

Executive Summary

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

1. Introduction

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA) funding and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every three to five years; updates are required annually.

The purpose of the Consolidated Plan is:

1. To identify a city's or state's housing and community development (including neighborhood and economic development) needs, priorities, goals and strategies; and
1. To stipulate how funds will be allocated to housing and community development activities.

The City of Garland is a participating jurisdiction and receives entitlement grants from the Department of Housing & Urban Development. The city is a recipient of CDBG, HOME, and ESG funding. These resources will enable the city to achieve the objectives outlined in the Consolidated Plan.

In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to affirmatively further fair housing choice. Cities and states set priorities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years.

Federal objectives. Federal law requires that housing and community development grant funds primarily benefit low and moderate income persons (LMI), which are persons whose household income is at or below 80% of the Area Median Income levels as determined by HUD and adjusted annually, in accordance with the following HUD objectives:

Providing decent housing. Activities that fall within this objective are designed to cover the wide range of housing eligible under CDBG, HOME, HOPWA or ESG. This objective focuses on housing programs with the goal of meeting individual family and community needs.

Establishing and maintaining a suitable living environment. The objective applies to types of activities that are designed to benefit communities, families, or individuals by addressing issues in their environment.

Providing expanded economic opportunities. This objective applies to types of activities related to economic development, commercial revitalization, or job creation.

2. Summarize the objectives and outcomes identified in the Plan

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

Decent Housing DH-1 (Availability): Expand the supply of owner-occupied housing. Five year outcomes

- DH 1.1 - Coordinate construction of new homes (HOME CHDO)-5 homeowner units added
- DH 1.2 – Coordinate construction of new homes (City administered) -15 homeowner units added
- DH 1.3 – Acquire and rehabilitate vacant, single family homes for sale -9 homeowner units added
- DH 1.4 – Provide assistance for first time buyers -15 households assisted

Decent Housing DH-2 (Affordability): Expand the supply of affordable rental housing. Five year outcomes

- DH 2.0 – New production of rental housing units. Rental housing units – to be determined

Decent Housing DH-2 (Affordability/Availability): Provide a broad spectrum of housing programs to those who are homeless or at risk of homelessness. Five year outcomes

- DH 2.1 - Improve transitional housing and emergency shelter operations – 1750 persons assisted
- DH 2.2 – Provide homelessness prevention services-210 persons assisted
- DH 2.3 – Promote rapid re-housing – 275 households assisted

Decent Housing DH-3 (Sustainability): Assist low- to moderate-income income homeowners to maintain safe and affordable housing. Five year outcomes

- DH 3.1 –Facilitate owner occupied single family rehabilitation-35 homeowner housing rehabilitated
- DH 3.2 –Facilitate owner occupied minor repairs - 55 homeowner housing rehabilitated

Suitable Living Environment SL-1 (Availability/Accessibility): Foster healthy, stable and attractive neighborhoods, access to quality public facilities, and blight removal. Five year outcomes

- SL 1.1 – Facilitate neighborhood Code Enforcement - __ buildings demolished.
- SL 1.2 – Facilitate neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks-2,234 Persons Assisted
- SL 1.3 – Facilitate general public and neighborhood facilities and improvements including ADA improvements. Outcome/five year goals

Suitable Living Environment SL-2 (Affordability). Assist residents with a broad spectrum of public services activities/enhance the living environment. Five year outcomes

- SL 2.1 – Facilitate public service activities including child care, mental health services, health services, youth services, domestic violence services, substance abuse services, services for elderly, subsistence payments- 5070 Persons Assisted

Economic Opportunity EO-1 (Availability/Accessibility)(Economic Opportunity for Residents). Create communities that facilitate residents to reach self-determination by creating, maintaining, or expanding economic opportunities. Five year outcomes

- EO 1.1 – Facilitate job creation or retention – __ persons assisted
- EO 1.2 - Provide assistance to existing businesses that create job opportunities for low income persons- __ businesses assisted.

Objective O-3 (Sustainability) Administer grant programs.

O3.2 - Affirmatively further fair housing through education, outreach, investigation and enforcement- 5 activities

3. Evaluation of past performance

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

The City is required to submit at the end of each program year a Consolidated Annual Performance and Evaluation Performance Report (CAPER). The CAPER summarizes the accomplishments of the ending program year and the progress made towards the goals established in the Consolidated Plan. The City of Garland has a long history of effectively using CDBG, HOME, and ESG funding. The City's 2015-2019 Consolidated Plan identified the following CDBG objectives: 1) Decent Housing (DH); 2) Suitable Living Environment (SL); and 3) Economic Opportunities (EO).

The CAPERs for Fiscal Year 2015 was reviewed to assist with the formulation of goals and objectives as stated in this Plan. The City addressed the objective of Decent/Affordable Housing by using HOME and CDBG funding for an infill new construction housing program for resale through HOME CHDOs, provide down payment assistance for home purchase, an acquisition/rehabilitation/re-sale program, a minor

housing rehabilitation program, and tenant based rental assistance to eligible individuals and families. The homeless goals under this objective were addressed by using CDBG and ESG funding for various homeless prevention and rapid rehousing activities and a domestic violence shelter.

The Suitable Living Environment objective was addressed by using CDBG funding for public services which include services related to: child care, mental health, youth recreation and education, health, domestic violence, substance abuse, fair housing, the elderly, and subsistence payments, as well as homeless shelter operations. Activities related to code enforcement and public infrastructure improvements were also funded. In addition, the Economic Opportunities objective was addressed by providing CDBG funding for job skills training, English proficiency training and providing assistance to existing businesses to retain or add jobs.

Estimates for the units of service to be produced were established for the Consolidated Plan based on an estimated consistent level of funding from HUD, past performance, and historical allocations by the City Council to activities annually. The annual allocations are multiplied by the number of years to come up with goals for the Consolidated Plan. The evaluation of progress towards meetings goals are determined by a number of factors including the unit goals, amount of funds that are received in each year of the Consolidated Plan period, the allocations that are made to each activity, per unit cost of each activity, and the completion pace. Several of these factors may be outside of the City's direct control. For example, for housing construction, the cost of land or building materials may have increased beyond the City's projections resulting in a lower number of units produced. The City FY 2015 CAPER which was the first year of the 5 year plan Consolidated Plan showed most activities had met over 76% or over of the five year goals and only three activities were below the projected year goals. HUD uses the CDBG timeliness measure to determine CDBG performance. The entitlement rules for timeliness states that a grantee cannot have more than 1.5 times their current allocation unexpended in their line of credit at the U.S. Treasury. HOME and ESG also uses commitment an expenditure deadlines. The City of Garland has met its timeliness deadlines in all of its programs over the Consolidated Plan period.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen input is vital to the success of effectively implementing the Consolidated Plan and utilizing CDBG/HOME/ ESG funds. Garland residents, especially those who are low-income or living in designated slum and blighted areas, likely to be beneficiaries of federal CDBG, HOME, and ESG funding are encouraged to participate in the development of the Consolidated Plan, its substantial amendments and the CAPER. Per 24 CFR Part 91.105, citizen participation requirements should guide the development of the Consolidated Plan process. For the subject fourth year Annual Action Plan for FY 2018-2019, the City used an approved process to elicit public comments and determine housing and community development needs.

Input is received from the community at varying times during the grant year. A calendar designating the timing and major actions/activities to be accomplished during the program year is developed and posted on the City's website and advertised in a newspaper of general circulation.

Prior to preparation of the Draft Action Plan, the City conducted public meetings and focus groups between January 23 and 24 and January 29 and 30, 2018 to allow citizen to provide input on housing and community development needs. The City, as required by HUD regulations, consulted with the general public and various public and private agencies that provide services in the City. Input was solicited from residents as well as agencies via the use of an online survey and questionnaire respectively. The City published a public notices for the meetings in the Dallas Morning News as well as on the City website and public buildings. There were 19 comments received during the public comment period. Residents also had the opportunity at City Council meeting that was held March 20, 2018 regarding funding approvals to provide comments regarding the Plans. The City provided the capacity to make accommodations, if requested, for public meetings and Consolidated Plan and Action Plan information for persons with disabilities including the hearing impaired and persons with Limited English Proficiency. Public meetings were held in the evenings and at times that would be convenient for working families including households with children.

5. Summary of public comments

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

There were 19 comments submitted during the comment period.

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

All comments and views were accepted. None were received after the comment period

7. Summary

The City of Garland serves as the Lead Agency for the Development of the Consolidated Plan and is responsible for the administration of the Community Development Block Grant Program, HOME Investment Partnership Program and the Emergency Solutions Grant. Housing and Community Services as a Department under Development Services administers the grant programs. Use of the grant funds is a collaborative effort between the City of Garland, the service providers and the citizens of Garland.

