



CITY OF ABILENE

**2013
CONSOLIDATED ANNUAL
PERFORMANCE AND
EVALUATION
REPORT (CAPER)**

December 24, 2014



December 24, 2014

Ms. Shirley J. Henley
U.S. Dept. of Housing & Urban Development
Fort Worth Regional Office
801 Cherry Street
Unit #45 – Suite 2500
Fort Worth, TX 76102

ATTN: Ellen M. Melendez, Sr. CPD Representative

Subject: Consolidated Annual Performance Evaluation Report (CAPER)
City of Abilene
Community Development Block Grant (B-13-MC-48-0001)
Home Investment Partnerships Program (M-13-MC-48-0210)

Dear Ms. Henley:

The City of Abilene, hereby submits the original copy of its 2013 Consolidated Annual Performance Evaluation Report (CAPER), showing the utilization of Community Development Block Grant (CDBG) and Home Investments Partnerships (HOME) entitlement grant funds during the program year. An electronic copy will be sent to the attention of Ellen Melendez, as well.

If you have any questions or comments, please call me at (325) 676-6383.

Sincerely,

Sandy Bowen
Neighborhood Initiatives Manager
Planning and Development Services

Enclosures (1)

CERTIFICATION

As Chief Executive Official for the City of Abilene, I certify that the information contained in this report is accurate to the best of my knowledge.

David A. Vela, Interim City Manager

Date

CERTIFICATION

As Director of the Planning and Development Services Department for the City of Abilene, I certify that the information contained in this report is accurate to the best of my knowledge.

Jon C. James, AICP
Director
Planning and Development Services

Date

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□ Fourth Program Year CAPER

The CPMP Fourth Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

The grantee must submit an updated Financial Summary Report (PR26).

GENERAL

Executive Summary

The 2013 Consolidated Annual Performance and Evaluation Report (CAPER) represents the fourth year assessment of the City of Abilene's progress toward achieving the goals identified in its 2010-2014 Consolidated Plan for Housing and Community Development. The report covers the program period of October 1, 2013, through September 30, 2014, also referred to as Program Year 2013 (PY13).

The Consolidated Plan was developed in 2010 through a comprehensive community assessment process involving citizens, local government, nonprofit agencies, businesses and civic groups. It represents an overall vision for meeting the human and social needs of Abilene residents through the program year 2014. Development of a Consolidated Plan is part of the criteria for receiving U.S. Department of Housing and Urban Development (HUD) funding. As an annual grantee of HUD, the City of Abilene was designated the lead agency in producing the Consolidated Plan. It is also responsible for producing annual action plans that outline specific strategies and activities aimed toward achieving the Consolidated Plan's goals. The primary focus of the 2013 CAPER is the 2013 Action Plan.

Annually, the City of Abilene is awarded two formula grants from HUD: Community Development Block Grant (CDBG) and Home Investment Partnerships Grant (HOME). The CAPER will measure the degree to which actual accomplishments of activity funded under these two programs met the proposed accomplishments of the 2013 Action Plan and ultimately, the goals of the Five-Year Consolidated Plan.

During PY2005, the City of Abilene initiated several organizational changes geared towards a more efficient delivery of City services. One of those was restructuring the Office of Neighborhood Services (ONS). Originally, the CDBG- and HOME-funded housing and homeowner related programs were delivered through the City of Abilene Public Housing Authority (APHA). Through this restructuring, those housing-related programs are now delivered through the Office of Neighborhood Services (ONS), a division of the Planning and Development Services Department and beginning in PY08, the housing authority became autonomous as the Abilene Housing Authority.

The City of Abilene was granted \$876,072 in CDBG and \$371,629 in HOME entitlements for Program Year 2013.

General and Planning

Goal: To ensure the overall management, administration and planning associated with implementation of the City's CDBG and HOME programs.

Planning and Development Services Administration—\$157,890 CDBG

This activity provided general oversight, management and delivery of the CDBG Program, administered by the Planning and Development Services Department/ Neighborhood Initiatives Division, and indirect cost allocations. Funding also partially supported management of the HOME Program. CDBG and HOME funds were not leveraged with the City's **General Fund**. Over 94% of \$157,890 was expended (\$136,943.15 entitlement and \$11,980 encumbered).

HOME Administration— \$41,397 HOME

This activity supported staff and delivery costs of the HOME Program, including HOME administrative costs incurred by the Planning and Development Services Department/Neighborhood Initiatives Division and the HOME-funded Single-Family Rehabilitation/Reconstruction and First Time Homebuyer Programs operated by the ONS. Over 143% (\$54,970 entitlement plus \$4,075 PI) was expended.

Debt Reserve Funds – \$24,364 CDBG

This established reserve fund is rolled forward each year to help offset Section 108 Loan debt and soften the effect of reductions in the CDBG entitlements due to federal program cutbacks. Reserve funds expended were \$24,364.

Housing Needs

Goal: Low- to moderate-income citizens will have access to safe, decent and affordable housing

Objectives:

- Increase the availability, financial accessibility, and support for affordable home ownership opportunities
- Educate homeowners and homebuyers on all aspects of homeownership to include, but not limited to, property maintenance and environmental hazards

First-Time Home Buyers – \$35,000 HOME

This program provided necessary down payment and closing costs assistance to 11 low- and moderate-income persons for the acquisition of a single-family home. The First-Time Home Buyer Program prioritizes persons who are currently living in federally assisted housing or receiving federal rental assistance and who are able to meet all requirements of the program, including the ability to obtain financing for the purchase of a home through a local lender. There were no families from public housing assisted with the FTHB program this year. Eleven families with 19 children were assisted. Over 81% percent of homebuyers were minority; 2 families were in the 51-60% income category; and 9 families were from the 61-80% income category. Over \$35,000 was expended (\$34,184 entitlement plus \$3,577 PI). Household make-up consisted of 2 Single, Non-Elderly; 6 Single-Parent, 3 Two-Parent families. Advertisement for this program includes press releases announcing available funding in the local newspaper, the City of Abilene website, resource fairs and local TV feature stories. ONS works with Habitat for Humanity and the Abilene Housing Authority to encourage homeownership. ONS staff are available to speak to community groups. The City of Abilene Planning and Development Services Department, ONS Division administers the Program.

Objectives:

- Maintain, rehabilitate and improve existing single-family, multi-family, and subsidized housing units
- Expand education and enforcement of safety codes and/or services to improve conditions of housing
- Increase the availability, financial accessibility, and support for safe, decent, and affordable housing
- Increase the availability, financial accessibility, and support for handicap accessible housing

- Provide resources for home repairs and property maintenance for owner occupied homes

Single-Family Rehabilitation/Reconstruction – \$343,136 HOME

This program provided moderate or substantial rehabilitation to existing owner-occupied (low- and moderate-income) single-family residential properties by providing grants or loans to a total of 5 homeowners. Three rehab units were completed and 2 rehabs remained in progress at the end of PY13. The total amount expended during PY13 was \$176,790 (\$129,537 entitlement plus \$47,253 PI). Residential properties are rehabilitated to meet local building codes and the City's locally adopted written property standards, including suitable amenities. Of the 3 completed units, 66% of the homeowners assisted were minority. One household was from the 31-50% income category and 2 were from the 51-60% income category. All 3 households were from the Elderly category. Advertisement for this program includes press releases announcing available funding in the local newspaper, the City of Abilene website, resource fairs and local TV feature stories. The City of Abilene Planning and Development Services Department, ONS Division administers the Program.

Community Housing Development Organization (CHDO) – \$55,744 HOME

The CHDO is responsible for developing, sponsoring, and/or owning HOME-assisted housing available to low- and moderate-income families. Abilene Habitat for Humanity is the only non-profit housing development organizations designated as a CHDO during PY13. Using HOME funds previously allocated, Habitat is currently constructing new single-family housing in the community.

The City set aside 15% (\$55,744) of the PY13 HOME entitlement, as well as previous entitlements for use by CHDOs. Three single-family units were completed by Habitat and sold during PY13. The 3 unit had a delayed inservice due to extensive damage from a hail storm. There are 3 additional units in progress and 3 in the planning stages. The total CHDO funding expended was \$169,539. Two minority families were assisted with the housing completed this year. Two families were Single-Parent households with one in the 51-60% and two in the 61%-80% income category. There were 10 children between 3 families. Habitat has been working closely with the International Rescue Committee to involve refugee families in the homeownership program.

In conjunction with the HOME CHDO Reserve funds, Habitat for Humanity contributes funding from their agency development fund-

raising events, in-kind donations from local vendors, volunteer labor and sweat equity. Local foundations also contribute to various aspects of Habitat's projects. Habitat continues to collaborate with the 3 local universities for volunteer opportunities with their campus service organizations and fund raising events channeled specifically to Habitat. Habitat's highly successful Restore facility continues to be a strong contributor of funds and building materials.

A partnership between Habitat and Lowe's Home Improvement, "Women Build" program, is currently training women as a returning source of skilled volunteers. It has been well attended and supported as they have the first house in the "dried in" stage.

Besides the local church sponsorships, another volunteer-growing program has proved to not only grow volunteers, but train local high school shop students in the building trades. This training is exposing students to framing, carpentry, roofing, plumbing, electrical skills and provided more experience using specialized tools. It has added to the healthy cross-town high school competitiveness between Abilene High and Cooper High schools, as each has asked for opportunities experienced by the other high school.

Rolling Plains Management Corporation, a local program, provides utility assistance, weatherization and energy efficiency assistance, rehab assistance and other housing related assistance through State funding, corporate grants and local foundation grants.

