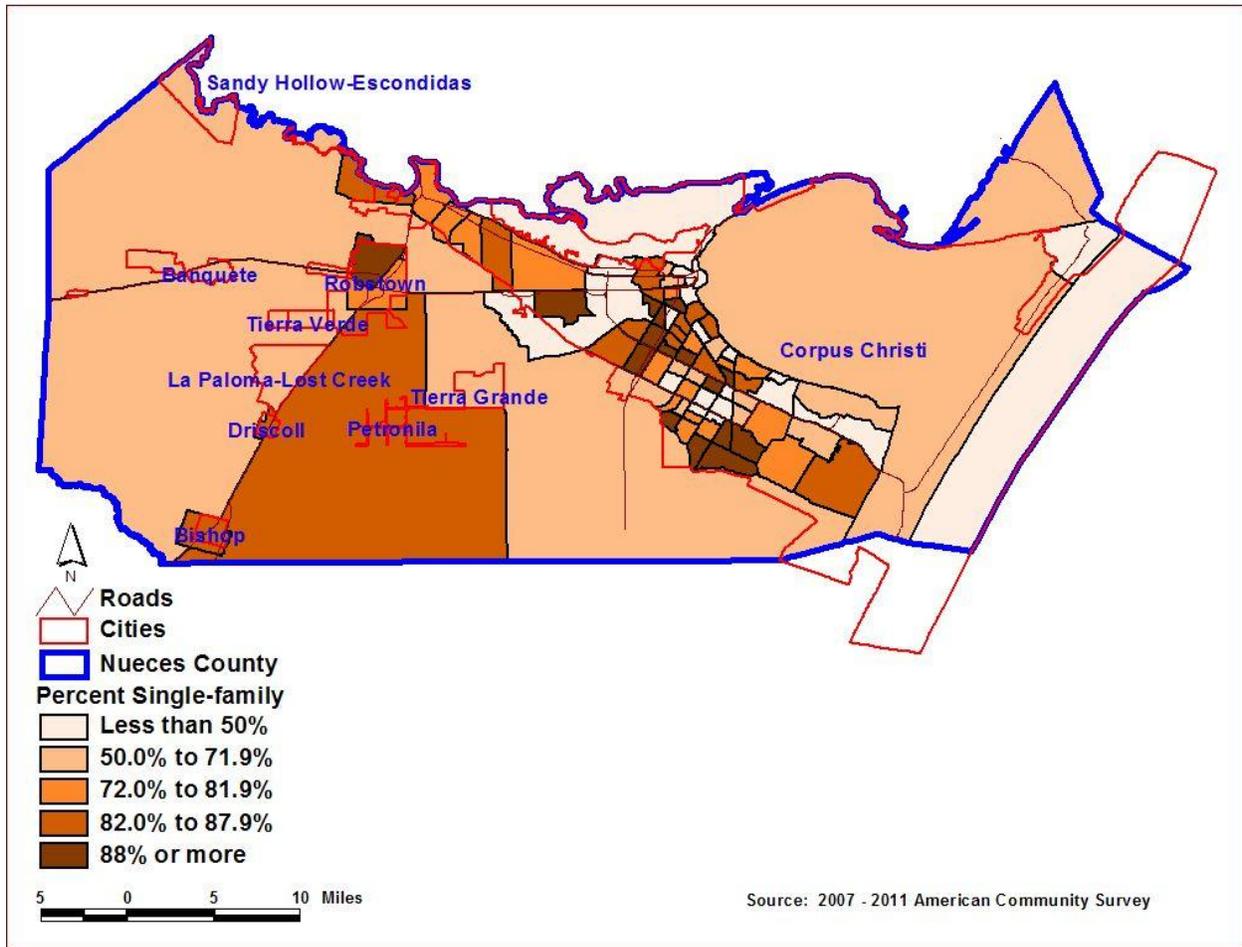
Property Type	Number	%
1-unit detached structure	76,558	66%
1-unit, attached structure	3,687	3%
2-4 units	9,966	9%
5-19 units	15,154	13%
20 or more units	7,573	6%
Mobile Home, boat, RV, van, etc	3,813	3%
Total	116,751	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data



Map of Multifamily Housing



Map of Single-family Housing

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	265	0%	1,438	3%
1 bedroom	1,185	2%	13,420	32%
2 bedrooms	10,344	17%	15,649	37%
3 or more bedrooms	50,854	81%	11,527	27%
Total	62,648	100%	42,034	99%

Table 29 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

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

The Housing Authority of Corpus Christi operated 1836 units of public housing targeting very-low income individuals and households. The distribution of the public housing units is 56 efficiencies, 536

one-bedroom units, 811 two-bedroom units, 369 three-bedroom units, and 64 four-bedroom units. The housing authority also operates three tax credit developments with 100% project-based Section 8 with a total of 438 units. The distribution of those units is 152 one-bedroom units, 242 two-bedroom units, and 44 three-bedroom units.

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

The Housing Authority of Corpus Christi plans the renovation of four public housing developments, including La Armada I, La Armada II, La Armada III, and Clairelaine Gardens, all located within Corpus Christi. During the renovation, groups of units will be out of service periodically. The total number of units in the developments are 936 housing units, including 220 three-bedroom, 424 two-bedroom, 236 one-bedroom, and 56 efficiency units. Ninety-four of those units are currently out of service due to their poor condition and would be returned to service as the renovations are completed.

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

Sixty-six percent of all households in Corpus Christi reside in single-family homes. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in home with three or more bedrooms (81%). By comparison, only 27 percent of renter households reside in units with three or more bedrooms. While many renter households contain single or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The majority of housing units in Corpus Christi are in single-family structures (69%). Of renter households, most (72%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also

needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is less than 30 percent larger units (three or more bedrooms) compared to 81 percent for owner occupied units. The demolition of four public housing developments will further impact the availability of larger units for lower income households with 220 of the housing authority's 413 three bedroom units slated for removal, to be replace by new housing development.

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

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in Corpus Christi was \$70,500. By 2009, the median value had increased by 42 percent to over \$100,000. Rental costs had similar, though somewhat lower, increases rising 24 percent from \$472 in 2000 to \$585 in 2009. In Corpus Christi, over 57 percent of renter households paid between \$500 and \$999 per month in rent. Less than 10 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2009	% Change
Median Home Value	70,500	100,200	42%
Median Contract Rent	472	585	24%

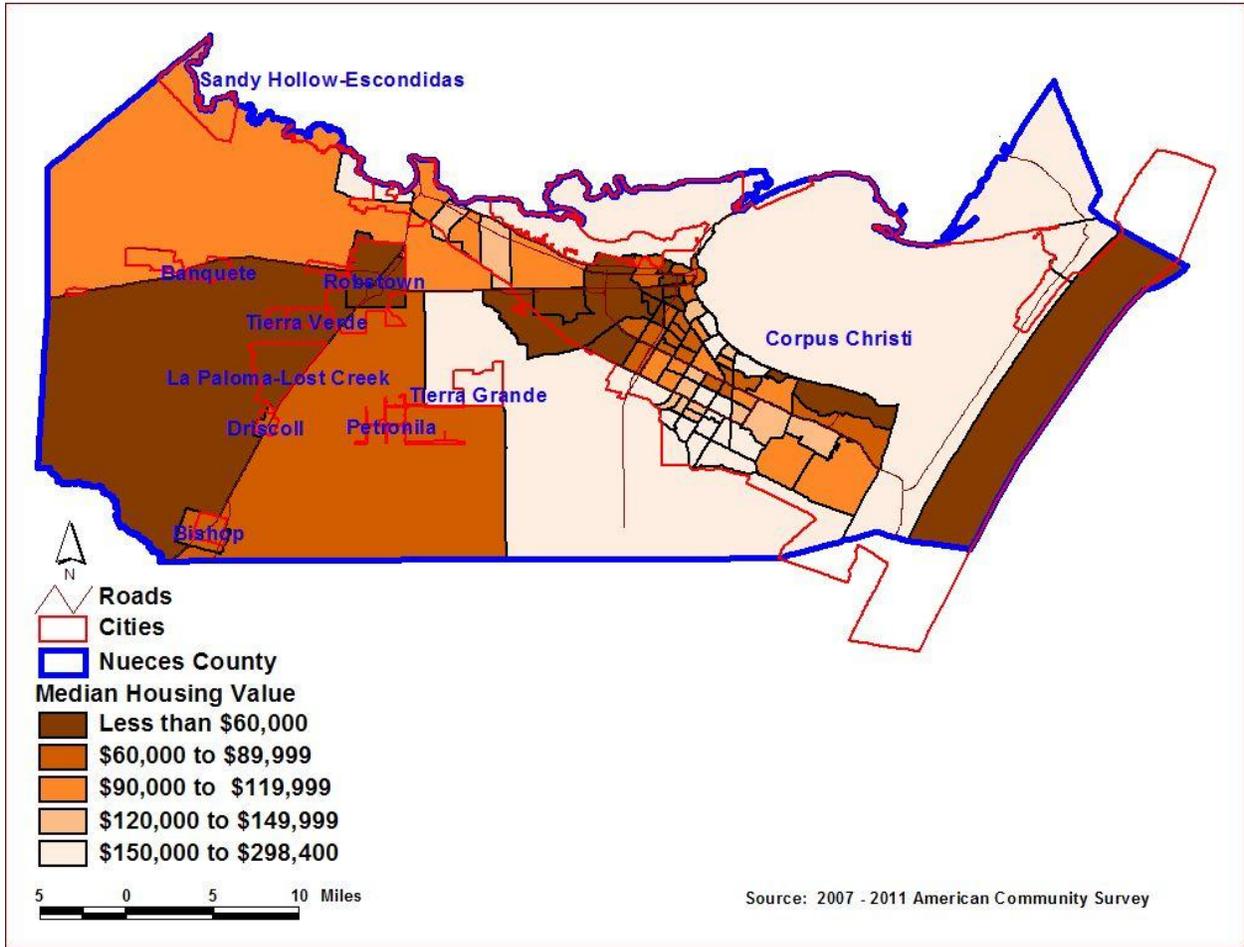
Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

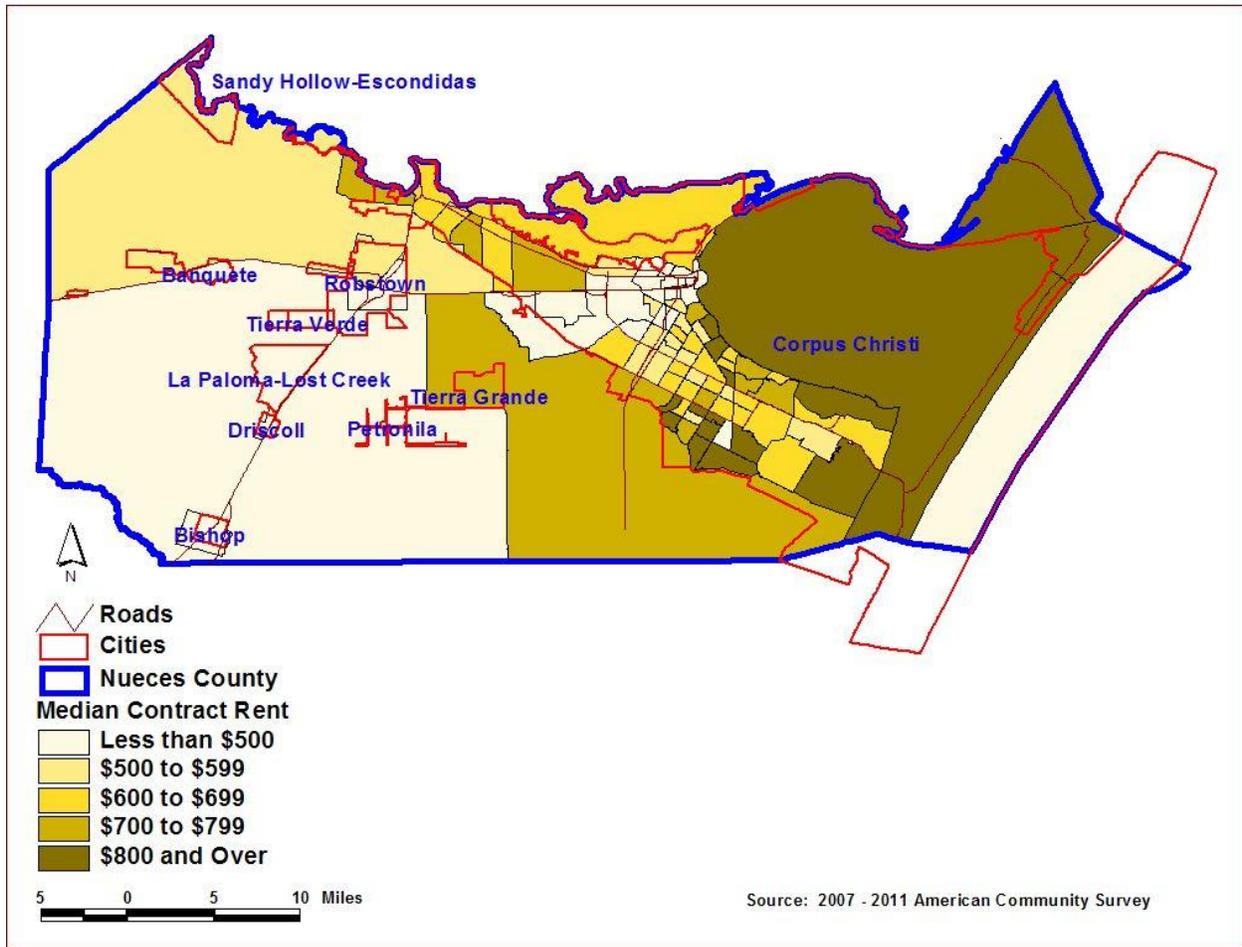
Rent Paid	Number	%
Less than \$500	14,715	35.0%
\$500-999	24,000	57.1%
\$1,000-1,499	2,541	6.1%
\$1,500-1,999	491	1.2%
\$2,000 or more	287	0.7%
Total	42,034	100.0%

Table 31 - Rent Paid

Data Source: 2005-2009 ACS Data



Map of Median Housing Value



Map of Median Contract Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	2,775	No Data
50% HAMFI	6,405	6,785
80% HAMFI	19,590	10,865
100% HAMFI	No Data	18,190
Total	28,770	35,840

Table 32 – Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	551	661	847	1,122	1,319

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
High HOME Rent	590	633	762	871	953
Low HOME Rent	468	501	602	695	776

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that less than 10 percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates an extreme cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

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

With a 42 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a lower pace, 24 percent between 2000 and 2009. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

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

HOME and Fair Market Rents compare favorably to the area median rent of \$585 in 2009. The median rent covers all unit sizes while HOME and Fair Market Rents are shown by unit size indicated by the number of bedrooms. In almost all cases, the HOME and Fair Market Rents exceed the median rent and

those that don't are efficiency or one-bedroom units, which are likely renting below the area median rent figure of \$585. Fair Market Rents for three and four-bedroom units are sufficiently high to justify housing strategies that target the development of larger units for larger households looking for rental properties with Section 8 assistance.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 24 percent since 2000, putting pressure on lower income households looking for rental opportunities.

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

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In Corpus Christi, 71 percent of owner-occupied housing units and 47 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 28 percent of owner households and 48 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or more than one person per room, with the later more likely for renter housing than for owner housing. Sixty-one percent of both owner-occupied and renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Over 16,000 units in Corpus Christi were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition by suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	17,257	28%	20,093	48%
With two selected Conditions	689	1%	2,044	5%
With three selected Conditions	70	0%	249	1%
With four selected Conditions	0	0%	86	0%
No selected Conditions	44,632	71%	19,562	47%
Total	62,648	100%	42,034	101%

Table 34 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,944	11%	3,478	8%
1980-1999	17,648	28%	12,896	31%
1950-1979	30,456	49%	20,182	48%
Before 1950	7,600	12%	5,478	13%
Total	62,648	100%	42,034	100%

Table 35 – Year Unit Built

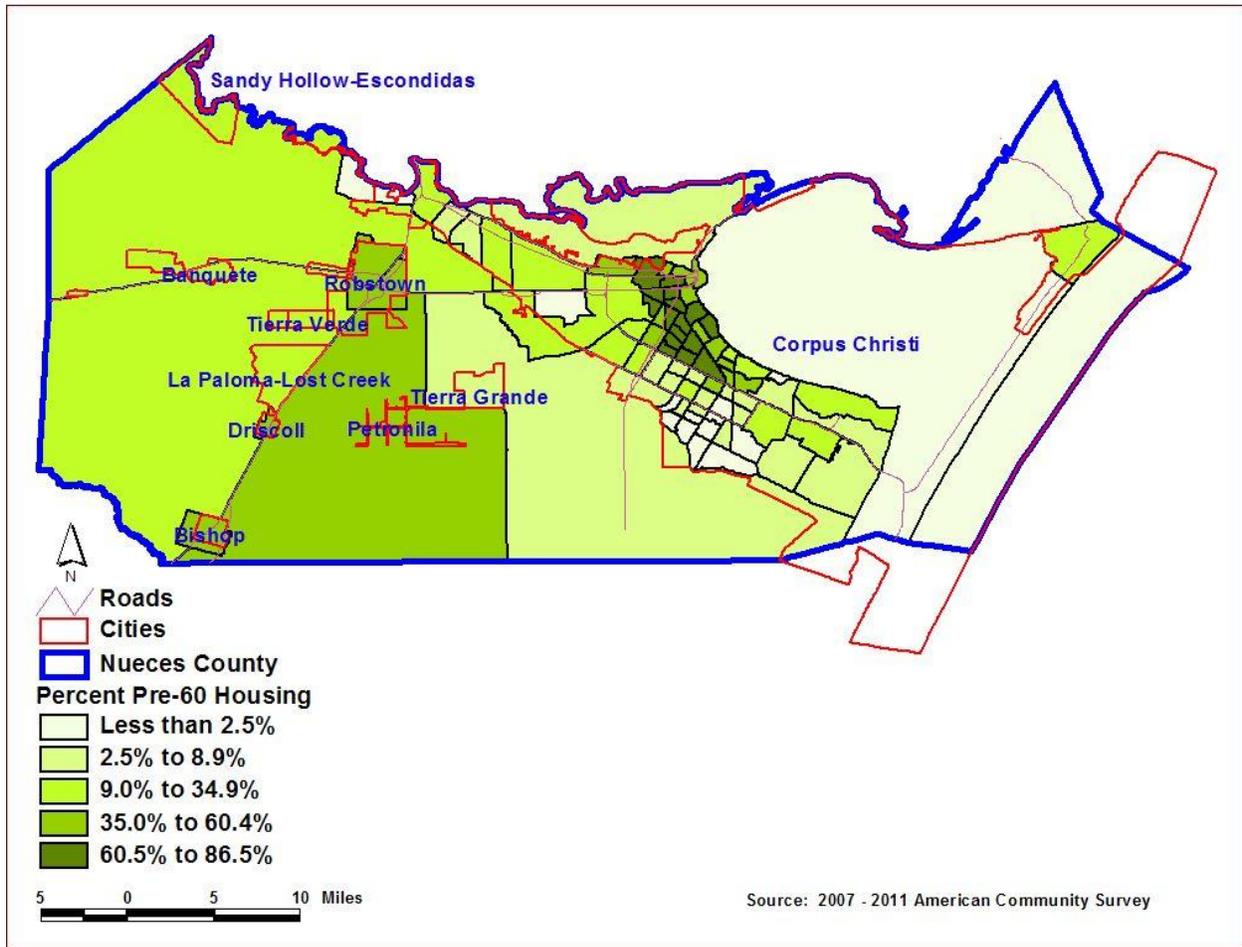
Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	38,056	61%	25,660	61%
Housing Units build before 1980 with children present	11,230	18%	5,015	12%

Table 36 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)



Pre-1960 Housing Stock

Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Sixty-one percent of the housing stock, both owner- and renter-occupied, was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units,

particularly where the residents don't or can't provide needed maintenance. In some areas of Corpus Christi, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor. Housing condition surveys conducted by the City in past years confirm this eventuality. In large areas of Corpus Christi one can find many homes with poor external conditions which suggest equally poor internal conditions. The City operates owner and rental rehabilitation programs that target these areas in an effort to improve the basic housing stock found in the city.

