

I. Executive Summary

2011-2015 Consolidated Plan for the City of Rowlett, Texas

1.1 Introduction

The City of Rowlett is located north of Interstate Highway 30, twenty miles northeast of Dallas in northeastern Dallas County and western Rockwall County. Rowlett Creek and the City of Garland border the city on the west, with Lake Ray Hubbard forming the border on the east and south. The Cities of Wylie and Sachse adjoin the northern limits. Rowlett, incorporated in 1952



with a population of 200 and 10 businesses, is centered among the Cities of Garland, Heath, Murphy, Rockwall, Sachse, St. Paul, Sunnyvale, and Wylie. According to the U.S. Census Bureau, the city has a total area of approximately 20.2 miles. In the early 1990s, the community boasted more than thirty miles of scenic shoreline on Lake Ray Hubbard, a nature trail, and Springfield Park on Rowlett Creek. Considered a quiet “bedroom community” to the 5th largest U.S. Metroplex – the Dallas-Ft. Worth Metroplex, the City’s population has dramatically risen from 1,015 in 1960 to 44,503 in 2000, and an estimated 2005 count of 53,664. **The 2010 Census indicates a revised estimated population of 56,199, a 5% increase over the last 5 years.**

In 2006, the City of Rowlett was considered in the “*Top Twenty-Five Dallas Suburbs*”, according to *D Magazine*, based on consideration of the City’s overall quality of life for area residents, a top-notch public school system, and the City’s superior financial management and future planning. In 2010, Rowlett was again recognized by being ranked #24 in the top 100 “Best Places to Live” in the U.S. by *Money Magazine*.

Rowlett’s citizens have easy access to the Metroplex, with endless shopping, dining and entertainment just a short drive away. However, the close proximity to the Metroplex is also in some ways a double-edged sword - the surrounding Dallas County’s economic influence and population size does affect the availability and affordability of housing inside of the Rowlett city limits due to the number of workers that commute to the Metroplex for the more profitable employment opportunities.

As a response to the increased population moving into Rowlett, the City created a new Master Plan. In the coming years, Rowlett’s downtown district will undergo a tremendous revitalization, including new commercial, residential, and retail projects. The City has successfully attracted new businesses to the area, with more than 200 new businesses opening since 2002 and providing increased access to goods, services, and employment opportunities.

The City is also in the process of completing various stages of its economic development plan, including the President George Bush Corridor, a Technology Research Tax Increment Funding District, and an impressive Waterfront Entertainment District. Air transportation needs are met through airports in neighboring communities and DFW Airport, which offers international flights. Dallas Area Rapid Transit (DART) offers low-rate express and local bus routes in around the Dallas area, with terminal locations in Rowlett. Additionally, a DART rail route is being planned for the City, with a proposed completion date of 2012.

While no educational institutions of higher learning are located in the city limits, there are several within 25 miles – Eastfield College in Mesquite, Richland College in Dallas, The University of Texas at Dallas in Richardson, Southern Methodist University in Dallas, El Centro College in Dallas, Brookhaven College in Farmers Branch, and Collin County Community College-Central Park in McKinney.

For decades, the surrounding urbanized areas and cities in the north central region of Texas commonly referred to as the “Metroplex” have struggled with the overwhelming issues of providing a suitable living environment and decent, safe, and affordable housing for their citizens. The region’s widespread substandard and aging housing stock combined with the lack of adequate funding to address the need has resulted in severe housing conditions now being experienced by many low income families in the central urban areas.

Although the numbers in need are far lower and the severity of the housing conditions are far less, the City of Rowlett is no exception to this situation, with 1,565 (63%) of the 2,482 low-income homeowner households reporting critical housing needs, and 287 (65.53%) of the 438 low income rental households reporting critical housing needs.

The source of census data contained in this document will include the U.S. Census (1990, 2000, and 2010) and estimates from the U.S. Census 2008 and 2009 American Community Surveys (ACS). When 2010 information is not available, the most current and available estimates will be utilized.

1.2 Brief Demographic Overview

Over the last few decades, Rowlett has been one of the fastest growing communities in the Metroplex. From 1990 to 2000, Rowlett experienced some of the highest rates of population growth in the Metroplex, jumping from 23,269 residents to 44,503, for a 91% increase, compared to the Dallas County increase of 19.8% and the Texas increase of 22.8%. From 2000 to 2006, Rowlett gained an estimated 9,161 residents, a 20.58% increase. In 2005, the City’s annual growth rate was projected to be between 2% and 4% for the next 20 years, however the actual growth rate has been more around 1% annually.

The population is dispersed into two counties – an estimated 85% in Dallas County and 15% in Rockwall County. A comparison of the 2000, 2008, and 2010 Census data indicates the following:

	2000	2008	2010
Racial Profile			
White	81.8%	76.8%	71.8%
African American	9%	14.1%	13.4%
Native American	.5%	.3%	.6%
Asian	3.3%	5.1%	6.6%
Pacific Islander	.1%	0%	0%
Other Races	3.5%	5.5%	4.9%
Two or more races	1.8%	2.4%	2.7%
Hispanic or Latino origin (across all races)	8.8%	13.7%	16.5%
Ancestries			
German	13.3%	12.1%	NA
Irish	11.5%	8.4%	NA
English	9.9%	8.4%	NA
American	9.9%	5.9%	NA
French	3%	2/5%	NA
Italian	2.5%	2/2%	NA
Foreign Birthplace	6%	10.4%	NA

The 2010 Census indicated 18,371 households (a person or groups of persons occupying a single dwelling), and 15,490 families (related persons occupying a single dwelling) resided in the city. There are 18,969 housing units, up from 14,580 reported in 2000. *It should be noted that the 2010 data is lower than the census estimates that have been provided in recent years,*

Of the 18,371 households in 2010, 84.3% are family households and 15.7% are non-families. Almost 44% of the family households have children under the age of 18 living with them, 68.5% are married couples living together, and 11.4% have a female householder with no husband present (up from 8% in 2000). Of the 2,881 non-family households, 12.6% are made up of individuals living alone and 15.7% have someone living alone who is 65 years of age or older. The average household size is 3.04 and the average family size is 3.31.

The age of Rowlett's population is spread out with 6.3% under age 5, 25.6% between the age of 5 to 19, 4.6% from 20 to 24, 27.6% from 25 to 44, 28.4% from 45 to 64, and 7.6% who are 65 years of age or older. The median age is 36.7 years.

The 2000 Census median income for a household in the city was \$70,947, and the median income for a family was \$73,417. *The 2009 ACS median household income was estimated to be \$81,143.* The 2009 per capita income for the city was \$29,361 (includes all adults and children). The 2009 ACS data indicated that 5.2% (2,922 individuals) of Rowlett's residents had incomes below the national poverty level. The **national poverty income** in 2010 ranged from \$10,830 for a single individual to \$22,050 for a household of 4, and up to \$37,010 for a household with 8 members. The ACS data indicates that in 2009, 3.9% of families and 13.4% of female-headed households had annual incomes below the poverty line, compared to the Dallas County individual rate of 17.2%, 14.2% for families, and 30.7% for female-headed households. Out of the 2,922 Rowlett residents living in poverty, 7.7% were under the age of 18 and 6.2% were over the age of 65. Comparatively, the state poverty rate for children under age 18 was 23.7% and the

national rate was 18.6%, while the Texas rate for adults over 65 was 12.2%, and the national rate for adults over 65 was 9.8%.

The City of Rowlett's population growth rate from 1990 to 2000 raged ahead of the State of Texas and the nation, with Rowlett ranking #69 of 1,510 Texas cities in *Percentage Change in Population* (Table 29 - Texas State Data Center). The 2000 Census data indicates an incredible 91.33% population growth, compared to the Dallas County rate of 19.8%, the Texas rate of 22.8% and the national rate of 13.1%. However, since 2000, the population surge decreased to a more manageable rate of 26% from 2000 to 2010, an average annual rate of 2.6%.

More recent data indicates that the City's growth rate has continued to slow, as has the surrounding cities and counties. *Between 2008 and 2010, it decreased to a .18% growth rate. During the same period, Dallas County's growth was .61%, and the nine-county urban area was 1.40%.* For the first time in thirteen years, the region's estimated annual population growth was less than 100,000. This slowing of growth appears to be a reflection of the national mortgage crisis and ensuing economic recession that dramatically affected new home construction and employment growth.

According to the North Central Texas Council of Governments, the increase in Dallas County's population is generally the result of four basic factors: 1) people are living longer; 2) migration has been steady for many years, particularly from Mexico and other Latin American countries, according to the Texas State Data Center; 3) the Metroplex and Texas as a whole are experiencing high birth rates; and 4) domestic migration is also continuing, though at reduced rates from the 1980s. A robust economy, particularly in the high technology industries, continues to prompt corporate relocations to the Metroplex.

Overall, the projections point to a Rowlett total population that is likely to maintain steady growth, but show marked increases in its level of racial and ethnic diversity, income level, and age.