Abilene Volunteer Weatherization (AVW) worked with elderly and those with disabilities during October. The One Weekend a Year Weatherization Blitz replaces doors, locks, weatherization to windows and makes bathrooms more accessible. The AVW board has chosen to join with Habitat for Humanity leadership while maintaining their individual identity as a separate non-profit.

The United Way of Abilene will no longer support the Center for Economic Opportunity, which provided development and administration of the Individual Development Accounts Program. This program included match dollars with a ratio of four dollars for every one dollar (up to \$1,000) each participant saved. These accounts were used toward the goal of home ownership, additional education or business development. The Habitat for Humanity Board has applied for grant funding to administer this valuable and highly successful program. Many other services and outreach programs are available

through agencies and organizations listed in the Homeless Inventory Section of the Consolidated Plan.

Due to several years of extreme funding cuts and large Section 108 debt service payments, **Critical/Limited Repair, Abilene Volunteer Weatherization and Adult Protective Services Partners, Inc.** programs were not funded.

CDBG Housing Rehab Administration – \$84,925 CDBG

This activity supported the overall administrative and delivery costs for housing rehabilitation and homeownership activities. Over 88% of the \$75,208 was expended (\$74316.23 entitlement and 891.70 PI).

Specific Homeless Prevention

Goal: Prevent and Reduce Homelessness

Objectives:

- Provide and maintain transitional housing and support services for individuals and families, including unaccompanied youth

There were no specific homeless prevention programs or projects funded in PY13. Through the Baptist Children's and Family Services organization, the Christian Community Development Corp. continues to keep Our House filled to capacity with transitional youth.

Community Development

Goal: Improve the quality of programs and facilities for health and safety, information, transportation, and recreation services

Objectives:

- Support the expansion of comprehensive affordable health and dental services

Due to several years of extreme funding cuts and large Section 108 debt service payments **Medical/Dental, Senior Nutrition and Activities** were not funded. - No programs, projects or services were funded this year due to Section 108 debt service and reduced federal funding.

Other Community Development Needs

Goal: Revitalize neighborhoods

Objectives:

- Encourage and support programs that diminish crime

Goal: Enhance the physical environment of Abilene

Objectives:

- Provide and maintain adequate public facilities and infrastructure especially in low- to moderate- income areas
- Enhance pedestrian, bike, and traffic safety

Corsicana Sidewalk – \$119,600 CDBG

There was one neighborhood revitalization project in PY13. The Corsicana sidewalk, an in-house project, was begun in PY13 with engineering documents completed. Construction will be completed in PY14. This sidewalk was one of several identified in Target/LMI neighborhoods and the Safe Routes to School Master Plan. The City General fund is leveraging all the engineering services of \$1,500-\$2,000 and inspection services of approximately \$7,000 with an estimated total of \$9,000.

Economic Development Needs

Goal: Enhance the economic well being of all citizens

Objectives:

- Utilize and promote rehabilitation of existing properties to support business development.

Payment of Section 108 debt service for job creation projects in previous years prevented other projects and services from being funded towards further fulfillment of economic development goals and objectives.

Section 108 Debt Repayment – \$556,574 CDBG

CDBG funds were used to repay loans funded through the City's Section 108 Downtown Loan Program. Program income received in the form of Section 108 repayments is applied first to offset the use of CDBG funds for this activity. The City received no program income from the Downtown Loan Program in PY13. Total payments amounted

to \$526,059 (99.9%). All Section 108 debt has been satisfied with the exception of four payments on the T&P Freight Warehouse.

Affirmatively Furthering Fair Housing

The City of Abilene recognized HUD Fort Worth's direction for the need of an updated Analysis of Impediments to Fair Housing Choices since the previous Analysis of Impediments to Fair Housing Choices was completed during PY95. The updated report was presented to City Council on October 14, 2010. Federal Fair Housing and Equal Opportunity Fair Housing facts, information, rights of renters and homebuyers, and local contact information to report unfair housing is now available on the City web site at www.abilenetx.com/ONS. The items identified in the community focus group meetings and the City's responses are noted below. An updated AI is scheduled for 2015.

Issue 1: Community understanding of the roles, rights, and responsibilities of the City, property owners and residents in matters of property rights and maintenance, including avenues of remedy when issues arise

City Response: Local building, occupancy, and health and safety codes are similar, or less restrictive, than what is common in most cities the size of Abilene. The City's Subdivision Ordinance has requirements for the provision of minimum adequate public facilities (water, sewer, road access, etc.). While these requirements do create barriers to substandard housing, they are not more restrictive, and in some ways are less restrictive, than what is typical of Texas cities. The City has adopted the international Building Codes, a standard, which is consistent with state law in Texas and is common around the country.

The City complies with the Texas Accessibility Standards, the State of Texas Implementation of the Americans with Disabilities Act. There were no complaints from individuals received by the City Building Official's office during PY13. A complaint by The Texas Civil Rights Project, a state-wide non-profit legal organization is discussed in Issue 4 below.

The City's Zoning Ordinance offers a range of zoning districts with varying minimum lot sizes. While some areas of the community are zoned for larger minimum lot sizes, there are ample neighborhoods, including both existing neighborhoods, as well as new growth areas, where small lot development is permitted. The development industry has not indicated any concerns with availability of land for small lot,

affordable new housing. The City follows the state guidelines for facilities for persons with disabilities in single-family zones. The City has an ordinance that limits the number of unrelated individuals that may live in a dwelling.

Planning & Development Services (P&D) will be undertaking the development of a property maintenance ordinance in the future. The Community Enhancement Division (code enforcement) addresses issues and remedies. Continued efforts to organize neighborhood associations would further the education of owners and residents. The City offers "City University," a 9-month course designed to educate Abilene residents on City departments, processes and procedures.

Issue 2: Responsiveness of landlords to issues of property repair and maintenance in single-family and multi-family housing units

City Response: The City currently has no programs for the rehabilitation of multi-family housing. However, the City has adopted the "Existing Building Code" which allows existing buildings greater flexibility for rehabilitation and does not require such rehab to bring the building up to the current code as if it were a new building, which helps to encourage the re-use of existing buildings.

The City's standards for the design and neighborhood standards for new construction are minimal, especially when compared to many of our peer cities, and do not create a burden to development. The City's demolition program is minimal; focusing only on housing that is both unoccupied and has been condemned as being unsafe.

From the types of complaints received in the ONS, there are issues with some landlords maintaining their property as decent, safe and affordable. In the future a property maintenance ordinance will be considered by P&D.

Issue 3: Quality of neighborhoods as a factor in perceived availability of affordable housing choices

City Response: From public experiences shared with ONS staff, there is not an adequate supply of decent, safe housing that is affordable to LMI residents. The ONS, as directed by the City Council, makes every effort to commit a major portion of annual federal funding to Target Neighborhoods. Target Neighborhoods are defined as those neighborhoods that have a Council-approved Neighborhood Plan. The ONS, through P&D, has worked in the past and will continue to work in

census tracts with concentrations of LMI households to organize into Target Neighborhoods.

The Abilene Neighborhood Initiative (ANI) announced in August 2009, is a direct result of conversations between City Council members and the public regarding the conditions in certain areas within the city. After much dialogue, it was concluded that a neighborhood initiative be implemented to include a partnership among the City, religious congregations that have significant presence in HUD-eligible neighborhoods, local nonprofit service organizations, and other stakeholders. Initial meetings have been held in identified neighborhoods, with City responses to the neighborhoods concerning identified issues of safety and neighborhood quality of life. Continuing commitment to ANI has been made to the project by the City Council, the City Manager, the Department of Public Works, the Police Department, Planning and Development Services, and the ONS, with the following purpose statement.

ANI Purpose

- Improve the quality of life in the following neighborhoods: Carver, Butternut/Chestnut, Alameda and Holiday Hills;
- Partner with area churches, Connecting Caring Communities and other stakeholders;
- Fulfill key elements of the City Comprehensive Land Use and Development Plan for infill development and redevelopment

The neighborhoods identified in the purpose statement are socially and economically deprived and revitalization is vital for their health and welfare, as well as that of the entire Abilene Area. ANI aims to work with churches and community stakeholders to transform the community to eliminate disinvestment and abandonment by creating new economic and housing opportunities for traditionally underserved, under-invested areas that serve low-income and special needs populations in the targeted neighborhoods in a comprehensive fashion via:

- Building affordable senior, single-family, multi-family (apartment) and special needs housing;
- Design and implement mentor and educational programs;
- Construct a 21st Century community center to host a myriad of activities and services for all generations and populations;
- Foster and encourage economic development activities within these neighborhoods.

Conversations have begun with pastors to obtain their vision and commitment to improve the quality of life, partner with organizations, and to implement the infill and redevelopment aspects of the Land Use Plan. ANI is intended to be an ongoing process that will be implemented in phases.

Issue 4: Attention to quality controls on real estate sales and rental activities for sellers/landlords not affiliated with professional housing associations, housing authority, or other community housing entities having required standards of conduct.

City Response: The ONS has 3 programs to assist homeowners. The Critical/Limited Repair Program (suspended during 2011) assists very low-and extremely low-income homeowners to make smaller repairs to properties with health and safety issues. The Single-Family Rehabilitation/Reconstruction Program assists LMI homeowners to bring the house up to City code. If the cost to meet code is not a viable option, it may be considered for the Reconstruction Program.

The First-Time Homebuyer Program assists LMI clients with eligible down payment and closing cost assistance. The City requires a lead based paint disclosure statement for all funded homebuyers. In addition, ONS staff assists clients in locating other types of assistance if they do not qualify for the programs provided by ONS.