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

The data show that the number of housing units in Corpus Christi built prior to 1980, and potentially where lead-based paint hazards might be found, include 61 percent of all owner and rental housing. Eighteen percent of owner housing units and 12 percent of rental housing units built prior to 1980 are occupied by families, a total of over 16,000 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle or moderate income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found in a large city are where the poorest residents are found. As a result, it is reasonable to assume that most of the 16,000 units in Corpus Christi built prior to 1980 and occupied by families with children are likely occupied by low or moderate income families.

Discussion

There is an extensive need for rehabilitation programs in Corpus Christi targeting the improvement of the City's oldest housing stock. These programs, which are currently ongoing through the City's Community Development Block Grant funding, provide owners of owner-occupied single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units.

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

Introduction

The Housing Authority of Corpus Christi operates a total of 1,836 public housing units and 1,273 vouchers in their efforts to assist low-income residents of Corpus Christi. The agency operates 15 public housing developments. In their efforts to improve the quality of their housing units, the agency plans to redevelop four of the developments (La Armada I, II, and III and Clairelaine Gardens) using tax credit funds to complete renovation of the existing housing units. Inspection scores for the 15 housing developments range from 71 to 92, with the majority falling within the 80s.

Totals Number of Units

	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			1,836	1,273			67	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The Housing Authority of Corpus Christi operates a total of 1,836 public housing units, including 56 efficiencies, 536 one-bedroom units, 811 two-bedroom units, 369 three-bedroom units, and 64 four-bedroom units. The most recent inspection scores available through HUDUser

showed scores ranging from 71 at McKinzie/Alaniz to 92 for La Armada I. Generally the inspection scores spanned the 80s with only three of the 15 developments scoring in the 70s and the single score of 92 for La Armada I landing above the 80s. This indicates that the condition of public housing units to be average to above average, with some units needing some close attention to improvements.

Public Housing Condition

Public Housing Development	Average Inspection Score
Wiggins TX 08-01	88
Navarro TX 08-02	81
D.N. Leathers I TX 08-03	81
La Arnada I TX 08-04	92
La Armada II TX 08-06	78
La Armada III TX 08-07	85
Clairelaine TX 08-08	84
Parkway I TX 08-10C	88
Treyway TX 08-10A	82
RM Price TX 08-11	88
McKinzie TX 08-12	71
Parkway II TX 08-13	88
Leeward Homes TX 08-10B	82
Alaniz I & II TX 08-15	71

Table 39 - Public Housing Condition

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

As elsewhere, maintenance of public housing units in Corpus Christi is a challenge. Beyond general maintenance, the Housing Authority of Corpus Christi has plans to renovate the public housing developments at La Armada I, La Armada II, La Armada III, and Clairelaine. The agency plans to use tax credit funding for the redevelopment of the campus on Ayers targeting complete renovation of the properties inside and out to bring all units up-to-date and return 95 units in the La Armada II development back on-line.

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

The Housing Authority of Corpus Christi's strategic goals for improving the living environment for their residents in public housing include implementation of public housing security improvements, designation of developments or buildings for particular resident groups (elderly, persons with disabilities), and the establishment of drug-free zones in all PHA housing.

Discussion:

Some of the properties operated by the Housing Authority of Corpus Christi are barracks-styled buildings dating back to the 1940s. These units lack washer/dryer connections, have faulty electrical and plumbing systems, and have no air conditioning. Ninety-five units in the La Armada II development have

been vacant due to their very poor condition, making them uninhabitable. Housing Authority plans call for renovation of four properties on Ayers, which would provide much needed improvements to the public housing stock in Corpus Christi.

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

Introduction

The following data were gathered from homeless providers in May 2013 for this document.

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)	12	0	64	0	0
Households with Only Adults	424	80	138	38	0
Chronically Homeless Households	21	0	0	0	0
Veterans	3	0	0	0	0
Unaccompanied Youth	37	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Homeless service providers in Corpus Christi provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

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.

Corpus Christi is served by a wide range of organizations that address the needs of homeless individuals and families. Included are:

- Ark Assessment Center - Emergency Shelter
- Coastal Bend Alcohol and Drug Rehab Center (Charlie's Place) - HCHV Sunrise Recovery House
- Corpus Christi Hope House - Emergency Shelter
- Corpus Christi Housing Authority - HUD VASH
- Corpus Christi Metro Ministry - Rainbow House & Rustic House - Emergency Shelter and Transitional Housing
- First Presbyterian Church of Robstown - Emergency Shelter
- Good Samaritan Rescue Mission - Emergency Shelter and Permanent Housing
- Home Sweet Home - Emergency Shelter and Transitional Housing
- Mission 911 Rescue Shelter - Emergency Shelter and Transitional Housing
- New Life Fellowship Victory Home - Emergency Shelter
- Nueces County MHMR - Project HOME
- Recovery Contacts, Inc. - Transitional Housing
- South Texas Homeless Health Care for Veterans - Healthcare for Homeless Veterans
- Search for Truth - Emergency Shelter
- The Salvation Army - Emergency Shelter, HCHV Project Bridge for Singles, Project Bridge for Families
- The Wenholz House - Transitional Housing
- Timon's Ministry - Emergency Shelter
- Women's Shelter of South Texas - Housing for Victims of Domestic Violence
- Catholic Charities - Mother Teresa Shelter - Transitional Housing

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional and permanent housing, drug treatment programs, services for victims of domestic violence, mental health treatment, healthcare, and numerous associated services that attempt to address the continuum of needs of homeless persons.

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

Introduction

Special needs populations in Corpus Christi include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

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

The supportive housing needs of special needs populations in Corpus Christi vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

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

Many of the homeless shelters operate under a rapid re-housing structure for clients coming into the system, but there is no established protocol within the service provision structure in Corpus Christi regarding returning patients 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)

The City will be funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside there. As a homeowner ages he/she is often unable to continue to provide the maintenance needed to

keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and also more extensive rehabilitation needed to bring a home completely up to current building code. The City will also be funding the installation of alarm systems in several of the City's senior centers where the elderly go for a variety of activities that help prolong their independence.

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))

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

No public policies were identified that have a negative effect on the development of affordable housing and residential investment. In an effort to ameliorate barriers to affordable housing, the City of Corpus Christi has worked to eliminate any barriers that may have impacted housing development and residential investment in the past. Current City actions that should spur future housing development include clearance of dilapidated homes, creating future development sites for private development activities. One impact on affordable housing that was identified previously and continues to cause concern is the availability of home insurance for lower income households where credit history may be an issue. Homebuyers may qualify for a home mortgage, but insurance companies, using the same credit history, might refuse their application for home insurance.

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

Introduction

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

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	3,465	664	3	1	-2
Arts, Entertainment, Accommodations	12,387	10,816	10	12	2
Construction	10,236	6,448	8	7	-1
Education and Health Care Services	31,440	17,890	25	20	-5
Finance, Insurance, and Real Estate	7,644	7,935	6	9	3
Information	2,418	2,327	2	3	1
Manufacturing	8,177	2,957	6	3	-3
Other Services	6,883	5,074	5	6	1
Professional, Scientific, Management Services	11,677	4,198	9	5	-4
Public Administration	8,832	11,659	7	13	6
Retail Trade	14,140	11,577	11	13	2
Transportation and Warehousing	5,608	1,658	4	2	-2
Wholesale Trade	3,361	4,133	3	5	2
Total	126,268	87,336	--	--	--

Table 41 - Business Activity

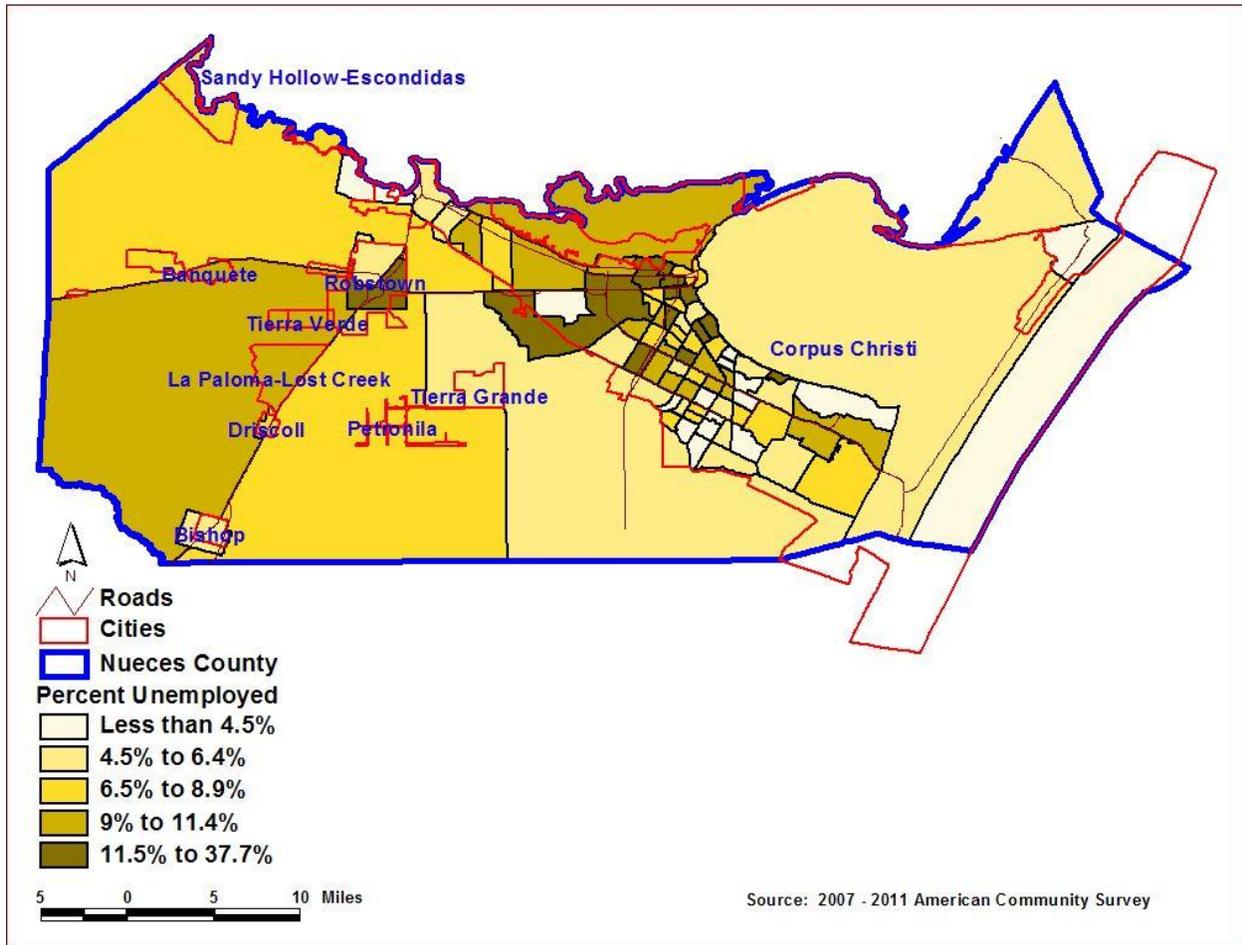
Data Source: 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	136,383
Civilian Employed Population 16 years and over	126,268
Unemployment Rate	7.42
Unemployment Rate for Ages 16-24	21.53
Unemployment Rate for Ages 25-65	4.36

Table 42 - Labor Force

Data Source: 2005-2009 ACS Data



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	39,473
Farming, fisheries and forestry occupations	354
Service	23,934
Sales and office	32,781

Occupations by Sector	Number of People
Construction, extraction, maintenance and repair	15,861
Production, transportation and material moving	13,865

Table 43 – Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	101,659	83%
30-59 Minutes	16,719	14%
60 or More Minutes	3,995	3%
Total	122,373	100%

Table 44 - Travel Time

Data Source: 2005-2009 ACS Data

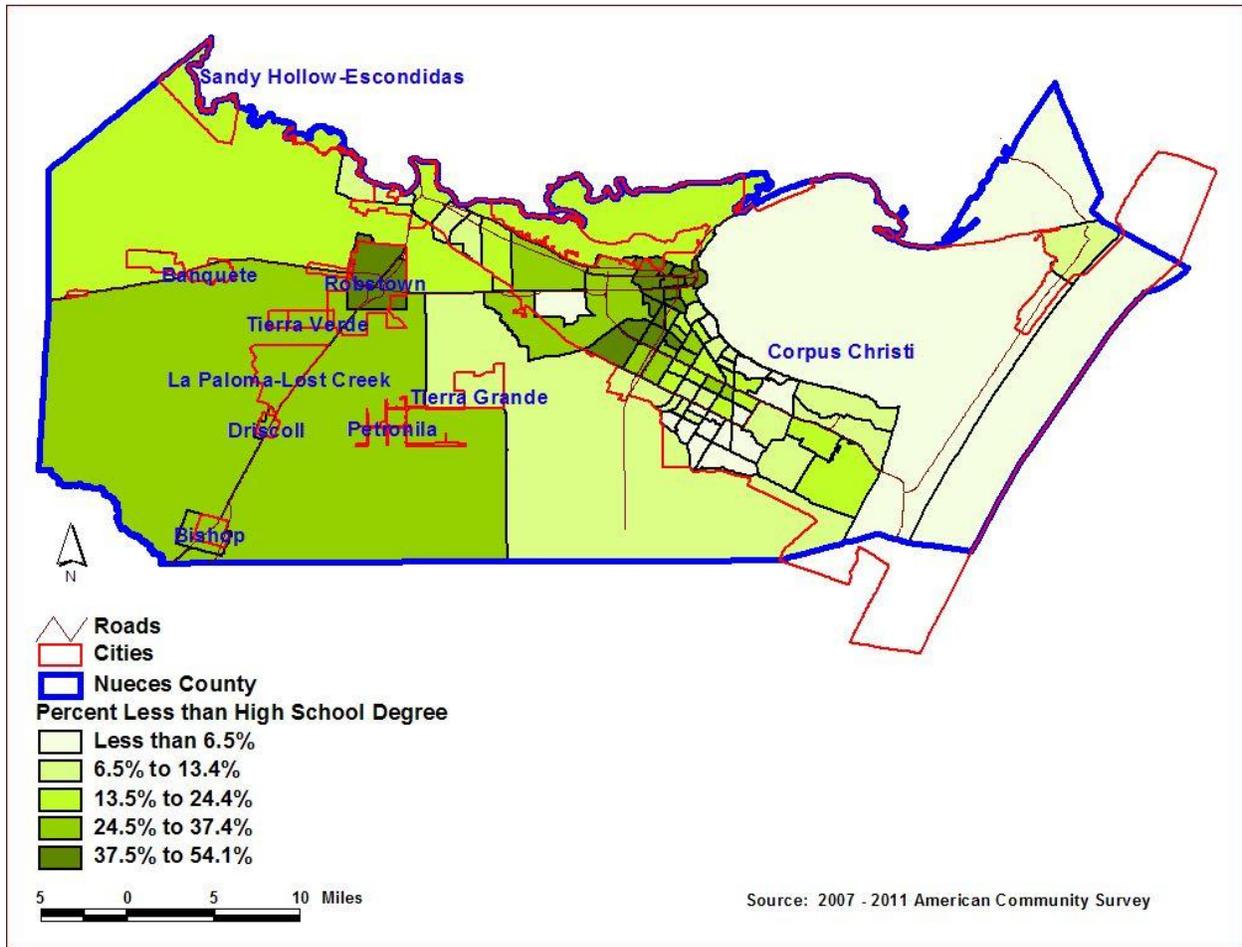
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	12,886	1,823	9,993
High school graduate (includes equivalency)	27,365	2,272	10,751
Some college or Associate's degree	37,982	1,659	8,876
Bachelor's degree or higher	24,721	570	4,530

Table 45 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data



Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	974	1,488	2,450	5,632	7,712
9th to 12th grade, no diploma	4,678	4,544	3,668	6,920	4,209
High school graduate, GED, or alternative	9,966	12,840	9,648	18,062	7,339
Some college, no degree	11,583	10,888	9,857	16,917	5,864
Associate's degree	1,023	3,026	2,740	5,624	1,216
Bachelor's degree	1,508	5,064	5,507	9,216	3,091
Graduate or professional degree	48	1,617	2,770	6,444	2,407

Table 46 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,125
High school graduate (includes equivalency)	23,499
Some college or Associate's degree	30,771
Bachelor's degree	43,033
Graduate or professional degree	54,336

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

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

The most active business sector in Corpus Christi, in terms of the number of workers in the various industries, is Education and Health Care Services with 25 percent of all workers. That sector is followed by Retail Trade and Arts, Entertainment, Accommodations with 11 and 10 percent respectively. Professional, Scientific, Management Services have a nine percent share of workers, followed by Construction with an eight percent share.