Population Change 1990-2010

Place	1990 Population	2000 Population	Percent Change 1990-2000	2010 Population	Percent Change 2000-2010
<i>City of Rowlett</i>	23,260	44,503	+91.33%	56,199	+26%
Dallas County	1,852,810	2,218,899	+19.8%	2,368,139	+7%
Texas	16,986,510	20,851,820	+22.8%	25,145,561	+21%
USA	248,709,873	281,421,906	+13.1%	308,745,538	+10%

Source: U.S. Census

Forecast - 2030

Item	2000	2020	2030
Population	44,134	60,381	68,961
Households	14,266	19,681	22,546
Employment	7,882	13,008	13,310

Source: Texas State Data Center

* Values are estimated by the North Central Texas Council of Governments

1.3 Brief Housing Overview

The City of Rowlett, being located in Dallas County, is a part of the U.S. Census designated Dallas Metropolitan Statistical Area (MSA) consisting of Collin, Dallas, Denton, Ellis, Henderson, Hunt, Kaufman, and Rockwall Counties. The region's economic influence and population size does affect the availability and affordability of housing inside of the Rowlett city limits due to the numbers of workers that live in the city limits, but commute to the Metroplex for higher wage employment.

The 2009 ACS Census data indicates 18,969 housing units in Rowlett, up 30% from the 2000 count of 14,580 housing units. Tenure data for the city indicates a 88.2% owner-occupied rate and 11.8% for renters, compared to 92.2% for owners and 7.8% renters in 2000.

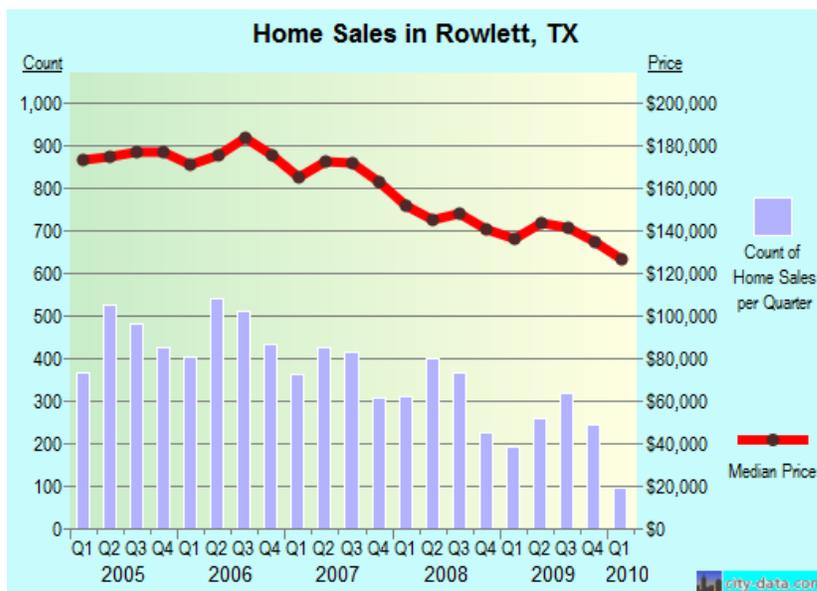
The median value of housing in Rowlett rose 32.38% from 1990 to \$116,900 in 2000, and an additional 35% from 2000 to \$157,700 in 2010. Significantly, the average permit value for residential new construction in the last decade is \$159,021 and indicates the construction of units designed or priced for an upscale,

Housing Data	Rowlett	Dallas County	Texas	U.S.
1990 Median Value	\$88,300	\$79,200	\$59,600	\$79,100
2000 Median Value	\$116,900	\$92,700	\$82,500	\$119,600
2009 Median Value (ACS)	\$157,700	\$128,800	\$118,900	\$185,400
1990 Average Single-Family Building Permit Value	\$91,009	\$109,200	\$95,500	\$90,300
2000 Average Single-Family Building Permit Value	\$169,850	\$172,800	\$127,100	\$133,200
2009 Average Single-Family Building Permit Value	\$196,000	\$261,200	\$167,900	\$186,600

higher-priced market segment. The value of new construction in Rowlett in 2000 (\$169,850) exceeded the state average by \$42,750, or 33.63%. The trend continued, with 2009 average building permit values in 2009 of \$196,000 exceeding the state average value of \$167,900 by 17%. Combined with the lack of older housing that is typically more affordable (but also more likely to have substandard conditions), the high cost of new single-family dwellings has contributed to a low supply of affordable housing in the City in comparison to the household size and income composition of the population.

With the 2009 median monthly mortgage payments being \$1,709, (up from the 2000 median payment of \$1,235), it can be anticipated that lower income homebuyers may experience difficulty in locating suitable and affordable homes for sale. Rowlett ranked #143 of 1,510 Texas cities for the median monthly homeowner mortgage cost (Table #123 - Texas State Data Center). The 2009 ACS data indicated that 31.4% of homeowners pay more than 30% of their monthly income for their mortgage. In 2000, Rowlett ranked #37 of 1,510 Texas cities for the number of homeowners paying more than 25% of their monthly income (Table #129 - Texas State Data Center). The 2009 median value of owner-occupied units was \$157,700, with less than 2% having values less than \$50,000, and 7.4% having values between \$50,000 and \$100,000. This is indicative of the fact that the median home age is only 21 years!! It would be anticipated that only a small-to-moderate percentage of the city's housing stock is in need of substantial rehabilitation. This is also supported by the fact that 14.8% of the City's housing units were built prior to 1979. A reported 2009 vacancy rate of 2.2% for owner-occupied housing also

indicates a need for increased new construction of “move-up” housing for existing homeowners and affordable single-family dwellings for first-time homebuyers.



Source: City-Data

Median costs for rental units have increased from \$682 in 1990 to the 2000 median rental cost of \$900, to \$1,182 in 2009, an amount considered unaffordable for most Extremely Low and Low Income households. In 2000, Rowlett ranked #63 of 1,510 Texas cities for the amount of medium gross rent (Table #132 - Texas State Data Center). Vacancy rates in 2009 averaged around 10.2% according to census data, up from the 2000 rate of 4.9%. A significant 50.6% of renter households spend more than 30% of their income on shelter expenses, a percentage generally defined by most affordable housing programs to be the maximum amount of affordability. With the anticipated continuance of the rising housing cost experienced over the last decade, low-income households will be forced to spend even more of their limited income on shelter. It can be expected that large families, female-headed households, the disabled, and elderly will be the most severely affected.

Within the City of Rowlett, about one in five households have incomes below 80% of the area’s median income, and thus qualify for most state and federal affordable housing programs, including those receiving funds from the CDBG and HOME Programs, Section 8 Housing Choice Voucher Rental and Homeownership Programs, Section 202 units for the Elderly, Low Income Housing Tax Credit units, and other state and federally funded subsidized housing programs.

A report “Creating Working Class Affordable Housing Opportunities in North Texas” prepared for The North Texas Housing Coalition Summit in February 2007, indicated there are 915 vacant single-family residential parcels, a total of 4.9% of available parcels. This suggests an opportunity to address myriad issues, including affordable housing and increasing the City’s tax base.

1.4 Homeless and Special Need Populations

Estimating the need for facilities and services for the homeless in any community is difficult because many homeless persons do not use shelters. Close proximity to a large urbanized area further skews homeless data. Local service providers estimate that most homeless persons either temporarily move in with friends or relatives or live in automobiles. The 2000 Census indicated 9 individuals living in *Other Non-household Living Situations* and 36 individuals living in *Other Non-institutional Group Quarters*. Information from local service providers indicate there are no known unsheltered homeless in Rowlett, although some providers reported assisting transient individuals passing through Rowlett requesting bus fare or funds for an overnight stay at a motel.

Other special need populations continue to experience difficulties with the affordability and accessibility of housing. The need for special services and programs for victims of domestic violence, the elderly, frail elderly, persons with mental and physical disabilities, and persons with AIDS/HIV persists, even though special facilities for these populations are available in neighboring communities.

1.5 Purpose of the Consolidated Plan

The U.S. Department of Housing and Urban Development has been charged with providing innovative guidance to communities to revitalize low-income neighborhoods, stimulate declining economies, increase opportunities for affordable housing, and create lasting partnerships to sustain the stimulus provided by the infusion of federal funds. Entitlement communities are engaged to ensure that federal funds are utilized in accordance with federal requirements and to develop viable urban communities by providing:

- Decent Housing
- Suitable Living Environments
- Economic Opportunities

Local goals and objectives should be developed to meet identified community needs, as well as funding activities that comply with one or more of three identified National Objectives of the CDBG Program:

- Assist low and moderate income persons; or
- Prevention or elimination of slums or blight; or
- Meet community development needs having a particular urgency

In an effort to eliminate the burdensome duplication of the separate federal grant reporting documents required by the U. S. Department of Housing and Urban Development (HUD), the idea of one “consolidated plan” was conceived. This new comprehensive document known as the “**Consolidated Plan for Housing and Community Development**” integrates and simplifies the previous planning, application, and reporting requirements for all HUD Community Planning and Development (CPD) formula allocation programs, thereby lessening paperwork and streamlining management. The plan combines the housing information and implementation strategies of the former Comprehensive Housing Affordability Strategy (CHAS) with the planning and application requirements of three entitlement grant programs. The new

Consolidated Plan not only addresses the housing issues previously described in the CHAS, but also the “non-housing” issues and needs of a local community. The Consolidated Plan combines key elements of community development, offering local jurisdictions, such as the City of Rowlett, more ability to form coordinated neighborhood and community development strategies to revitalize their communities.

The Consolidated Plan serves as:

- A planning document which builds on a comprehensive consultation and citizens participation process.
- An application for HUD funds.
- A strategy for housing, homelessness, community development, and economic development.
- An annual business plan that presents an investment strategy for a community’s CDBG, HOME, ESG, and HOPWA funds.