Beginning August 2001, the City began work on a Comprehensive Plan, which uses neighborhoods as the primary building blocks emphasizing infill development. The Plan was completed and adopted by Council in January 2004. Work on an infill development strategy began during PY06 with the first award for infill development funding being made during PY08. Additional funding awards for infill development are dependent on available General Funds allocated through the Capital Improvements Program.

- Through discussions with housing providers, social service agencies and a telephone survey, the Study noted “a level of ‘apprehension’ or ‘intimidation’ related to the complaint filing process because of the formality of HUD forms and the unfamiliarity with standard governmental procedures.” It was recommended that Abilene take steps among private and public entities to institute a centralized intake system or other mechanism for more effective monitoring of both fair and affordable housing barriers.

To help alleviate a perceived level of apprehension or intimidation related to the complaint filing process and the formality of HUD forms and the unfamiliarity with standard governmental procedures, a City of Abilene ordinance authorized the City Manager to designate the appropriate department to provide a Fair Housing Officer. The Planning and Development Services Director has named the Neighborhood Initiatives Manager as the Fair Housing Officer. All complaints are referred to the Manager, who refers them to the HUD Hot Line, issues a HUD Form 903 and assists the customer in completing the form. There have been no substantiated written complaints filed since December 13, 2002, which was found to be unsubstantiated.

The City of Abilene has designated the City Building Official to receive complaints concerning accessibility. The City Building Official refers accessibility complaints to the Texas Department of Licensing and Regulation (TDLR), which enforces Texas Accessibility Standards. The Building Official provides the phone number and information on how to process a complaint. The City Building Official received no complaints regarding handicap accessibility during PY13.

December 4, 2013, the City Legal Department received a public information request for all documentation of the City's use of HUD/CDBG funds from the Texas Civil Rights Project (TCRP). The City complied with the request. Their representative repeatedly cancelled appointments to review all documentation until April 16, 2014. After a brief (30-minute) review of the 2 most recent Consolidated Plans, 10 Action Plans, 10 CAPERs and the most recent Analysis of the Impediments to Fair Housing Choice, the TCRP representative left without any questions and requested no documents to be copied.

On July 24, 2014, the Texas Civil Rights Project attorney filed a citizen's complaint stating that the City had "failed its citizens with disabilities by ignoring their needs with respect to housing excluding their presence in the community, and failing to affirmatively further their fair housing choices." The complaint specifically alleged that the Analysis of Impediments to Fair Housing was deficient.

The City responded August 11, 2014 with actions and documentation showing all efforts to make processes, input and public hearings accessible to all special needs populations. The Neighborhood Initiatives Manager did not receive any other written discriminatory complaints during PY13.

In order to increase awareness of the City's commitment to fair housing, the ONS promotes their policies and procedures through postings in the ONS lobby of the fair housing policy and during client briefings. The fair housing logo is used for relevant newspaper ads. The latest HUD publication, "Fair Housing Equal Opportunity for All," is maintained in the ONS reception area for viewing.

- The Abilene Board of Realtors has an active Fair Housing Community Group that conducts periodic sessions to make local Realtors and prospective clients aware of fair housing rights and responsibilities.
- The Abilene Board of Realtors, Big Country Apartment Association, and other interested groups celebrate Fair Housing Month in April of each year with a public event.

In addition to the efforts, plans and processes in place, the ONS includes Fair Housing and Equal Opportunity in all presentations, outreach efforts and resource fairs. City staff participated in a State TDHCA Fair Housing Focus Group meeting held in August 2013. All major service and housing agencies were well represented and participated in the survey being prepared. September 2013, the Neighborhoods Initiatives Manager attended the local Citizens United Against Disproportionality and Disparity (CUADD). After the presentation a good discussion with attendees about neighborhood associations, the West Texas Homeless Network, Disabilities in Action, the public participation process and the myriad of resources available through State/local organizations and churches. There was a significant interest in the large city map that was used during the presentation indicating all LMI census tracts and block groups and target neighborhoods. A copy of the map was made available to CUADD for their planning and future works.

Obstacles to Meeting Underserved Needs

A comprehensive analysis of Abilene's underserved needs was developed as part of the "Priority Needs Summary" in the Consolidated Plan. Changing issues and needs that arise from year to year are addressed through the annual application and planning process for community development (CDBG or HOME) funds. The City's Citizen Participation Plan provides an opportunity for residents, nonprofit agencies and other human services stakeholders to identify needs. During the Action Plan development process, every attempt was made to meet all needs identified whether through allocation of CDBG or

HOME funds or through additional grants and coordination with other providers. Applications for funding requests were not solicited for PY13 due to reduced funding and Section 108 debt service. Council direction was to use any reprogrammed or excess funds on in-house programs and LMI sidewalks.

Leveraging Resources

The City continued to maximize available resources to meet the goals of its Consolidated Plan during PY13.

The City of Abilene CHDOs are required to acquire match contributions equivalent to 25% of every HOME dollar spent directly on housing construction, rehabilitation, and related development costs in an effort to limit federal funding and to encourage local affordable housing partnerships. Match contributions can be in the form of non-federal cash, foregone taxes, private donations, reduced interest rates, voluntary labor, and supportive services. Three CHDO units were completed. There are an additional 3 in progress and 3 in the planning stages. Total expenditures on all units, in progress and completed during PY13 was \$169,539. Habitat contributed \$121,603.51 to the completed units. The sweat equity and volunteer hours reported were 6,628.25 (at \$10 per hour) for a total of \$66,282.50 for work performed on these homes. Present day value on 0% interest loans totaled \$59,556.46. All was donated to provide permanent affordable housing. Abilene's match requirement for PY13 (HUD FY14) was \$32,554.53, which was a 50% reduction after 2 years of 100% exemption. Excess match liability contributions are carried forward as credit toward match liability incurred in future years.

HOME funds provided \$35,048.72 in down payment and closing costs assistance for 11 families in the First-Time Homebuyer Program. These funds were leveraged with \$827,482 in first mortgages and \$17,794 in participant down payments and funding from other sources.

Due to several years of extreme funding cuts and large Section 108 debt service payments CDBG funds were not available PY13 to be leveraged with the Federal Transit Administration grant for Access-to-Jobs, Abilene Volunteer Weatherization, Adult Protective Services Partners, Inc., Medical/Dental, Senior Nutrition and Activities or other local projects.

The General Fund contributed \$20,000 and the Development Corporation of Abilene (DCOA) contributed \$40,000 for the DCOA/City

contract with the National Development Council (NDC). NDC provided a \$12,000 Reinvestment Fund Grant towards the \$72,000 contract for services.

The City of Abilene Public Works Department is currently working on the Corsicana sidewalk project estimated to be worth \$120,000.

Managing the Process

The City of Abilene complies with all public notice requirements, citizen participation requirements and submission requirements during the formulation and completion of the Five-Year Consolidated Plan, the One-Year Action Plan and the CAPER. Performance measurements and the monitoring plan were incorporated during PY05.

Citizen Participation

A draft of the CAPER for October 1, 2013 to September 30, 2014, was made available for citizen review and comment before submission to HUD. All funds available (including estimated program income), the total amount of funds committed during the reporting period, the total amount expended during the reporting period was included. Provided in the draft CAPER for public comment were summaries of all goals and accomplishments for PY13.).

The 15-day comment period for interested parties to review the CAPER was December 1, through December 15, 2014 (See Appendix G). The City received no written citizen's comments.

CDBG and HOME programs are generally available to low- and moderate-income citizens community-wide. The CD Eligible Area is comprised of a high concentration of low- to moderate-income (LMI) census tracts and block groups as determined by HUD and the 2000 U.S. Census data as shown in Appendix D.

Beginning in 1995, under City Council direction, Planning and Development Services staff adopted a more comprehensive neighborhood planning approach to its programming and activities. Three neighborhoods within the overall CD Eligible Area have been designated as Target areas, the focus of this comprehensive planning approach. Target neighborhoods include Carver and Sears in north Abilene and the North Sayles area in the southern portion of Abilene. A map of targeted neighborhoods is included in Appendix D. The targeted focus is based on demonstrated organization and leadership

from within these neighborhoods, as well as the support of federal CDBG and HOME dollars previously invested in these areas. The City Council issued guidelines in 1997 for the CDBG and HOME programs to achieve greater progress towards neighborhood improvement. As directed by these guidelines, the ONS works to ensure that up to 50% of CDBG and HOME funds received for repair, rehabilitation, and reconstruction activities are spent in targeted neighborhoods through the Critical/Limited Repair program (currently unfunded), and the Single-Family Rehab/Reconstruction program when possible. Staff encourages CHDOs to strive to spend a majority of the annual set aside funds in these Target Neighborhoods, as well. Beginning in PY09, the City identified four additional at risk neighborhoods in need of focus. While these are not officially designated as Target Neighborhoods, focus group partnerships have begun. The basic foundation work at this time includes assistance identifying and building neighborhood leadership and reducing crime.

Demographics of the CD Target Neighborhoods

Carver Neighborhood

Based on the 2000 Census, the city's racial composition was 78.1% White, 8.8% African-American, 19.4% Hispanic, and 12.5% including Asian, Native Indian, and Pacific Islander and other. However, the racial composition of Carver differed significantly from Abilene as a whole, and is summarized as: 58.4% African-American, 27.7% Hispanic, 13% White, and less than 1% Asian/Native Indian/Other.

Sears Neighborhood

Based on the 2000 Census, the Sears Neighborhood had a total population of 1,490 and Hispanic origin peoples consisted of 81.1% of the total population. The remaining population consisted of 13.8% White, and 1% African-American /American Indian/Alaska Native.

Sayles Neighborhood

Based on the 2000 Census, the Sayles Neighborhood had a total population of 1,114. It consisted of 59.2% White, 6.2% African-American, 31.4% Hispanic and 3.2% Asian/Native Indian/Other.