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	GARLAND	
CDBG Administrator	GARLAND	City of Garland Housing and Community Services Dpt
HOPWA Administrator		
HOME Administrator	GARLAND	City of Garland Housing and Community Services Dpt
ESG Administrator	GARLAND	City of Garland Housing and Community Services Dpt
HOPWA-C Administrator		

Table 1 – Responsible Agencies

Narrative (optional)

See above.

Consolidated Plan Public Contact Information

City of Garland Housing and Community Services

Mona Woodard - Grants Manager

972-205-2130 - Phone

mwoodard@garlandtx.gov - Email

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

1. Introduction

The Housing and Community Services Department is responsible for the development of the Consolidated Plan and the Annual Action Plan and uses a collaborative effort between the City, service providers, and residents to determine the use of grant funds.

In accordance with Consolidated Plan requirements, the City solicited input on the Consolidated Plan from agencies providing services in the City in the areas of affordable housing, CoC, homelessness, persons with disabilities, the elderly, victims of domestic violence health, education, employment, fair housing, children, etc. Agencies were invited to focus groups for housing providers, HOME CHDOs, the homeless, non-profits and community groups, and veterans as well as to public meetings. An online survey was provided to the public and agencies, which sought to identify current levels of services, feedback on housing and community development needs and projections for future service needs. Emails and public notices were also sent requesting the entities to complete the online questionnaire.

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

HUD Consolidated Plan regulations mandates that, according to the requirements of each Section, the City consult with other public and private agencies, the state, and public housing authorities for preparation of the Consolidated Plan. In its operation of federal block grant programs, the City works with local and statewide non-profit organizations to ensure that services are provided within the City of Garland. These organizations included New Beginning Center, which provides rapid rehousing for homeless individuals and families. The City provides HOME program funds to Habitat for Humanity of Greater Garland which is a certified Community Housing Development Organization (CHDO).

The majority of emergency shelters and service providers for the homeless are located in the City of Dallas. As such, Garland participates in the Metro Dallas Homeless Alliance, which consists of non-profit organizations, units of local government in the metro area, the business community, the homeless, and formerly homeless and other interested parties. Traditionally, direct services for special needs population such as mental health, victims of domestic violence, elderly and frail elderly, and persons with disabilities, drug and alcohol addictions have been provided by agencies other than the City and City funded organizations. While not directly involved with services for these populations, the City has provided funding for housing and related services. Some of these services include medical services, Nursing Home Ombudsman service for seniors, day habilitation services for persons with disabilities and lawn care for seniors.

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

The lead agency of the Dallas City and County/Irving Continuum of Care (CoC) is the Metro Dallas Homeless Alliance (MDHA), which coordinates the CoC grant application process, coordinates services, manages the homeless information system (HMIS), and coordinates the preparation of reports. The MDHA, as lead agency for the CoC. Has developed a 10-year plan to end chronic homelessness. The Plan is based on four main strategies:

1. Prevention - Using a proactive approach to keep people housed; educate the community and advocate for homeless issues
2. Rapid Re-housing - Providing permanent housing for the homeless expeditiously including new affordable housing options
3. System Change - Ensuring persons have access to supportive services to maintain stability and improving system effectiveness
4. Community Capacity Building - Coordinating local, state, and national resources in the community, improving service capacity, and tracking progress.

The City is very involved mainly in contributing to the first two strategies through its use of CDBG, HOME, and ESG funding for housing rehabilitation, minor home repair, down payment assistance, rapid rehousing, and shelter operations and essential services. CDBG funds are used for subsistence payments such as emergency rental assistance and motel vouchers to assist those individuals and families that are at risk of being homeless. The City will continue to participate in the CoC by assisting with planning and developing resources for increasing the supply of affordable housing and serving as a clearinghouse of information regarding chronic homelessness. In addition, as a CoC member, the City participates in the annual point-in-time survey to identify the number of homeless persons in the city and region.

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

The City receives ESG funds and as a member of the (CoC) consulted with the CoC to discuss and prioritize the needs for homelessness, funding and performance standards.

Garland has consulted and will continue to consult with the CoC regarding the performance standards for activities funded under ESG to discuss the best method to capture data utilizing HMIS. Some general performance standards that will be used are:

- the unduplicated number of persons or households prevented from becoming homeless;

- the unduplicated number of assisted persons/households assisted into permanent housing; and
- the timely distribution of funds.

As the program progresses, performance standards will be developed based on the needs of the community and regulatory guidance. All outcomes will be reviewed and measured for effectiveness.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	GARLAND HOUSING FINANCE CORP
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Meeting held to discuss ongoing efforts of the City of provide affordable housing assistance Collaboration between departments to achieve the overall housing efforts of the City
2	Agency/Group/Organization	METRO DALLAS HOMELESS ALLIANCE
	Agency/Group/Organization Type	Services-homeless Other government - County Regional organization Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Improve use of resources and strategies to reduce homelessness and better coordination with the City on homeless issues

3	Agency/Group/Organization	Texas Workforce Commission
	Agency/Group/Organization Type	Services-Employment Service-Fair Housing Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information in awareness of services.
4	Agency/Group/Organization	VA North Texas Health Care System
	Agency/Group/Organization Type	Publicly Funded Institution/System of Care Other government - Federal
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Veterans Homelessness Strategy Homeless Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase awareness of services available to homeless veterans.
5	Agency/Group/Organization	DALLAS METROCARE SERVICES
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-homeless Regional organization

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Non-Homeless Special Needs Homeless Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Greater awareness of services and programs.
6	Agency/Group/Organization	Parkland Health & Hospital Systems
	Agency/Group/Organization Type	Health Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase in awareness of services.
7	Agency/Group/Organization	TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Special Needs Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Better coordination between the City and State and access to funding to leverage federal dollars.
8	Agency/Group/Organization	Texas Department of Aging and Disability Services (DADS)
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Special Needs Facilities and Services

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase awareness of services and improved coordination with the City.
9	Agency/Group/Organization	Dallas Area Agency on Aging
	Agency/Group/Organization Type	Services-Elderly Persons Other government - County Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Special Needs Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Improve access to services for elderly persons.
10	Agency/Group/Organization	North Texas Behavioral Health Authority
	Agency/Group/Organization Type	Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Special Needs Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase in awareness of services.
11	Agency/Group/Organization	The Council on Alcohol and Drug Abuse
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Regional organization Services Persons with alcohol or drug additions

	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Special Needs Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase in awareness of services
12	Agency/Group/Organization	Dallas Area Ryan White Planning Council
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS Regional organization
	What section of the Plan was addressed by Consultation?	Special Needs Facilities and Services
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Input gathered through document review and website information. Increase in awareness of services.

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

There were no agency types that were deliberately not consulted. Public notices were sent out but responses were not received.

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	Metro Dallas Homeless Alliance (MDHA)	Both plans seek to address homeless needs within the City of Garland even through the CoC addresses homeless needs Countywide.
2017 Capital Improvement Program	City of Garland	Both plans identify areas in the City that are in need of public infrastructure improvements including LMI areas.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Dallas 10-year Plan to End Homelessness	City of Dallas - Metro Dallas Homeless Alliance	Aims to reduce homelessness and provide housing and supportive services for homeless persons.
The Housing Needs of Texans with Disabilities	Texas Department of Housing and Community Affairs	Seeks to identify and eliminate barriers to affordable housing for persons with disabilities which is a goal included or addressed in the Consolidated Plan.
Comprehensive HIV Needs Assessment	Ryan White Planning Council of the Dallas Area	Providing services and addressing the needs of persons living with HIV/AIDS.
Envision Garland 2030	City of Garland Planning Department	Guiding plan for the long term development of the City including plans for affordable, diverse housing which includes some of the goals and objectives outlined in the Consolidated Plan.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City of Garland works with neighboring jurisdictions in the implementation of several of its Consolidated Plan activities and grants including the CDBG, ESG and HOME programs. Several of the non-profit organizations that are funded to provide services to Garland residents are based outside of the City and serve the metro area. This service relationship as well as working with the CoC requires coordination of efforts. City staff attends and participates in the CoC meetings.