It contains six major components, with each component serving a specific purpose:

<i>Component</i>	<i>Purpose</i>
A housing market analysis	Allows the City to determine existing needs
An assessment of housing, homelessness, community development, economic development, and related needs	
A description of “priority needs”	Helps the City set priorities for its federal funds
Long-term strategies to address identified priority needs	Allows the City, with the advice of citizens and partner organizations, to implement strategic planning and set 5-year strategies to address priority needs
An explanation of how the City will work with its partners in the public, private, and nonprofit sectors to carry out these strategies	To identify, engage, and strengthen the institutional structure existing in the community
An Annual Action Plan - A description of annual projects and activities the City and its partners will undertake to carry out those strategies	Provides an annual investment plan for federal funds in the next year to implement the long-term 5-year strategies

Under the current HUD requirements, the City of Rowlett must submit a Consolidated Plan before it can receive funding for any of the following grant programs:

- *Community Development Block Grant (CDBG)* is a formula-based program designed to develop viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities for persons of low and moderate income.
- *HOME Investment Partnership Program (HOME)* is a formula-based program for expanding and improving the supply of decent, safe, and affordable housing for very low and low-income persons (includes the American Dream Downpayment Initiative (ADDI) Program).
- *Emergency Shelter Grant (ESG)* is a formula-based program targeted at improving the lives and safety of persons who are homeless or at risk of becoming homeless.
- *Housing Opportunities for Persons with AIDS (HOPWA)* is a formula-based program targeted at improving housing for persons suffering from AIDS.

For 2006, the City was notified that it was eligible to receive its first entitlement grant for CDBG funds. In prior years, the City of Rowlett participated in the Dallas County Community Development Urban County Program. Currently the City does not receive an annual entitlement for HOME, ESG, or HOPWA grant funds. However, the City retains the right to apply for possible funding in the future from these programs.

1.6 The Annual Action Plan

To receive its annual entitlement funds, the City must produce an Annual Action Plan each year. The Annual Action Plan describes the City's planned investments for the coming program year, including proposed actions and proposed CDBG projects.

The Annual Action Plan is similar to a yearly operating plan for a business. It outlines the City's proposed activities in several areas and relates these activities back to the 5-year strategies to address priority needs described in the 2011-2015 Consolidated Plan.

1.7 CAPER

The City must also submit an annual Consolidated Annual Performance and Evaluation Report (CAPER) within 60 days of the end of each program year. The CAPER reports the City's progress in meeting its proposed actions and projects, as well as its progress in carrying out the Consolidated Plan's 5-year strategies. The CAPER is similar to an annual report to stockholders, except with this example, the stockholders are citizens and taxpayers.

1.8 5-year Strategic Plan and 2011-2015 Objectives

Based on the research and data gathered during the development of this plan, needs assessments, consultations, and input from local residents, city and county officials, public service providers, and professionals in the affordable housing field, the **2011-2015 Consolidated Plan** and the **2011 Annual Action Plan**, a one-year implementation plan, have been developed. The Consolidated Plan provides detailed information regarding the City's housing market, local housing and non-housing community development needs, and available resources. It also provides a list of general housing and non-housing priorities and a long-term strategy to address those priorities. The Annual Plan describes the specific projects and activities to be accomplished in the City of Rowlett during the next year, in accordance with the 5-year long-term strategies contained in the City's Consolidated Plan.

The Consolidated Plan addresses identified priority needs and objectives developed through a city-wide public process initiated by the City's Public Works Department, with a series of public hearings, surveys, data gathering, research, and consultations with other governmental entities and providers. This information has been combined, analyzed, and formulated into a single Consolidated Plan that serves as the strategic planning document for the City of Rowlett's expenditure of federal funds for community development and neighborhood improvements.

The objectives developed in response to the City's identified needs and priorities for the 2011-2015 five-year period and the 2011 Annual Plan are as follows: *(objectives are not ranked)*

These objectives will be attained by the implementation of proposed strategies through the provision of funding and/or technical assistance accomplished with partnerships with other organizations, developers, and agencies. The strategies include the continuation of existing local programs as well as the development and implementation of new programs by the City and other organizations in response to the City’s changing needs.

Objective 1: Decent Housing

Preserve, Improve and Expand the Quality, Affordable, and Accessible Housing Opportunities for Low and Moderate Income Households

Availability/Accessibility of Decent Housing (DH-1)	
DH-1.1	Fair Housing Information - educate and provide information regarding Fair Housing to increase accessibility to rental and purchased housing
DH-1.2	Emergency Shelter/Temporary Housing - Support and expand collaboration and networking efforts of local non-profit service providers
Affordability of Decent Housing (DH-2)	
DH-2.1	Encourage affordable housing opportunities for low-income homebuyers or renters
Sustainability of Decent Housing (DH-3)	
DH-3.1	Provide Lead Hazard Reduction Information

Objective 2: A Suitable Living Environment

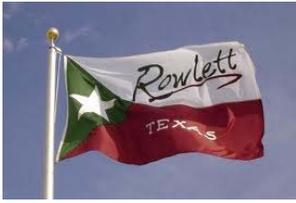
Encourage reinvestment in low and moderate income neighborhoods, the delivery of health and human services that encourage self-sufficiency and reduce poverty, and public facilities that provide safe, secure, and healthy environments for low-income, homeless, and populations with special needs

Availability/Accessibility of Suitable Living Environment (SL-1)	
SL-1.1	Increase accessibility to health and human services that improve the quality of life and assist low-income persons, elderly, homeless, victims of domestic violence, and other populations with special needs
SL-1.2	Capacity Building - Homeless and Special Need Populations - support and expand collaboration and networking efforts of local non-profit service providers
Sustainability of Suitable Living Environment (SL-3)	
SL-3.1	Improvements to streets, parks, water, sewer, drainage, sidewalks, infrastructure, or community centers located in low-income areas or that provide services primarily to low income households

Objective 3: Expanded Economic Opportunities

Encourage the development and delivery of opportunities and activities that maintain or increase economic and employment stability, educational and job training opportunities, and reduce poverty

Availability/Accessibility of Expanded Economic Opportunities (EO-1)	
EO-1.1	Increase access to employment opportunities for low-income households



II. Managing the Consolidated Planning Process

2.1 Consultation - 91.200(b)

2.1.A. Lead Agency = City of Rowlett

The City of Rowlett is the responsible Lead Entity to oversee the development of the 2011-2015 Consolidated Plan. Through the submittal of this document, the City of Rowlett is officially adopting this 2011-2015 Consolidated Plan as its official strategic plan for the receipt of federal Community Development Block Grant (CDBG) funds and other funds subject to this requirement. The City of Rowlett will retain full and sole responsibility for the appropriate use and expenditure of CDBG funds, and other funds that the City receives through either formula allocation or through competitive grant applications.

The 2011-2015 Consolidated Plan for the City of Rowlett is the second 5-year Consolidated Plan developed for the City under the guidelines set forth by HUD, the National Affordable Housing Act of 1990, and the Housing and Community Development Act of 1992.

The City's Public Works Department (PWD) is responsible for the daily administrative and management responsibilities, project implementation, fiscal oversight, contract monitoring, and the development and implementation of this Consolidated Plan, upon the review and adoption by the City Council of the City of Rowlett. As needed, the PWD may utilize citizen advisory committees for various duties, including the annual review and selection of Subrecipients seeking federal funds. The City Manager of the City of Rowlett is the designated Certification Officer for all program documents necessary for submittal to HUD. The required certifications for the 2011-2015 Consolidated Plan and 2011 Annual Plan are included in this document as **Appendix A.**

2.1.B. Community Participants and Consultations - 91.100(a)(1-5), 91.100 (b-c)

The City of Rowlett will retain full and sole responsibility for the appropriate use and expenditure of CDBG funds and other funds that the City receives through either formula allocation or through competitive grant applications. The Consolidated Plan for 2011-2015 is the result of a collaborative effort of concerned residents, officials, and service providers that responded with information and comments during surveys and in public meetings. It is the intent of this effort that the proposed plan provide a "blueprint" for the comprehensive planning and wise expenditure of the limited federal funding that is available to address the affordable housing needs in the City. It is also recognized that the plan is intended to provide direction for the implementation of projects over the next 5 years, while allowing for annual or special adjustments that may be necessary to respond to the City's changing needs, resources, and opportunities.