The number of targeted neighborhoods is expected to increase as more neighborhood-based groups organize and begin revitalization efforts. Thus, while housing and community development activities will continue to be available to low- and moderate-income citizens throughout Abilene, more coordinated efforts and resources will be directed toward these targeted neighborhoods.

Appendix D provides specific maps of the Abilene Community Development Eligible Area and the three Targeted Neighborhoods. In addition, Appendix D provides a map depicting the percent minority population by census tract.

Institutional Structure

As part of its overall goal of maximizing resources, the City continued to seek coordination among public, private, and charitable organizations involved in housing and community development services. The community has a strong history of public/private partnerships and all institutions are aware of the need to enhance collaboration as funding sources diminish, particularly with the onset of welfare reform.

The administration of CDBG and HOME programs remained in the Planning and Development Services Department through the Neighborhood Initiatives Division during PY13. The Division consists of two staff members who manage the day-to-day operations of the two grants. The CDBG- and HOME-funded housing programs (Single-Family Rehab/Reconstruction, First-Time Homebuyer and CHDO programs) have been delivered by the Neighborhood Initiatives Division and operated from the Office of Neighborhood Services. The Economic Development Department continues to work with the ONS on the Section 108 Program, New Market Tax Credits Program, Minority/Women Business Enterprise activities and the City's Enterprise Zone (See Appendix D for map of 20% or Greater Poverty) was re-designated to target low- to moderate-income neighborhoods. Planning and Development Services recently worked to develop the Tax Increment Reinvestment Zone (TIRZ) to encourage revitalization and economic development (See Appendix D map Tax Increment Reinvestment Zone).

Outside the City organization, the ONS coordinates with targeted neighborhood groups, community foundations, non-profit agencies, realtors and lending institutions to minimize gaps in services delivered. Cooperative effort is exemplified in the relationship between the City and its CHDO. The City attempts to find other avenues, apart from the set-aside of CHDO funds, for expanding the availability of safe and decent housing in cooperation with its CHDO. The ONS will continue to be involved in various interests throughout the community and continue to dialogue with such entities as the West Texas Homeless Network, Regional Workforce Development Board, and the United Way

of Abilene. Rolling Plains Management Corporation, an agency out of Crowell, TX, was awarded State federal CSBG grants for the delivery of services those in need.

Monitoring

Monitoring of both the CDBG and HOME programs is the responsibility of the Neighborhood Initiatives Division of the Planning and Development Services Department. Staff reviews projects proposed by eligible organizations for compliance with the goals and objectives as set forth in the Consolidated Plan. Monthly reports are collected for all programs to serve as an ongoing monitoring mechanism. Ongoing compliance and monitoring activities include the following.

Habitat for Humanity CHDO Certification is monitored and housing construction inspected. There has been improvement in record keeping, recording match hours, in-kind donations and in identification/separation of CHDO proceeds and coordination of homebuyer relations.

Community Development Block Grant (CDBG) Funds

- Staff reviews projects proposed by eligible organizations for compliance with eligibility requirements and national objectives.
- Environmental review records are prepared as applicable. The records contain all assessments, findings and pertinent information for each CDBG program/project.
- A contract agreement is prepared and executed between the City and subrecipients.
- Meetings are conducted yearly with all subrecipients to provide technical assistance, suggested reporting forms, contract review and expected outcomes.
- A letter of agreement is prepared for City Departments. Meetings are conducted with departments administering programs to discuss reporting requirements, obstacles impeding goal attainment and other programmatic issues.
- Monitoring and on-site visits are conducted, as deemed appropriate, for subrecipients and City departments that receive funding.
- An annual performance report identifying performance toward planned goals is prepared (CAPER).

Home Investment Partnerships Program (HOME) Funds

- The City offers programs as outlined in the HOME Program description and any subsequent amendments. These programs are offered directly by the City and through eligible CHDOs.
- Staff reviews the economic feasibility of the proposals for HOME funds.
- An environmental review record is prepared as applicable. The record contains all assessments, findings and pertinent information for each HOME program/project.
- The City completes appropriate inspections for applicable State and local standards and codes, as well as the files being reviewed for compliance.
- The City completes appropriate annual inspections and special request inspections on all assisted units and the required number of HOME-assisted rental units.
- A contract agreement with specific scope of services and project budget is prepared and executed between the City and the developer.
- An annual performance report identifying performance toward planned goals is prepared.
- Monitoring and on-site progress visits are conducted on all projects. Frequency of monitoring depends on the progress of the activity and the review of tenant files to ensure that the owner/property managers are performing compliance standards.

Self-Evaluation

The purpose of the CDBG Program is to provide decent housing, a suitable living environment and the expansion of economic opportunity primarily for low- and moderate-income persons. The City of Abilene is making the adjustments necessary due to continued reductions in funding and commitment to Section 108 Loan Program debt service. As these issues are resolved, the City will be better able to address identified priority needs and objectives of the 2010-2014 Consolidated Plan. One hundred percent of PY13 funds were expended to benefit those of low- to moderate-income; more than satisfying the yearly 70-30% LMI benefit requirement. All CHDO units are on schedule and will be completed in PY13 and PY14. The Corsicana Street sidewalk project has gone to engineering with construction bids expected in late December 2014 or early January 2015. Other major goals are on target. All grant disbursements have been accomplished in a timely manner as is consistent with the City of Abilene Finance Department

close of fiscal year. Major Consolidated Plan target goals for PY13 will not be met due to reductions in federal funding and Section 108 debt repayment. As those debts are retired other projects will be possible.

The City has been able to affect the availability of affordable housing in Abilene. Under the *First-Time Homebuyer Program* 11 households received assistance with down payment and closing costs. We have seen a slight increase in home buying interest by our clients since the housing crisis began, but levels have not yet reached the pre-2005 level. Habitat for Humanity has consistently assisted low-income persons/households during PY13. CCC continues their work in LMI and at-risk neighborhoods assisting residents with identified needs.

The assessment and abatement of lead-based paint in older homes continues to slow rehabilitation work. The City initiated a pilot incentive program to encourage general contractors to become lead certified in PY06. Three LBP certified contractors have not been able to justify the expense and did not retain certification. Additional certifications may be possible as staff continues efforts to recruit contractors. The rising costs of certification and lack of rehabilitation projects has caused the certified contractors to reassess the value of lead certification. Currently Abilene has contractors certified in Lead Safe Work Practices only.

Habitat for Humanity continues to provide affordable housing. Construction was on schedule with the completion of 3 houses in PY13; 3 in progress for completion during PY14-PY15 and 3 additional in the planning stage.

Effective September 30, 2014, the City was unable to expend in a timely manner \$165,576 in HOME funds. These funds had been committed to a CHDO that was unable to perform and is no longer a certified CHDO.

Expanding economic opportunities for low- and moderate-income citizens is an objective of not only the public sector, but the private sector as well. The City's one-half cent sales tax for economic development has been helpful in providing jobs that are made available to low- and moderate-income residents. Through the DCOA's efforts to assist 8 different local companies with growth and retention in Abilene, the DCOA approved \$8,856,377 to assist companies in Abilene with growth and retention. The DCOA reported projected new employment of 208 jobs.

In addition, the DCOA contracts with the Texas Tech University Small Business Development Center (SBDC). SBDC results are discussed in the section on Anti-Poverty Strategy.

There were many things that had a substantial impact on the City's ability to meet community needs. The most critical barrier that affected the ability to fulfill the strategies and the overall vision of the current Consolidated Plan was the funding level in relation to the amount of need. For example, during development of the One-Year Action Plan for PY13 the City recognized over \$689,600 in typically requested funding, including 3 public services that can no longer be funded, with only \$876,072 allocation. The amount of funding available in recent years has not been adequate to address all the needs identified by the community. Given the certainty of a continued decrease in funding, the City will rely heavily on the Consolidated Planning process to ensure that funding is focused on the most highly prioritized needs. In addition, Section 108 loan debt repayment required more than 60% of annual allocation. The depressed economy that began in 2001 continued to cause an impact that reduced other funding sources for local projects. Continued federal funding reductions and commitment to Section 108 Loan Program debt service have made recovery difficult and continues to cause an influx of greater unmet needs. Inconsistent increases in local sales tax revenue over the past 12 months indicates that some recovery is taking place, but is not yet steady.

Lead-based Paint

Evaluating and Reducing Lead-Based Paint Hazards

Over 70% of the houses in Abilene were built prior to 1978. The City continues to incorporate lead-based paint evaluation and reduction in its regular housing inspections and housing program review process. It is standard procedure to address lead based paint hazards through abatement as required by HUD and EPA on homes rehabilitated by the City of Abilene Planning and Development Services Department programs and CHDO's. As an encouragement for general contractors to become lead certified, the City of Abilene initiated a pilot incentive program in PY06. The City will continue the incentive program, but must examine alternative options to address those houses. Abilene has experienced contractors who do not find it a viable option to maintain costly lead abatement equipment, training and certification expense.

The City continues to take the following steps concerning all government funded housing rehabilitation of public housing units, and encourages the same on private housing projects.

- Inform all owners, occupants and landlords of lead-based paint hazards and provide information on methods for reducing risk of exposure in pre-1978 homes.
- Provide testing for any households whose children have been shown to have elevated blood lead levels. Require the family be moved to a post 1978 unit, or unit that has passed this test.
- Require inspections for lead at the same time other inspections or evaluations are conducted on City sponsored housing.
- ONS staff made Safe Work Practices training available to local contractors, CHDO personnel, staff and maintenance personnel. However, with the new State requirement, the ONS can no longer provide these classes.