Describe the workforce and infrastructure needs of the business community:

The Consolidated Plan community survey process placed a medium priority level on a variety of economic development activities that target resources on building the business environment to attract company and generate jobs. These activities include, commercial and industrial land acquisition and disposition; commercial and industrial infrastructure development; commercial and industrial building acquisition, construction, or rehabilitation; other commercial and industrial activities; economic development assistance to for-profit organizations; economic development technical assistance; and micro-enterprise assistance.

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.

Corpus Christi used tax incentives and tax increment contributions to attract or retain businesses and the jobs they bring. In 2012, the City agreed to an investment of \$117 million to bring a water park to Padre Island, which would create jobs and provide additional tourism opportunities for the area. This project is one of many that the City has contributed more than \$224 million worth of economic development incentives to businesses looking to locate in Corpus Christi or under threat of closure from the economic pressure of the times.

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

Generally, there is a wide range of jobs in Corpus Christi with a variety of education and skill requirements. The industry with the most workers in Corpus Christi is the Education and Health Care Services sector, with typically has stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. Corpus Christi's second largest sector is Retail Trade, typically calling for a less educated, less skilled workforce. Corpus Christi has a relatively well educated workforce, with twice as many residents over the age of 16 having a college degree as those not having finished high school.

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.

As described on the Corpus Christi Regional Economic Development Corporation's website, "Corpus Christi has state-of-the art education and training facilities to provide industry with the skilled workforce they demand. The community boasts the fastest growing four year university in the state, a world class community college offering degrees and certificates in over 150 fields, as well as private training facilities. Del Mar College, the city's community college, works directly with industry to develop occupational specific degree and certificate programs. In addition, the college's Center for Economic Development provides industry with customized training programs designed to meet any business need, continuing professional education programs and technology specific seminars.

"Del Mar College, Texas A&M and WorkSource partner with business and industry to secure funds to train and grow their workforce. Programs such as the 4A sales tax incentives, the Skills Development Grants and Workforce Grants help defray the cost of business, while providing employees with real world skills."

Craft Training Center of the Coastal Bend provided job skills training for construction jobs with industrial concerns in Corpus Christi. Their current offerings including pipefitting, industrial welding, and instrument fitting.

These activities support the City's Consolidated Plan by providing employment opportunities through improvement skills for area residents, providing a better educated workforce and making the region more attractive to employers.

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

No

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

The City's tax increment contributions to economic development projects have produced significant results in business retention and attractions efforts. The Corpus Christi Regional Economic Development Corporation's regional economic development plan recently passed its projected end date of 2012, but the efforts of the organization work to attract new businesses to the region and promote the region as a destination for business growth.

Discussion

Corpus Christi has as well educated workforce with well respected local job training and educational institutions where those with lower skill levels can improve their job readiness. The City provides tax incentive and tax increment investments in local economic development projects aimed to improving the local economy through business attraction and retention efforts. Current unemployment rates reflect these efforts.

MA-50 Needs and Market Analysis Discussion

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

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

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

Hispanics are a majority of the population in Corpus Christi (60%). The Hispanic population is spread widely across the city. The largest racial minority is African-Americans at less than five percent of the population. A few census tracts in the city are home to concentration of African-Americans that exceed their presence in the community as a whole, ranging from five to 38 percent of the population of those few tracts. Most of the tracts are within the CDBG area benefit tracts (where median incomes of the tracts are below 80 percent of the area median income). These areas also show high rates of poverty, with poverty rates above 29 percent of the population of the tracts. Maps of poverty rates and concentrations of African-Americans are included below.

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

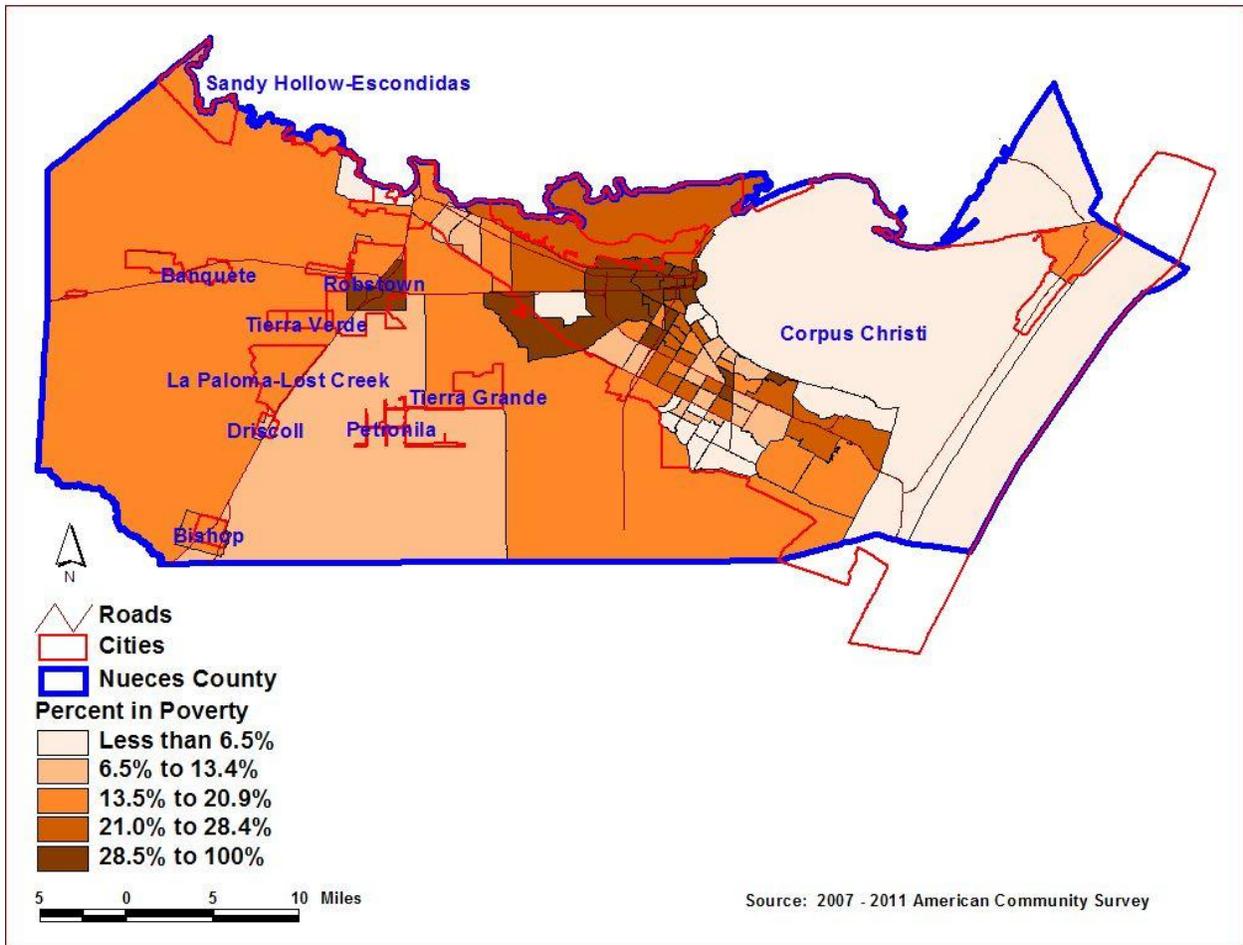
These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials work extensively in these areas in an attempt to maintain the integrity of the community. Dilapidated homes are removed in an effort to improve the sustainability of the neighborhoods. Some neighborhoods have large areas of vacant lots where homes have been removed.

Are there any community assets in these areas/neighborhoods?

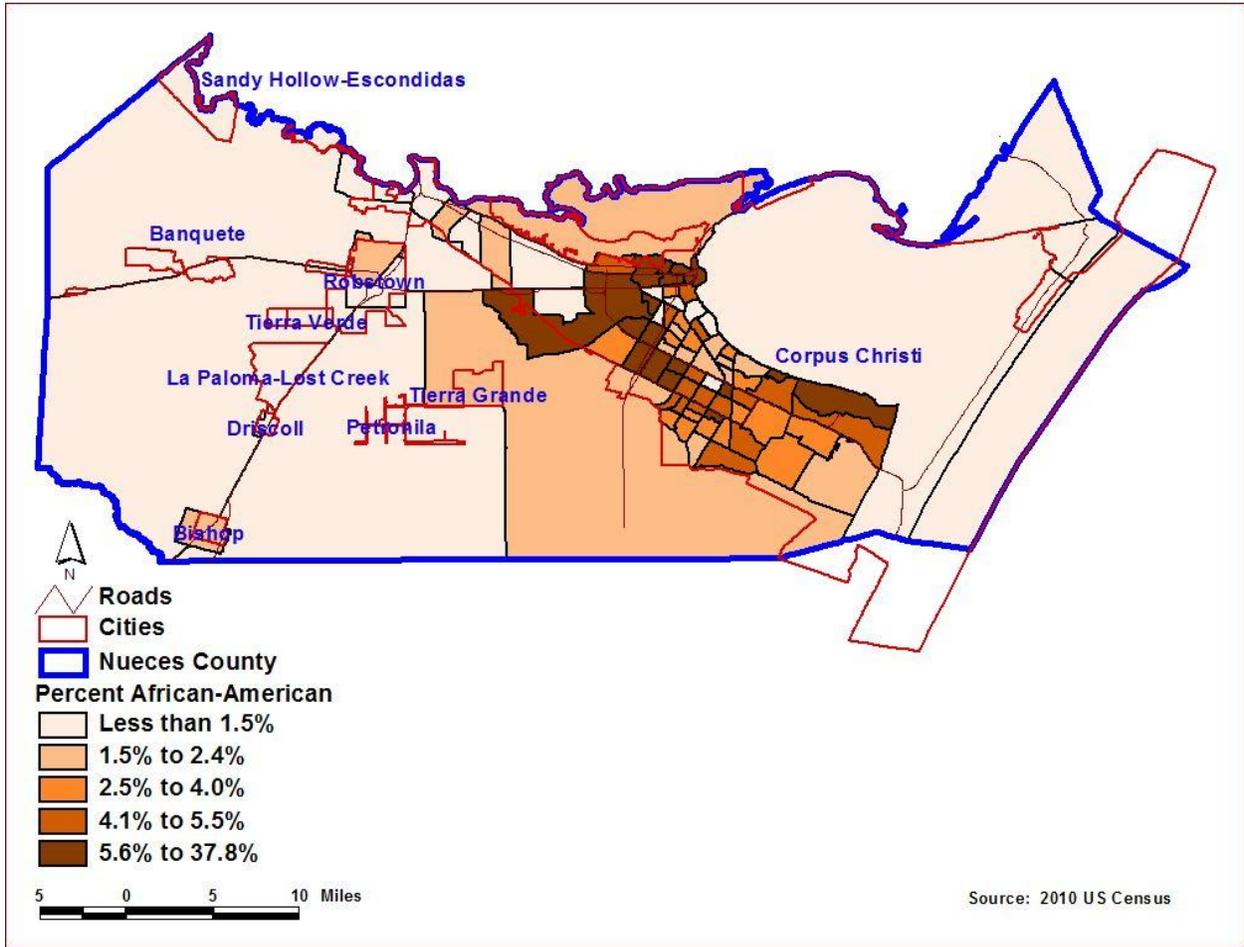
These areas do have community assets, including community and senior centers, parks, and other public facilities. The international airport is located within a CDBG area benefit census tract, as are some petroleum refineries and other large employers. Much of the public housing operated by the Housing Authority of Corpus Christi is also located within these neighborhoods.

Are there other strategic opportunities in any of these areas?

In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.



Poverty



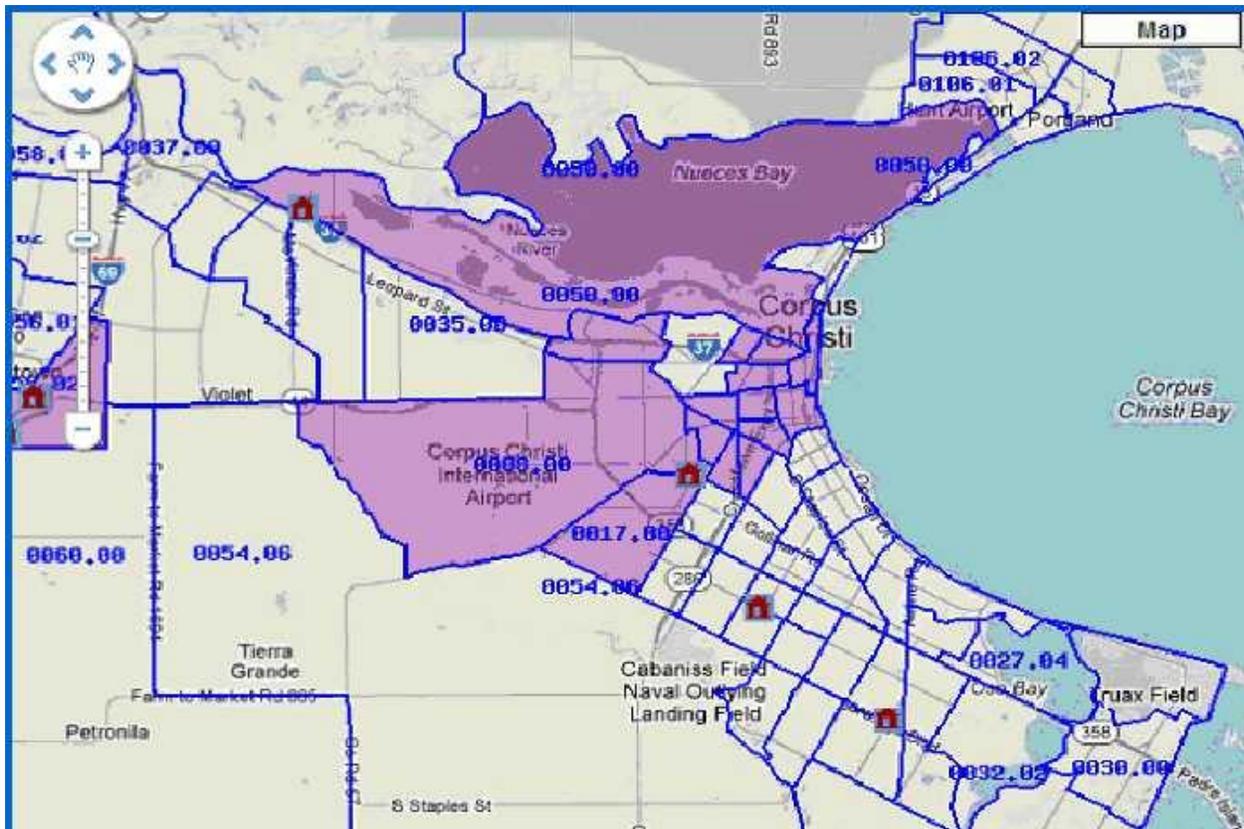
Percent African-American

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take is the distribution of the Community Development Block Grant, HOME, and Emergency Solutions Grant funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within Corpus Christi where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are listed below and summarized in Section SP-45.



CDBG Eligible Tracts

Goals - Homelessness

Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.

Objective 1: Work with non-profit organizations to assist them in the fundraising efforts.

Strategy 1.1: Support non-profit efforts to expand their public or private funding sources through letters of consistency with the Consolidated Plan.

Performance Goal: Support fundraising efforts with 5 letters of recommendation per year.

Objective 2: Expand transitional and permanent housing opportunities for homeless families and individuals.

Strategy 2.1: Continue to support the Homeless Issues Partnership and the Continuum of Care process.

Performance Goal: City staff participation in 75 percent of coalition meetings and activities.

Strategy 2.2: Work with non-profit organizations to develop transitional and permanent housing projects, to be funded through SHP and/or private fundraising efforts.

Performance Goal: Add two units per year to the transitional and/or permanent housing supply.

Objective 3: Support permanent supportive housing units available to special needs populations.

Strategy 3.1: Work with non-profit organizations and other providers to develop additional permanent supportive housing units.

Performance Goal: Add two permanent supportive housing units per year.

Objective 4: Expand services aimed at the prevention of homelessness.

Strategy 4.1: Fund tenant-based mortgage/rental assistance programs that provide temporary assistance to prevent evictions and ensuing homelessness.

Performance Goal: Assist 10 families per year.

Objective 5: Expand services provided to homeless families and individuals.

Strategy 5.1: Encourage non-profit agencies who submit proposals to the SHP grant application to provide additional supportive services to the homeless through partnerships and non-federal funding sources.

Performance Goal: Expand services by five percent over five years.