The City of Rowlett is an active participant with contact or membership in several local, regional, state, and national organizations. Information from the following agencies and organizations was either directly obtained or reviewed during the development phase of the 2011-2015 Consolidated Plan and 2011 Annual Action Plan:

AIDS Services of North Texas	Goodwill Industries	Section 8 Housing Choice
Area Agency on Aging	Habitat for Humanity	Voucher Program
Board of Realtors	Historical Society	TDHCA
Childcare Providers	Homeless Coalition Agencies	Texas Commission for the
Churches	HUD CPD staff	Blind
City of Allen	HUD FHEO staff	Texas Commission for the
City of Denton	HUD HOME Program staff	Deaf and Hearing Impaired
City of Garland	New Beginnings	Texas Dept of Criminal
City of Mesquite	North Central Texas Council	Justice
City of Rockwall	of Governments -NCTCOG	Texas Department of Health
City of Sachse	North Texas Workforce	Texas Health & Human
City of Wylie	Development Board	Services Dept
Criminal Justice Professionals	Rockwall County Health Dept	Texas State Data Center
Dallas AIDS Services	Rowlett Building Dept	Texas Workforce Commission
Dallas County	Rowlett Chamber of	Tx Dept of Human Services
Dallas County Appraisal	Commerce	Tx Dept of Protective &
District	Rowlett Community Centre	Regulatory Services
Dallas County Health Dept	Rowlett GIS Department	Tx Rehab Commission
Dallas County Indigent Care	Rowlett Parks Department	United Way
DART	Rowlett Police Department	Veterans Administration
Galaxy Center	Rowlett Public Works Dept	
Garland ISD	Salvation Army	

The following information and data was gathered and analyzed during the reviews completed for the Consolidated and Annual Plans:

Analysis of the region’s housing stock	Lead-based paint hazards
Availability and usage of Section 8 Vouchers	Minority and low-income concentrations
Availability of financial resources	Population Projections
Existing zoning and building code practices	Poverty rates and trends
Fair Housing Ordinances	Private lending practices
Fair Housing Planning Guides	Property Tax policies
<i>forwardDallas!!</i>	Racial Projections
History of Section 8 Landlord participation	Transportation, shopping, and other service
Incidence of housing complaints	United Way – Community Needs Assessment
Location of affordable housing	

Focus, Direction, Leadership, Cooperation, and Collaboration are essential strategic planning components of a community desiring to achieve success with its efforts to enhance the standard of living for all citizens. The City of Rowlett recognizes that needs and gaps in services exist in our community, and actively participates in efforts to improve services. Other important factors necessary for success include the maximum leveraging of limited program funds and the provision of local match necessary to receive state/federal funds.

The City of Rowlett will coordinate and administer the identified goals, objectives, and strategies discussed in this document through its Public Works Department. The City will utilize and administer its CDBG and other local, state, and federally-funded programs to fund numerous community development activities to assist low-income citizens and stabilize neighborhoods.

Other possible resources include Section 108 funding for special projects, the City’s general and other local funds, FHA, FNMA, Housing Counseling funding, and other state and federal housing grant programs. The City will also consider and offer letters of support when appropriate to other organizations and agencies seeking grant or state/federal funding. The Public Works Department will provide limited technical assistance and shall act as liaison to coordinate with other public and private groups who provide supportive services to low-income families.

2.1.C. Public Institutions, Private Sector, and Private Non-Profit Organizations

Thriving communities contain strong active partnerships with commitments from public and governmental institutions, the private sector, and private non-profit organizations. The City recognizes the importance of encouraging local public and private groups to work cooperatively to assist families in need forward to the goal of self-sufficiency.

Health and human services are available to Rowlett residents through service providers located primarily outside of the city limits of Rowlett. As typical in most large urbanized areas, the majority of low-income households and others in need are concentrated in older, metropolitan areas rather than the outlying suburbs. Additionally, the trend in recent years is for cities and organizations to avoid duplication, both in services provided and in management and funding efforts. The City is supportive of the programs and efforts of these organizations and will continue providing assistance to make city residents aware of the services provided.

Identified strengths and weaknesses of the existing institutional structure include:

Strengths	Weaknesses
Providing documented decision-making support for legislators and policy-makers	Failure to direct available resources and funds toward the highest priority health and human service needs
United Way Community Needs Assessment facilitates more community engagement around identifying and meeting community needs	“NIMBY”ism – “Not in My Back Yard” - Reluctancy to construct affordable housing units in areas not normally considered “low-income”
Ability to effectively administer affordable housing programs	Failure to provide and require benchmarks to gauge progress
Experience in property management	Shortage of development resources
Experience in effectively managing homeless shelters	Limited space and inadequate resources
Experience in wide variety of supportive services	Lack of transitional housing for the homeless
Experience in providing rental assistance programs and supportive services to persons with HIV/AIDS	Stringent underwriting criteria reduce availability of loans for multi-family construction and/or rehabilitation
Knowledgeable in providing services to mentally ill	Limited affordable housing and an aging, deteriorating housing stock
Ability and knowledge of home building/repair	Inadequate financial resources to meet needs
Experienced loan servicing and underwriting	Limited availability of construction financing
Regional coordination of some activities/projects	Shortage of financial resources and staff
Recognized need for additional affordable housing	Fear of HUD interference in local community issues
Strong commitment of elected officials to improve community and neighborhoods	Reluctancy to construct housing units affordable to low-moderate income persons

2.1.D. Public Institutions/Public Non-Profit Organizations

U. S. Department of Housing and Urban Development - The City of Rowlett became a CDBG entitlement in 2006. Prior to that, the City has participated in the CDBG Urban County Program through Dallas County. The City will continue a proactive approach to making community development opportunities available in eligible low-income block groups and to low-income households through participation in the CDBG program and other federal programs that may develop. This list of future HUD programs may include, but is not limited to, HOPWA, SPC, COPC, and ESG.



Local Governments – *Continuing with its current award-winning efforts to “be a good neighbor”, the City, a winner of the NCTCOG’s Regional Cooperation Award*, shall offer technical support and assistance to its neighboring communities in Dallas County, Rockwall County, and the surrounding local governments. The City recognizes the importance of continuing a cooperative approach to meeting transportation, economic development, planned growth and development, and housing needs of the entire region.

The **North Central Texas Council of Governments**, formed in 1966, is a voluntary association of local governments charged as the state designated area wide planning agency for the 16-county North Central Texas area. Its purpose is to provide a collaborative forum to resolve common area-wide problems through promotion of intergovernmental cooperation, coordinated action, and to conduct comprehensive regional planning. Membership is open to all cities, counties, school districts, and special purpose districts within North Central Texas. NCTCOG has steadily increased its membership to 230 current members. The member governments have combined resources and provided support to each other in numerous collaborative community efforts and issues, including transportation, drainage, water concerns, sewage, landfills, affordable housing, health care, workforce development, economic development, planning, criminal justice, and services for the elderly.

Texas Department of Housing and Community Affairs (TDHCA) – The City of Rowlett is eligible to apply for State HOME Program funds and other housing funds. The City anticipates the possibility of participating in future TDHCA affordable housing opportunities and will consider partnerships with other private and public organizations seeking TDHCA funds.



Mental Health-Mental Retardation Authority – Provides supportive mental health and drug counseling services to residents who are mentally disabled, developmentally delayed, or substance abusers. Also administers supportive housing facilities for the mentally retarded and for persons experiencing mental health problems. MHMR services include case management, developmental services for children with disabilities, and counseling. The City supports their efforts to identify and operate supportive housing for their clients.

Texas Department of Human Services provides financial and supportive assistance to low and very low-income residents. Programs include Aid to Families with Dependent Children, Medicaid, Adult Protective Services, subsidized child-care, and Food Stamps.

Dallas County and Rockwall County Health Departments provide preventative services and education for basic public health issues, including immunizations, TB screening, septic system inspections, health education, STD screening, and other basic health screenings.

2.1.D. Private Sector Participation

The **City of Rowlett** has been very active in promoting **well-planned development activities** through the formation of special districts to ensure planned and desired private development opportunities.

Local **private lending institutions** have provided loans to eligible and qualified investors wishing to participate in the production of affordable rental housing and single-family homes for homebuyers. Several lenders provide homebuyer and credit counseling programs as part of their affordable home ownership programs, or have developed home ownership loan programs that complement programs provided by local affordable housing providers.

Consumer Credit Counseling Service (CCCS), Inc. provides free credit counseling services to the local community. This non-profit is supported by local businesses, and is affiliated with the National Foundation for Consumer Credit, Inc.

The Rowlett community is fortunate to have an active **volunteer base** to provide volunteer laborers that promote positive community development and to assist social service agencies that serve low-income citizens, including residents seeking health and human services, such as health care, literacy assistance, senior services, youth programs, and adult daycare.

Several local **churches** provide supportive and, in some cases, financial services for low-income families, such as emergency assistance for utilities, deposits, and rent. Several churches provide emergency food and clothing. Services are also provided to enhance the efforts of local non-profit organizations.

2.1.E. Non-Profit Organizations/Agencies

In the last few years, improvements have been experienced in the Metroplex regarding the philosophical approach to the delivery of health and human services. Most organizations are realizing the value of the collaborative process to providing an effective “continuum of care” approach to providing assistance to families.

United Way – The United Way provides a strong and committed support network for persons in need and non-profit service providers. An important contribution is a Community Needs Assessment that provides a comprehensive report on the health and human service pulse of the region, while keeping a focused highlight on health and human priority needs and gaps in services.

A firm commitment to providing comprehensive and accessible services is being evidenced by the **United Way** in their efforts to develop a technologically advanced **Information and Referral “211” System** that has brought the Rowlett and surrounding communities “on-line” in the listing of available resources. Through a collaborative approach, a comprehensive database of local, state, and federal public service providers has been developed and made accessible to

citizens and agencies regarding the availability of local, state, and national programs and services.

Numerous non-profit organizations exist to provide health and human services to persons in need. As discussed previously, the majority of these organizations are located outside of the Rowlett city limits, however, eligible Rowlett residents can access these services. These programs provide invaluable supportive services to resolving critical needs and issues that families face on a daily basis. The following charts provide a list of some of these organizations. *The list is not intended to be complete, but only to provide a general idea of the scope of services that are available in the region.* Many of the organizations have satellite or extended offices in nearby cities. A more complete list of services, organizations, and programs may be obtained from the *United Way Community Resource Guide – 211 Texas*, by dialing “211”, or online at www.unitedwaydallas.org.