The City of Abilene ONS and the AHA have fully implemented HUD's Lead-Safe Housing Rule as required by the Office of Healthy Homes and Lead Hazard Control.

Housing Needs

The following programs and services were provided during PY13.

First Time Home Buyers

This program provided necessary down payment and closing costs assistance to 11 low- and moderate-income persons for the acquisition of a single-family home. The First-Time Home Buyer Program prioritizes persons who are currently living in federally assisted housing or receiving federal rental assistance and who are able to meet all requirements of the program, including the ability to obtain financing for the purchase of a home through a local lender.

Advertisement for this program includes press releases announcing available funding in the local newspaper, the City of Abilene website, presentations to local service clubs and organizations, information provided to local lender homebuyer programs and local TV feature stories. The City of Abilene ONS administers the program.

Single Family Rehabilitation

This program provided moderate or substantial rehabilitation of existing owner-occupied single-family residential properties by providing grants or loans to 5 low-and moderate-income homeowners with 3 completed and 2 units in progress. Residential properties are rehabilitated to meet local Housing codes and the City's locally adopted written property standards, including suitable amenities. The reconstruction portion of this program has been temporarily suspended due to reduced funding, but will be reconsidered in the upcoming year. Advertisement for this program includes press releases announcing available funding in the local newspaper, the City of Abilene website, presentation to local service clubs and organizations and local TV feature stories. The City of Abilene Planning and Development Services Department, ONS Division administers the Program.

Community Development Housing Organization (CHDO)

The City set aside 15% of its Program Year 2013 HOME entitlement, as well as previous entitlements for use by a Community Housing Development Organization (CHDO). The CHDO is responsible for developing, sponsoring, and/or owning HOME-assisted housing available to low- and moderate-income families. Abilene Habitat for

Humanity is the only non-profit housing development organizations to have applied for and received CHDO designation from the City. Advertisement for this program includes press releases announcing available funding in the local newspaper, the City of Abilene website, presentation to local service clubs and organizations and local TV feature stories.

Low-Income Housing Tax Credit Rental Units for Seniors

Four HOME-assisted units are part of The Arbors at Rose Park, an 80-unit senior affordable housing community. The Arbors completed construction in June 2007 and provides 77 of the 80 units as affordable. The City of Abilene committed PY05 HOME funds for use in conjunction with the award of Low Income Housing Tax Credits towards the purchase of the property site. The Arbors at Rose Park was 100% leased by February 2008. The City performs annual inspections, as stipulated in 24 CFR 92.504(d)(1). Units inspected May14, 2014 (PY13) were two 1-bedroom, #1107 and 411; a 2-bedroom, #1120; and a 2-bedroom (HC), #117. All passed inspection and no issues were identified. The ONS Housing Inspector found property to be very well maintained.

The Abilene Housing Authority was awarded 2014 Housing Tax Credits through the State Department of Housing and Community Affairs (TDHCA) for the construction of a 48-unit senior housing facility. Construction is expected to begin in 2015.

The Critical/Limited Repair, Adult Protective Services Partners, Inc. and Volunteer Weatherization programs were not funded during PY13 due to the reduction in federal funding and Section 108 Loan Program debt service. These programs provided assistance to approximately 60 extremely low and very low income homeowners annually. The repairs were items that posed an imminent threat to the health and/or safety of the occupant(s) and the surrounding neighborhood.

Public Housing Strategy

The Abilene Housing Authority (AHA) has 20 employees and is considered a large Public Housing Authority (PHA) that provides subsidized rental assistance to low-income families in 20 counties located in West Central Texas. AHA administers the Low Rent Public Housing (LRPH), Housing Choice Voucher (HCV) Programs and the HCV HUD-Veterans Affairs Supportive Housing (HUD-VASH) program, and the Program Money-Follows-The-Person Demonstration Program (MFP) on behalf of the Department of Housing & Urban Development (HUD).

HUD Rating System Scores:

During FY 2013/2014, AHA continued its high performance ratings under HUD's PHA annual rating systems for the LRPH Program which scored in the "High Performer" category for the third consecutive year. The HCV Program, for the sixth consecutive year, scored in the "High Performer" range. AHA (Public Housing & Housing Choice Voucher Programs), overall was rated a "High Performing Agency" for the third consecutive year. This designation allows AHA to have first right of refusal on many grants provided to PHAs and access to programs only available to PHAs designated as "High Performer" agencies.

Parkridge Place Apartment Complex – Texas Department of Housing and Community Affairs (TDHCA) Rating System Score: Parkridge is not a part of AHA's federally funded programs, although, due to its 35% affordability component (Affordable Housing Program) with the State it undergoes an annual audit from the TDHCA. Through this audit, Parkridge Place, again, received a designation of "No Findings of Non-Compliance."

Public Housing (LRPH) Program:

During the past year AHA's LRPH program, for the third consecutive year, sustained significant budget cuts. Management's focus has been to complete only necessary capital projects (utilizing Capital Fund Program funds) at its 4 sites to ensure that residents continue to live in decent, safe and sanitary conditions.

During this process of prioritizing capital projects, AHA includes its Resident Advisory Board (RAB) in the process to ensure that AHA is taking into account the needs of the residents. The process of prioritizing capital projects, the AHA takes into account the needs of the residents.

LRPH Programs/Resident Awards:

- Tutoring programs for school-age kids and adults are provided to AHA resident families.
- AHA continued its Summer Youth program, Camp Heat Wave. This is a six-week program that provides AHA's LRPH kids with nutrition education, safety and drug awareness training, exposure to arts and crafts and field trips.
- LRPH families continue to utilize AHA's computer lab for creating resumes, completing job applications, homework assignments, report research and access to other social programs. AHA continues to make available the Rosetta Stone English language software to LRPH residents. AHA has a large population of Hispanic and Congo refugee families interested in learning English as a second language.
- AHA held its fourth annual "Father's Day" celebration that encourages fathers to take an active role in their children's lives.
- AHA continued nutritional programs for resident families and partnered with several organizations in Abilene to provide this service.

Housing Choice Voucher (HCV) Program:

The HCV Program is AHA's largest rental assistance program. The HCV continues to be challenged in meeting the demands of low-income families housing needs due to ever increasing budget cuts in the program. Due to the budget cuts, AHA had to stop leasing due to budget shortfalls. Due to budget cuts, AHA currently has over 265 landlords participating in the program.

HCV Family Self-Sufficiency (FSS) Program:

AHA's FSS Program is a financial self-sufficiency program that assists families to obtain their goals in life. This five-year program is a voluntary program. AHA currently has 50 families in the FSS Program (10 more families than assisted a year ago).

In 2013/2014, AHA graduated one FSS Program participant to self-sufficiency

HCV HUD-VASH Program:

AHA works in collaboration with the West Texas VA Healthcare System (in Big Spring, TX) to administer this program. The HUD-VASH Program is designed to assist Homeless Veterans find housing while providing case management services to assist in stabilizing the family.

This program provides 159 rental assistance vouchers to assist Homeless Veterans in locating affordable housing. This program covers

the VA's service territory which includes parts of New Mexico and Texas. In 2014, AHA applied for and received an additional allocation of 14 HUD-VASH vouchers from HUD. To date, the program has housed over 285 homeless veterans.

Money Follows the Person Demonstration (MFP): is collaboration between AHA and Texas Department of Aging and Disability Services (DADS) to provide five vouchers and five public housing units for families transitioning from nursing homes back into the community.

Tax Credit Program:

AHA successfully applied for and received a 9% tax credit allocation in 2014. The award was provided through the TDHCA Tax Credit program. This is AHA's first tax credit award. The allocation will allow AHA to build a new 48-unit elderly apartment complex in Abilene. The complex will be built in the Cobb Park Revitalization area on the previous site of an affordable housing apartment complex which burned and was demolished in 2003.

Community Partnerships & Outreach:

In order to assist AHA participant families in the most prudent manner, the AHA collaborates with local, regional and state agencies. Below is a list of agencies that AHA collaborates with:

211 Call for Help	Hope Haven	CPS/APS
Health & Human Services	City Lights Ministries	Social Security Admin
West Central TX Workforce Center	Boys & Girls Club	City Link
Foodbank of Abilene	Christian Service Center	City of Abilene
West Central TX Council of Government	Texas Workforce Commission	West TX VA
WIC	Adult Education	TX NAHRO
Taylor County Social Services	Habitat for Humanity	Texas Housing Assoc
TX Attorney General	Medical Care Mission	AISSD
Big Country Housing Assoc	Noah Project	Betty Hardwick Center
Salvation Army	Internat'l Rescue Comm	HUD
New Horizons	Rolling Plains Mgmt Corp	TDHCA
Abilene Regional Council-Alcohol/Drug Abuse	Child Care Services	Legal Aid
Big Country Apart Assoc	Meals on Wheels	

AHA conducts outreach and educates groups about the rental assistance programs provided. AHA has conducted presentations for groups ranging from the West Central Texas Council of Governments

(WCTCOG), to Neecee's Barber College and to the Highland Church of Christ and many more.

Affirmatively Furthering Fair Housing:

It is the policy of AHA to comply fully with all Federal, State, and local nondiscrimination laws and with the rules and regulations governing Fair Housing and Equal Opportunity in housing and employment. AHA shall not deny any family or individual the equal opportunity to apply for or receive assistance under the HCV or LRPB Programs on the basis of race, color, sex, religion, creed, national or ethnic origin, age, familial or marital status, handicap/disability or sexual orientation.

To further its commitment to full compliance with applicable Civil Rights laws, AHA provides Federal/State/local information to participants regarding unlawful discrimination and any recourse available to those who believe they are victims of a discriminatory act. Such information is made available during the family briefing session, and all applicable Fair Housing Information and Discrimination Complaint Forms are part of the participants briefing packet and available upon request at the reception desk.