Goals - Other Special Needs

Goal: Evaluate upcoming needs related to the non-homeless special needs populations.

Strategy: Work with local providers to identify the needs of the non-homeless special needs population.

Goals - Affordable Housing

Goal: Improve the condition and availability of affordable housing in Corpus Christi.

Objective 1: Improve the condition of housing for low-income homeowners.

Strategy 1.1: Provide emergency repairs to elderly and/or disabled adults with urgent repair needs.

Performance Goal: 20 housing units per year.

Strategy 1.2: Provide funding for major rehabilitation or reconstruction projects for low-income homeowners.

Performance Goal: 10 to 15 housing rehabs or reconstruction units per year.

Strategy 1.3: Provide down-payment assistance to low-income homebuyers for existing housing units.

Performance Goal: 15 to 20 units per year.

Strategy 1.4: Support alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help initiatives, weatherization and neighborhood empowerment programs.

Performance Goal: 20 households assisted per year.

Objective 2: Increase the number of new homes available on the affordable housing market in Corpus Christi.

Strategy 2.1: Provide down-payment assistance, principal reductions, and interest rate buy downs to low-income homebuyers on new construction projects with an emphasis on green building.

Performance Goal: 5 households assisted per year.

Objective 3: Support the increase of the supply of housing available to low-income renters.

Strategy 3.1: Work with apartment development companies to identify opportunities to utilize Low-Income Housing Tax Credits (LIHTC) to build new apartments for low-income households.

Performance Goal: Identify one new LIHTC project per year and provide support to the developer in their LIHTC application to the State.

Strategy 3.2: Preserve affordable rental housing by providing rehabilitation funding of apartment complexes for low-income and or Section 8 residents.

Performance Goal: Provide funding for three major rehabilitation within 5 years.

Goals - Affordable Housing, cont.

Objective 4: Provide technical assistance training to non-profits to help them build their capacity.

Strategy 4.1: Provide funding for an acquisition and rehabilitation program for rental or homeownership from which non-profits can make affordable houses available to low-income residents.

Performance Goal: 5 houses per year.

Goals - Non-housing Community Development

Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.

Objective 1: Improve neighborhood conditions.

Strategy 1.1: Provide CDBG funding to maintain the Code Enforcement effort in low-income neighborhoods.

Performance Goal: Fund four code enforcement positions to concentrate on CDBG eligible areas.

Strategy 1.2: Fund a housing demolition program to remove unsafe, dilapidate houses within CDBG eligible area.

Performance Goal: Remove 40 unsafe structures per year.

Strategy 1.3: Provide improvements to neighborhood parks and neighborhood infrastructures.

Performance Goal: Improve at least three parks per year and fund select street infrastructure projects as needed.

Objective 2: Remove barriers in accessing public facilities.

Strategy 2.1: Provide funding to remove barriers from public facilities in CDBG target areas.

Performance Goal: Complete five barrier removal projects or site activities per year.

Goals - Barriers to Affordable Housing

Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.

Strategy: Work with insurance companies to identify a list of providers who can offer reasonably priced coverage to homebuyer program participants.

Goals - Lead-based Paint Hazards

Goal: Increase the inventory of lead safe housing units.

Strategies:

1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
2. Continue to insure that housing units entering the Section 8 program meet lead-based paint guidelines found in HQS regulations.
3. Evaluate the Lead-based Paint Hazard Control Grant Program for possible development of a funding application by the City of Corpus Christi.
4. Expand the stock of lead safe housing units through continuation of the reconstruction program and other new home construction efforts.

Goals - Anti-poverty Strategy

Goal 1: Increase childcare, educational opportunities, and other services for persons from low-income families.

Strategy: Provide funding in support of capital improvements for non-profit agencies that provide childcare, head start, after-school and other services to low-income households.

Goal 2: Expand low-cost housing opportunities for lower-income families.

Strategies:

1. Work with apartment developers to identify opportunities for the use of Low-Income Housing Tax Credits in the development of apartment units for lower-income households.

2. The Corpus Christi Housing Authority should continue to work with landlords to identify housing opportunities for Section 8 recipients.

Goal 3: Improve the employability of lower-income persons.

Strategy: Promote existing General Education Development (GED) programs that work with adults who did not complete their high school degrees.

Goals - Institutional Structure

Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan.

Strategies:

1. Support the Corpus Christi Housing Authority in its program initiatives and work with them to identify opportunities to expand programs and services.

2. Work with private industry to address important issues that hamper housing and community development efforts.

Goals - Coordination

Goal: Improve coordination between the City and other agencies and organizations committed to the improvement of housing and community development services in Corpus Christi.

Strategies:

1. Maintain active participation in the Coastal Bend Housing Coalition, the Homeless Issues Partnership, and the Committee for People with Disabilities.

2. Continue working in a cooperative spirit with the Corpus Christi Housing Authority, the Coastal Bend Council of Governments, and Nueces County.

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

Geographic Area

1	Area Name:	CDBG Low/Mod Tracts
	Area Type:	CDFI area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	80
	Revital Type:	Other
	Other Revital Description:	CDBG Eligible Areas
	Identify the neighborhood boundaries for this target area.	The boundaries of this geographic area coincide with the boundaries of the census tracts which have been identified through examination of 2010 U.S. Census data as having median incomes below 80 percent of the area median income. These tracts are located primarily in the northern parts of the city and include tracts 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 15, 16.01, 16.02, 17, and 50.
	Include specific housing and commercial characteristics of this target area.	The housing in these census tracts are among the oldest housing stock in the city and among the poorest condition. Commercial and industrial interests include petroleum refining facilities, portions of downtown Corpus Christi, port facilities, and small retail strips scattered throughout the area. The area also includes the site of the international airport.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This area was selected as a target area in compliance with CDBG regulations.	

	Identify the needs in this target area.	The needs of this target area following the general needs described in the needs assessment. The target area is home to the poorest households in Corpus Christi, living in mostly older housing stock. Many of the community's homeless and service providers are located within the target area. Housing rental assistance, housing rehabilitation, housing demolition, code enforcement, facility improvements, street and sidewalk improvements, and social services are all needed within the area. Residents need educational opportunities, employment opportunities, mortgage loan assistance, emergency housing options, and a wide variety of services to help them combat poverty and improvement their living conditions.
	What are the opportunities for improvement in this target area?	Code enforcement activities are funded through the CDBG program and are focused on residential neighborhoods in the target area and these activities provide cases that eventually end up in the demolition program. Elimination of older, dilapidated housing stock makes room for new housing construction in those areas where there are no environmental concerns.
	Are there barriers to improvement in this target area?	Some of the older neighborhoods in the target area are adjacent to petroleum refineries that have, over decades, created environmental hazards in residential areas.
2	Area Name:	Citywide
Area Type:	General jurisdiction coverage	
Other Target Area Description:	General jurisdiction coverage	
HUD Approval Date:		
% of Low/ Mod:		
Revital Type:		
Other Revital Description:		
Identify the neighborhood boundaries for this target area.	The borders of the City of Corpus Christi.	
Include specific housing and commercial characteristics of this target area.	This is a general designation for areas including and outside of CDBG area benefit eligible target areas. The housing and commercial characteristics are equal to those of the entire city.	

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	This is a default area to provide for individual benefit projects. No consultation was needed.
Identify the needs in this target area.	Same as the City as a whole and summarized in the needs analysis.
What are the opportunities for improvement in this target area?	Typical of the City as a whole.
Are there barriers to improvement in this target area?	None.

Table 48 - Geographic Priority Areas

General Allocation Priorities

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

Geographic targeting within Corpus Christi for the use of Community Development Block Grant funds follows federal regulations allowing use of funds for area benefit in census tracts with 51 percent or more of the population earns below 80 percent of the median income. The City plans to refine target areas within the City within the next year to identify pockets of need within other tracts not currently included within the CDBG areas according to provisions that allow areas that lie just outside of the provisions of CDBG area benefit to show specific needs not reflected in the overall census tracts.

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

Priority Needs

1	Priority Need Name	Senior Centers
	Priority Level	High
	Population	Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Other Special Needs
	Description	Senior centers for activities aimed at older residents.
	Basis for Relative Priority	Community survey results.
2	Priority Need Name	Youth Centers
	Priority Level	Low
	Population	Families with Children
	Geographic Areas Affected	
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Youth centers for activities aimed at children.
	Basis for Relative Priority	Community survey results.
3	Priority Need Name	Neighborhood Facilities
	Priority Level	High
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	A variety of facilities use for various purposes within neighborhoods, including parks, recreation facilities, service centers, and community centers.
	Basis for Relative Priority	Community survey results.

4	Priority Need Name	Child Care Centers
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	Homelessness Objective 1 Homelessness Objective 5
	Description	Facilities for the care of children.
	Basis for Relative Priority	Community survey results.
	5	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents
Geographic Areas Affected		
Associated Goals		Homelessness Objective 5 Other Special Needs
Description		Centers where residents can go for health services.
Basis for Relative Priority		Community survey results.
6	Priority Need Name	Parks and/or Recreation Facilities
	Priority Level	Low
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	

	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Parks and facilities where recreational activities are offered.
	Basis for Relative Priority	Community survey results.
7	Priority Need Name	Water/Sewer Improevments
	Priority Level	High
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Work on water delivery lines and sanitary sewer/rainwater system.
	Basis for Relative Priority	Community survey results.
8	Priority Need Name	Street Improments
	Priority Level	Low
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Improvements to public streets.
	Basis for Relative Priority	Community survey results.
9	Priority Need Name	Sidewalks
	Priority Level	Low
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Construction, reconstruction, and maintenance of public sidewalks.

	Basis for Relative Priority	Community survey results.
10	Priority Need Name	Solid Waste Disposal Improvements
	Priority Level	Low
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Systems to dispose of solid waste.
	Basis for Relative Priority	Community survey results.
11	Priority Need Name	Flood Drainage Improvements
	Priority Level	Low
	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.3
	Description	Improvements to systems designed to remove excessive rainwater.
	Basis for Relative Priority	Community survey results.
12	Priority Need Name	Senior Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly
	Geographic Areas Affected	
	Associated Goals	Other Special Needs
	Description	Services provided to older residents.

	Basis for Relative Priority	Community survey results.
13	Priority Need Name	Handicapped Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Other Special Needs
	Description	Services provided to persons with disabilities.
	Basis for Relative Priority	Community survey results.
	14	Priority Need Name
Priority Level		Low
Population		Extremely Low Low Moderate
Geographic Areas Affected		
Associated Goals		Homelessness Objective 1 Homelessness Objective 5
Description		Legal services provided to lower income residents.
Basis for Relative Priority		Community survey results.
15	Priority Need Name	Youth Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	

	Associated Goals	Homelessness Objective 1 Homelessness Objective 5
	Description	Services provided to children and younger residents.
	Basis for Relative Priority	Community survey results.
16	Priority Need Name	Child Care Services
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	Homelessness Objective 1 Homelessness Objective 5
	Description	Services provided in caring for children when their parents are working.
	Basis for Relative Priority	Community survey results.
	17	Priority Need Name
Priority Level		Low
Population		Extremely Low Low Moderate Middle
Geographic Areas Affected		
Associated Goals		Homelessness Objective 1 Homelessness Objective 5
Description		Services provided to assist clients with transportation from their home to health care, shopping, and employment centers.
Basis for Relative Priority		Community survey results.
18		Priority Need Name
	Priority Level	Low

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Chronic Substance Abuse Persons with Alcohol or Other Addictions
	Geographic Areas Affected	
	Associated Goals	Homelessness Objective 1 Homelessness Objective 2.1 Homelessness Objective 5 Other Special Needs
	Description	Services provided to help persons wanting to end addictions and other abuse of substances.
	Basis for Relative Priority	Community survey results.
19	Priority Need Name	Employment/Training Services
	Priority Level	Low
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Homelessness Objective 1 Homelessness Objective 5
	Description	Services to provide new job skills to residents.
	Basis for Relative Priority	Community survey results.
20	Priority Need Name	Health Care Services
	Priority Level	Low

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Homelessness Objective 1 Homelessness Objective 5
	Description	Services provided to meet the health care needs of residents.
	Basis for Relative Priority	Community survey results.
21	Priority Need Name	Lead Hazard Screening
	Priority Level	Low
	Population	Extremely Low Low Moderate Middle Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	Lead-based Paint Hazards
	Description	Testing to detect lead hazards in residences.
	Basis for Relative Priority	Community survey results.
	22	Priority Need Name
Priority Level		Low

	Population	Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	
	Associated Goals	
	Description	Services provided to make residents more aware of the potential for criminal activities in their surroundings.
	Basis for Relative Priority	Community survey results.
23	Priority Need Name	Accessibility Needs
	Priority Level	High
	Population	Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Non-housing Community Development Objective 2
	Description	Services and construction of infrastructure to assist persons with disabilities access public facilities.
	Basis for Relative Priority	Community survey results.
24	Priority Need Name	Energy Efficiency Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Other
	Geographic Areas Affected	
	Associated Goals	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 3.2
	Description	Activities undertaken to improve the energy efficiency of residential and commercial structures.

	Basis for Relative Priority	Community survey results.
25	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	
	Associated Goals	Non-housing Community Development Objective 1.1
	Description	Activities related to enforcement of the City's building code.
	Basis for Relative Priority	Community survey results.
26	Priority Need Name	Homeowner Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	
	Associated Goals	Affordable Housing Objective 1.2
	Description	Housing rehabilitation assistance to low/mod homeowners.
	Basis for Relative Priority	Survey conducted for the Consolidated Plan.
27	Priority Need Name	Rental Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Affordable Housing Objective 3.2

	Description	Repairs to rental housing units targeted to low/mod rental households.
	Basis for Relative Priority	Survey conducted for Consolidated Plan.
28	Priority Need Name	Housing Demolition
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.2
	Description	Demolition of housing units determined to be uninhabitable.
	Basis for Relative Priority	Survey conducted for the Consolidated Plan.
	29	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children
Geographic Areas Affected		
Associated Goals		Affordable Housing Objective 1.3 Affordable Housing Objective 2
Description		Downpayment and closing cost assistance for low/mod homebuyers.
Basis for Relative Priority		Survey conducted for the Consolidated Plan.
30		Priority Need Name
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	

	Associated Goals	Affordable Housing Objective 1.1
	Description	Repairs to homes that do not require complete rehabilitation, but need attention to pressing issues, such as roof repairs, plumbing problems, or faulty HVAC systems.
	Basis for Relative Priority	Survey conducted for the Consolidated Plan.
31	Priority Need Name	Clearance of Vacant Property
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	CDBG Low/Mod Tracts
	Associated Goals	Non-housing Community Development Objective 1.1
	Description	Removal of trash and mowing of grass/weeds at abandoned properties.
	Basis for Relative Priority	Survey conducted for the Consolidated Plan.

Table 49 – Priority Needs Summary

Narrative (Optional)

The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Fair Housing focus group sessions and Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, and economic development needs listed above. Use of Community Development Block Grant funds is limited to those activities deemed to have "High" priorities.

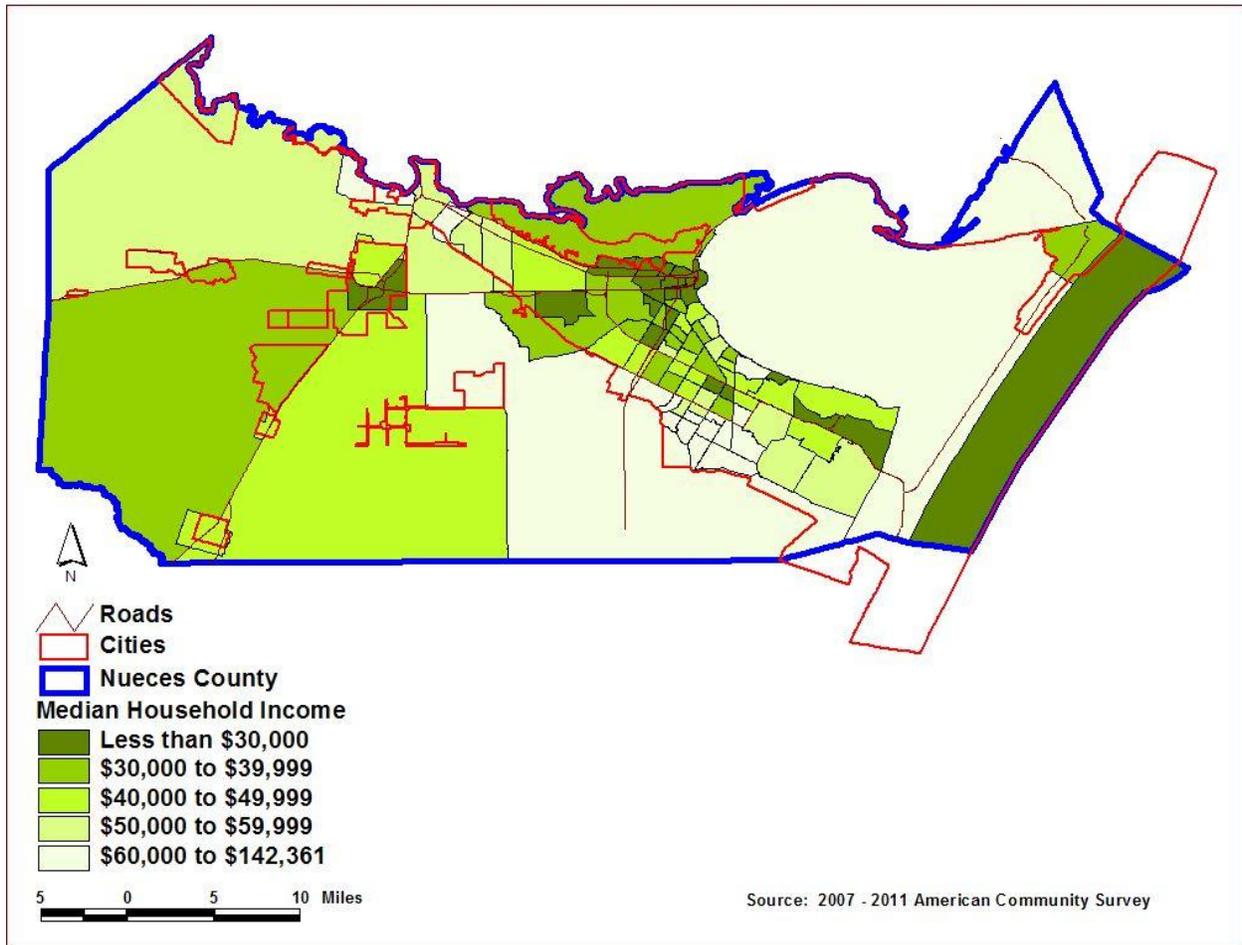
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owners willingness to rent their units to TBRA clients. In many communities, landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow persons with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. In Corpus Christi, these costs are relative low in comparison to other areas of the country. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.