COUNSELING - INTAKE - REFERRAL	
Resources	Services Provided
AIDS Outreach	Support group and services for HIV/AIDS
AIDS Resource Center	Emergency support, testing, hot lunch, education for HIV/AIDS
Alcoholics Anonymous and Ala-Teen	Individual & group counseling services on alcohol & drug abuse
Brighter Tomorrow	Support and assistance for victims of domestic violence
Central Dallas Ministries	Food, counseling, life skills, education, spiritual development
Child Help USA	Hotline providing immediate assistance for child abuse
Compassionate Friends	Grief Recovery group for death of child
Consumer Credit Counseling Service	Provides budget, debt and housing counseling
Council on Alcohol/Drug Abuse	Substance abuse counseling
Dallas County Community Supervision	Court-ordered adult supervision
Dallas County Veterans Service	Assistance to veterans and families concerning claims
Dallas County Victim Assistance	Support services to victims of violent crime
Dallas Suicide and Crisis Center	24-hour Crisis Hotline
Galaxy Counseling Center	Family counseling and support
Garland Family Outreach	Parenting skills training courses
Hope’s Door	Shelter, counseling, education, classes, support groups for men & women
Hospice	Grief Recovery group – counseling and support
Legal Aid	Provides legal services for qualified individuals
Legal Hotline for Texans	Hot-line telephone legal information for elderly, crime victims, Medicare
Local religious organizations	Family and individual counseling
Metro Family Program Center	Counseling for maternity/crisis pregnancies
Minirth Clinic	Christian mental health clinic
My Guardian Angel	Divorce recovery program for children
National Domestic Violence Hotline	Crisis intervention, referrals, and educational materials
New Beginning Center – Garland, Texas	Support group for women dealing with abuse
New Life Clinic	Counseling for emotional disorders and outpatient care
Pastoral Counseling and Education Center	Family counseling
Planned Parenthood	Counseling and family planning services for women
Prestonwood Pregnancy & Family Care Center	Counseling for maternity/crisis pregnancies
Prison Ministries	Christian recovery support group for parolees
Samuel Clinic	Outpatient and inpatient services for mental health and mental retardation
Texas Dept. of Family and Protective Services	Investigates reports of child abuse and neglect
Veteran’s Administration	Assist servicemen/women & their dependents in processing claims & advisory work

ELDERLY SERVICES	
Resources	Services Provided
Alzheimer's Alliance	Supportive services to families of victims of Alzheimer's
Area Agency on Aging – NCTCOG	Planning, resource development, training for elderly service network
Beacon Harbor Rehabilitation @ Senior Cat Lake Pointe	Rehabilitation Center – 44 beds
Beacon Harbor Nursing Center	142 beds for senior care
Grandparents Support Group	Support group for grandparents that are primary caregivers
Home Health Care providers	Support for seniors to prolong independence
Mercer House	Assisted living for seniors – 36 efficiency apts.
Retired Senior Volunteer Program	Places senior citizens in volunteer positions w non-profit orgs.
Rowlett Community Centre – Rowlett Rockers	Socialization, health education/screenings, recreation, volunteer services
Rowlett Health and Rehabilitation Center	Skilled nursing home, and rehabilitation care, PT, ST, OT
Senior Care Consultants	Adult day care, elder care, all senior services – at-home or in a facility
Social Security Administration	SS, SSI, Medicare
Texas Dept of Family and Protective Services	Investigative services and advocacy for elderly
Young at Heart Adult Day Care	Day care services for adults

EMPLOYMENT – JOB TRAINING – ADULT EDUCATION SERVICES	
Resources	Services Provided
Dallas ARC	Variety of supportive/social services for adults w/mental disabilities
Dallas County Health and Human Services	Older Adult Services Program
Employment Circle Training	Employment and job training assistance
Garland Area Rehab Center	Vocational rehab for physically/mentally challenged
Garland Evening School	ESL and GED assistance
Goodwill Industries	Rehabilitation services/employment for disadvantaged persons
Job Corps	Vocational and educational training
Literacy Council	Basic education to those reading below 6 th grade level and ESL
Literacy Council	Adult Literacy and Adult Basic Education
Local colleges and universities	Public and private junior colleges and continuing education for adults
NCTCOG Workforce Development Board	Job training and Employment opportunities
Rowlett Police Department	Educational seminars on crime and crime prevention
Rowlett Public Library	GED tutoring
Salvation Army – Specialized Programs for Adults	Education, information, training for adults
Texas Commission for the Blind	Help blind & visually impaired secure and maintain employment
Texas Commission on Human Rights	Provision with employment discrimination situations
Texas Dept. of Assistive & Rehabilitative Services	Assists handicapped individuals to enter or return to gainful employment
Texas Dept. of Human Services (TDHS) Job Opportunities and Basic Skills (JOBS)	TANF clients receive assistance in gaining employment through training and support services
Texas Workforce Centers	Employment and training information and services
Texas Workforce Commission	Job training and placement

FOOD and CLOTHING	
Resources	Services Provided
Boys & Girls Club	On-site meals/snacks
Dallas County Meals on Wheels	Home delivered meals to elderly and disabled
Food Bank	Clearinghouse for the collection of food items
Friendship House – 1 st Baptist Church	Emergency Food Pantry and clothing
Garland Independent School District	Free or reduced breakfast and lunch
Good Samaritan	Emergency Food Pantry, utilities, clothing, prescriptions
Goodwill Industries Retail Store	Affordable household and personal items
Local religious organizations	Food and emergency assistance for basic needs
Local religious organizations	Limited free noon meals

Local religious organizations	Limited emergency assistance with heating/electric bills
Network of Community Ministries	Emergency Food Pantry and Children's Clinic
Salvation Army – Social Services	Emergency assistance with food, clothing, rent, utilities, prescriptions
Salvation Army – Thrift Shop	Household merchandise at low costs
St. Vincent de Paul	Emergency Food Pantry, Thrift Shop, counseling
Texas Dept. of Human Services	TANF and Food Stamps
Women, Infants & Children (WIC)	Nutritional food supplements for mothers/children

HEALTH CARE	
<i>Resources</i>	<i>Services Provided</i>
American Cancer Society	Supportive services for victims of cancer
American Diabetes Association – Dallas County	Support group for adults with diabetes
American Heart Association	Supportive services for heart patients
American Lift Aids	Mobility products for persons with disabilities
American Red Cross Blood Services	Blood drives
Dallas County Health Department	Immunization and well-baby clinics at Rowlett Community Centre
Dallas County Indigent Health Care	Health care costs for extremely low income
Dallas County Red Cross	Education classes and materials for HIV/AIDS
Eating Disorders Awareness and Prevention	Counseling and education
Garland Health Department	Immunizations, well-child exams
Good Samaritan Outreach Center	Medical and dental program for indigents
Hospice Visiting Nurse Association	In-home nursing and counseling, pain management
Lake Point Medical Center	Health and psychiatric care, senior care
Lions Club	Assists with purchase of eyeglasses
National Association of Anorexia Nervosa	National hotline for victims of eating disorders
Outreach Health Services of North Texas	Skilled nursing, home health care, OT, ST
Overeaters Anonymous	Support groups for compulsive overeating
Lakepointe Medical Center	Free Health and Wellness seminars at Rowlett Community Centre
Public Health District – CHIP	Health insurance program for children
Salvation Army	Assistance in meeting basic human needs
Texas Department of Health-AIDS/HIV/STD	Education, counseling, testing
Texas Dept. of Health	Services to communities to improve and protect public health
Texas Dept. of Health – Children Services	Medical expenses for children under age 21
Texas Dept. of Health – Texas Health Steps	Health & dental insurance for children not on Medicaid
Texas Dept. of Health –Medical Transportation	Transportation for Medicaid patients
Texas Dept. of Human Services	Medicaid
Texas Rehabilitation Commission	Counseling and financial assistant for workers

HOUSING/SHELTERS *	
<i>Resources</i>	<i>Services Provided</i>
American Red Cross	Temporary emergency assistance with rent/utilities/shelter
Center for Housing Resources, Inc.	Home repair programs –provides tools and volunteers to assist homeowners
Dallas County Home Loan Counseling Center	Homebuyer education/counseling, credit repair,
Dallas Housing Authority	Section 8 Rental and Homeownership Vouchers
Fair Housing Hotline	Provides Fair Housing information
Faith-based organizations	Emergency payment of utility bills, rent, deposits, food, clothing
Good Samaritan Outreach Center	Financial assistance with utility bills
Habitat for Humanity	Homeownership opportunities for low-income families
Habitat Re-Store	Building materials at budget prices
Homebuyer Assistance Programs	Downpayment and closing cost assistance
Hospice	HomePlace Inpatient Facility – short-term facility for terminally ill
Housing Crisis Center	Homeless prevention and family stabilization

Local religious organizations	Emergency payment of utility bills, rent, deposits
New Beginning Center	Emergency and transitional housing for victims of domestic violence
New Beginning Centers	Emergency and transitional housing for victims of domestic violence
Prison Fellowship Ministries	Trains volunteers to be mentors to offenders
Prison Ministries	Housing and supportive services for parolees
Promise House	Residential care for neglected, abused youth
Salvation Army	Emergency assistance with rent/utilities
Salvation Army – Family Violence Program	Shelter for women/children with supportive services
Salvation Army – Homeless Assistance Center	Comprehensive emergency assistance with food, clothing, meals, shelter
St. Vincent de Paul	Emergency assistance-food, clothing, meals, shelter for transients/low income
TDHCA	Assistance with Downpayment/Closing Cost for homebuyers/Weatherization

- A more detailed listing of housing services is available in Section VI of this document.