AP-12 Participation – 91.105, 91.200(c)

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

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	Newspaper Ad	Non-targeted/broad community	N/A	N/A	N/A	
2	Internet Outreach	Non-targeted/broad community	7	Priority Ranking forms were returned and are included in the Public Comments section of this Plan.	All comments received were accepted	http://www.garlandtx.gov/gov/hk/hcs/hcs.asp

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Public Hearing	Minorities Persons with disabilities Non-targeted/broad community	Presentations and funding allocations	No comments were entered. However there were 15 public service agencies that appeared to give presentations related to their CDBG application submitted.	No comments were received.	
4	Public Meeting	Minorities Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing	There were 12 attendees at the two Public Hearing held in March 2018.	12	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)
5	30-Day comment period - newspaper ad	Non-targeted/broad community	0	0	No comments received	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The estimated amounts of CDBG, HOME, and ESG funds were calculated using the FY 2015-2016 allocation and projected for the five years of the Consolidated Plan period. This estimate will change as the City receives its annual allocation based on Congressional appropriations to HUD. Reprogrammed carry over funding in the amount of \$7,159 in CDBG funding is available for FY 2018-2019 program year. For HOME Funding, a projected \$907,177 in prior year carryover funding and a projected amount of \$500,000 in program income will be available for use in the FY 2018-2019 program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,127,843	20,000	7,159	2,155,002	5,486,111	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	748,755	500,000	907,177	2,155,932	1,274,032	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	168,535	0	0	168,535	486,108	

Table 5 - Expected Resources – Priority Table

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

Due to the level of housing and community development needs in HUD entitlement jurisdictions, the CDBG, HOME, and ESG funds provided above were intended to be leveraged with additional resources to address the priority needs identified in the 2015-2019 Consolidated Plan. In

addition to the amounts listed above the City and its subrecipient or developer partners anticipates receiving funding from sources including State of Texas, the MDHA Continuum of Care, lenders, local donors, foundations, the business community, developer equity, and funding received by the City of Garland Office of Fair Housing for fair housing education and enforcement activities to carry out the Consolidated Plan objectives and goals. The City of Garland Housing Agency will also receive funding for Section 8 Housing Choice Vouchers. The City projects a leveraged amount of at least \$1,000,000 over the five-year period of the Plan. The actual leverage amounts will be reported annually in the Consolidated Annual Performance and Evaluation Report.

HOME Match: The HOME regulations require that the City matches its annual HOME allocation with contributions to housing that are at least 25% of the HOME allocation less 10% for administration. The City proposes to meet its match through the use of excess match from previous years, bond proceeds, general funds, tax abatements, permit and fee waivers, donated construction materials and labor (as in the case of Habitat for Humanity)

ESG Match: The ESG regulations require that the City matches its annual ESG allocation on a dollar for dollar basis in the provisions of eligible services under the grant. The City has generally passed on the ESG match requirements to its subrecipients. Match will be provided and adequately documented in the form of non-ESG grants, cash donations, and in-kind contributions such as the use of office space, payments of utilities, telephone services, computer services and related salary cost not paid with ESG funds. The City will also provide match in the form of in-kind occupancy expenses, computer equipment, and grant support services. Excess match provided by ESG subrecipients will be used to provide the match required for the required Homeless Management Information System (HMIS) services.

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

If the City receives vacant residential land through donations, foreclosures or other means, these will be considered for sale or donation to non-profit developers for assisting the City in meeting its housing goals and objectives under the Consolidated Plan.

Discussion

See Above

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	Expand supply of owner-occupied housing. Obj:DH1.1	2015	2019	Affordable Housing HOME Community Housing Development Organizations	Citywide	Production of new housing units	HOME: \$112,313	Homeowner Housing Added: 2 Household Housing Unit
2	Expand supply of owner-occupied housing. Obj:DH1.2	2015	2019	Affordable Housing	Citywide	Production of new housing units	HOME: \$1,968,743	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit
4	Provide housing programs to homeless/at risk DH2.1	2015	2019	Affordable Housing Homeless	Citywide	Transitional housing and emergency shelter costs	ESG: \$54,009	Homeless Person Overnight Shelter: 98 Persons Assisted
5	Provide homelessness prevention services. DH2.2	2015	2019	Affordable Housing	Citywide	Homeless Prevention Services	CDBG: \$12,336 ESG: \$50,633	Homelessness Prevention: 53 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Provide rapid re-housing for the homeless. DH2.3	2015	2019	Affordable Housing Homeless	Citywide	Rapid Re-housing	ESG: \$41,970	Homeless Person Overnight Shelter: 8 Persons Assisted
7	Maintain safe and affordable housing. DH3.1	2015	2019	Affordable Housing	Citywide	Rehabilitation of existing units	CDBG: \$312,857	Homeowner Housing Rehabilitated: 8 Household Housing Unit
8	Maintain safe and affordable housing. DH3.2	2015	2019	Affordable Housing	Citywide	Minor Repairs to Existing Housing Units	CDBG: \$192,857	Homeowner Housing Rehabilitated: 15 Household Housing Unit
9	Healthy and attractive neighborhoods. SL1.1	2015	2019	Non-Housing Community Development	Citywide	Code Enforcement/ Demolition	CDBG: \$279,143	Buildings Demolished: 1 Buildings Housing Code Enforcement/Foreclosed Property Care: 72330 Household Housing Unit
10	Healthy and attractive neighborhoods. SL1.2	2015	2019	Non-Housing Community Development	Low- to Moderate-Income Areas	Public Infrastructure and Improvements	CDBG: \$663,754	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2780 Persons Assisted Other: 2 Other
11	Provision of public services. SL2.1	2015	2019	Non-Housing Community Development	Citywide	Public Services, General	CDBG: \$280,822	Public service activities other than Low/Moderate Income Housing Benefit: 1774 Persons Assisted
12	Provision of Fair Housing Services Obj. SL2.2	2015	2019	Non-Housing Community Development	Citywide	Fair Housing Services	CDBG: \$20,000	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Grant Administration	2015	2019	Grant Planning and Administration			CDBG: \$425,568 HOME: \$74,876 ESG: \$12,640	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Expand supply of owner-occupied housing. Obj:DH1.1
	Goal Description	Providing safe, decent, and affordable housing for low- and moderate-income households by expanding the supply of owner-occupied housing through the construction of new infill housing on vacant lots - Community Housing Development Organization (CHDO) administered
2	Goal Name	Expand supply of owner-occupied housing. Obj:DH1.2
	Goal Description	Providing safe, decent, and affordable housing for low- and moderate-income households by expanding the supply of owner-occupied housing through the construction of new infill housing on vacant lots. City administered.
4	Goal Name	Provide housing programs to homeless/at risk DH2.1
	Goal Description	Addressing safe, decent, and affordable housing for very-low, low- and moderate-income households by providing a broad spectrum of housing programs to those who are homeless by funding the operations of transitional housing and emergency shelters.

5	Goal Name	Provide homelessness prevention services. DH2.2
	Goal Description	Addressing safe, decent, and affordable housing for very-low, low- and moderate-income households by providing a broad spectrum of housing programs to those who are at risk of becoming homeless by funding rental assistance to prevent homelessness.
6	Goal Name	Provide rapid re-housing for the homeless. DH2.3
	Goal Description	Addressing safe, decent, and affordable housing for very-low, low- and moderate-income households by providing funding for rapid re-housing assistance for those who have become homeless.
7	Goal Name	Maintain safe and affordable housing. DH3.1
	Goal Description	Addressing safe, decent, and affordable housing for low- and moderate-income households by assisting low- to moderate-income existing owner-occupants of single family housing through the minor repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs as well as more substantial rehabilitation which is administered by the City's Housing and Community Services Department.
8	Goal Name	Maintain safe and affordable housing. DH3.2
	Goal Description	Addressing safe, decent, and affordable housing for low- and moderate-income households by assisting low- to moderate-income existing owner-occupants of single family housing through the minor repairs for basic systems such as HVAC, water heaters, plumbing, and roof repairs.
9	Goal Name	Healthy and attractive neighborhoods. SL1.1
	Goal Description	Create suitable living environments and foster healthy, stable and attractive neighborhoods through blight removal by funding neighborhood code enforcement and demolition activities.
10	Goal Name	Healthy and attractive neighborhoods. SL1.2
	Goal Description	Create suitable living environments and foster healthy, stable and attractive neighborhoods through access to quality public facilities, neighborhood public infrastructure and improvements including water, sewer, drainage, and sidewalks, and general neighborhood recreational facilities and improvements including ADA improvements.