Table 50 – Influence of Market Conditions



Median Household Income

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

Introduction

The City of Corpus Christi received funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant Program. These three grant programs combined will bring \$3,903,079 into the city to support affordable housing, homeless, and community development programs and projects. An additional \$846,149 from the CDBG Program has been reprogrammed from previous years and another \$970,000 in program income from CDBG and HOME projects brings the total resources for the first year of the Consolidated Plan to \$6,519,228. Not all of the CDBG and HOME funds available in the first program year have been designated for projects pending further City Council consideration. Any uncommitted funding will be rolled over into the next program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,727,941	850,000	846,149	4,424,090	14,311,764	Program income includes program income from the Rehabilitation Program plus income from demolition liens and property clearance. The expected amount for the remainder of the Con Plan includes four times the current annual allocation plus four times \$850,000, representing program income and income from liens.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	986,021	120,000	800,000	1,906,021	4,424,084	The expected amount for the remainder of the Con Plan includes four times the current annual allocation plus four times the current estimated program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	189,117	0	0	189,117	756,468	The expected amount for the remainder of the Con Plan includes four times the current annual allocation.

Table 51 - Anticipated Resources

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

The Texas Department of Housing and Community Affairs' Low Income Housing Tax Credits will be used as match for use of HOME funds for the development of a 94 unit apartment complex. The project is being developed by one of the City's CHDOs and will be a 100% project-based Section 8 facility. ESG funding will be matched by each subgrantee, with a total of \$8,939,701 in additional investment leveraged over the eight projects slated for funding assistance in the first year of the Consolidated Plan.

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

The City does not currently own any parcels that would be suitable for housing development or to meet other needs identified in the plan. The City is considering securing vacant, abandoned residential lots from Nueces County who currently manages the lots for future development as infill housing.

Discussion

The City has programmed approximately \$6.5 million from the CDBG, HOME, and ESG programs for the FY 2013-14 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Corpus Christi	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Housing Authority of Corpus Christi	PHA	Public Housing	Jurisdiction
CATHOLIC CHARITIES OF CORPUS CHRISTI, INC	Non-profit organizations	Homelessness	Jurisdiction
CHARLIE'S PLACE RECOVER CENTER, INC	Non-profit organizations	Homelessness	Jurisdiction
CORPUS CHRISTI HOPE HOUSE, INC.	Non-profit organizations	Homelessness	Jurisdiction
CORPUS CHRISTI METRO MINISTRIES, INC.	Non-profit organizations	Homelessness	Jurisdiction
MARY MCLEOD BETHUNE DAY NURSERY, INC	Non-profit organizations	Homelessness	Jurisdiction
RECOVERY CONTACTS, INC	Non-profit organizations	Homelessness	Jurisdiction
THE SALVATION ARMY, TX	Non-profit organizations	Homelessness	Jurisdiction
Wesley Community Center	Non-profit organizations	Homelessness	Jurisdiction
NUECES COUNTY COMMUNITY ACTION AGENCY	CHDO	Ownership Rental	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HOUSING AND COMMUNITY SERVICE, INC.	CHDO	Ownership Rental	Jurisdiction
L.U.L.A.C. VILLAGE PARK APARTMENTS	CHDO	Rental	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in Corpus Christi is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan. Services provided by the Emergency Solutions Grant Program are managed by a group of homeless service providers who work together as a coalition in response to HUD grant requirements as the Homeless Issues Partnership. Though this organization, the group collects facilities and client information and prepares grant proposals in an effort to bring additional resources to Corpus Christi. The Housing Authority of Corpus Christi has operated public housing units for over 70 years and works well with City staff and the City political leadership. The CHDOs have contributed to the development of 12 projects in Corpus Christi. The lone gap is the limited number of CHDOs operating in Corpus Christi. At this time there are only four CHDOs, though the City provides ongoing technical assistance. More CHDOs could further assist the City in meeting its housing goals.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X	X	
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	X
Mobile Clinics			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	

Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 53 - Homeless Prevention Services Summary

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

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute the Homeless Issues Partnership. These organization partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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

The service providers in Corpus Christi work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in Corpus Christi are particularly strong in the areas of drug and alcohol abuse counseling, child care, and life skills training. The lone gap identified in the chart above is mobile clinics. No current plans include the development of mobile clinics. Another gap in the coordination of services centers on the lack of universal participation of providers in the HMIS system. All homeless providers who participate in federal funding programs are enrolled in the HMIS system. Other agencies, however, do not participate due to the cost and duplication of effort required (\$800 per year per user and re-entry of data they already enter into their own tracking systems).

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's strategies for overcoming gaps in the institutional structure and service delivery system include;

1. Support the Corpus Christi Housing Authority in its program initiatives and work with them to identify opportunities to expand programs and services.
2. Work with private industry to address important issues that hamper housing and community development efforts.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homelessness Objective 1	2013	2017	Homeless		Child Care Centers Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services		Other: 5 Other
2	Homelessness Objective 2.1	2013	2017	Homeless		Substance Abuse Services		Other: 75 Other
3	Homelessness Objective 2.2	2013	2017	Homeless				Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds
4	Homelessness Objective 3	2013	2017	Homeless				Housing for Homeless added: 10 Household Housing Unit
5	Homelessness Objective 4	2013	2017	Homeless				Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homelessness Objective 5	2013	2017	Homeless		Child Care Centers Health Facilities Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services		Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
7	Other Special Needs	2013	2017	Non-Homeless Special Needs		Senior Centers Health Facilities Senior Services Handicapped Services Substance Abuse Services		
8	Affordable Housing Objective 1.1	2013	2017	Affordable Housing		Energy Efficiency Improvements Emergency Home Repair		Homeowner Housing Rehabilitated: 100 Household Housing Unit
9	Affordable Housing Objective 1.2	2013	2017	Affordable Housing		Energy Efficiency Improvements Homeowner Housing Rehabilitation		Homeowner Housing Rehabilitated: 50 Household Housing Unit
10	Affordable Housing Objective 1.3	2013	2017	Affordable Housing		Homebuyer Assistance		Direct Financial Assistance to Homebuyers: 75 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
11	Affordable Housing Objective 1.4	2013	2017	Affordable Housing				Homeowner Housing Rehabilitated: 100 Household Housing Unit
12	Affordable Housing Objective 2	2013	2017	Affordable Housing		Homebuyer Assistance		Homeowner Housing Added: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
13	Affordable Housing Objective 3.1	2013	2017	Affordable Housing				Other: 5 Other
14	Affordable Housing Objective 3.2	2013	2017	Affordable Housing		Energy Efficiency Improvements Rental Housing Rehabilitation		Rental units rehabilitated: 150 Household Housing Unit
15	Affordable Housing Objective 4	2013	2017	Affordable Housing				Homeowner Housing Rehabilitated: 25 Household Housing Unit
16	Non-housing Community Development Objective 1.1	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Code Enforcement Clearance of Vacant Property	CDBG: \$323,296	Housing Code Enforcement/Foreclosed Property Care: 4 Household Housing Unit
17	Non-housing Community Development Objective 1.2	2013	2017	Non-Housing Community Development		Housing Demolition	CDBG: \$200,000	Buildings Demolished: 200 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
18	Non-housing Community Development Objective 1.3	2013	2017	Non-Housing Community Development		Youth Centers Neighborhood Facilities Parks and/or Recreation Facilities Water/Sewer Improvements Street Improvements Sidewalks Solid Waste Disposal Improvements Flood Drainage Improvements		Other: 15 Other
19	Non-housing Community Development Objective 2	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Accessibility Needs	CDBG: \$398,400	Other: 25 Other
20	Barriers to Affordable Housing	2013	2017	Barriers to Affordable Housing				
21	Lead-based Paint Hazards	2013	2017	Lead-based Paint Hazards		Lead Hazard Screening		
22	Anti-poverty Strategy Goal 1	2013	2017	Anti-poverty Strategy				
23	Anti-poverty Strategy Goal 2	2013	2017	Anti-poverty Strategy				
24	Anti-poverty Strategy Goal 3	2013	2017	Anti-poverty Strategy				

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
25	Institutional Structure	2013	2017	Institutional Structure				
26	Coordination	2013	2017	Coordination				

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Homelessness Objective 1
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 1: Work with non-profit organizations to assist them in the fundraising efforts.</p> <p>Strategy 1.1: Support non-profit efforts to expand their public or private funding sources through letters of consistency with the Consolidated Plan.</p> <p>Performance Goal: Support fundraising efforts with 5 letters of recommendation per year.</p>
2	Goal Name	Homelessness Objective 2.1
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 2: Expand transitional and permanent housing opportunities for homeless families and individuals.</p> <p>Strategy 2.1: Continue to support the Homeless Issues Partnership and the Continuum of Care process.</p> <p>Performance Goal: City staff participation in 75 percent of coalition meetings and activities.</p>
3	Goal Name	Homelessness Objective 2.2
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 2: Expand transitional and permanent housing opportunities for homeless families and individuals.</p> <p>Strategy 2.2: Work with non-profit organizations to develop transitional and permanent housing projects, to be funded through SHP and/or private fundraising efforts.</p> <p>Performance Goal: Add two units per year to the transitional and/or permanent housing supply.</p>

4	Goal Name	Homelessness Objective 3
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 3: Support permanent supportive housing units available to special needs populations.</p> <p>Strategy 3.1: Work with non-profit organizations and other providers to develop additional permanent supportive housing units.</p> <p>Performance Goal: Add two permanent supportive housing units per year.</p>
5	Goal Name	Homelessness Objective 4
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 4: Expand services aimed at the prevention of homelessness.</p> <p>Strategy 4.1: Fund tenant-based mortgage/rental assistance programs that provide temporary assistance to prevent evictions and ensuing homelessness.</p> <p>Performance Goal: Assist 10 families per year.</p>
6	Goal Name	Homelessness Objective 5
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 5: Expand services provided to homeless families and individuals.</p> <p>Strategy 5.1: Encourage non-profit agencies who submit proposals to the SHP grant application to provide additional supportive services to the homeless through partnerships and non-federal funding sources.</p> <p>Performance Goal: Expand services by five percent over five years.</p>
7	Goal Name	Other Special Needs
	Goal Description	<p>Goal: Evaluate upcoming needs related to the non-homeless special needs populations.</p> <p>Strategy: Work with local providers to identify the needs of the non-homeless special needs population.</p>
8	Goal Name	Affordable Housing Objective 1.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Provide emergency repairs to elderly and/or disabled adults with urgent repair needs.</p> <p>Performance Goal: 20 housing units per year.</p>

9	Goal Name	Affordable Housing Objective 1.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.2: Provide funding for major rehabilitation or reconstruction projects for low-income homeowners.</p> <p>Performance Goal: 10 to 15 housing rehabs or reconstruction units per year.</p>
10	Goal Name	Affordable Housing Objective 1.3
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.3: Provide down-payment assistance to low-income homebuyers for existing housing units.</p> <p>Performance Goal: 15 to 20 units per year.</p>
11	Goal Name	Affordable Housing Objective 1.4
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.4: Support alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help initiatives, weatherization and neighborhood empowerment programs.</p> <p>Performance Goal: 20 households assisted per year.</p>
12	Goal Name	Affordable Housing Objective 2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 2: Increase the number of new homes available on the affordable housing market in Corpus Christi.</p> <p>Strategy 2.1: Provide down-payment assistance, principal reductions, and interest rate buy downs to low-income homebuyers on new construction projects with an emphasis on green building.</p> <p>Performance Goal: 5 households assisted per year.</p>

13	Goal Name	Affordable Housing Objective 3.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 3: Support the increase of the supply of housing available to low-income renters.</p> <p>Strategy 3.1: Work with apartment development companies to identify opportunities to utilize Low-Income Housing Tax Credits (LIHTC) to build new apartments for low-income households.</p> <p>Performance Goal: Identify one new LIHTC project per year and provide support to the developer in their LIHTC application to the State.</p>
14	Goal Name	Affordable Housing Objective 3.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 3: Support the increase of the supply of housing available to low-income renters.</p> <p>Strategy 3.2: Preserve affordable rental housing by providing rehabilitation funding of apartment complexes for low-income and or Section 8 residents.</p> <p>Performance Goal: Provide funding for three major rehabilitation within 5 years.</p>
15	Goal Name	Affordable Housing Objective 4
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 4: Provide technical assistance training to non-profits to help them build their capacity.</p> <p>Strategy 4.1: Provide funding for an acquisition and rehabilitation program for rental or homeownership from which non-profits can make affordable houses available to low-income residents.</p> <p>Performance Goal: 5 houses per year.</p>
16	Goal Name	Non-housing Community Development Objective 1.1
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.1: Provide CDBG funding to maintain the Code Enforcement effort in low-income neighborhoods.</p> <p>Performance Goal: Fund four code enforcement positions to concentrate on CDBG eligible areas.</p>

17	Goal Name	Non-housing Community Development Objective 1.2
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.2: Fund a housing demolition program to remove unsafe, dilapidate houses within CDBG eligible area.</p> <p>Performance Goal: Remove 40 unsafe structures per year.</p>
18	Goal Name	Non-housing Community Development Objective 1.3
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.3: Provide improvements to neighborhood parks and neighborhood infrastructures.</p> <p>Performance Goal: Improve at least three parks per year and fund select street infrastructure projects as needed.</p>
19	Goal Name	Non-housing Community Development Objective 2
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 2: Remove barriers in accessing public facilities.</p> <p>Strategy 2.1: Provide funding to remove barriers from public facilities in CDBG target areas.</p> <p>Performance Goal: Complete five barrier removal projects or site activities per year.</p>
20	Goal Name	Barriers to Affordable Housing
	Goal Description	<p>Goal: Address barriers to affordable housing development and availability in order to reduce the cost burden on low and moderate-income residents.</p> <p>Strategy: Work with insurance companies to identify a list of providers who can offer reasonably priced coverage to homebuyer program participants.</p>

21	Goal Name	Lead-based Paint Hazards
	Goal Description	<p>Goal: Increase the inventory of lead safe housing units.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs. 2. Continue to insure that housing units entering the Section 8 program meet lead-based paint guidelines found in HQS regulations. 3. Evaluate the Lead-based Paint Hazard Control Grant Program for possible development of a funding application by the City of Corpus Christi. 4. Expand the stock of lead safe housing units through continuation of the reconstruction program and other new home construction efforts.
22	Goal Name	Anti-poverty Strategy Goal 1
	Goal Description	<p>Goal 1: Increase childcare, educational opportunities, and other services for persons from low-income families.</p> <p>Strategy: Provide funding in support of capital improvements for non-profit agencies that provide childcare, head start, after-school and other services to low-income households.</p>
23	Goal Name	Anti-poverty Strategy Goal 2
	Goal Description	<p>Goal 2: Expand low-cost housing opportunities for lower-income families.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Work with apartment developers to identify opportunities for the use of Low-Income Housing Tax Credits in the development of apartment units for lower-income households. 2. The Corpus Christi Housing Authority should continue to work with landlords to identify housing opportunities for Section 8 recipients.
24	Goal Name	Anti-poverty Strategy Goal 3
	Goal Description	<p>Goal 3: Improve the employability of lower-income persons.</p> <p>Strategy: Promote existing General Education Development (GED) programs that work with adults who did not complete their high school degrees.</p>

25	Goal Name	Institutional Structure
	Goal Description	<p>Goal: Identify and address gaps in the institutional structure for the implementation of the housing and community development plan.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Support the Corpus Christi Housing Authority in its program initiatives and work with them to identify opportunities to expand programs and services. 2. Work with private industry to address important issues that hamper housing and community development efforts.
26	Goal Name	Coordination
	Goal Description	<p>Goal: Improve coordination between the City and other agencies and organizations committed to the improvement of housing and community development services in Corpus Christi.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Maintain active participation in the Coastal Bend Housing Coalition, the Homeless Issues Partnership, and the Committee for People with Disabilities. 2. Continue working in a cooperative spirit with the Corpus Christi Housing Authority, the Coastal Bend Council of Governments, and Nueces County.

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)

Between the CDBG and HOME funding of mortgage assistance programs, a total of approximately 20 income qualified households will receive downpayment/closing cost assistance per year, for a total of 100 households over the five-year span of this Consolidated Plan. These households will be divided between low- and moderate-income households. Additional funding through HOME will provide assistance in the development of a 120 unit apartment building to be inhabited by low- and moderate-income households. Extremely low-income households will be assisted through the development of six units for homeless households funded through the HOME program and approximately 275 served over the five years through the development of affordable housing by Catholic Charities, leveraging private investment of over \$176,000.

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)

Currently, the CCHA has different projects in the works. Navarro rehabilitation of 210 units are almost complete. There are 11 units at Navarro that are accessible units. This next year the CCHA plans to rehabilitate the Ayers Street Campus which will include 936 units of which 48 are accessible units. Once the rehabilitation plans begin, the CCHA may have an opportunity to increase the number of accessible units.