Future Plans:

The AHA continues to look for additional ways to provide affordable housing in West Central Texas. With an eye towards the future, AHA completed and filed its application with HUD for access into the Rental Assistance Demonstration (RAD) program designed to remove the Federal Government's interest in the Public Housing program. If legislation is passed allowing additional units of RAD in 2015, AHA may be selected to participate in this new program which will allow for reinvestment/new development for units currently included in our Public Housing program portfolio. AHA's application was conditionally approved in 2014.

Barriers to Affordable Housing

Eliminating Barriers to Affordable Housing

Within the city of Abilene, the following barriers to affordable housing exist:

- Insufficient funds for down payment – Private lending institutions typically require home purchasers to provide 10-20 percent of a home's value as a down payment. Many low- and moderate-income households are already rent burdened, paying as high as 40-50 percent of their income for housing. These high costs for

current shelter preclude these low- and moderate-income households from accumulating the funds for a down payment. During PY13, the City of Abilene provided low- and moderate-income households with funds for the necessary down payment and closing costs assistance for the acquisition of a single-family home. Assistance to 11 households was provided through HOME funds. This program requires each individual to complete homebuyer training offered by an acceptable provider and complete 10 hours of community service. Program staff worked closely with Habitat for Humanity, their approved homebuyers and the United Way Center for Economic Opportunity to provide low- and moderate-income households the opportunity to purchase and invest long term in a housing unit. Staff continued to support CCC's neighborhood work in PY13.

- Long-term affordability of a home – The required monthly principal, interest, taxes, and insurance payments are often too high compared with available income for a low- and moderate-income household. In PY13, the City continued to direct HOME funds to the City's CHDO, Habitat for Humanity. The buyer of a Habitat home is further assisted by a zero percent interest loan. Habitat focused on a new LMI neighborhood (Minda Street) in most recent years and works to develop a bond among neighbors. This neighborhood is not a Council-approved Target Neighborhood, but is located in close proximity to a new middle school and is bringing new life to this older LMI neighborhood. Habitat has completed 10 units in this neighborhood. In PY12, Habitat completed 2 units in the Southwest Park area on Over Street (non-LMI), constructed 3 units in the North Park area on Simmons Street (LMI). Habitat is currently providing long-term housing opportunities for low-income households. They provide pre- and post-counseling and all homebuyers are required to complete "Financial Peace" University classes and the Individual Development Account (IDA) for asset building through the United Way of Abilene. This program has been discontinued through United Way and is being considered by Habitat for Humanity.
- Need for property repairs–The homes most affordable to low- and moderate-income households tend to be located in neighborhoods where properties have been poorly maintained and most require repair. Therefore, low- to moderate-income purchasers often face the prospect of obtaining a home that will require further financial investment for property improvements.

Funds for such improvements are frequently unavailable to low- and moderate-income homebuyers, and private lenders are often unwilling to lend the necessary funds for acquisition and repairs. During PY13 the City provided the opportunity for 17 low- and moderate-income households to receive assistance to address these needs. Funding through the Single-Family Rehabilitation/Reconstruction program First-Time Homebuyer Program and Habitat for Humanity provided the opportunity for these households to improve their homes and allow these families to live in safe and adequate housing. Funding reductions have caused the elimination or temporary suspension of several local programs.

The ONS continues to participate in various outreach opportunities to share program information. During PY13, staff provided a program information/resource booth at the United Way Resource Round-Up. This resource fair is well attended and is an excellent opportunity to inform the public and those in need. The ONS participates in the West Texas Homeless Network to share information and remain informed of other resources and needs. ONS staff is available for speaking engagements and has participated in Fair Housing and Equal Opportunity activities, as well as providing public information. It is the mission of the ONS to strengthen Abilene neighborhoods through community development projects, programs, services and housing assistance for low- to moderate-income households.

HOMELESS

Homeless Needs

Specific Homeless Prevention Elements

Specific Homeless Prevention

The following are sources of funds identified to address homeless needs and prevent homelessness. The City of Abilene supports the efforts and makes referrals to these organizations and agencies.

City/County/Other Funded Programs

CDBG – Critical/Limited Repair program, Abilene Volunteer Weatherization, Adult Protective Services, Inc. and Adult Protective Services Partners (funding currently suspended)

HOME – Single-Family Rehab/Reconstruction, First-Time Homebuyer programs

West Central Texas Housing Finance Corp. – Currently \$8 million in bonds for closing costs and down payment assistance with local lending institutions has been depleted and new bonds have not been offered due to the current economic status.

Weatherization funding – Rolling Plains Mgmt Corp through the West Central Texas Council of Governments

Rental deposits, utility assistance – The Salvation Army receives various grants

Transitional housing, transportation, childcare – Hope Haven Too

Utility Assistance programs – Rolling Plains Mgmt Corp with grants from various utility companies

Abilene Housing Authority Programs

Housing Choice Voucher Programs

Public Housing Assistance Funds

HCV HUD – Abilene Housing Authority

Family Self Sufficiency HUD – Abilene Housing Authority

HCV HUD-VASH – Abilene Housing Authority

Money Follows the Person – Abilene Housing Authority

Individual Capital Campaign for Local Support

Private and Corporate Donations

180 House

Christian Community Development Corporation as part of Baptist Children and Family Services - Our House, a transitional youth facility.

Harmony Family Services

Hope Haven and Hope Haven Too – The City has funded various rehab and building projects for this transitional housing agency over the past twenty years.

Jubilee House

Love and Care Ministries

New Horizons

Presbyterian Medical Care Mission – The City has provided one of the two buildings and has provided CDBG funds during three phases of rehab of the second building with additional CDBG-R funds to upgrade the facilities to accommodate increased patient flow.

Serenity House

The Noah Project – The City has provided funding assistance for the purchase and rehab for this project over the last 25 years. The project continues to grow to satisfy the needs of abused women.

The Salvation Army

Foundations

Bair Foundation Child & Family Ministries

Community Foundation of Abilene

Dian Graves Owen Foundation

Dodge Jones Foundation

Shelton Family Foundation

Community Foundation of Abilene

United Way of Abilene

Goal: Prevent and reduce Homelessness

Objectives:

- Provide and maintain transitional housing and support services for individuals and families, including unaccompanied youth

City staff began working with Christian Community Development Corporation (CCDC) during 2006. CCDC has worked to identify the type of client served and the services they will make available to transitional youth between the ages of 16 and 21. The facility, named Our House, houses and serves transitional youth. The first phase of the facility, including site preparation and foundation with electrical and plumbing rough-in was completed during PY08 with CDBG funds. CDBG-R funds were used to complete building Phase II, which began during the summer of 2011 and was completed in September 2012. Occupancy of the unit was completed in November 2012. In addition to housing, CCDC's parent organization provides the necessary

services, training and assistance to transition youth into productive, self-sufficient individuals.

The West Texas Homeless Network conducted its first comprehensive assessment (actual physical count) of homelessness led by the Texas Homeless Network in October of 2000. This assessment was completed every other year, but is now an annual count. ONS staff participates in the survey and assessment each time it is carried out. The Point-In-Time Family Type recorded 227 homeless made up of 165 adults and 62 children. 60.8% were Single Individuals; 13.3% were One Parent Families with children; 12.5% were Couples without Children; 10% were Two-parent Families with Children and 3.3% were Other Family Type. The average age of all participants was 43.5 years. The survey included 53.1% Males and 46.9% Females. The homeless population surveyed was 82.5% White, 24.3% Hispanic/Latino, 12.6% Black/African American and 3.5% American Indian or Alaskan native. The 3 largest **Reasons for Becoming Homeless** were: Unable to pay rent/mortgage, Unemployment, and Divorce/Separation, each with over 19%. The breakdown of **Chronic vs. Episodic Homelessness** showed only 15.3% were chronic, with 63.5% of those responding indicating that this was their first time homeless in the past three years.

The City of Abilene does not receive Emergency Shelter Grant funds; however, believes that the needs of the homeless will be addressed through the Abilene Hope Haven and Hope Haven TOO project, the Salvation Army HPRR program and West Texas Homeless Network member agencies. Abilene Hope Haven "TOO" received the Supportive Housing Program 2013 Grant #TX0146L6T071203, expiration 3/31/2014, in the amount of \$189,111. HUD Continuum of Care granted Abilene Hope Haven Too 2013 Grant #TX0146L6T071203, Exp Date: 3/31/15; Amount \$189,111 and Abilene Hope Haven Childcare 2013 Grant #TX0241L6T071203, Exp Date: 2/28/15; Amount \$69,309.

The Critical/Limited Rehab (unfunded PY13) is a program that helps in the effort to prevent homelessness when families, who are at or below the 50% median household income, are assisted. The Single-Family Rehab/Reconstruction program assists families who are at or below the 80% median household income. During PY13, 3 families at or below 80% was assisted, with 2 more in progress. In PY13 all households assisted with CDBG and HOME funds reduced the lead based paint incidence in Abilene housing stock. Addressing lead based paint causes

increased cost to each job and reduces the number of families assisted.