YOUTH SERVICES	
Resources	Services Provided
Boy Scouts of America	Youth Development Organization for boys
Boys and Girls Club	Educational and after school programs, summer camp
CCMS	Affordable child care
Cooperative Behavioral Center	Children’s mental health services for Garland ISD
Garland Independent School District	After school programs, Head-start and Pre-K programs
Girls Escape	Camp for troubled girls
Independent School Districts	Identification and assistance for at-risk students
Local religious organizations	Youth development and residential and day camps
Local sports associations	Youth development
National Runaway Hotline	Crisis intervention for runaways and troubled youth
Parents Partnership – ECI	Services for developmentally delayed children aged 0-3 years
Rowlett Needy Children’s Fund	Holiday cheer and other assistance for children in need
Salvation Army – Specialized Program for Youth	Weekly youth groups for social conduct
STAR Programs	Supportive programs for at-risk youth
Texas Youth Commission	Provides supervision of youth released from TYC facilities to age 21
YMCA Programs	After-school child care

OTHER GENERAL SUPPORTIVE SERVICES	
Resources	Services Provided
Community Resources Center	Funding and referrals
Dallas Area Rapid Transit (DART)	Public transit system
Junior League	Promotes volunteerism and fund-raising
Medicaid Transportation	Medical transportation contracted through local providers
North Central Texas Council of Governments	Coordination & support for city and county governments
Texas Department of Human Services	Supportive services for low-income
United Way	Financial & technical support for social service agencies; information & referral
United Way - Nonprofit Development Center	Capacity building expertise provided to health & human service organizations
Urban Justice Center	Low-cost or free legal aid for civil cases

2.2 Citizen Participation - 91.200(b)

2.2.A. Development Phase

The development phase of the Consolidated Plan began with the consulting of community service organizations and other public agencies regarding the City's housing and non-housing needs, reviewing of existing needs assessments, and gathering input from City staff, elected officials, and residents. Information on homeless and special needs was obtained from the Metro Dallas Homeless Alliance, local churches, the Rowlett Police Department, and various service providers. Historical information was also available from the series of public hearings held by the Texas Department of Housing and Community Affairs regarding the regional affordable housing needs and proposed priorities. The process also included the gathering of more detailed data and input regarding the City's housing market, types of housing needs, target populations, distribution of funding, and potential projects. Other region-wide needs assessments, existing surveys, and market research studies were reviewed, *with the general finding that, across the North Texas region and the state, obtaining affordable and decent housing is an on-going issue confronted by households of all income levels, and particularly for those households with lower incomes.*

Two public hearings were held during the initial development phase. The meetings were publicized in local newspapers and public notices. In accordance with HUD's initiative to increase the involvement of citizens, especially those of lower-income, in the planning and development stages of the Consolidated Plan, one of the public hearings was held jointly with scheduled activities for senior citizens at the City of Rowlett Community Centre. The second public hearing was held at the centrally located Rowlett City Hall. Attendance at the meetings included interested residents, senior citizens, elected officials, and management staff from the City of Rowlett. The meetings were held at accessible and convenient locations and during daytime and nighttime hours in order to accommodate and encourage attendance, in addition to being broadcast on the local community service channel.

The public hearings were opened with an explanation of the need and purpose of the public hearings and the required 5-year Consolidated Plan and 1-year Annual Plans. Information was provided regarding CDBG-eligible activities and the availability of funding for affordable housing programs, public facilities, and public services. A brief review was given regarding the proposed goals and objectives to be included in the 5-year plan and the 2011 Annual Plan.

The meetings were then opened to a general discussion to receive comments about the Consolidated Plan and Annual Plan processes, community needs, and eligible projects and activities. The public hearings were closed after all comments were received and the meetings adjourned.

Surveys regarding affordable housing and public services needs were distributed at the public hearings in order to encourage participation and comments in addition to being distributed at the Community Centre. Information regarding non-profit organizations was obtained directly from specific providers and gleaned from reviewing existing surveys and reports containing comments from numerous health and human services providers regarding their service levels, resources, and anticipated needs.

Consultation/Coordination During the Consolidated Plan Approval Process

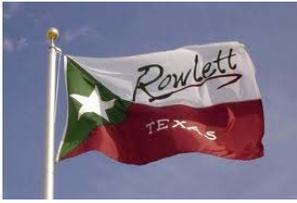
The City of Rowlett conducted a number of public hearings to enable citizens to provide input into the Consolidated Plan Process:

Location	Time and Date
Rowlett Community Centre – 5300 Main, Rowlett	4:30 p.m. June 21, 2011
City Council Chambers - 4000 Main Street - Rowlett Texas	7:30 p.m. June 21, 2011
City Council Chambers - 4000 Main Street - Rowlett Texas	7:30 p.m. August 2, 2011

2.2.B. Approval Phase

Citizens were invited to attend any of the publicized public hearings. The final public meeting was held to present the proposed priorities, strategies, and 2011 budget, goals, and objectives during the approval stage on August 2, 2011, just prior to approval by the Rowlett City Council. The comments received were supportive of the CDBG Program and the proposed use of the funds. No written comments were received during the 30-day period posted before the final approval.

Comments from the public hearings held during the development and approval phases of the 2011-2015 Consolidated Plan and 2011 Annual Action Plan are attached as **Appendix B** to this document.



III. Housing and Homeless Needs

The Housing and Homeless Needs chapter is divided into four sections:

- **Section A - Housing Needs**
- **Section B - Homeless Needs**
- **Section C - Non-Homeless Needs**
- **Section D - Lead-Based Paint**

Section A - Housing Needs - 91.205

3.1 Indicators and Data Analysis

Indicators are benchmarks, targets, standards or other measures and can be used to evaluate the quality, quantity or characteristics of products and services. Indicators enable decision-makers to assess progress towards the achievement of intended outputs, outcomes, goals, and objectives. Generally, indicators focus on small, manageable pieces of a system to give a sense of the bigger picture. They are useful tools to assist in tracking measurable changes or trends in social, economic, or environmental systems over time. As part of this report, basic information for the following indicators was collected:

- *Population (3.2.A – 3.2.H)*
- *Income Levels (3.3.A – 3.3.F)*
- *Household Composition (3.4. – 3.4.A)*

This information, with other more detailed housing data contained in Section IV of this report, was used in the analysis of identified community needs and the formulating of strategic objectives to address these needs. Information is initially provided on a city-wide basis, followed by specific county and/or state or national data when available. Separate data down to the Census Tract and Block Group level will also be provided when available to assist with the planning and budgeting of the federal entitlement funds. *Additionally, there are minor discrepancies in some statistical information based on the source being utilized and any census updates that may or may not have been available at the time the original data was being collected and analyzed.*

The source of census data contained in this document will include the U.S. Census (1990, 2000, and 2010) and estimates from the U.S. Census 2008 and 2009 American Community Surveys (ACS). When 2010 information is not available, the most current and available estimates will be utilized. Some of the available demographic and housing data is published on a county-wide basis or is based on the Dallas MSA. Therefore, adjustments to the raw data were often necessary in order to more accurately represent the City's identified area, which does not include the remainder of Dallas County. At times, the raw data was not available and adjustments were not possible. Notations are made in the descriptive narratives and tables to more accurately describe the specific geographic area that is being discussed. Additionally,

there are minor discrepancies in some statistical information based on the source being utilized and any census updates that may or may not have been available at the time the original data was being collected and analyzed

3.2 Population

Today, the United States is primarily metropolitan, with 80% of the total population living in large cities and suburbs. The national non-metro population has continued to increase, however, the metro areas grew even more rapidly. The 1960’s and 1970’s saw non-metro areas declining, however, that trend began to turn somewhat after 1980, with increased retirement and recreation areas and proximity to metro jobs attracting population growth.

The **ages and familial status** of the residents in a community’s population are important indicators affecting the community’s future labor supply, the demands for goods and services, and the supply and size of housing. Large families with children will indicate a trend toward single-family development, with 3-4 bedrooms. A high incidence of elderly families may indicate a less mobile population, an aging housing stock in need of renovation, and a stable occupancy rate. Smaller families may indicate a higher percentage of first-time homeownership or renter homes and higher income levels, while single and 1-2 member households may seek multi-family dwellings.

Population Change 1990-2010

Place	1990 Population	2000 Population	Percent Change 1990-2000	2010 Population	Percent Change 2000-2010
<i>City of Rowlett</i>	23,260	44,503	+91.33%	56,199	+26%
Dallas County	1,852,810	2,218,899	+19.8%	2,368,139	+7%
Texas	16,986,510	20,851,820	+22.8%	25,145,561	+21%
USA	248,709,873	281,421,906	+13.1%	308,745,538	+10%

Source: U.S. Census

3.2.A. Regional Population Trends 1950 – 2010

With population growth slowing across the state, some Texas counties have started losing population, according to 2008 estimates released by the U.S. Census Bureau. Overall, the state gained 4,293,741 people between 2000 and 2010, for an estimated 2010 population of 25.1 million. But those gains (a 21% increase) represent a 2.1 percent annual growth rate, down slightly from 2.3 percent annual growth in the 1990s. Significantly, 34.7% of the state’s growth was due to international immigration.