Activities to Increase Resident Involvements

Management-Resident Councils meet with the Sr. V.P. of Asset Management monthly at the resident input meeting. The Jurisdiction Wide Council (JWC) also has monthly meetings. The JWC has an opportunity to comment on the Annual PHA Plan and 5-Year Plan, however, this opportunity is yearly.

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

No

Plan to remove the ‘troubled’ designation

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

Barriers to Affordable Housing

No public policies were identified that have a negative effect on the development of affordable housing and residential investment. In an effort to ameliorate barriers to affordable housing, the City of Corpus Christi has worked to eliminate any barriers that may have impacted housing development and residential investment in the past. Current City actions that should spur future housing development include clearance of dilapidated homes, creating future development sites for private development activities. One impact on affordable housing that was identified previously and continues to cause concern is the availability of home insurance for lower income households where credit history may be an issue. Homebuyers may qualify for a home mortgage, but insurance companies, using the same credit history, might refuse their application for home insurance.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Work with insurance companies to identify a list of providers who can offer reasonably priced coverage to homebuyer program participants.

SP-60 Homelessness Strategy – 91.215(d)

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

The strategy for the second homelessness objective provides that City staff continue its work with the Homeless Issues Partnership, the local coalition that organizes the Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participate in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assesses individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The Strategic Plan provides that the City provide letters of support for fundraising efforts for non-profit homeless providers, work with organizations to add transitional housing units. The City also provides funding for organizations that offer emergency shelters through the Emergency Solutions Grant program.

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

The Strategic Plan supports efforts to provide permanent supportive housing, including special needs populations. The plan also provides for attention to expansion of services for the prevention of homelessness through tenant-based mortgage and rental assistance programs that provide temporary assistance to prevent evictions.

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

The plan provides support for tenant-based mortgage and rental assistance programs in an effort to prevent evictions and the homelessness that would ensue. The plan do not address discharge planning.

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

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

Goal: Increase the inventory of lead safe housing units.

Strategies:

1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
2. Continue to insure that housing units entering the Section 8 program meet lead-based paint guidelines found in HQS regulations.
3. Evaluate the Lead-based Paint Hazard Control Grant Program for possible development of a funding application by the City of Corpus Christi.
4. Expand the stock of lead safe housing units through continuation of the reconstruction program and other new home construction efforts.

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

The effectiveness of the programs operated by the City of Corpus Christi work through the City's housing rehabilitation programs. These programs target some of the oldest housing stock in the city, which is typically in the worst condition and most likely to have lead-based paint hazards. To the extent that lead-based paint hazards are found in the older housing stock, these programs address the issue directly.

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

The City of Corpus Christi currently performs visual inspections of housing units included in their housing programs. Where defective paint is observed, surfaces are prepped and repainted, following abatement guidelines provided by HUD. All rehabilitation and down-payment assistance programs include provisions requiring that all painted surfaces be in good condition. Similar efforts are undertaken by the Corpus Christi Housing Authority when bringing new Section 8 housing units into the program. Housing units are inspected according to the provisions of Housing Quality Standard regulations, including lead-based paint conditions. The City of Corpus Christi also operates a reconstruction program that replaces severely dilapidated homes with new houses built on the same lot. This program removes homes that are typically of an age where lead-based paint is likely to be present, replacing them with totally new housing units that contain no lead hazards.

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

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

The Strategic Plan address the goals of reducing poverty through support of programs that provide childcare, educational opportunities and other services for low-income families and through support for the expansion of low-cost housing opportunities for lower income families.

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

The City works closely with a variety of non-profit service providers who work with homeless clients and other households with low- and extremely-low incomes to assist them in improving their situations. These providers provide programs that help locate and secure affordable housing. Some even work to develop new affordable housing, often funding partially with City grant funds. The City also operates programs to provide downpayment and closing cost assistance, as well as other programs that help reduce poverty in the area.

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

For all activities funded by HUD allocations received by the City of Corpus Christi and awarded to Sub-recipient's for program implementation and prior to project implementation **and** expenditure of funds, execution of a contract is required. The contract document will provide the basis for all expenditures, monitoring of project production and compliance.

In addition to delineating the basic standards and regulations in effect for the particular funding sources, the contract will set forth responsibilities and procedures for each party, establish performance/product measure, and specify monitoring review schedules and products to ensure that the program is implemented and completed in a time- and cost-effective manner in accordance with all applicable statutory requirements.

1. Performance Measures/Quality Controls

Performance measures/quality controls will be required for all projects, and will be in writing, quantifiable, and measurable. In addition, the performance measures will outline standards, identify deadlines, list corrective measures if deadlines are not met, and for housing projects, set the minimum number of lower income occupants to be housed in the property, establish appropriate lease/sale schedules, and provide copies of the lease/sale agreements as an attachment to the contract.

2. Monitoring Activities

By the tenth (10) calendar day of each quarter, the CDBG Sub-recipient shall submit a narrative description outlining specific progress/accomplishments for each applicable performance indicator achieved during the proceeding quarter. In addition, any problems surfacing must be discussed, and mitigating measures taken indicated to ensure compliance with established deadlines. Prior to initiation of rehabilitation/construction activity, the Sub-recipient must provide data indicating household characteristics and incomes for all units. Following completion of rehabilitation/construction activity, the data indicating household characteristics and incomes must again be submitted for all units.

Violation of program guidelines, or the terms and conditions of the contract, and/or approved loan documents executed with the City, will result in the entire amount of the City's funding plus interest, to be due and payable at the sole discretion of the City. Immediately following completion of the rehabilitation/construction, and annually thereafter for the time period of time specified in the contract/ agreement, the Sub-recipient must provide household characteristics and income data for all

project units. The required number of units must be leased or sold to eligible low-income households for the term specified in the contract/agreement.

3. Monitoring Schedules

Effective monitoring requires on-going communication between the Sub-recipient and City to assess progress towards meeting the objectives and performance indicators. City staff will actively monitor the Sub-recipient progress towards program completion, and in meeting all policy, regulatory, and statutory requirements. Appropriate monitoring schedules will be established for each project, and will be conducted on a regular, periodic basis. Monitoring schedules will be coordinated with the Sub-recipient for implementation. Effective monitoring will require personal on-site observations of performance in order to facilitate communication and cooperation throughout the contract/compliance term; reinforcement of positive activity to achieve performance measures; and timely guidance and technical assistance to determine and initiate effective measures to mitigate occurrences of non-compliance.

Expected Resources

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

Introduction

The City of Corpus Christi received funding from three federal grant programs, the Community Development Block Grant Program, the HOME Investment Partnership, and the Emergency Solutions Grant Program. These three grant programs combined will bring \$3,903,079 into the city to support affordable housing, homeless, and community development programs and projects. An additional \$846,149 from the CDBG Program has been reprogrammed from previous years and another \$970,000 in program income from CDBG and HOME projects brings the total resources for the first year of the Consolidated Plan to \$6,519,228. Not all of the CDBG and HOME funds available in the first program year have been designated for projects pending further City Council consideration. Any uncommitted funding will be rolled over into the next program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,727,941	850,000	846,149	4,424,090	14,311,764	Program income includes program income from the Rehabilitation Program plus income from demolition liens and property clearance. The expected amount for the remainder of the Con Plan includes four times the current annual allocation plus four times \$850,000, representing program income and income from liens.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	986,021	120,000	800,000	1,906,021	4,424,084	The expected amount for the remainder of the Con Plan includes four times the current annual allocation plus four times the current estimated program income.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	189,117	0	0	189,117	756,468	The expected amount for the remainder of the Con Plan includes four times the current annual allocation.

Table 55 - 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

The Texas Department of Housing and Community Affairs' Low Income Housing Tax Credits will be used as match for use of HOME funds for the development of a 94 unit apartment complex. The project is being developed by one of the City's CHDOs and will be a 100% project-based Section 8 facility. ESG funding will be matched by each subgrantee, with a total of \$8,939,701 in additional investment leveraged over the eight projects slated for funding assistance in the first year of the Consolidated Plan.

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

The City does not currently own any parcels that would be suitable for housing development or to meet other needs identified in the plan. The City is considering securing vacant, abandoned residential lots from Nueces County who currently manages the lots for future development as infill housing.

Discussion

The City has programmed approximately \$6.5 million from the CDBG, HOME, and ESG programs for the FY 2013-14 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Homelessness Objective 1	2013	2017	Homeless	Citywide	Handicapped Services Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services	ESG: \$189,117	Other: 5 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Homelessness Objective 2.1	2013	2017	Homeless	Citywide	Handicapped Services Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services		Other: 1 Other
3	Homelessness Objective 2.2	2013	2017	Homeless	Citywide			Housing for Homeless added: 2 Household Housing Unit
4	Homelessness Objective 3	2013	2017	Homeless	Citywide	Handicapped Services Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services		Housing for Homeless added: 2 Household Housing Unit
5	Homelessness Objective 4	2013	2017	Homeless	Citywide			Homelessness Prevention: 10 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homelessness Objective 5	2013	2017	Homeless	Citywide	Handicapped Services Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services Health Care Services		Other: 5 Other
8	Affordable Housing Objective 1.1	2013	2017	Affordable Housing		Emergency Home Repair	CDBG: \$50,000	Homeowner Housing Rehabilitated: 40 Household Housing Unit
9	Affordable Housing Objective 1.2	2013	2017	Affordable Housing	Citywide	Homeowner Housing Rehabilitation	CDBG: \$600,000 HOME: \$250,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
10	Affordable Housing Objective 1.3	2013	2017	Affordable Housing		Homebuyer Assistance	CDBG: \$785,877 HOME: \$50,000	Direct Financial Assistance to Homebuyers: 20 Households Assisted
11	Affordable Housing Objective 1.4	2013	2017	Affordable Housing		Homeowner Housing Rehabilitation	CDBG: \$437,000	Homeowner Housing Rehabilitated: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Affordable Housing Objective 2	2013	2017	Affordable Housing		Homebuyer Assistance	CDBG: \$700,000 HOME: \$50,000	Direct Financial Assistance to Homebuyers: 20 Households Assisted
13	Affordable Housing Objective 3.1	2013	2017	Affordable Housing			HOME: \$470,000	Rental units constructed: 94 Household Housing Unit
14	Affordable Housing Objective 3.2	2013	2017	Affordable Housing		Rental Housing Rehabilitation	HOME: \$200,000	
15	Affordable Housing Objective 4	2013	2017	Affordable Housing			HOME: \$110,602	Homeowner Housing Added: 5 Household Housing Unit
16	Non-housing Community Development Objective 1.1	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Code Enforcement	CDBG: \$323,296	Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
17	Non-housing Community Development Objective 1.2	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Housing Demolition Clearance of Vacant Property	CDBG: \$400,000	Buildings Demolished: 40 Buildings
18	Non-housing Community Development Objective 1.3	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Senior Centers Parks and/or Recreation Facilities Street Improvements Sidewalks Accessibility Needs	CDBG: \$466,930	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	Non-housing Community Development Objective 2	2013	2017	Non-Housing Community Development	CDBG Low/Mod Tracts	Street Improvements Sidewalks Accessibility Needs	CDBG: \$398,400	Other: 20 Other
21	Lead-based Paint Hazards	2013	2017	Lead-based Paint Hazards		Lead Hazard Screening		Other: 40 Other
22	Anti-poverty Strategy Goal 1	2013	2017	Anti-poverty Strategy		Youth Services Child Care Services		Public service activities other than Low/Moderate Income Housing Benefit: 275 Persons Assisted
23	Anti-poverty Strategy Goal 2	2013	2017	Anti-poverty Strategy			HOME: \$470,000	Rental units constructed: 94 Household Housing Unit

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Homelessness Objective 1
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 1: Work with non-profit organizations to assist them in the fundraising efforts.</p> <p>Strategy 1.1: Support non-profit efforts to expand their public or private funding sources through letters of consistency with the Consolidated Plan.</p> <p>Performance Goal: Support fundraising efforts with 5 letters of recommendation per year.</p>
2	Goal Name	Homelessness Objective 2.1
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 2: Expand transitional and permanent housing opportunities for homeless families and individuals.</p> <p>Strategy 2.1: Continue to support the Homeless Issues Partnership and the Continuum of Care process.</p> <p>Performance Goal: City staff participation in 75 percent of coalition meetings and activities.</p>

3	Goal Name	Homelessness Objective 2.2
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 2: Expand transitional and permanent housing opportunities for homeless families and individuals.</p> <p>Strategy 2.2: Work with non-profit organizations to develop transitional and permanent housing projects, to be funded through SHP and/or private fundraising efforts.</p> <p>Performance Goal: Add two units per year to the transitional and/or permanent housing supply.</p>
4	Goal Name	Homelessness Objective 3
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 3: Support permanent supportive housing units available to special needs populations.</p> <p>Strategy 3.1: Work with non-profit organizations and other providers to develop additional permanent supportive housing units.</p> <p>Performance Goal: Add two permanent supportive housing units per year.</p>
5	Goal Name	Homelessness Objective 4
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 4: Expand services aimed at the prevention of homelessness.</p> <p>Strategy 4.1: Fund tenant-based mortgage/rental assistance programs that provide temporary assistance to prevent evictions and ensuing homelessness.</p> <p>Performance Goal: Assist 10 families per year.</p>
6	Goal Name	Homelessness Objective 5
	Goal Description	<p>Goal: Expand housing and services offered to homeless families and individuals in Corpus Christi.</p> <p>Objective 5: Expand services provided to homeless families and individuals.</p> <p>Strategy 5.1: Encourage non-profit agencies who submit proposals to the SHP grant application to provide additional supportive services to the homeless through partnerships and non-federal funding sources.</p> <p>Performance Goal: Expand services by five percent over five years.</p>

8	Goal Name	Affordable Housing Objective 1.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.1: Provide emergency repairs to elderly and/or disabled adults with urgent repair needs.</p> <p>Performance Goal: 20 housing units per year.</p>
9	Goal Name	Affordable Housing Objective 1.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.2: Provide funding for major rehabilitation or reconstruction projects for low-income homeowners.</p> <p>Performance Goal: 10 to 15 housing rehabs or reconstruction units per year.</p>
10	Goal Name	Affordable Housing Objective 1.3
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.3: Provide down-payment assistance to low-income homebuyers for existing housing units.</p> <p>Performance Goal: 15 to 20 units per year.</p>
11	Goal Name	Affordable Housing Objective 1.4
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 1: Improve the condition of housing for low-income homeowners.</p> <p>Strategy 1.4: Support alternative housing assistance efforts such as faith-based initiatives, volunteer housing assistance programs, self-help initiatives, weatherization and neighborhood empowerment programs.</p> <p>Performance Goal: 20 households assisted per year.</p>
12	Goal Name	Affordable Housing Objective 2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 2: Increase the number of new homes available on the affordable housing market in Corpus Christi.</p> <p>Strategy 2.1: Provide down-payment assistance, principal reductions, and interest rate buy downs to low-income homebuyers on new construction projects with an emphasis on green building.</p> <p>Performance Goal: 5 households assisted per year.</p>

13	Goal Name	Affordable Housing Objective 3.1
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 3: Support the increase of the supply of housing available to low-income renters.</p> <p>Strategy 3.1: Work with apartment development companies to identify opportunities to utilize Low-Income Housing Tax Credits (LIHTC) to build new apartments for low-income households.</p> <p>Performance Goal: Identify one new LIHTC project per year and provide support to the developer in their LIHTC application to the State.</p>
14	Goal Name	Affordable Housing Objective 3.2
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 3: Support the increase of the supply of housing available to low-income renters.</p> <p>Strategy 3.2: Preserve affordable rental housing by providing rehabilitation funding of apartment complexes for low-income and or Section 8 residents.</p> <p>Performance Goal: Provide funding for three major rehabilitation within 5 years.</p>
15	Goal Name	Affordable Housing Objective 4
	Goal Description	<p>Goal: Improve the condition and availability of affordable housing in Corpus Christi.</p> <p>Objective 4: Provide technical assistance training to non-profits to help them build their capacity.</p> <p>Strategy 4.1: Provide funding for an acquisition and rehabilitation program for rental or homeownership from which non-profits can make affordable houses available to low-income residents.</p> <p>Performance Goal: 5 houses per year.</p>
16	Goal Name	Non-housing Community Development Objective 1.1
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.1: Provide CDBG funding to maintain the Code Enforcement effort in low-income neighborhoods.</p> <p>Performance Goal: Fund four code enforcement positions to concentrate on CDBG eligible areas.</p>

17	Goal Name	Non-housing Community Development Objective 1.2
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.2: Fund a housing demolition program to remove unsafe, dilapidate houses within CDBG eligible area.</p> <p>Performance Goal: Remove 40 unsafe structures per year.</p>
18	Goal Name	Non-housing Community Development Objective 1.3
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 1: Improve neighborhood conditions.</p> <p>Strategy 1.3: Provide improvements to neighborhood parks and neighborhood infrastructures.</p> <p>Performance Goal: Improve at least three parks per year and fund select street infrastructure projects as needed.</p>
19	Goal Name	Non-housing Community Development Objective 2
	Goal Description	<p>Goal: Improve living conditions in Corpus Christi by addressing non-housing community development needs.</p> <p>Objective 2: Remove barriers in accessing public facilities.</p> <p>Strategy 2.1: Provide funding to remove barriers from public facilities in CDBG target areas.</p> <p>Performance Goal: Complete five barrier removal projects or site activities per year.</p>
21	Goal Name	Lead-based Paint Hazards
	Goal Description	<p>Goal: Increase the inventory of lead safe housing units.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs. 2. Continue to insure that housing units entering the Section 8 program meet lead-based paint guidelines found in HQS regulations. 3. Evaluate the Lead-based Paint Hazard Control Grant Program for possible development of a funding application by the City of Corpus Christi. 4. Expand the stock of lead safe housing units through continuation of the reconstruction program and other new home construction efforts.