11	Goal Name	Provision of public services. SL2.1
	Goal Description	Provide/enhance the living environment for low- and moderate income households by funding a broad spectrum of public services
12	Goal Name	Provision of Fair Housing Services Obj. SL2.2
	Goal Description	Address a suitable living environment by providing funds to educate Garland residents, businesses, housing providers, and the general public on fair housing issues and ensure that housing discrimination in the City is reduced or eliminated through fair housing enforcement.
13	Goal Name	Grant Administration
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

AP-35 Projects – 91.220(d)

Introduction

The following are the descriptions for the proposed program activities and related regulatory citations for the FY 2018-2019 Action Plan:

Community Development Block Grant Program

1. **Single Family Rehabilitation Program (570.202(a)(1)) \$292,857**
2. **Minor Home Repair (570.202(a)(1))-\$192,857**
3. **Blighted Structure Removal Program (570.208(b))-\$97,143**
4. **Vietnamese Community Center Phase II - (570.201(c), 570.207 and 570.208)-\$166,730**
5. **Carver Community Center Phase II - (570.201(c), 570.207 and 570.208)-\$166,730**
6. **City of Garland Code Enforcement– Low/Mod (24 CFR 570.201 (d))- \$182,000**
7. **City of Garland Infrastructure and Physical Improvements (24 CFR 570.201(c))- \$297,024**
8. **Public Services (24 CFR 570.201(e))-\$281,822**
9. **CDBG Program Administration/Planning – (24 CFR 570.205 and 570.26) - \$425,568**

HOME Investment Partnership (HOME) Program

1. **HOME Infill Housing – Land Acquisition/New Construction (24 CFR 92.205) – \$561,566**
2. **HOME CHDO Infill Housing – (24 CFR 92.205) - \$112,313**
3. **HOME Program Administration (24 CFR 92.207) – \$74,876**

Emergency Solutions Grant (ESG) Program

1. **Assistance for Shelter Operations and Essential Services (24 CFR 576.21(a)(3)) – \$54,009**
2. **Homeless Prevention (24 CFR 576.21(a)(4)) - \$50,633**
3. **Rapid Re-Housing (24 CFR 576.21(a)(4)) - \$41,970**
4. **ESG Administration/Data Collection (24 CFR 576.21(a)(4)) - \$21,923**

Projects

#	Project Name
1	Achievement Center of Texas
2	2018 Counseling Institute of Texas
3	2018 Elderly Yard Care Program
4	2018 Garland Parks S.T.A.R.S. Program
5	2018 Garland Police Youth Boxing Program
6	2018 Hope Clinic
7	2018 The Matthew 25:40 Project - Motel Voucher Program
8	2018 Hopes Door/New Beginning Center
9	2018 Salvation Army After School Program
10	2018 Salvation Army Rental Assistance Program
11	The Senior Source - Garland Ombudsman Program
12	The Visiting Nurse Association - Meals on Wheels Program
13	2018 Code Compliance
14	2018 Minor Home Repair Program
15	2018 Single Family Rehabilitation Program
16	2018 Blighted Structure Removal Program
17	2018 Sidewalk/Alley Projects
18	2018 Vietnamese American Community Center Renovation II
19	2018 Carver Community Center Project
20	2018 City of Garland Streets Project
21	2018 CDBG Grant Administration
22	2018 HOME Administration
23	2018 HOME CHDO Infill Housing - Habitat for Humanity
24	2018 HOME Infill Housing Program - City of Garland
25	2018 Emergency Solutions Grant

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Achievement Center of Texas
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$46,377
	Description	ACT is a licensed non-profit daycare and day habilitation center for people with special needs. The purpose of this program is to provide life skills training, arts exploration, education assistance and community inclusion for children and adults with disabilities and to provide a means for parents or caregivers to work and keep disabled family members in the home and in their own community. During the school year, care is generally before and after school. During the summer months the care is all day. Center hours are 7 a.m. to 6 p.m. Monday through Friday, 12 months per year. The Executive Director and staff develop individualized education plans to define participants' goals. CDBG funding is used to compliment other assistance and making care affordable for low/moderate income families. Tuition assistance will be provided with CDBG funding. Funding requested represents 6.5% of program total budget.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 15 low income persons will benefit from services.
	Location Description	

	Planned Activities	ACT is a licensed non-profit daycare and day habilitation center for people with special needs. The purpose of this program is to provide life skills training, arts exploration, education assistance and community inclusion for children and adults with disabilities and to provide a means for parents or caregivers to work and keep disabled family members in the home and in their own community. During the school year, care is generally before and after school. During the summer months the care is all day. Center hours are 7 a.m. to 6 p.m. Monday through Friday, 12 months per year. The Executive Director and staff develop individualized education plans to define participants' goals. CDBG funding is used to compliment other assistance and making care affordable for low/moderate income families. Tuition assistance will be provided with CDBG funding. Funding requested represents 6.5% of program total budget.
2	Project Name	2018 Counseling Institute of Texas
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$31,547
	Description	The program is designed to assist at-risk families who are unable to pay for counseling services. The program will provide individual, family and marital counseling along with play therapy. Specialty programs target juvenile fire-setters, adults with trauma issues and anger management for both adults and juveniles. App programs are offered in English and Spanish
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 37 low income persons will benefit from the proposed activity
	Location Description	

	Planned Activities	The program is designed to assist at-risk families who are unable to pay for services. The program will provide individual, family and marital counseling along with play therapy. Specialty programs target juvenile fire-setters, juveniles and adults with trauma issues and anger management for both juveniles and adults. All programs are offered in English and Spanish.
3	Project Name	2018 Elderly Yard Care Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$20,509
	Description	The program will provide seasonal yard care services for elderly or disabled low income homeowners in Garland TX.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 62 low income persons will benefit from the activity.
	Location Description	
	Planned Activities	The seasonal program will provide lawn care services to elderly or disabled persons who own their home and are unable to maintain the landscaping to keep in compliance with the City Code Ordances. A yard maintenance contractor is retained to provide mowing service every other week during the months of mid April through mid September. Recipients are required to meet all eligibility requirements.
4	Project Name	2018 Garland Parks S.T.A.R.S. Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$27,941
	Description	The City of Garland Parks and Recreation Department will administer a summer program targeting low income youth ages 6-12.

	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 52 low income children will benefit from this activity.
	Location Description	
	Planned Activities	Parks and Recreation Department will sponsor and implement the Standing Tall and Reaching Success (STARS) program for CDBG qualified participants ages 6-12 who would otherwise not have an opportunity to participate in the summer recreation program. The program is a full day camp at Harris Hollabaugh and Bradfield Recreation Centers. The Summer Nutrition Program administered by the Garland Fair Housing Office, provides lunches. Activities include athletics, art, recreation and self-improvement activities. Scholarship costs are \$533.33 per student.
5	Project Name	2018 Garland Police Youth Boxing Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$23,850
	Description	The program targets at risk low income youth and provides a positive after school activity with tutoring services, boxing skills training and karate skills training.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 160 low income youth will benefit from this program.
	Location Description	

	Planned Activities	The Youth Boxing Club targets at risk youth and provides a positive after school activity. The Program meets 5 days a week for 2 hours and karate classes are taught for 2 times per week. The minimum age for boxing is 8 and for karate the minimum age is 6. The Program is affiliated with the Golden Gloves Organization. A tutor is provided for club members to assist with homework after school.
6	Project Name	2018 Hope Clinic
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$50,046
	Description	The program offers free medical services for low income persons who are under insured or who have not medical insurance. Services are provided to persons residing in Garland TX.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 581 low income uninsured persons will benefit from this activity.
	Location Description	
Planned Activities	The clinic provides comprehensive, holistic healthcare services to Garland individuals and families who live in poverty (<200%FPL) and do not have health care coverage. The purpose is to improve the overall quality of health, decrease hospitalizations, decrease ER visits, maintain a healthy workforce and improve academic performance. Items to be funded include expenses for office visits, medical procedures, lab testing, patient education, behavioral health services and wellness programs. Hope Clinic's partners include Baylor Medical Center at Garland, Project Access Dallas, Parkland Healthcare System and the City of Garland Health offices.	
7	Project Name	2018 The Matthew 25:40 Project - Motel Voucher Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General

	Funding	CDBG: \$6,619
	Description	The program will provide temporary assistance for emergency housing for persons who are homeless. Individuals will be provided a motel voucher when they have special medical needs (such as just being discharged from a hospital) or when it is determined that being outside may be hazardous to their health. Vouchers will be given for a short period of time from 1 night to no longer than 2 weeks. The program will also provide funding to support an emergency overnight warming shelter that is activated when cold weather drops below 26 degrees.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 12 low income homeless persons will benefit from this activity.
	Location Description	
	Planned Activities	The program will provide temporary assistance for emergency housing for persons who are homeless. Individuals will be provided a motel voucher when they have special medical needs (such as just being discharged from a hospital) or when it is determined that their being outside may be hazardous to their health. Vouchers will be given for a short period of time from 1 night to 1 week. No more than 2 weeks will be provided. Approximate cost is \$535.71 per client. The program will also provide funding to help support an Overnight Warming Shelter that is activated in extremely cold weather of 26 degrees or below and to help provide funding for identification replacement.
8	Project Name	2018 Hopes Door/New Beginning Center
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$31,419
	Description	The program will offer services for low income families who are victims of domestic violence.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 236 low income domestic violence women and children will benefit from this activity.
	Location Description	
	Planned Activities	New Beginning/Hopes Door serves victims of domestic violence and their families for 236 new and clients in the shelter as well as persons in the Victims Outreach Program.
9	Project Name	2018 Salvation Army After School Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$10,927
	Description	The program will provide scholarships for low income youth for attendance in the after school program. The program provides homework help, tutoring, afternoon snack and transportation to the facility for youth between the ages of 5 and 13 years old. Hours of operation are 3:00 pm Monday through Friday.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates that 14 low income youth will benefit from this activity.
	Location Description	
	Planned Activities	The Program will provide scholarships for attendance in the Boys and Girls Club of Garland. The Program provides homework help, tutoring, afternoon snack and transportation to the facility for children ages 5 - 13 between 3:00 pm and 6:00 pm Monday through Friday.
10	Project Name	2018 Salvation Army Rental Assistance Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Homeless Prevention Services