The City of Rowlett’s population growth rate from 1990 to 2000 raged ahead of the State of Texas and the nation, with Rowlett ranking #69 of 1,510 Texas cities in *Percentage Change in Population* (Table 29 - Texas State Data Center). The 2000 Census data indicates an incredible 91.33% population growth, compared to the Dallas County rate of 19.8%, the Texas rate of 22.8% and the national rate of 13.1%. However, since 2000, the population surge decreased to a more manageable rate of 26% from 2000 to 2010, an average annual rate of 2.6%.

More recent data indicates that the City’s growth rate has continued to slow, as has the surrounding cities and counties. *Between 2008 and 2010, it decreased to a .18% growth rate. During the same period, Dallas County’s growth was .61%, and the nine-county urban area was 1.40%.* For the first time in thirteen years, the region’s estimated annual population growth was less than 100,000. This slowing of growth appears to be a reflection of the national mortgage crisis and ensuing economic recession that dramatically affected new home construction and employment growth.

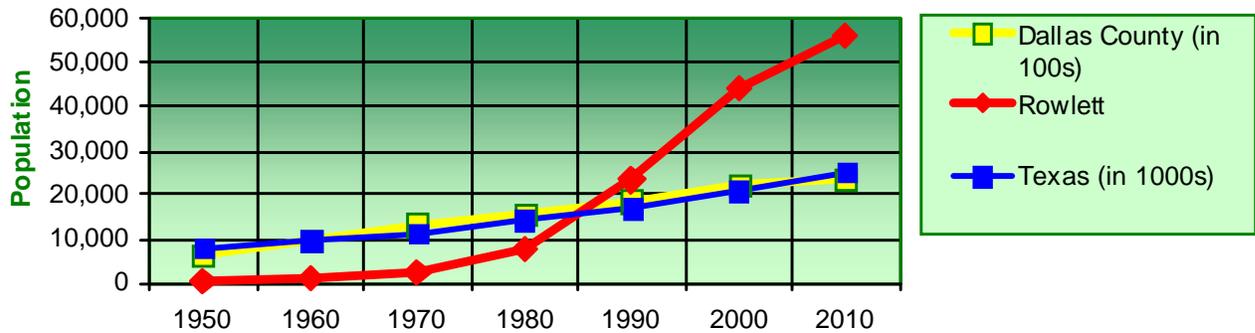
According to the North Central Texas Council of Governments, the increase in Dallas County’s population is generally the result of four basic factors: 1) people are living longer; 2) migration has been steady for many years, particularly from Mexico and other Latin American countries, according to the Texas State Data Center; 3) the Metroplex and Texas as a whole are experiencing high birth rates; and 4) domestic migration is also continuing, though at reduced rates from the 1980s. A robust economy, particularly in the high technology industries, continues to prompt corporate relocations to the Metroplex.

Overall, the projections point to a Rowlett total population that is likely to maintain steady growth, but show marked increases in its level of racial and ethnic diversity, income level, and age.

The chart below illustrates the actual population growth since 1950 for the City, Dallas County, and Texas.

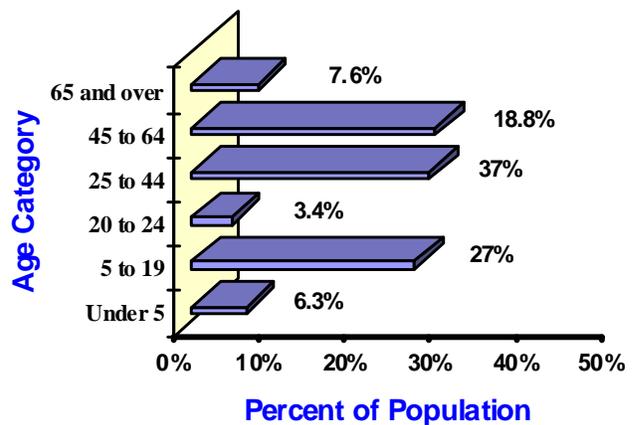
Population Trends 1950-2010

Source: U.S. Census and Texas State Data Center



3.2.B. Rowlett’s Age Distribution

Census information indicates that the age of Rowlett’s population is spread out with 6.3% under age 5, 25.9% aged 5 to 19, 4.6% from 20 to 24, 27.6% from 25 to 44, 28.4% from 45 to 64, and 7.6% who are 65 years of age or older. The median age is 36.7, up from 32.8 years in 2000.



Based on Texas State Data Center studies, Texas counties also show clear aging patterns in the 2000 to 2040 population projections. In 236 of 254 counties the projected median age in 2040 is older than it was in 2000. This includes Rowlett and Dallas County, which has a projected median age of 34.1 for 2010, 35.7 for 2020, 37 for 2030, and 38.3 for 2040. In 2000, all counties in Texas had a higher median age for Whites than for Hispanics, and Dallas County is projected to continue this pattern through 2040. (Table 11 – Texas State Data Center)

3.2.C. Geographic Mobility

In 2009, 88% of the people at least five years old living in Rowlett lived in the same house as the year before, and 90% were born in the U.S. More than 62% of those were born in Texas. In 2009, 10% of the population was foreign-born, with 52% of those not being U.S. citizens.

3.2.D. Race and Ethnicity

The City of Rowlett has growing ethnic, cultural, and racial populations. From 2000 to 2010, it appears that *proportionately* the most significant racial and ethnic changes in the City’s population were indicated by an increase in Black, Other Races, and Hispanic ethnicity, and a decrease in the White population (from 83% to 72%). The City’s proportionate percentage changes varied significantly from the Dallas County and state changes for all categories as demonstrated in the table below.

Distribution by Race and Hispanic Origin by Percent of Total Population

Percent of Total Pop	Rowlett			Dallas County			Texas		
	2000	2010	% Change	2000	2010	% Change	2000	2010	% Change
White	83%	72%	-15%	60%	56%	-7%	71%	73%	+3%
Black	9%	13%	+44%	21%	23%	+10%	11%	13%	+18%
Other Races	8%	15%	+88%	20%	21%	+5%	18%	14%	-29%
Hispanic Ethnicity	9%	16.5%	+83%	30%	38%	+27%	32%	38%	+19%

Source: U.S. Census

3.2.E. Employment

The leading industries in Rowlett are educational, health and social services, manufacturing, and retail trade. More than 80% of workers are employed by others, 13% are government employees, and 6% are self-employed.

About 72% of the population aged 16 years and over (28,475 workers) is in the labor force, with the mean travel time to work being about 31 minutes.

3.2.F. Rowlett’s Work Force and Unemployment

Professions/Occupations

Source: 2009 U.S. Census ACS

	Rowlett	Dallas County	Texas
Management-Professional	41.6%	31.3%	33.2%
Service Occupations	12%	16.6%	16.8%
Sales and Office	30%	25.6%	25.8%
Farming, fishing, and forestry occupations	.1%	.2%	.6%
Construction-Maintenance	8.4%	13.1%	11.4%
Production-Transportation	8%	13.3%	12.3%

The 2009 census update indicates Rowlett’s workforce is diverse in terms of the type of profession or occupation. Almost 42% of the workforce is employed in Management-Professional services, followed by 30% in Sales and Office occupations, 12% in Service occupations, and 8% each in Construction and Production-Transportation. The majority of employment in the area (72%) is of a white-collar nature, and now exceeds the Texas rate of 59%, down from the 75% rate in 2000.

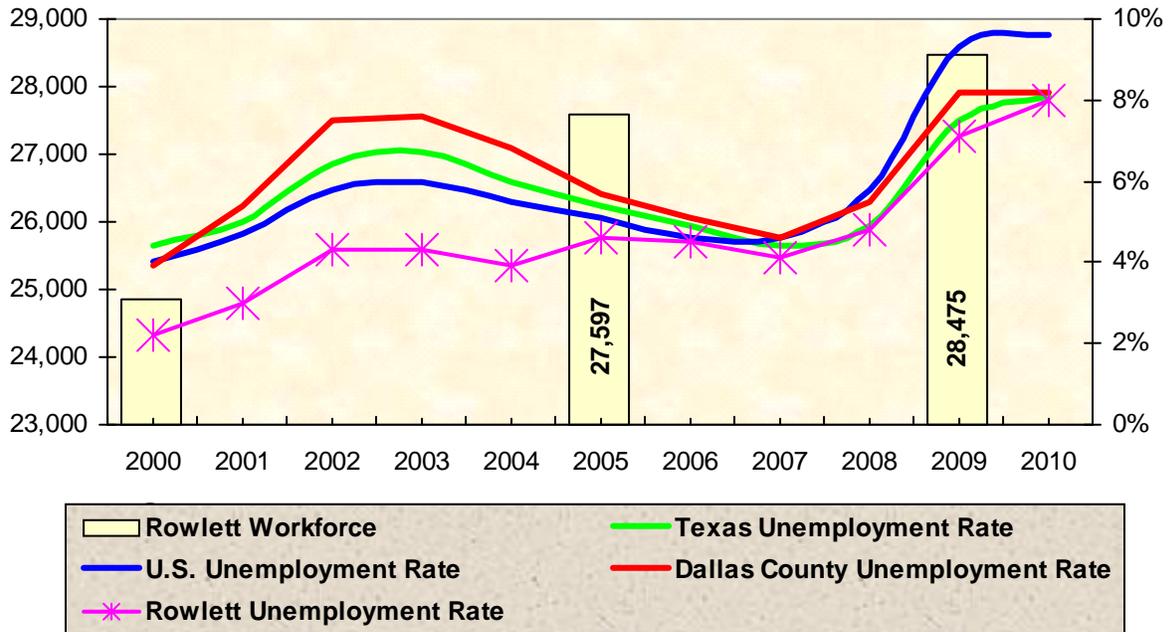
The 2009 Census data indicates that 27.9% of the City’s population over age 16 was not in the work force (Texas rate is 34%), while 65% of the City’s total population was between the ages of 15-64 (working age). *The total labor force in 2009 was 28,475, an increase of 3,615 workers since 2000.*

Texas Workforce Commission data indicates a steadily increasing unemployment rate from 2000 through 2010 ranging from a low of 2.2% in 2000 to the high of 8% in 2010. Official unemployment rates exclude jobless people not actively seeking work, but who indicate they want or are available for work (marginally attached workers), and part-time workers who want full-time jobs.