The West Texas Homeless Network has identified the following obstacles to ending chronic homelessness in our area:

- Transient nature of chronically homeless in the Abilene area makes it difficult to outreach to this population and enroll them in services;
- Many agencies are small with one or two staff persons that lack the financial resources and capacity to construct and manage permanent supportive housing projects;
- Lack of permanent supportive housing in the area;
- Inadequate employment opportunities at a Living Wage;
- Limited access to medical and dental care - although the Presbyterian Medical Care Mission provides free or low-cost medical/dental care, the need for such services vastly exceeds the services that are currently provided;
- Mainstream Resources – many chronically homeless individuals either do not qualify for mainstream resources or do not stay in the area long enough to complete the eligibility process.
- Many chronically homeless individuals do not want to change their lifestyle. Abilene is a very strong Christian community and as such, chronically homeless persons receive continuous support from churches and individuals in the form of food, clothing, sleeping bags, medication, and other daily necessities. Panhandlers on the street can make between \$200 - \$800 a day, enabling them to continue their chosen lifestyle. In this environment, chronically homeless persons have no motivation to make better choices that could move them toward self-sufficiency.
- Many chronically homeless individuals in this area do not want to participate in any type of structured program that would limit their ability to come, go, and do as they please. Many are unwilling to give up alcohol or drugs for a better lifestyle and refuse to enter into a rehabilitation program to become clean and sober.

During 2003-2004, the West Texas Homeless Network met with city/county government, hospitals, Department of Human Services, the Justice System, and law enforcement agencies to develop a team approach to discharge planning in the West Central Texas area. This involved a 4-step strategy of identifying the scope of the problem,

identifying priorities, locating resources, and implementing institutional change.

The Network's focus will be to continue to identify the scope and nature of the problem. The following activities will be conducted:

- Survey shelter providers to see what public institutions are releasing clients/inmates to the area shelters;
- Identify public institutions that should be providing housing as part of discharge planning;
- Have shelters keep a record for a month on where shelter residents resided prior to entering the shelter;
- Recruit participation in the Network from public institutions within the Network Continuum of Care service area including Abilene and the surrounding 12 counties.

Community Development

The needs of the Abilene community have continuously outweighed the funds received. The unfunded needs from outside agencies in previous years amounted to over \$930,000 with only \$1,068,758 to fund Section 108 debt repayment, indirect costs and administrative costs. This total represented entitlement, reprogrammed funds and program income. Funding requests were not solicited from outside agencies for PY13 as directed by Council. Only 2 in-house programs and 1 capital improvement (LMI sidewalk) were funded. The projects funded were from the high and medium priority needs identified in the Consolidated Plan. One hundred percent of funds were used for activities that benefited extremely low-, low-, and moderate-income persons. There was no CDBG funding assistance available for public services, the Critical/Limited Repair Program, or any outside agencies due to reductions in funding and Section 108 debt service. A total of 14 households were provided affordable housing assistance with HOME funds through the Single Family Rehab/Reconstruction, First-Time Homebuyer and CHDO construction programs. One hundred percent of those assisted were extremely low-, low- and moderate-income families.

Changes in Program Objectives

Program objectives have not changed. The City is committed to the ONS mission of strengthening Abilene neighborhoods through community development projects, programs, services and housing assistance for low- to moderate-income households.

Assessment of Efforts in Carrying Out Planned Actions

The City of Abilene, as stated in Consolidated Plan, has pursued CDBG and HOME funding through the annual One-Year Action Plan application for funds. The City provides consistency of HUD programs in a fair and impartial manner through its compliance with all public notice requirements, citizen participation requirements and submission requirements during the formulation and completion of the Five-Year Consolidated Plan, the One-Year Action Plan and the CAPER. A revised funding request application, including performance measurements and a standardized applicant ranking system, were incorporated during PY05 to ensure fair and impartial funding awards.

By following the Citizen Participation Plan and using the revised funding application, the City did not hinder Consolidated Plan implementation either by action or willful inaction. Applications for funding must include all project resources, including any federal, public and private monies. Due to funding reductions and repayment of Section 108 Loan debt, Abilene was not able to offer funding to outside agencies during PY13.

For Funds Not Used for National Objectives

No CDBG funds were used for activities outside of national objectives or for activities that did not comply with overall benefit certification.

Anti-displacement and Relocation

The City of Abilene did not provide funds for any activities involving anti-displacement or relocation.

Low/Mod Job Activities

There were no Low/Mod jobs created or made available with CDBG funding this year. All of Section 108 Loans were for low- to moderate-income job retention and creation in the downtown area. Abilene downtown businesses continue to show signs of growth, along with increased interest in downtown businesses (Texas Tech School of Pharmacy doctorate program, Texas Tech School of Nursing, TSTC Culinary School) and activities related to museums, art/art studios and entertainment. The City has published a request for proposals for an upscale downtown hotel to accommodate convention guests attending the Abilene Civic Center.

Low/Mod Limited Clientele Activities

One hundred percent of households assisted with CDBG and HOME funds were extremely low-, low- or moderate-income clients. Those programs included the First Time Homebuyer and Single-Family Rehab/ Reconstruction programs and support of CHDO building programs.

Program Income Received

HOME Housing Rehab/Recon Loan Repayment	\$54,905.05
CDBG Condemnation/Demolition	200.00
CDBG Medical Dental	.00
Miscellaneous	.00
Section 108	<u>.00</u>
TOTAL	\$55,105.05

There were no CDBG float-funded activities, no CDBG housing loan repayments and no sale of CDBG parcels.

Prior Period Adjustments

All funds were accounted for within the previous year, therefore no prior period adjustments were made this reporting period for expenditures.

Loans and Other Receivables

All outstanding City of Abilene loans are through the Section 108 Downtown Loan Program as listed below.

Project	Principal Balance
Windsor	\$0.00
T&P Warehouse	210,000.00
Wooten	0.00
Health	<u>0.00</u>
TOTAL	\$210,000.00

Lump Sum Agreements

The City of Abilene operates on the reimbursement of eligible expenses through a line of credit basis. No lump sum agreements were contracted this year.

Housing Rehabilitation**Single-Family Rehabilitation/Reconstruction – HOME**

This program provided moderate or substantial rehabilitation of existing owner-occupied single-family residential properties by providing grants or loans to low-and moderate-income. Three units were completed with 2 in progress. HOME funds expended during PY13 totaled \$173,948.75 (\$126,695.27 entitlement and \$47,253.49 PI). No CDBG funds were used.

Community Housing Development Organization (CHDO) – HOME

Three single-family units were completed and sold to low- to moderate-income families during PY13. The total contracted amount for those units was \$90,000. Total payout for PY13 completions and units in progress was \$169,539. In addition, the CHDO provided \$121,604 in funding, 6,628.25 volunteer and sweat equity hours provided \$66,282.50. The Present Day Value of the zero interest Habitat loans totaled \$59,556.46. No CDBG funds were used in these projects.

Neighborhood Revitalization Strategies

The City of Abilene does not offer any neighborhood revitalization strategies that are recognized by the Department of Housing and Urban Development (HUD).

Antipoverty Strategy

The lowest income households are generally those threatened with homelessness and persons in public or assisted housing who are dependent upon public subsidies to maintain their own residences. In all, this segment of the population has the highest incidence of poverty. The City focused on reducing the number of poverty level families by promoting self-sufficiency and economic development strategies. The Development Corporation of Abilene, Inc. (DCOA) is a non-profit corporation established under Section 4A of the Development Corporation Act of 1979, as amended. The DCOA consists of a five-member board, which is appointed by the Mayor and City Council and is charged with administering sales tax revenues to effectively stimulate Abilene's economic growth. This is done by assessing the community's economic development needs, developing a plan to meet those needs, coordinating community economic development efforts and supporting targeted activities that enhance the quality of life in the community and maximize the public's return on invested tax dollars. Every incentive package is negotiated to meet the best possible solution for a company's relocation and/or expansion needs. Existing businesses now qualify for slightly more incentives for investment in land and construction than new businesses, and businesses located within the city limits qualify for more incentives than those in the City's ETJ. A company may qualify for assistance in one or more of the below categories:

- Job creation incentives
 - For jobs paying up to \$60,000 per year, incentive can range from \$1,000 to more than \$15,000 per full-time job depending on salary levels and non-mandatory employee benefits provided.
 - For jobs paying over \$60,000 per year, incentive can range from 35% of first year annual salary and up.
- Grants/forgivable loans & loan participations for capital investment (in lieu of tax abatement)
 - Existing businesses - 15% or more of land and building costs and 10% or more of capital equipment OR 7% for capital investment for projects in the ETJ.
 - New businesses – 10% or more of capital investment costs OR 7% for capital investment for projects in the ETJ.
- Grants for code compliance - 25% or more of architectural & engineering services and costs of alterations to existing buildings for code compliance.
- Job training grants - \$500 or more per job upon completion of training and employee probation period.

- Relocation grants - 15% or more of relocation costs for equipment, key personnel, etc.

During PY13 the DCOA made the following efforts to ensure a strong foundation for job creation and recruitment.

- DCOA funded a pilot program in 2006 for intensive welder training by partnering with Cisco College and the Workforce Center of West Central Texas in an attempt to address the local manufacturing sector's need for qualified welders. The recent oil and gas "boom" is pulling welders out of Abilene, causing another shortage so the DCOA approved \$248,462 to extend the program two more sessions and train 40 new welders.
- DCOA contracted with Epic Construction to construct Polaris Dr. in Five Points Business Park from Five Points Pkwy northward to Marigold St., to be completed in Oct. 2014. Grading required for construction opened up 2 more lots that otherwise were not suited for development due to their location & topography.
- DCOA contracted with Epic Construction to extend Enterprise Dr. between Hwy 351 and E. Lowden St., which was completed in June 2014. TxDOT has plans to install a traffic signal at the intersection of Hwy 351 and Enterprise Dr., which will provide Coca Cola Refreshments better access to its plant on Enterprise Dr. from its warehouse space on the north access road of I-20.
- DCOA approved assistance for CarbonLITE Recycling and a lease for the Spec 3 building in the Five Points Business Park. The building will be finished-out and more than doubled in size to accommodate CarbonLITE, which will create 90 new jobs and invest \$35MM. Clavel Inc. was assisted in exchange for \$225k capital investment and 6 new jobs. Fehr Foods was assisted with its expansion into cracker production in the former Sam's Club facility in exchange for 105 new jobs and \$30MM capital investment.