	Funding	CDBG: \$12,336
	Description	The program provides one time emergency rental assistance to low income families in Garland.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 27 low income persons will benefit from this activity.
	Location Description	
	Planned Activities	The goal of the program is to help individuals and families overcome an unexpected financial crisis that could lead to homelessness. Funding will be used to provide one-time rental assistance to prevent eviction for low income households or approximately 27 individuals.
11	Project Name	The Senior Source - Garland Ombudsman Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$12,894
	Description	The program provides staff to advocacy services for low income elderly or disabled nursing home residents in cases where there are no family members available.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 601 low income elderly persons will benefit from this activity.
	Location Description	

	Planned Activities	The Long Term Care Ombudsman Program, federally mandated by the Older Americans Act, has the mission to improve quality of life and care for frail, vulnerable elderly and disabled individuals residing in long-term care facilities, and to protect their health, safety, welfare and rights. CDBG funding will be used to partially fund a salary for a staff person serving all Garland nursing home residents. The Program monitors care provided in facilities and works to resolve complaints to the satisfaction of the resident. Activities include visitation and direct advocacy for 601 unduplicated elderly and disabled residents.
12	Project Name	The Visiting Nurse Association - Meals on Wheels Program
	Target Area	Citywide
	Goals Supported	Provision of public services. SL2.1
	Needs Addressed	Public Services, General
	Funding	CDBG: \$6,357
	Description	The program will provide 4 low income home-bound elderly or disabled clients with 1 meal per day for 5 days a week.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 4 elderly/disabled low income persons will benefit from this activity.
	Location Description	
Planned Activities	Meals on Wheels provides nutritious, hot, home-delivered meals to those who due to illness, advanced age or disability, are unable to provide or prepare meals for themselves. The purpose of the program is to nourish homebound adults. The program will provide 4 Garland residents 1 meal per day Monday through Friday for 12 months.	
13	Project Name	2018 Code Compliance
	Target Area	Citywide
	Goals Supported	Healthy and attractive neighborhoods. SL1.1
	Needs Addressed	Code Enforcement/ Demolition
	Funding	CDBG: \$182,000
	Description	The program will provide neighborhood code compliance activities for low income neighborhoods in Garland Texas.

	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 72,330 persons living in low income areas will benefit from this activity.
	Location Description	
	Planned Activities	The one year program will specifically target CDBG areas and will provide over 20,000 property inspections and nuisance abatements on a proactive and reactive basis beginning October 1, 2018 through September 30, 2019. The funding will provide salaries for 3 code enforcement officers.
14	Project Name	2018 Minor Home Repair Program
	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.2
	Needs Addressed	Minor Repairs to Existing Housing Units
	Funding	CDBG: \$192,857
	Description	The program will provide emergency repair services for low income elderly or disabled persons owning a home in Garland, Texas. The program will provide funding in the form of a grant up to \$5,000.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 15 low income elderly or disabled homeowners will benefit from this activity.
	Location Description	
	Planned Activities	The Program serves low income elderly or disabled homeowners with emergency repairs up to \$5,000. Assistance provided is in the form of a grant. Repairs will be predominately limited to health and safety emergency repairs only such as HVAC system repairs/replacements, plumbing or electrical repairs, handicapped accessibility repairs. Clients receiving assistance will be required to stay in the property for a term of 5 years.
	Project Name	2018 Single Family Rehabilitation Program

15	Target Area	Citywide
	Goals Supported	Maintain safe and affordable housing. DH3.1
	Needs Addressed	Rehabilitation of existing units
	Funding	CDBG: \$312,858
	Description	The program will provide financial/construction management assistance to low income homeowners in Garland, Texas with funding up to \$40,000 for substantial home repairs.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 8 low income homeowners will benefit from this activity.
	Location Description	
	Planned Activities	The program serves low income homeowners with major renovations and repairs up to \$40,000. Assistance provided may be provided in the form of a grant, a partially forgivable loan or a repayment loan. A lien will be placed on the property for the project costs unless the project balance is below \$5,000. Clients with incomes below 50% of the area median income will have a fully deferred forgivable loan for a term of 7 years. Eligible clients with incomes above 51% of the area median income will be responsible for partial repayment of project costs and will be provided a monthly repayment loan for a term up to 7 years. Repayment of loan proceeds will be placed back into the Single Family Rehabilitation program for same use projects.
16	Project Name	2018 Blighted Structure Removal Program
	Target Area	Citywide
	Goals Supported	Healthy and attractive neighborhoods. SL1.1
	Needs Addressed	Code Enforcement/ Demolition
	Funding	CDBG: \$97,143
	Description	Funding will be used to remove a blighted property located in a low income census block group.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The program estimates that 1 blighted structure will be demolished in a low income census tract.
	Location Description	
	Planned Activities	Acquire and demolish a blighted structure located in a low income census tract.
17	Project Name	2018 Sidewalk/Alley Projects
	Target Area	Citywide
	Goals Supported	Healthy and attractive neighborhoods. SL1.2
	Needs Addressed	Public Infrastructure and Improvements
	Funding	CDBG: \$136,279
	Description	Project will replace or repair alley or sidewalks in low income census block groups.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The project anticipates completing 2 sidewalk or alley projects benefitting low income census blocks.
	Location Description	
	Planned Activities	Repair/replacement of defective sidewalk and alleys in low income census groups.
18	Project Name	2018 Vietnamese American Community Center Renovation II
	Target Area	Citywide
	Goals Supported	Healthy and attractive neighborhoods. SL1.2
	Needs Addressed	Parks, Recreational Facilities including ADA
	Funding	CDBG: \$166,730
	Description	The Vietnamese American Community Center will have the following repairs done, electrical, ADA facility improvements and plumbing repairs.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The project anticipates that necessary improvements will benefit 1 community center.
	Location Description	
	Planned Activities	Renovations and upgrades to flooring, walls, ADA features installed and plumbing.
19	Project Name	2018 Carver Community Center Project
	Target Area	Citywide
	Goals Supported	Healthy and attractive neighborhoods. SL1.2
	Needs Addressed	Parks, Recreational Facilities including ADA
	Funding	CDBG: \$200,000
	Description	The program will provide funding to modify and upgrade an existing community center located in a low income (51% or below as identified by the US Census Bureau) area and serves residents living in that area.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The project anticipates completion of repairs to 1 community center located in a low income area.
	Location Description	
	Planned Activities	Repairs and upgrades to an existing community center primarily serving low income seniors.
20	Project Name	2018 City of Garland Streets Project
	Target Area	Low- to Moderate-Income Areas
	Goals Supported	Healthy and attractive neighborhoods. SL1.2
	Needs Addressed	Public Infrastructure and Improvements
	Funding	CDBG: \$160,745
	Description	The program will provide funding to repair/replace existing streets in low income residential neighborhoods in Garland Texas.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The program will complete 1 street project in a low income area.
	Location Description	
	Planned Activities	Repair/replacement of failed sections of street in a low income neighborhoods.
21	Project Name	2018 CDBG Grant Administration
	Target Area	Citywide
	Goals Supported	Grant Administration
	Needs Addressed	
	Funding	CDBG: \$425,568
	Description	Administration funding for the CDBG program.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Administration for the CDBG and HOME programs.
	Location Description	
	Planned Activities	Administration for the CDBG and HOME Programs.
22	Project Name	2018 HOME Administration
	Target Area	Citywide
	Goals Supported	Grant Administration
	Needs Addressed	
	Funding	HOME: \$74,876
	Description	Overall administration of the HOME Investment Partnership Program.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	Administration for the HOME program.
	Location Description	
	Planned Activities	Administration for the HOME program.
23	Project Name	2018 HOME CHDO Infill Housing - Habitat for Humanity
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing. Obj:DH1.1
	Needs Addressed	Production of new housing units
	Funding	HOME: \$112,313
	Description	The program will provide funding to Habitat for Humanity, a Certified Community Housing Development Organization, to construct 1 single family home in Garland, TX to benefit a low income household.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates 2 new single family homes to be constructed.
	Location Description	
	Planned Activities	Habitat for Humanity will be constructing 2 new single family homes that will benefit low income families.
24	Project Name	2018 HOME Infill Housing Program - City of Garland
	Target Area	Citywide
	Goals Supported	Expand supply of owner-occupied housing. Obj:DH1.2
	Needs Addressed	Production of new housing units Acquisition and rehabilitation of existing units
	Funding	HOME: \$1,968,743
	Description	The program will acquire, construct new or repair 6 energy efficient single family homes to be sold to low income families in Garland TX.
	Target Date	9/30/2019