22	Goal Name	Anti-poverty Strategy Goal 1
	Goal Description	<p>Goal 1: Increase childcare, educational opportunities, and other services for persons from low-income families.</p> <p>Strategy: Provide funding in support of capital improvements for non-profit agencies that provide childcare, head start, after-school and other services to low-income households.</p>
23	Goal Name	Anti-poverty Strategy Goal 2
	Goal Description	<p>Goal 2: Expand low-cost housing opportunities for lower-income families.</p> <p>Strategies:</p> <ol style="list-style-type: none"> 1. Work with apartment developers to identify opportunities for the use of Low-Income Housing Tax Credits in the development of apartment units for lower-income households. 2. The Corpus Christi Housing Authority should continue to work with landlords to identify housing opportunities for Section 8 recipients.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey. Projects were presented to City Council at the April 23, 2013 City Council Session and approved in the form detailed below.

Projects

#	Project Name
1	Code Enforcement
2	CDBG Administration
3	Clearance of Vacant Property
4	Demolition Program
5	Single Family Loan
6	Rehabilitation Services
7	Mortgage Servicing
8	Emergency Home Repair
9	ADA Improvements in CDBG Areas
10	Ethel Eyerly Senior Center - AC Renovation
11	Mary McLeod Bethune Day Nursery, Inc.
12	Corpus Christi Housing Authority - Navarro Place
13	Corpus Christi Housing Authority - La Armada
14	ESG Administrative Cost
15	Catholic Charities
16	Charlie's Place Recovery Center
17	CC Hope House
18	CC Metro Ministries
19	Mary McLeod Bethune Day Nursery
20	Recovery Contacts
21	The Salvation Army
22	Wesley Community Center
23	HOME Administration/Technical Assistance
24	Home Buyer Assistance
25	Wesley Community Center - HOME
26	TG 110, Inc. - Woodland Creek Apartments

#	Project Name
27	HOME Major Rehabilitation Program

Table 57 – Project Information

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

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting on project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary

Project Summary Information

1	Project Name	Code Enforcement
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 1.1
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$323,296
	Description	Enforcement Property Advisors (100%); 1- Code Enforcement Property Advisor (50%); 1- Zoning Project Coordinator (50%); 1- Senior Account Clerk/Administrative Support (100%); Zoning & Code Enforcement Administrator (25%) in the of amount of \$323,296.34 which includes a total of \$7,250.00 (7.25 Staff members @ \$1,000.00 = 7,250.00) for training through classes, seminars and/or conferences for education opportunities and for certifications required for code enforcement.
	Planned Activities	The CE Property Advisors and Zoning Project Coordinator are responsible for the inspection of properties within CDBG eligible areas for violations of approximately seventy five (75) health, safety, and welfare related City Codes. These efforts support the City Council's objective of enhancing the City Council's objective of enhancing the City of Corpus Christi "Pride" initiative through revitalization and sustainability in all CDBG eligible neighborhoods. The Zoning and Code Enforcement Administrator oversees all functions of the Code Enforcement Division including investigating and enforcing substandard structures, junked vehicles, care of premises, zoning, illegal dumping, illegal signage, open storage, accumulation of litter and solid waste, tall weeds which includes the stated approximate 75 City Ordinances. The Senior Account Clerk provides administrative support to the Code Enforcement Property Advisors and Zoning Project Coordinator by processing compliance request through the mail and researching property owner's name and address.
2	Project Name	CDBG Administration
	Target Area	Citywide

Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 1.3 Affordable Housing Objective 1.4 Affordable Housing Objective 2 Affordable Housing Objective 3.1 Affordable Housing Objective 3.2 Affordable Housing Objective 4 Non-housing Community Development Objective 1.1 Non-housing Community Development Objective 1.2 Non-housing Community Development Objective 1.3 Non-housing Community Development Objective 2 Lead-based Paint Hazards
Needs Addressed	Neighborhood Facilities Child Care Centers Parks and/or Recreation Facilities Sidewalks Accessibility Needs Code Enforcement Homeowner Housing Rehabilitation Rental Housing Rehabilitation Housing Demolition Homebuyer Assistance Emergency Home Repair Clearance of Vacant Property
Funding	CDBG: \$437,000
Description	This project will fund staff salaries and administrative costs.

	Planned Activities	Staff is responsible for administering the Community Development Block Grant (CDBG), the HOME Investment Partnership (HOME) and Emergency Solutions Grant (ESG) Programs. Staff interprets CDBG, HOME, and ESG federal regulations, conducts public hearings/meetings, reviews proposed projects and activities to determine funding and eligibility, monitors Subrecipients for program compliance, provides technical assistance, conducts environmental assessments of funding projects/activities and enforces Davis Bacon Federal wage rate requirements.
3	Project Name	Clearance of Vacant Property
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 1.2
	Needs Addressed	Clearance of Vacant Property
	Funding	CDBG: \$200,000
	Description	This project consists of clearance of vacant properties in regards to the removal of accumulation of litter and solid waste and the mowing of high weeds and dangerous weeds; to include, abatement of unsightly and unsanitary matter in all CDBG eligible areas. The City may charge an abatement cost and place a lien against the properties to cover the cost incurred.
	Planned Activities	
4	Project Name	Demolition Program
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 1.2
	Needs Addressed	Housing Demolition
	Funding	CDBG: \$200,000

	Description	This program consists of the demolition of substandard structures determined to be health and safety issues and 51% or more deterioration of the general structure. The demolition of these structures is an abatement measure as deemed necessary by the Building Code and Public Safety Officials. The removal of unsafe structures is a priority for neighborhood revitalization within the community and as a goal established by City Council for livable neighborhoods.
	Planned Activities	Each structure will be assessed and surveyed as building case, providing the property owner an opportunity to resolve the substandard conditions within the parameters of the City's Building Codes. The substandard structures will be demolished under the authority of a judge's ruling via Environmental Municipal Court and the Demolition Grant Program that allows the property owner to voluntarily agree to have their structure demolished.
5	Project Name	Single Family Loan
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.2
	Needs Addressed	Homeowner Housing Rehabilitation
	Funding	CDBG: \$700,000
	Description	The Single Family Rehabilitation Loan Program benefits only low and very low income homeowners. Rehabilitation Loan Program. Request of \$700,000 (Loans -\$487,600, Demolition -\$68,575, Lead- base Paint-\$22,500, Relocation - \$121,325)
	Planned Activities	The Program provides zero percent and three percent interest loans to homeowners interested in rehabilitating their homes. Funds requested will be used to provide rehabilitation and reconstruction loans; demolition grants; relocation grants and lead base paint grants for remedial activities.
6	Project Name	Rehabilitation Services
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 1.3 Affordable Housing Objective 2

	Needs Addressed	Homeowner Housing Rehabilitation Rental Housing Rehabilitation Emergency Home Repair
	Funding	CDBG: \$600,000
	Description	This is the operating budget for staff that service the various housing programs administered by NSD.
	Planned Activities	Included in these funds are the salaries for the staff that manage and administer the Single Family Rehabilitation Loan Program; Emergency Home Repair Grant Program; \$5,000 Homebuyer Assistance Program; and the Type A Homebuyer Program. Services provided include applicant in-take, loan processing, loan settlement, Homebuyer Education Classes, construction monitoring, project estimating, and development of specifications and drawings.
7	Project Name	Mortgage Servicing
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.1 Affordable Housing Objective 1.2 Affordable Housing Objective 1.3 Affordable Housing Objective 1.4 Affordable Housing Objective 2
	Needs Addressed	Homeowner Housing Rehabilitation Rental Housing Rehabilitation Homebuyer Assistance Emergency Home Repair
	Funding	CDBG: \$85,877
	Description	Staff salaries and operational funding of our Mortgage Servicing section.
	Planned Activities	Current salaries includes one Senior Account Clerk and one Senior Staff Assistant that manage the servicing of 800 loans provided through the Single Family Rehabilitation Loan Program. Services includes collection loan payments; escrowing of insurance and property taxes; paying of insurance and property taxes; providing Tax Form 1098; preparing end of year escrow analysis ; daily posting of payments; and providing release of liens on loans that are paid off.
8	Project Name	Emergency Home Repair

	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.1
	Needs Addressed	Emergency Home Repair
	Funding	CDBG: \$50,000
	Description	Emergency repair grants up to \$6,500 for repairs and up to \$4,500 for lead based paint remedial activities required by HUD regulations on houses built prior to 1978.
	Planned Activities	Repairs consist of roof repairs, plumbing electrical, heating, and minor structural repairs. Lead based activities may include actual work or testing required to meet the lead based paint requirements. Assistance through this program is provided to very low income homeowners who are 65 years old or older or disabled.
9	Project Name	ADA Improvements in CDBG Areas
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 2
	Needs Addressed	Sidewalks Accessibility Needs
	Funding	CDBG: \$495,100
	Description	Design of approximately 10,000 linear feet of 5 foot wide sidewalk and 63 curb ramb along Brownlee Blvd. from S. Staples St. to Leopard St. which will be constructed in two phases.
	Planned Activities	The design will separate the phases so the construction from Ph I and Ph II can be bid seperately which will allow for a future grant funding request. Ph I will construct 5,042 lf. of 5 ft. wide sidewalk and 15 curb ramps from Morgan to Staples St. as this area has high pedestrian usage. This project is included in the ADA Master Plan adopted by City Council on December 11, 2012.
10	Project Name	Ethel Eyerly Senior Center - AC Renovation
	Target Area	CDBG Low/Mod Tracts

	Goals Supported	Non-housing Community Development Objective 1.3
	Needs Addressed	Senior Centers
	Funding	CDBG: \$201,500
	Description	Funding requested for the replacement of two central AC units that are currently not operational. The ability to cool the building is difficult and the seniors are in need to of the AC for the summer months. The replacement of the units will include new duct work to all the rooms, new control systems to operate the system and new venting and return equipment. New units will be efficient and would reduce the operating costs of the center.
	Planned Activities	The replacement of the units will include new duct work to all the rooms, new control systems to operate the system and new venting and return equipment. New units will be efficient and would reduce the operating costs of the center.
11	Project Name	Mary McLeod Bethune Day Nursery, Inc.
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Homelessness Objective 1 Homelessness Objective 5
	Needs Addressed	Child Care Centers
	Funding	CDBG: \$468,000
	Description	Funding request is for a new 4,000 sq. ft. Building "C". The John Chapman Building will be constructed on the footprint of the old Building "C". The new Building "C" will have 2 classrooms, 2 restrooms, an activity room, an office, a janitor's room, a foyer, and a covered porch. The John Chapman Building will allow Bethune to continue to provide the highest quality of day care services, expand programming, and most importantly provide a safe environment for the low income and homeless students and their families.
	Planned Activities	Funding request is for a new 4,000 sq. ft. Building "C". The John Chapman Building will be constructed on the footprint of the old Building "C". The new Building "C" will have 2 classrooms, 2 restrooms, an activity room, an office, a janitor's room, a foyer, and a covered porch. The John Chapman Building will allow Bethune to continue to provide the highest quality of day care services, expand programming, and most importantly provide a safe environment for the low income and homeless students and their families.

12	Project Name	Corpus Christi Housing Authority - Navarro Place
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 1.3
	Needs Addressed	Street Improvements Sidewalks
	Funding	CDBG: \$210,430
	Description	The Navarro Place construction of concrete drive and parking lot asphalt overlay project will consist of construction of concrete drive, 5"x18" wide by 2054 with radii, and to overlay existing parking with 1 1/2" compacted asphalt pavement and apply traffic control striping, speed hump, and accessible symbols.
	Planned Activities	The Navarro Place construction of concrete drive and parking lot asphalt overlay project will consist of construction of concrete drive, 5"x18" wide by 2054 with radii, and to overlay existing parking with 1 1/2" compacted asphalt pavement and apply traffic control striping, speed hump, and accessible symbols.
13	Project Name	Corpus Christi Housing Authority - La Armada
	Target Area	CDBG Low/Mod Tracts
	Goals Supported	Non-housing Community Development Objective 1.3
	Needs Addressed	Parks and/or Recreation Facilities
	Funding	CDBG: \$55,000
	Description	The La Armada I New Playground project request is for an accessible playground to be placed in an open space area behind the central office. The project will also provide for accessible walkways and ramps for participants with accessible needs. This space is 50'x56'. The playground will serve low to moderate income families.
	Planned Activities	The La Armada I New Playground project request is for an accessible playground to be placed in an open space area behind the central office. The project will also provide for accessible walkways and ramps for participants with accessible needs. This space is 50'x56'. The playground will serve low to moderate income families.

14	Project Name	ESG Administrative Cost
	Target Area	Citywide
	Goals Supported	Homelessness Objective 1 Homelessness Objective 2.1 Homelessness Objective 2.2 Homelessness Objective 3 Homelessness Objective 4 Homelessness Objective 5
	Needs Addressed	Youth Services Child Care Services Substance Abuse Services Employment/Training Services Health Care Services
	Funding	ESG: \$14,183
	Description	Administrative Cost is being requested for the overall administration of the Emergency Solutions Grant Program.
	Planned Activities	These functions include the financial oversight, compliance, and technical assistance components of the program.
15	Project Name	Catholic Charities
	Target Area	Citywide
	Goals Supported	Homelessness Objective 4
	Needs Addressed	Youth Services Child Care Services Substance Abuse Services Employment/Training Services
	Funding	ESG: \$15,051

	Description	Funding requested for the ESG Activity Component of Homeless Prevention-Case Management and short- and medium-term rental assistance
	Planned Activities	Funding requested for the ESG Activity Component of Homeless Prevention-Case Management and short- and medium-term rental assistance
16	Project Name	Charlie's Place Recovery Center
	Target Area	Citywide
	Goals Supported	Homelessness Objective 5
	Needs Addressed	Substance Abuse Services
	Funding	ESG: \$15,051
	Description	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
	Planned Activities	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
17	Project Name	CC Hope House
	Target Area	Citywide
	Goals Supported	Homelessness Objective 4 Homelessness Objective 5
	Needs Addressed	Youth Services Child Care Services Substance Abuse Services Employment/Training Services
	Funding	ESG: \$13,718
	Description	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short and medium term rental assistance; and Rapid Re-housing Case Management and short and medium term assistance.

	Planned Activities	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short and medium term rental assistance; and Rapid Re-housing Case Management and short and medium term assistance.
18	Project Name	CC Metro Ministries
	Target Area	Citywide
	Goals Supported	Homelessness Objective 4 Homelessness Objective 5
	Needs Addressed	Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services
	Funding	ESG: \$45,152
	Description	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short- and medium term rental assistance; and Rapid Re-housing-Case Management and short- and medium term assistance.
	Planned Activities	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short- and medium term rental assistance; and Rapid Re-housing-Case Management and short- and medium term assistance.
19	Project Name	Mary McLeod Bethune Day Nursery
	Target Area	Citywide
	Goals Supported	Homelessness Objective 5
	Needs Addressed	Child Care Services
	Funding	ESG: \$13,718

	Description	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
	Planned Activities	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
20	Project Name	Recovery Contacts
	Target Area	Citywide
	Goals Supported	Homelessness Objective 5
	Needs Addressed	Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services
	Funding	ESG: \$15,051
	Description	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
	Planned Activities	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
21	Project Name	The Salvation Army
	Target Area	Citywide
	Goals Supported	Homelessness Objective 4 Homelessness Objective 5
	Needs Addressed	Legal Services Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services

	Funding	ESG: \$42,142
	Description	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short- and medium term rental assistance; and Rapid Re-housing-Case Management and short- and medium term assistance.
	Planned Activities	Funding requested for the ESG Activity Components of Emergency Shelter-Essential Services and Shelter Operations; Homeless Prevention-Case Management and short- and medium term rental assistance; and Rapid Re-housing-Case Management and short- and medium term assistance.
22	Project Name	Wesley Community Center
	Target Area	Citywide
	Goals Supported	Homelessness Objective 5
	Needs Addressed	Youth Services Child Care Services Transportation Services Substance Abuse Services Employment/Training Services
	Funding	ESG: \$15,051
	Description	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
	Planned Activities	Funding requested for the ESG Activity Component of Emergency Shelter-Essential Services and Shelter Operations.
23	Project Name	HOME Administration/Technical Assistance
	Target Area	Citywide

	Goals Supported	Affordable Housing Objective 1.2 Affordable Housing Objective 1.3 Affordable Housing Objective 1.4 Affordable Housing Objective 2 Affordable Housing Objective 3.1 Affordable Housing Objective 3.2 Affordable Housing Objective 4
	Needs Addressed	Homeowner Housing Rehabilitation Homebuyer Assistance
	Funding	HOME: \$110,602
	Description	Administrative funds for staffing, planning, oversight, coordination, staff supervision, monitoring and evaluation, contracting, recordkeeping/reporting and overall program management. Technical assistance will be provided to enhance the capacity of CHDO's, non-profits, owners/investors of rental property and other organizations that may participate in the program.
	Planned Activities	Administrative funds for staffing, planning, oversight, coordination, staff supervision, monitoring and evaluation, contracting, recordkeeping/reporting and overall program management. Technical assistance will be provided to enhance the capacity of CHDO's, non-profits, owners/investors of rental property and other organizations that may participate in the program.
24	Project Name	Home Buyer Assistance
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.3 Affordable Housing Objective 2
	Needs Addressed	Homebuyer Assistance
	Funding	HOME: \$50,000
	Description	Provide deferred forgivable loans to low income homebuyers to assist them with down payment and closing costs for the purchase of a home.