The following is a list of the DCOA's goals and progress for PY13.

1. Making Abilene more competitive in the attraction of business and industry in order to create new, sustainable jobs.
The DCOA extended a contract with consultant Lee Ann Woods to continue her on-going search for potential tenants for AbLabs. Efforts continue to expand and further develop the Five Points Business Park and facilitate full utilization of the vacant acreage west of Arnold Blvd. by constructing Polaris Dr., extending a gas main and purchasing additional land. The extension of Enterprise

Dr. from Hwy 351 to E. Lowden St. will assist in development of the north I-20 corridor area.

2. Creating new jobs and retaining existing jobs by providing assistance to existing and emerging businesses.
The DCOA approved capital investment assistance and job creation incentives to seven local companies during the report period. (Fehr Foods, Project BE, Clavel Corp., Smith Pipe, Broadwind Towers, BWJ Consulting, and Project KW). Fehr Foods is undergoing a significant expansion to include cracker production and 105 new jobs. Clavel Corp. is expanding to include 6 new jobs. BWJ Consulting's expansion will include 24 new jobs, and Project KW's growth will include 10 new jobs.
3. Strengthening and expanding the skills of the Abilene labor force.
The DCOA approved the reinstatement of unused funding to TMAC to provide training for Abilene manufacturers through FY14. The DCOA also approved funding to the Texas Workforce Center for two more Fast Track Welding Program sessions where 29 new welders were trained for local manufacturers.
4. Strengthening and revitalizing downtown Abilene.
Project KW was assisted with new job creation and purchase plus improvements to an existing downtown building. The board agreed to sell the vacated Grant Building at 304 Pine St. in downtown to a company interested in leasing the building for office space.
5. Increasing the number and size of minority-owned, woman-owned, small and entrepreneurial businesses in Abilene.
The DCOA contracts annually with the Small Business Development Center (SBDC) for counseling services provided, free of charge, to Abilene residents and businesses. The SBDC can assist businesses desiring to sell products or services to any level of government. For the seventh consecutive year the DCOA approved a sponsorship of ACU's Springboard Ideas Challenge competition. For the second time, the DCOA approved a sponsorship for Ads4Next's 2014 Summer Youth Entrepreneur Program, which encourages entrepreneurship in high school students.
6. Effectively administering the sales tax revenue.
During the reporting period (10-01-13 through 09-30-14), the DCOA approved \$9,387,127 to assist local companies with growth and retention in Abilene. In addition, contracts and funding were approved for several projects requiring A/E services, renovations, and infrastructure improvements.
The SBDC provides business counseling free of charge to Abilene residents and businesses in a 17-county area surrounding Abilene.

The SBDC assists businesses desiring to sell products or services to any level of government. The SBDC has taken a multi-faceted approach to enhance their outreach to women and minority businesses owners and want-to-be- owners.

In order to assist Hispanic clients, the SBDC has a local volunteer fluent in Spanish, and access to a Hispanic counselor who is a part of the Northwest Texas SBDC in Lubbock and is in Abilene frequently to assist any clients that should request such. SBDC personnel attend Hispanic Leadership Council functions and the Director actively serves on the Hispanic Business Committee of the Abilene Chamber of Commerce.

The SBDC is a member of the Black Chamber of Commerce. The Director serves on the Small Business Committee of the Black Chamber and other SBDC staff attend many Black Chamber functions. The SBDC Director was awarded the "Supporter of the Year" award by the Black Chamber of Commerce. The SBDC has sponsored a booth at the annual "Showcase" event and has provided several workshops to the members during the year.

SBDC enjoys a working relationship with the Abilene Housing Authority and recently signed a MOU agreeing to counsel various individuals that have reached their monetary goal and want to invest their FSS money in a business. The SBDC also contributed many small business-related books to enhance the business library being developed on premises.

A strong effort has been underway by the SBDC and the U.S. Small Business Administration to assist and increase minority contracting at the state, federal and local level with an emphasis on Dyess Air Force Base. The ONS website has an open invitation for M/WBE contractors to apply year round. An SBDC client (women owned business) was awarded a contract valued at over \$5 million at Dyess Air Force Base. She has also been awarded the 8a Status by the U.S. Small Business Administration.

Included in the enhanced outreach is its policy of identifying and explaining viable alternative options for financing women and minority owned businesses. The local minority newspapers Hispanic Life and the West Texas Tribune are regularly supported by the Abilene SBDC.

The number of clients reported as assisted by the SBDC in PY13 (shown below) is the actual number of individual clients, not the total number of sessions or times served.

Business Owners & Clients Assisted (Race/Gender)							
Race Gender	Asian	Black or African American	Native American or Alaska Native	Native Hawaiian or Pacific Islander	White	Not Stated	Total
Male	6	29	3	0	134	5	177
Female	5	16	3	0	105	6	135
Total	11	45	6	0	239	11	312

Business Owners & Clients Assisted (Ethnicity/Gender)				
Ethnicity Gender	Hispanic	Non-Hispanic	Not Stated	Total
Male	32	131	16	179
Female	26	90	17	133
Total	58	221	33	312

New Businesses Opened and Expanded by Race							
Race Gender	Asian	Black or African American	Native American or Alaska Native	Native Hawaiian or Pacific Islander	White	Not Stated	Total
Opened	10	7	0	0	30	0	47
Expanded	0	0	0	0	6	0	6
Total	1	7	0	0	36	0	44

New Businesses Opened and Expanded by Ethnicity				
<i>Ethnicity</i>		<i>Non-</i>	<i>Not</i>	
	<i>Hispanic</i>	<i>Hispanic</i>	<i>Stated</i>	<i>Total</i>
<i>Opened</i>	9	37	1	47
<i>Expanded</i>	2	4	0	6
<i>Total</i>	9	34	1	44

Economic Self-Sufficiency Strategy is the specific action CDBG is taking through various programs and services; self-sufficiency improves the quality of life for the citizens of Abilene. One of these is the Family Self-Sufficiency Program, a HUD program that encourages communities to develop local strategies to help voucher families obtain employment that will lead to economic independence and self-sufficiency. Public housing agencies work with welfare agencies, schools, businesses, and other local partners to develop a comprehensive program that gives participating FSS family members the skills and experience to enable them to obtain employment that pays a living wage.

Abilene's CDBG program is also instrumental to the Anti-Poverty Strategy through the following. CDBG funds have been used for a variety of activities, including job creation through downtown building rehabilitation/restoration (Section 108 Downtown Loan fund), improving City infrastructure, rehabilitating houses for low- to moderate-income households. Abilene looks forward to being able to fund the Critical/Limited Repair Program, Adult Protective Services Partners, and Abilene Weatherization organization with increased funding availability in the future. Increased funding would provide assistance to other services and agencies, including the transportation needs of low- and moderate-income persons, the Access-to-Jobs transit program provides work and school transportation during off-hours thus assisting individuals and families gain the resources to become independent; FaithWorks to further rehabilitate a donated building to increase their classroom facilities to better teach the under/unemployed; senior nutrition and activities and medical/dental programs

Federal HOME funds are also important aspects of the Anti-Poverty Strategy. HOME funds have been used for housing construction

through CHDOs, home rehabilitation and through the Single-Family Rehab/Reconstruction Program. To the extent that the City can reduce housing costs and give residents a feeling of empowerment through home ownership, the HOME program assists low- and moderate-income families become homeowners through the First-Time Homebuyer Program.

In addition to the discussion of minority and woman owned business client outreach, services and educational opportunities provided through the City's paid contract with the Small Business Development Center, the ONS sends out a press release notification that the ONS is accepting applications for contractors wishing to bid on CDBG and HOME-funded repair/rehab projects. These notices are sent to all newspaper, radio and TV media, as well as a local web site maintained by Hispanic Abilene. The ONS housing inspector initiates personal contact with contractors approved through the City Building Official's office. A permanent invitation for M/WBE contractor applications remains at all times on the City ONS website at <http://www.abilenetx.com/ONS/program.htm>. To encourage small business owner/contractor involvement, the City developed a pilot incentive program to assist with the initial cost of insurance and equipment required for lead based paint certification. The City recognizes the need for continued outreach efforts made through the SBDC and City staff due to the excessive costs for equipment maintenance, training, certification and retaining trained employees.

Public housing, HUD Vash, HCV Section 8 program and MFP program,, administered through the AHA, are instrumental in preventing homelessness and self sufficiency among low-income families. See Public Housing Strategy for a discussion of antipoverty assistance programs provided by the AHA.

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs

The City of Abilene Consolidated Planning process did not identify any high or medium priority needs for persons that are not homeless but require supportive housing. Therefore, no actions were taken to address special needs of persons that are not homeless but require supportive housing. The City of Abilene supports the efforts and makes referrals to the following organizations in the community: 180 House, 2-1-1 A Call for Help, Abilene Hope Haven and Hope Haven Too, Abilene Independent School District and Region XIV, Abilene Regional Council on Alcohol and Drug Abuse, Baptist Children and Family Services Center, Betty Hardwick MHMR Center, Big Country AIDS Resources, City Light Community Ministries, Rolling Plains Management Corp., Family Services Intervention, Harmony Family Services, Jubilee House, Love & Care Ministries, New Horizons, Presbyterian Medical Care Mission, Texas Runaway Helpline, The Noah Project, a family violence shelter; Salvation Army, Serenity House, the West Central Texas Council of Government Agency on Aging and various area churches and neighborhood associations.