	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates completing 6 homes.
	Location Description	
	Planned Activities	The program anticipates completing 6 activities. Activities may consist developing new single family homes or acquiring and renovating existing single family homes. Completed homes will be sold to low income families.
25	Project Name	2018 Emergency Solutions Grant
	Target Area	Citywide
	Goals Supported	Provide housing programs to homeless/at risk DH2.1 Provide homelessness prevention services. DH2.2 Provide rapid re-housing for the homeless. DH2.3
	Needs Addressed	Transitional housing and emergency shelter costs Homeless Prevention Services Rapid Re-housing
	Funding	ESG: \$168,535
	Description	Provide assistance to address homelessness in the City of Garland. Assistance will be provided to address Shelter Operating Costs and Essential Services, Homeless Prevention, Rapid Rehousing Assistance, Administration funding and Data management funding.
	Target Date	9/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	The program anticipates assisting 132 domestic violence women and children.
	Location Description	
	Planned Activities	Providing shelter, rental assistance and rapid re-housing assistance to 132 extremely low income persons. In addition, funding will be provided for Data Collection and Grant Management activities.

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

The Consolidated Plan regulations require the city to describe the geographic areas of the city in which it will direct assistance during the ensuing program year. Although it is not mandatory to establish locally designated target areas where efforts will be concentrated, HUD strongly encourages grantees to do so. Generally, the City does not direct its assistance based primarily on those target areas.

Garland is comprised of 160 block groups, 59 of which are considered to be low- to moderate-income in which 51% of the households in the area have incomes equal to or less than 80% of the median income for the metropolitan area as determined and adjusted annually by HUD. Similar to other entitlement jurisdictions, the concentration of low- to moderate-income residents is primarily in the center and older sections of the City. Regarding racial and ethnic concentration, the City is fairly diverse. There are 36 census tracts in the City that have a tract minority percentage of 50% or more based on data from the Census and the Federal Financial Institutions Examination Council (FFIEC).

The CDBG, ESG, and HOME regulations allow for resources to be allocated based on the income characteristics of beneficiaries. As such, the City allocates its resources for public service activities, affordable housing and emergency home repair Citywide. CDBG funded public facilities, code enforcement, and infrastructure improvement activities will be located in the City's low- to moderate-income census tracts if they meet an area benefit national objective. The area benefit qualification is an activity of which the benefits are available to the residents of a particular area where at least 51% of the population are low- to moderate-income. Activities under "public facilities" such as homeless shelters or removal of architectural barriers may meet a "limited clientele" national objective. Limited clientele activities are defined as activities which benefit a limited clientele, at least 51% of whom are low- or moderate-income persons.

Geographic Distribution

Target Area	Percentage of Funds
Citywide	63
Low- to Moderate-Income Areas	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The basis of allocating resources geographically within the City is based on both the income of individual households and low- to moderate-income target areas but primarily the former. For the 2017-2018 Annual Action Plan, the City will allocate about 51% of its available CDBG budget on code enforcement and infrastructure improvements in eligible low- or moderate-income areas. Allocations are based on a

ranking of needs in the eligible areas.

Discussion

See above

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The provision of affordable housing, specifically the production of new units, acquisition and rehabilitation of existing units, financial assistance to homebuyers, and rehabilitation of existing units, has been determined to be a high priority in Garland based on the housing needs assessment and market analysis conducted during the preparation of the FY 2015-19 Consolidated Plan as well as input from the community.

The City of Garland will utilize CDBG and HOME funds to provide housing for low- and moderate-income persons. ESG funds will be used to provide rental assistance including homeless prevention and rapid re-housing. Rental assistance also includes Section 8 units available through the Garland Housing Agency Section 8 HCV Program.

One Year Goals for the Number of Households to be Supported	
Homeless	7
Non-Homeless	1,586
Special-Needs	0
Total	1,593

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	1,586
The Production of New Units	8
Rehab of Existing Units	24
Acquisition of Existing Units	0
Total	1,618

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

Discussion

The Garland Housing Agency will provide rental assistance through the Section 8 Housing Choice Voucher Program to 1,525 households. Emergency rental assistance will also be provided to sixty one (61) homeless persons or persons at risk of becoming homeless by the Salvation Army, City of Garland Fair Housing, New Beginning/Hope’s Door and the Matthew 25:40 Project.

The City will utilize HOME funding to develop six (6) housing units under the Infill Housing Program. In addition, the City’s CHDO, Habitat for Humanity will construct two (2) new housing unit. The City will continue to carry out the GREAT Homes Initiative and plans to rehabilitate one (1) house using prior year

allocations.

The City operates two (2) rehabilitation programs, the Minor Home Repair Program and the Single Family Housing Rehabilitation Program. Fifteen (15) units will be assisted under the Minor Home Repair Program and eight (8) units under the SF Housing Rehabilitation Program.

The City will provide down payment assistance to two (2) first-time homebuyers, using prior years funding, to purchase existing homes within the City.

The City anticipates that special needs persons may be assisted under each housing activity and will report special needs persons assisted in its CAPER.

AP-60 Public Housing – 91.220(h)

Introduction

The Garland Housing Agency (GHA) does not own any public housing units. GHA operations a Section 8 Housing Choice Voucher Program and assists approximately 1,525 families annually with rental housing in privately owned dwellings

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

The GHA does not own or manage public housing units but it does administer several programs that assist low- and moderate income families including the Section 8 Housing Choice Voucher program. In addition to operating the Section 8 Voucher Program, the GHA also provides vouchers for first-time homebuyers, operates the Family Self-Sufficiency Program, and conducts housing inspections. The City of Garland will not be utilizing CPD funds for any programs offered by the GHA.

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

The GHA provides vouchers to potential first-time homebuyers who are current recipients of Section 8 rental vouchers. The homeownership vouchers help to reduce mortgage expenses. The City of Garland will not be utilizing CPD funds for the Housing Choice Voucher Homeownership Program

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

Not applicable. The GHA is not designated as “troubled”.

Discussion

See above.

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

Introduction

During FY 2018-2019, the City will utilize CDBG public service funds and ESG funds to address the housing and supportive service needs of homeless individuals and families as well as supportive services for non-homeless members of special needs groups. The City made available \$280,822 of its CDBG allocation for public service activities and received requests from non-profit organization totaling \$451,200. The available funds were allocated across the following categories: counseling services - \$31,547; disabled/special needs programs - \$46,377; elderly programs - \$39,760; homeless assistance/prevention programs - \$50,374; medical/dental programs - \$50,046; and youth programs - \$62,718. The City will receive an ESG allocation of \$168,535. The City will utilize the ESG fund for shelter operation and essential services, homeless prevention, rapid re-housing, and street outreach/HMIS. In regards to assistance for special needs populations, the City is providing funding to the Achievement Center which is a non profits that provide scholarships for day habilitation and day care services for 16 developmentally or physically disabled persons.

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

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

The City of Garland has allocated \$9,283 of its ESG funding to Metro Dallas Homeless Alliance (MDHA) for the operation and maintenance of the HMIS database and for outreach activities. MDHA utilizes data from the HMIS system for Dallas and Collin Counties to coordinate care, store client information on service needs, manage operations, and to plan and measure outcomes of homeless programs.

Addressing the emergency shelter and transitional housing needs of homeless persons

In order to address emergency shelter and transitional shelter needs of homeless persons, the City will continue to provide financial support to agencies that operate shelter facilities utilizing CDBG and ESG funding. Under the CDBG program, the Matthew 25:40 Project will also provide motel vouchers to 6 persons and permanent housing to 2 persons. The total CDBG funding allocated to the Matthew 25:40 Project is \$6,619 and ESG funding is 19,776.

Hopes Door/New Beginning Center which is the only is the only domestic violence center located in Garland will receive the majority of the ESG funding and \$31,419 of CDBG funds. The CDBG funds will be used for the provision of case management and counseling services. Under the ESG program, Hopes Door/New Beginning Center has been allocated \$54,009 for shelter operations and essential services, and \$22,194 for rapid re-housing. The agency offers victim services, including counseling, case management, legal advocacy, education, crisis intervention, and provides emergency shelter and

transitional housing.

The City of Garland Fair Housing Department has been allocated \$50,633 to provide homeless prevention services to persons in need in Garland. Case management will be provided as part of this activity.