	Planned Activities	Provide deferred forgivable loans to low income homebuyers to assist them with down payment and closing costs for the purchase of a home.
25	Project Name	Wesley Community Center - HOME
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 3.2
	Needs Addressed	Rental Housing Rehabilitation
	Funding	HOME: \$200,000
	Description	Wesley Community plans to renovate the former convent for residential Housing. This grant will accommodate changes for ADA accessibility.
	Planned Activities	Wesley Community plans to renovate the former convent for residential Housing. This grant will accommodate changes for ADA accessibility.
26	Project Name	TG 110, Inc. - Woodland Creek Apartments
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 3.1
	Needs Addressed	Rental Housing Rehabilitation
	Funding	HOME: \$470,000
	Description	TG 110, Inc., is proposing the demolition and reconstruction of the Woodland Creek Apartments. This complex is comprised of 94 units (100% Section 8) serving low-income families, seniors, and individuals. The development will be financed primarily through The Texas Department of Housing and Community Affairs' Low Income Housing Tax Credits, private debt, and HOME funds through the City of Corpus Christi. Woodland Creek will serve residents at 30%, 50%, and 60% of area median income. Total project cost: \$15,932,416

	Planned Activities	TG 110, Inc., is proposing the demolition and reconstruction of the Woodland Creek Apartments. This complex is comprised of 94 units (100% Section 8) serving low-income families, seniors, and individuals. The development will be financed primarily through The Texas Department of Housing and Community Affairs' Low Income Housing Tax Credits, private debt, and HOME funds through the City of Corpus Christi. Woodland Creek will serve residents at 30%, 50%, and 60% of area median income. Total project cost: \$15,932,416
27	Project Name	HOME Major Rehabilitation Program
	Target Area	Citywide
	Goals Supported	Affordable Housing Objective 1.4
	Needs Addressed	Homeowner Housing Rehabilitation
	Funding	HOME: \$250,000
	Description	Project to benefit only low and very low income homeowners. The program provides zero percent and three percent interest loans to homeowners interested in rehabilitating their homes. Funds being requested will be used to provide low interest loans, demolition grants, relocation grants to assist homeowners with the reconstruction of their home, and to pay for lead based paint remedial activities in order to comply with HUD regulations.
	Planned Activities	Project to benefit only low and very low income homeowners. The program provides zero percent and three percent interest loans to homeowners interested in rehabilitating their homes. Funds being requested will be used to provide low interest loans, demolition grants, relocation grants to assist homeowners with the reconstruction of their home, and to pay for lead based paint remedial activities in order to comply with HUD regulations.

Table 58 – Project Summary

AP-50 Geographic Distribution – 91.220(f)

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

Much of the funding will be directed to the CDBG Low/Mod tracts, some of it specifically for area benefit, some indirectly through assistance to low/mod households who are income qualified for program funding but just happen to live within the low/mod tracts. Other assistance for City and homeless facilities also are in the low/mod tracts.

Geographic Distribution

Target Area	Percentage of Funds
CDBG Low/Mod Tracts	46
Citywide	

Table 59 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Federal regulations specify that funds used for area benefit, as opposed to individual benefit, be targeted to census tracts where 51 percent or more of the population earns below 80 percent of the area median income. The target area includes those tracts.

Discussion

Forty-six percent of the funding allocated to projects through CDBG funding are targeted to the CDBG Low/Mod Tracts, either for code enforcement, demolition, accessibility improvements, or work on public facilities located within those tracts. An undetermined amount of the rest of the funding is likely to wind up funding projects within the tracts, but by benefit of assistance to individuals/families who are income-qualified for that assistance. These projects include homebuyer assistance, emergency repair, and homeowner rehabilitation. It is estimated that all of the ESG funding will be used on projects within the CDBG tracts, but the assistance is not directed according to area benefit. Likewise, the HOME funding may benefit the CDBG target area, but is not directed according to area benefit.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The numbers below represent individuals supported through the various programs and services offered by the City of Corpus Christi and partner agencies and organizations. The numbers represent duplicated households who may receive services from more than one agency, more than once a week/month/year. Housing figures are non-duplicated.

One Year Goals for the Number of Households to be Supported	
Homeless	13,275
Non-Homeless	2,160
Special-Needs	1,800
Total	17,235

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	100
The Production of New Units	94
Rehab of Existing Units	46
Acquisition of Existing Units	20
Total	260

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

Discussion

Homeless service providers provide extensive services to support homeless households and to prevent homelessness. The number shown include many households who receive services from more than one agency, sometimes at various times through the year. Non-homeless and special-needs numbers reflect those benefiting from improvements to public facilities and accessibility improvements to public infrastructure.

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of Corpus Christi provides services and housing as detailed in their PHA Plan. Below are very short summaries of actions planned for the next year.

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

Employ effective maintenance and management policies to minimize the number of public housing units off-line, reduce turnover time for vacated public housing units, reduce time to renovate public housing units, RAD Program, and rehabilitation of the Ayers Street Campus.

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

N/A

Discussion

See the PHA Plan for details of actions mentioned above.

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

Introduction

Funding from the Emergency Solutions Grant Program is used to support non-profit homeless services providers in Corpus Christi. These funds provide agencies with additional means to target specific activities. In the coming program year, the following goals were identified for the ESG request for proposals.

1. STREET OUTREACH

- **Eligible Program Participants:** Unsheltered individuals and families, meaning those who qualify under paragraph (1)(i) of the definition of “homelessness”
- **Overview of Eligible Activities:** Essential services to eligible participants provided on the street or in parks, abandoned buildings, bus stations, camp grounds, and in other such settings where unsheltered persons are staying. Staff salaries related to carrying out street outreach activities are also eligible.

Eligible Costs Include:

- Engagement
- Case Management
- Emergency Health Services
- Emergency Mental Health Services
- Transportation
- Services to Special Populations

2. EMERGENCY SHELTER

- **Eligible Program Participants:** individuals in families who are homeless
- **Overview of Eligible Activities:** Essential services to persons in emergency shelters, renovating buildings to be used as emergency shelters, and operating emergency shelters. Staff costs related to carrying out emergency shelter activities are also eligible.

Eligible Costs Include:

- Essential Services Case Management, Child Care, Education Services, Employment Assistance and Job Training, Outpatient Health Services, Legal Services, Life Skills, Mental Health Services, Substance Abuse Treatment Services, Transportation, Services for Special Populations Renovation Shelter Operations

3. HOMELESS PREVENTION and RAPID RE-HOUSING

- Eligible Program Participants: Homeless Prevention: Individuals and families who are at ***imminent risk, or at risk of homelessness***, meaning those who qualify under paragraph (2) and (3) of the homeless definition or those who qualify as at risk of homelessness. Individuals and families must have an income at, or below 30% Area Median Income. Rapid Re-Housing: Individuals who are ***literally homeless***, meaning those who qualify under paragraph (1) of the definition of homeless.

Overview of Eligible Activities: Short- (up to 3 months) and medium-term 4 to 24 months) rental assistance and housing relocation and stabilization services. Staff salaries related to carrying out rapid re-housing and homelessness prevention activities are also eligible.

- Housing Relocation and Stabilization Services: Financial Assistance: Moving costs, rent application fees, security deposits, last month's rent, utility deposits, utility payments. Services: Housing search and placement, housing stability case management, mediation, legal services, credit repair.

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

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

The Homeless Issues Partnership, a coalition of homeless providers, has begun conducting homeless counts and surveys on a yearly basis, rather than the bi-yearly practice to which they had previously adhered. This practice will enable the providers to generate a better picture of the homeless population and assess year-to-year changes.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless providers are focusing efforts on increasing the bed count for both emergency shelter and transitional housing programs. These efforts are reflected in the proposed ESG funding.

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

Proposed funding for the ESG program include activities targeting improvements in the areas of rapid rehousing, discharge planning, and homeless prevention.

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

Homeless prevention is a major focus of the participants in the Homeless Issues Partnership. For some agencies, homeless prevention is their sole purpose. Other agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services.

Discussion

The participants of the Homeless Issues Partnership work closely together to meet the needs of homeless individuals and families through the continuum of services coordinated through the partnership. The City participates in the planning efforts and provides a framework through the ESG funding process to focus attention on specific programmatic areas.

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

Introduction:

No public policies were identified that have negative effects on affordable housing development.

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

None.

Discussion:

The City of Corpus Christi has worked to reduce that effects of public policy on affordable housing development over the past few years. While there are a number of market forces at work that make affordable housing development difficult, such as construction and land costs, the impact of public policy is not a major factor.

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Corpus Christi, some funded by CDBG, HOME, and ESG, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

City staff has been discussing the possibility of creating an Infill Housing Program. The program would secure vacant, abandoned parcels currently managed by Nueces County. These lots would be the site of new housing development, managed by the City or non-profit housing developers (CHDOs) under supervision of the City. Home would be sold to low/mod households with assistance from the City's homebuyer assistance programs.

Actions planned to reduce lead-based paint hazards

The City does lead-based paint hazard screening on all housing rehabilitation projects funded by the City using CDBG or HOME grant funds. It will continue these efforts during the five years of this Consolidated Plan.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Homeless Issues Partnership and the Housing Authority of Corpus Christi to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city.

Actions planned to develop institutional structure

The City has no current plans to make any changes to the institutional structure described in this document.

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

service agencies

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Housing Issues Partnership meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises.

Discussion:

The actions are primarily the continuation of what the City is currently doing in the various areas. No major obstacles in the institutional structure have been identified that need to be addressed. The City is also satisfied with its efforts to coordinate with private housing and social service agencies. Future housing development on vacant, abandoned lots is under consideration and will be addressed in future annual action plans.

Program Specific Requirements

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

Introduction:

The following provides details on program specific requirements for each of the three entitlement programs, Community Development Block Grant, HOME Investment Partnership, and Emergency Solutions Grant.

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	600,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	300,000
5. The amount of income from float-funded activities	0
Total Program Income:	900,000

Other CDBG Requirements

1. The amount of urgent need activities	30,256,773
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	87.38%

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

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

The City is not utilizing other forms of investment beyond those identified in Section 92.205.

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

The following language is included in the homebuyer agreement for the homebuyer assistance program:

RECAPTURE PROVISION: Homebuyer understands and agrees that if Homebuyer sells the Property voluntarily or involuntarily through foreclosure, within the five (5) year period of affordability, then the City will recapture all or a portion of the Loan provided to the Homebuyer as provided in this paragraph:

(i.) The Loan will be forgiven pro rata by 1/60th of the original amount over the five (5) year period of affordability for each month the Loan is outstanding. The monthly reductions shall take effect on the same day of the month as the Beginning Date of the period of affordability, as defined in paragraph 9 of this Agreement, and will continue throughout the period of affordability as long as the home remains the principal residence of the Homebuyer.

For example: For a \$5,000 Loan, if the Notice (see Exhibit' B") provided to Homebuyer states that the IDIS activity completion date and therefore the corresponding and equal Beginning Date of the Period of Affordability is 1/5/13, then on 2/5/13, 3/5/13, 4/5/13 and so on, until the completion of the five (5) year period of affordability, the Loan will be forgiven by 1/60th of the original amount, or \$83.33 a month, for as long as the home remains the principal residence of the Homebuyer.

(ii.) If the net proceeds from a voluntary sale or involuntary sale by foreclosure are insufficient to repay the prorated amount of the Loan provided to the Homebuyer, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer

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

The City of Corpus Christi requires partner agencies conform with the recapture requirements of 24CFR 92.254(a)(4) to ensure unit affordability. The City requires all partner agencies to enter into contract with the City for use of HOME funds and abide by all provisions concerning recapture and

continuing affordability of units acquired with HOME funds.

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

The City has no current projects in this category.

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

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

Generally, proposals will be evaluated and preference given to those which:

1. Top priority will be given to those agencies actively involved in the Continuum of Care process.
2. Allow for the most efficient and cost-effective use of ESG Program funds so that as many homeless individuals and families as possible will be assisted.
3. Demonstrate a commitment to the project in terms of time, effort, resources, etc.
4. Include a realistic, detailed financial package that documents the ability of the applicant entity to match the Emergency Solutions Grant funds and demonstrates the ability to leverage financing from other sources. (Expenditures should be explained).
5. Describe the nature and extent of the (documented) unmet homeless need within the applicant's jurisdiction and detail the extent to which the proposed activities address this need.
6. Prove the ability of the applicant entity to carry out the proposed activities within the 2013 program year.
7. Demonstrate effectiveness in serving the homeless, including the ability to establish, maintain, and/or improve the self-sufficiency of homeless individuals.
8. Current or previous funded agencies – timeliness reimbursement requests / draw request.

The above is not listed in any order of priority. The City of Corpus Christi has the final decision making authority on the selection of proposals to be funded.

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

The Continuum of Care has always offered and encouraged HMIS participation to all its homeless services providers. Beginning 2006, the City required all homeless service agencies awarded HUD-sourced contracts to participate in HMIS. Non-participation among non-HUD funded agencies still remains a concern. For example, the largest provider of emergency shelter in the Continuum of Care is Good Samaritan Rescue Mission. This organization opts to not accept public funds, thus the City

cannot require HMIS participation. Operating on a shoe-string budget and staffed primarily by volunteers, Good Sam lacks funding and staffing to participate in HMIS. It would likely provide data if daily staffing and financial constraints could be overcome. The organization is very active and supportive of all Continuum of Care activities. Other major providers like Mission 911 (transitional housing) express similar concerns. HIP and the City constantly search for additional non-federal sources of funding to increase HMIS reported bed coverage. In past years, the United Way of the Coastal Bend offered some financial support to offset partial End User costs. In 2008 and 2009, the City offered limited End User cost support. However, currently, no consistent financial sources are known to offset HMIS user costs. Although the Continuum of Care's HMIS system has always offered client anonymity, lack of anonymity continues to be the stated reason why the domestic violence shelter (Women's Shelter of South Texas) refuses HMIS participation. HUD also supports domestic violence decisions to refuse HMIS participation. HMIS training-related issues will continue to be handled by HIP, which is also planning to investigate other inexpensive, user-friendly HMIS programs in order to spur greater agency participation. HIP will continue to offer ongoing training and support for current and potential HMIS End Users. HIP has experience with HMIS since it has always had the contract between Bowman Systems (the HMIS software provider) and the Continuum of Care. In addition, HIP supported all End Users (management, technical assistance, and training), except during the five years where the City operated as lead agency (2007-2012). HMIS End User opportunity is often discussed and encouraged at General HIP Membership Meetings.

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

The City of Corpus Christi expects to receive approximately \$189,117 for the FY2013 Emergency Solutions Grant (ESG) Program. These funds will be awarded to community-based, nonprofit organizations providing emergency shelter and related services to the homeless, on a dollar-for-dollar match. Emergency Solutions Grant funds may be used for operations and maintenance, homeless prevention, essential support services and renovation/rehabilitation activities in connection with emergency shelters for the homeless.

It is a priority of the U.S. Department of Housing and Urban Development (HUD) and the City of Corpus Christi to work under a "Continuum of Care" approach to homelessness to assist homeless individuals and families to obtain a decent living environment, either through rental housing or home ownership. The Neighborhood Services Department specifically seeks proposals to provide shelter and supportive services for the homeless.

PRIORITIES

The purpose of the Emergency Solutions Grant (ESG) Program is to:

- Broaden existing emergency shelter and homelessness prevention activities;
- Emphasize Rapid Re-Housing; and,

- Help people quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness;
 - Enhance alignment of ESG regulations with other HUD programs – including CDBG, HOME, and Housing Choice Voucher (HCV) program; and, Support more coordinated and effective data collection, performance measurement, and program evaluation.
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City requires non-profits participating in the ESG program to have homeless representatives on their boards of directors.

5. Describe performance standards for evaluating ESG.

For all activities funded by HUD allocations received by the City of Corpus Christi and awarded to Sub-recipient's for program implementation and prior to project implementation **and** expenditure of funds, execution of a contract is required. The contract document will provide the basis for all expenditures, monitoring of project production and compliance.

In addition to delineating the basic standards and regulations in effect for the particular funding sources, the contract will set forth responsibilities and procedures for each party, establish performance/product measure, and specify monitoring review schedules and products to ensure that the program is implemented and completed in a time- and cost-effective manner in accordance with all applicable statutory requirements.

1. Performance Measures/Quality Controls

Performance measures/quality controls will be required for all projects, and will be in writing, quantifiable, and measurable. In addition, the performance measures will outline standards, identify deadlines, list corrective measures if deadlines are not met, and for housing projects, set the minimum number of lower income occupants to be housed in the property, establish appropriate lease/sale schedules, and provide copies of the lease/sale agreements as an attachment to the contract.

2. Monitoring Activities

By the tenth (10) calendar day of each quarter, the CDBG Sub-recipient shall submit a narrative description outlining specific progress/accomplishments for each applicable performance indicator achieved during the proceeding quarter. In addition, any problems surfacing must be discussed, and mitigating measures taken indicated to ensure compliance with established deadlines. Prior to initiation of rehabilitation/construction activity, the Sub-recipient must provide data indicating

household characteristics and incomes for all units. Following completion of rehabilitation/construction activity, the data indicating household characteristics and incomes must again be submitted for all units.

Violation of program guidelines, or the terms and conditions of the contract, and/or approved loan documents executed with the City, will result in the entire amount of the City's funding plus interest, to be due and payable at the sole discretion of the City. Immediately following completion of the rehabilitation/construction, and annually thereafter for the time period of time specified in the contract/ agreement, the Sub-recipient must provide household characteristics and income data for all project units. The required number of units must be leased or sold to eligible low-income households for the term specified in the contract/agreement.

3. Monitoring Schedules

Effective monitoring requires on-going communication between the Sub-recipient and City to assess progress towards meeting the objectives and performance indicators. City staff will actively monitor the Sub-recipient progress towards program completion, and in meeting all policy, regulatory, and statutory requirements. Appropriate monitoring schedules will be established for each project, and will be conducted on a regular, periodic basis. Monitoring schedules will be coordinated with the Sub-recipient for implementation. Effective monitoring will require personal on-site observations of performance in order to facilitate communication and cooperation throughout the contract/compliance term; reinforcement of positive activity to achieve performance measures; and timely guidance and technical assistance to determine and initiate effective measures to mitigate occurrences of non-compliance.

Discussion:

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff work with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.