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 Hopes Door/New Beginning Center Housing Program is a transitional program where clients reside in scattered sites in the Garland area while they continue to receive case management and social services. The program works with the Victim Outreach Program and Emergency Shelter Program. While in the Housing Program, clients establish a savings account with the agency to help with the transition from the Housing Program to independent living. The agency follows up with clients for 3-6 months after exiting the Housing Program to assess housing stability.

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.

During the program year, the City will provide CDBG and ESG funding for homeless prevention activities that include emergency rental/utility assistance payments and Rapid Re-housing services.

Hopes Door/New Beginnings Center will receive \$22,194 of ESG funding for rapid re-housing and the Salvation Army will receive \$12,336 of CDBG funds to operate an emergency rental assistance program that is expected to benefit 31 persons. The program provides one month's rent or mortgage or utility payment for families in crisis situations. Matthew 25:40 Program will receive \$19,776 in funding to assist 4 persons with emergency rental assistance and the City's Fair Housing Office will receive \$50,633

in ESG prevention funding to assist 26 persons.

Discussion

See above

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

Introduction:

The City of Garland will implement strategies to remove barriers to affordable housing caused by public policies and local housing market conditions. The strategies being employed are designed to increase the supply of affordable housing, reduce the cost of housing development, close affordability gaps that exist for renters and owners, and increase access to affordable housing.

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

During FY 2018-2019, the City will continue to utilize CDBG and HOME funding for the rehabilitation and production of affordable housing as well as for financial assistance to eligible homebuyers. The City will use CDBG funds to operate housing programs that benefit low- and moderate income persons. The programs are Minor Home Repair, GREAT Homes Project, and Single Family Housing Rehabilitation.

During FY 2018-2019, the Minor Home Repair program is expected to benefit 15 households and the housing rehabilitation activity will benefit 8 households. Funding for both program total \$505,714 (this includes anticipated program income). Funding for the GREAT Homes Project will be used to renovate and sell 1 new home using prior years funding. HOME funding will be used to develop one affordable housing unit through the City's CHDO, Habitat for Humanity. The City will utilize prior year's Infill Housing Program and provide up to \$20,000 for down payment assistance program through the Infill Housing Program. The City has also allocated \$20,000 in CDBG funding for fair housing including the provision of education and outreach, investigation of cases, and conciliation and resolution services.

Discussion:

In addition to the above, the following are some recommendations from the 2015 Analysis of Impediments to Fair Housing Choice:

- The City will increase the supply of affordable housing for renters by supporting the development of inclusive housing projects leveraging federal, state, and private sector funding with a preference for projects with accessible units.
- HOME non-profit developers and community housing development organizations (CHDOs) will be encouraged to use resources such as the National Community Stabilization Trust (NCST) to access REO properties.
- Facilitate relationships between non-profit developers and banks for disposition of REO properties.
- Increase the provision of services including housing, credit, and foreclosure prevention

counseling and financial assistance to minorities and low- and moderate income households.

- The City should determine the need for accessible units and seek additional resources to fill the gap.
- The City should review public awareness, staff capacity, and use of the benefits related to its reasonable accommodation ordinance and coordinate outreach and education on the relief from some of the City's zoning and land use requirements and standards for persons with disabilities.
- The City should coordinate with lenders and banking associations to ensure that any discriminatory lending practices are eliminated educate the public on loan scams.
- The City should work with its partners to promote education and awareness about mental disabilities and make reasonable accommodation for persons with mental disabilities to ensure that they do not lose housing because of their disability.
- Through the preparation of fact sheets and adding NIMBYism in fair housing training, provide residents an opportunity to learn more about affordable housing and help negative perceptions.
- Work with partners throughout the region to raise awareness of the concepts of "housing affordability" and "affordable financing" to counter NIMBYism.

AP-85 Other Actions – 91.220(k)

Introduction:

This section of the Annual Action Plan outlines the City of Garland’s planned actions to meeting underserved needs, fostering and maintaining affordable housing, reducing lead-based paint hazards, reducing the number of poverty-level families, and developing institutional structure. The City plans to fund and/or implement a number of projects that will foster and maintain affordable housing with the primary activities being owner-occupied rehabilitation, new housing construction, and down payment assistance.

Actions to reduce lead-based paint hazards are addressed through the housing rehabilitation programs which follow the lead-based paint requirements for units constructed prior to 1978. The City will pursue closer relationships with other City departments and non-profit and for-profit partners to develop a stronger institutional structure and improved coordination of projects.

Actions planned to address obstacles to meeting underserved needs

The City of Garland carries out and supports activities and projects that will serve the needs of low- and moderate income persons such as the provision of affordable housing, homeless assistance, and supportive services. During FY 2018-2019, the City plans to undertake the following actions to address obstacles to meeting underserved needs:

- Provide matching funds for the HOME and ESG program to serve more persons than could be reached by CPD funding and thus increase the impact of projects;
- Provide support in terms of funding and technical assistance for agencies that serve LMI, homeless individuals and families, and persons at risk of homelessness;
- Benefit low- and moderate income neighborhoods by addressing aging infrastructure, street improvements, and code enforcement;
- Continue to participate in regional efforts such as the Metro Dallas Homeless Alliance to coordinate services and address the needs of homeless persons and families;
- Commit to addressing any gaps in institutional structure between City departments, non-profit providers, and other area agencies and service providers.

Actions planned to foster and maintain affordable housing

During FY 2018-2019, the City of Garland will preserve affordable housing, increase the affordable housing stock for households with income between 0-80 percent AMI, and support the provision of rental assistance by implementing or funding the following activities:

- Utilize HOME funding for the construction of 6 affordable housing units and provide down

payment assistance to the 4 assisted households;

- Support Habitat for Humanity in the development of new affordable housing units;
- Utilize CDBG funding for the Single Family Rehabilitation and Minor Home Repair Programs that will rehabilitation a total of 23 housing units.
- The Garland Housing Agency will provide 1525 Section 8 vouchers to assist low income households with the cost of rent;
- Provide emergency financial assistance to households at risk of homelessness through the Salvation Army, New Beginning Center, City of Garland Fair Housing Office, and the Matthew 25:40 Project.

Actions planned to reduce lead-based paint hazards

The City will address lead-based paint hazards with the implementation of the Single Family Rehabilitation Program and the Minor Home Repair Program. HUD regulations at 24 CFR Part 35 requires that lead-based paint hazards be controlled before the rehabilitation of a housing units, particularly if children under the age of 6 occupy the units. The City will conduct the required LBP assessment based on the level of federal funds invested in the rehabilitation of units constructed prior to 1978.

Actions planned to reduce the number of poverty-level families

Primarily, the City will utilize ESG funding for homeless prevention and rapid re-housing programs along with services that lead to self-sufficiency. Also, the City will require and ensure that its subrecipients collect, maintain, and report data with regards to the need of clients in order to prioritize actions and resources to address the greatest needs of families below the poverty level.

The Garland Housing Agency will continue to operate the Family Self-Sufficiency Program which provides employment assistance and training and also provides educational opportunities through Eastfield and Richland College.

Actions planned to develop institutional structure

The Housing and Community Services Department currently coordinates with several City departments, non-profit organizations, and other public entities to meet the goals and objectives of the Consolidated Plan. In order to continue improving the institutional structure the City will continue to participate in regional committees or activities, provide and/or support training for staff and providers in the areas of affordable housing, fair housing, economic development, and community development, and pursue closer relations with non-profit housing and service providers. The City will also collaborate and assist affordable housing developers to navigate the development process.

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

service agencies

During FY 2018-2019, the City will utilize CDBG, HOME, and ESG funding to support both public and private housing programs including programs operated by social service agencies. The City will provide technical assistance to its subrecipients and developers and coordinate efforts of both housing and social service providers by being involved in local and area-wide planning activities.

Discussion:

See above

Program Specific Requirements

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

Introduction:

During FY 2018-2019, the City of Garland expects to receive CDBG funding of \$2,127,843, HOME funding of \$748,755, and ESG funding of \$168,535. In addition, the City expects to carry forward \$7,159 of prior year CDBG funds and produce \$20,000 in additional revolving loan income. CDBG funds will be used for eligible activities including acquisition and rehabilitation of existing housing, public services, code compliance, infrastructure improvements, and fair housing. All applicants must meet the low income eligibility guidelines for CDBG. The HOME Program will fund acquisition, homeowner rehabilitation, down payment assistance, construction of affordable housing, and CHDO activities. It is projected to carryover \$907,177 in prior years funds and produce \$500,000 in additional program income. The ESG Program will fund rental assistance, rapid re-housing, and homeless prevention and shelter operations.

The City solicits applications through various means such posting on City website, information posted in the City Municiple Building and information provided to the listing agent for the properties. For the HOME Program-eligible applicants will be first time homebuyers with incomes at or below 80% of the area median income for Dallas County. There are no specific groups targeted other than first time homebuyers and low income. Applicants will be accepted on a first come, first served basis and the City will qualify applicants on this basis. Other applicatants will be kept in order received. Information may be obtained at www.garlandtx.gov or at Housing and Community Services located at 800 Main Street, Garland TX 75040

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	\$502,503
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

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Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 100.00%

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

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

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

- During FY 2018-2019, the City of Garland will be utilizing HOME funds for the City's Housing Infill Program, down payment assistance, and to fund the construction of new affordable housing in partnership with Green Extreme Homes CDC. The City will not be utilizing HOME funds for investments that are beyond those identified in 24 CFR 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 guidelines are included in the Annual Action Plan for FY 2018-2019 for Garland as a part of the Consolidated Plan submission for review and approval by HUD.

Recapture: The City will use the "Recapture" provision of the HOME program for controlling resale of the homebuyer property during the affordability period. Recapture seeks to recover all or a portion of the direct subsidy provided to a homebuyer if they sell the property during the affordability period. All funding will become due in cases such as if the recipient rents or leases the home, fails to occupy the home as a principal residence, transfers the property or interest in the property, misrepresents eligibility, or defaults on the senior/first mortgage loan. The homebuyer assistance is secured by means of a note and a deed of trust by the recipient. Payments toward the principal are deferred under the provisions of the Note, and the lien will be forgiven after the affordability period as long as the homebuyer does not default on the note. The amount of HOME funds subject to recapture is the outstanding balance of the direct subsidy received by the

homebuyer. The direct subsidy will consist of 1) any HOME funds provided to the buyer at the time of purchase (down payment, closing cost) to assist with the purchase; or 2) any reduction in the purchase price from fair market value to an affordable purchase price, or the difference in purchase prices and the first mortgage and buyer contributions (affordability gap). The amount for recapture will be based on “shared net sales proceeds” as described below. The homeowners investment will be reimbursed before any HOME funding. The following are the recapture provisions by program:

HOME CHDO Infill – Habitat for Humanity “Recapture” will be used to recover all or a portion of the direct subsidy provided by the CHDO to households that purchase CHDO-developed homes. The subsidy will be in the form of any purchase price reduction or affordability gap, as noted above. The recapture amount is subject to shared net proceeds and the outstanding HOME balance. Any funds recaptured by the CHDO will be remitted to the City.

HOME Infill Housing: Land Acquisition/Improvements/New Construction: “Recapture” will be used to recover all or a portion of the direct subsidy provided to a household to purchase a City-developed home. The subsidy will be in the form of any purchase price reduction or affordability gap, as noted above. The recapture amount is subject to shared net proceeds and the outstanding HOME balance.

HOME Down Payment Assistance Program: “Recapture” will be used to recover all or a portion of the direct subsidy (down payment/closing costs) provided to a household to purchase a house on the open market. The recapture amount is subject to shared net proceeds and the outstanding HOME balance.

Calculation of Shared Net Sales Proceeds: Shared net sales proceeds is defined as the sales price minus the first mortgage lien and seller paid closing costs and includes only the following items to the extent actually incurred: brokers commission, reasonable attorney fees, and any transfer tax or recording fee payable by the seller. If there is insufficient net proceeds from the sale of the foreclosed property, the City has the option to forgive the difference.

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

Recapture: Garland follows the HOME affordability requirements outlined at 24 CFR 92.254(a)(4) & (5). The minimum period of affordability is dependent on the amount of direct homeownership assistance. The affordability requirements are as follows: Under \$15,000 – 5 years; \$15,000 - \$40,000 – 10 years; and over \$40,000 – 15 years. The affordability period identifies a specified period the homebuyer must occupy the unit. When homebuyer closes on a loan assisted with the FIRST-TIME HOMEBUYERS assistance, a lien is placed on the home for the period of affordability and secured by a Note and Deed of Trust. Payments toward the principal are deferred under the provisions of the Note, and the lien will be forgiven after the period of affordability as long as the

homebuyer does not default on the agreement. In the event of any of the following actions, the full amount of HOME funding will be repaid: the Note is considered to be in default and subject to recapture if any of the following conditions exist during the period of affordability: 1) Owner rents or leases the property; 2) Owner fails to occupy the property as principal residence; 3) Any transfer of the property or any interest in the property; 4) Any default or misrepresentation by the homebuyer relating to his or her eligibility for the Program; and 5) Any default under the instruments or loan documents of the senior lien holder.

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

The City does not use HOME funds to refinance existing debt.

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

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

The City of Garland administers the ESG program in collaboration with MDHA. ESG funding is used for homeless prevention and assists individuals and families who are at risk of homelessness. Participants can enter the program through self-referral or referral from another agency. All households applying for ESG assistance must have a gross income at or below 30% AMI. Rental assistance is provided for a maximum of 3 months and cannot exceed \$2,000 per households with certain exceptions.

Preference is given to applicants, in the order below:

- Families who are able to maintain housing without continued rental assistance and requiring limited or no stabilization/case management services.
- Individuals who are able to maintain housing without continued rental assistance and requiring limited or no stabilization/case management services.
- Families with a commitment from a partner agency to provide rental assistance and/or case management as may be determined necessary to achieve housing stability.
- Individuals with a commitment from a partner agency to provide rental assistance and/or case

management as may be determined necessary to achieve housing stability.

- Veterans and families with a member who is a veteran.
 - Families with children.
 - Households who are anticipated to be receiving a Section 8 or VASH voucher within 6 months
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 is in the process of developing a coordinated assessment system that will improve links between clients with services and provide referrals to housing and services that are available. The system will uniformly and objectively assess clients, according to their level of need and risk, and place them in housing.

A Coordinated Intake/System Task Force was formed and developed the following goals:

1. Develop Uniform Needs Assessment for all populations
 2. Develop coordinated Intake Process Guidelines for single adults, children and families, and unaccompanied youth
 3. Develop data tracking and reporting supports in collaboration with MDHA HMIS Committee
 4. Develop implementation plan
 5. Develop Financing Plan
 6. Develop Quality Assurance Process
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's Housing and Community Services Department prepares a calendar identifying key dates in the funding process and provides the calendar to neighborhood organizations, homeowner organizations, past subrecipients, and other groups or individuals on the City's mailing list.

- The City publishes an article including the potential uses of the funds and the calendar described above, in the "Garland City Press", a newspaper that is distributed with the City's water bill.
 - A notice of funding availability (NOFA) is published in the Dallas Morning News.
 - The City accepts competitive applications from non-profit social service organizations that carry out activities and implement programs that are eligible for ESG funding. The City consults with the CoC and funding recommendations are subject to approval by the City Council and become part of the City's Annual Action Plan.
 - Agreements are then developed with the selected subrecipients.
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 regulations at 24 CFR 576.405(b) states that if the recipient is unable to meet requirement under paragraph (a), it must instead develop and implement a plan to consult with homeless or formerly homeless individuals in considering and making policies and decisions regarding any facilities, services, or other assistance that receive funding under Emergency Solutions Grant (ESG). The plan must be included in the annual action plan required under 24 CFR 91.220.

The City of Garland does not have a homeless or formerly homeless person on its City Council or other policy making body. However, the City is a participant in the CoC. MDHA, the lead agency for the CoC, implemented the Alliance Homeless Forum (AHF) which “empowers the homeless and formerly homeless to meet monthly and discuss issues related to their situations, survey and report their needs, and plan strategically around resolution of problems they encounter”. (CoC Year End Report 2014).

A review of the CoC's policies and procedures manual (PPM) shows that the CoC has a plan for consulting with homeless or formerly homeless individuals in considering and making policies and decisions and its governance structure includes formerly homeless or homeless persons. The City of Garland meets these requirements through the CoC. See the following link to the CoC's PPM: http://www.mdhadallas.org/wp-content/uploads/2014/08/Approved-Structure-CoC-Policies-and-Procedures-08_26_14.pdf.

5. Describe performance standards for evaluating ESG.

The Dallas/Irving and Collin County CoC has developed the following performance measures for the ESG Program for its partners such as the City:

- 90% of all persons shall have higher non-cash benefits at program exit than at program entry as a result of receiving ESG assistance
- The number of persons with higher income at program exit than at program entry as a result of receiving ESG assistance
- 25% of unemployed persons who are not eligible for SSI or SSDI will become employed
- 50% of persons with deficient academic skills will improve their status
- Provision of weekly and appropriate level of case management provided to persons with or without disabilities (the number of persons receiving case management)
- Provision of reasonable engagement with homeless individuals/families living in emergency shelters or during street outreach in order to assist with assessment and assignment functions within a continuum of care
- 100% full participation and compliance with the HMIS, including accurate and timely entering of data (10% annual error rate)
- 65% if persons exiting to permanent housing as a result of receiving ESG assistance

See above