Unemployment Trends 2000-2010 (in percent)

Area	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rowlett	2.2	3	4.3	4.3	3.9	4.6	4.5	4.1	4.8	7.1	8
Dallas County	3.9	5.4	7.5	7.6	6.8	5.7	5.1	4.6	5.5	8.2	8.2
Texas	4.4	5	6.4	6.7	6	5.4	4.9	4.4	4.9	7.5	8.1
U.S.	4	4.7	5.8	6	5.5	5.1	4.6	4.6	5.8	9.3	9.6

Rowlett’s Total Labor Force and Unemployment Rate – 2000-2010



3.2.G. Education

Education statistics are another way to determine the relative socio-economic status of a community. Over the past 50 years, the value of a high school education has changed dramatically. During the 1950s and through the 1970s, a high school degree was considered a valued asset in the labor market and opened doors to promising career opportunities. In recent years, however, advances in technology have fueled the demand for a highly skilled labor force, transforming a high school education into a minimum requirement for entry not only into the labor market, but also to secondary education and training. High school dropouts are more likely to be unemployed, earn less money, receive public assistance, have children at younger ages, be single parents, and become incarcerated.

The region’s higher education needs are served by community college districts in Dallas, Tarrant, and Collin counties and by numerous private vocational and technical schools. Colleges and universities include several church-affiliated institutions, such as Dallas Baptist University, Southern Methodist University, Texas Christian University, Texas Wesleyan University, University of Dallas, and four state universities (University of Texas at Arlington, University of Texas at Dallas, University of North Texas, and Texas Women’s University). In addition, in the southern sector of Dallas, Paul Quinn College operates as the region’s only traditionally Black institution of higher education.

3.2.H. Educational Attainment

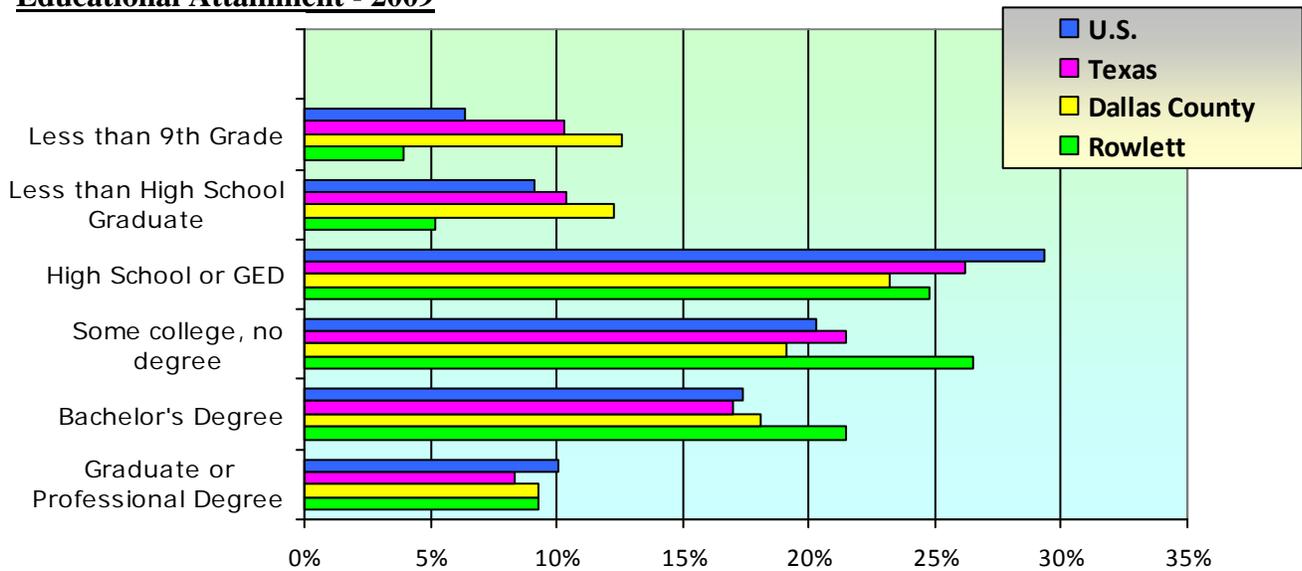
The following table includes the 2009 American Community Survey related to education and compared to Dallas County and the State of Texas.

Percent of Residents 25 years and over	Rowlett	Dallas County	Texas	USA
Less than 9 th grade	4%	12.6%	10.3%	6.4%
Not Complete High School	5.2%	12.3%	10.4%	9.1%
College Degree	30.8	27.4%	25.4%	27.5

This information indicates the Highest Level of Education obtained for Rowlett residents age 25 and over as 24.8% High School graduate rate, compared to the Texas rate of 26.2% and the national rate of 29.3%; and a college graduate rate of 30.8%, compared to the state rate of 25.3% and the national rate of 27.5%. Almost 4% of Rowlett residents did not complete the 9th grade and another 5.2% attended high school, but did not graduate.

By 2009, 90.9% of Rowlett residents 25 years and over had at least graduated from high school and 30.8 percent had a bachelor's degree or higher. Currently, 7% of Rowlett residents are enrolled in college.

Educational Attainment - 2009



3.3 Income Levels

The 2009 U.S. Census American Community Survey data indicates that 5.2% (2,922 individuals) of Rowlett’s residents had incomes below the national poverty level. The **national poverty income** in 2010 ranged from \$10,830 for a single individual to \$22,050 for a household of 4, and up to \$37,010 for a household with 8 members. The ACS data indicates that in 2009, 3.9% of families and 13.4% of female-headed households had annual incomes below the poverty line, compared to the Dallas County individual rate of 17.2%, 14.2% for families, and 30.7% for female-headed households. Out of the 2,922 Rowlett residents living in poverty, 7.7% were under the age of 18 and 6.2% were over the age of 65. Comparatively, the state poverty rate for

children under age 18 was 23.7% and the national rate was 18.6%, while the Texas rate for adults over 65 was 12.2%, and the national rate for adults over 65 was 9.8%.

Further, while 92.4% of the City’s households had incomes from wages, more than 29.7% had incomes from Social Security, Supplemental Security Income, or Retirement. This may indicate that a number of older, disabled, or retired residents must continue to remain in the work force in order to supplement their incomes.

It should be noted that in 2008, Texas had the 8th worst poverty rate in the nation for all ages. Texas also ranks in the bottom 10 for poverty rates for children and for persons over age 65. The economic downturn experienced statewide also would indicate that the 2008 data does not accurately reflect the actual numbers/percentages currently occurring.

According to 2010 Census data, 18,371 households live within the City of Rowlett jurisdiction.. Of these households 11.8% live in rental units and 88.2% are homeowners. In 2009, the median household income for the City was \$81,143.

For the purpose of most state and federal grant programs, grantees are required to utilize the HUD definitions of the various income levels and the HUD established income levels designated for each individual MSA or county. Rowlett is located within Dallas County and, as such, is considered a part of the Dallas-Ft. Worth-Arlington CMSA and subject to those levels and limits.

The following chart details the Dallas-Fort Worth-Arlington CMSA’s 2006 low-income levels as provided by the U.S. Department of Housing and Urban Development. *These income figures, based on the D-FW-A CSMA Median Income, are applicable to the City of Rowlett in terms of providing the income definition for eligibility for the City’s CDBG-funded projects and activities.*

The 2010 HUD income limits for Dallas, Texas are shown below.

Dallas, TX HUD Metro-FMR Area								
MEDIAN INCOME = \$68,300								
FY 2010 Income Limit Category	1-person	2-person	3-person	4-person	5-person	6-person	7-person	8-person
<30% Extremely Low	14,350	16,400	18,450	20,500	22,150	23,800	25,450	27,100
30% - 50% Very Low	23,950	27,350	30,750	34,150	36,900	39,650	42,350	45,100
50% - 80% - Low	38,300	43,750	49,200	54,650	59,050	63,400	67,800	72,150

Percentage of Households with Incomes Below Median Income (2000 Census and ACS)

Rowlett	Income Less than 30% of Median		Income Between 30%-50%		Income Between 50%-80%		TOTAL < 80%	TOTAL > 80%
	Renters	Owners	Renters	Owners	Renters	Owners		
	1.28%	3.04%	.75%	3.39%	1.41%	10.97%		
TOTALS	4.32%		4.14%		12.38%		20.84%	79.16%

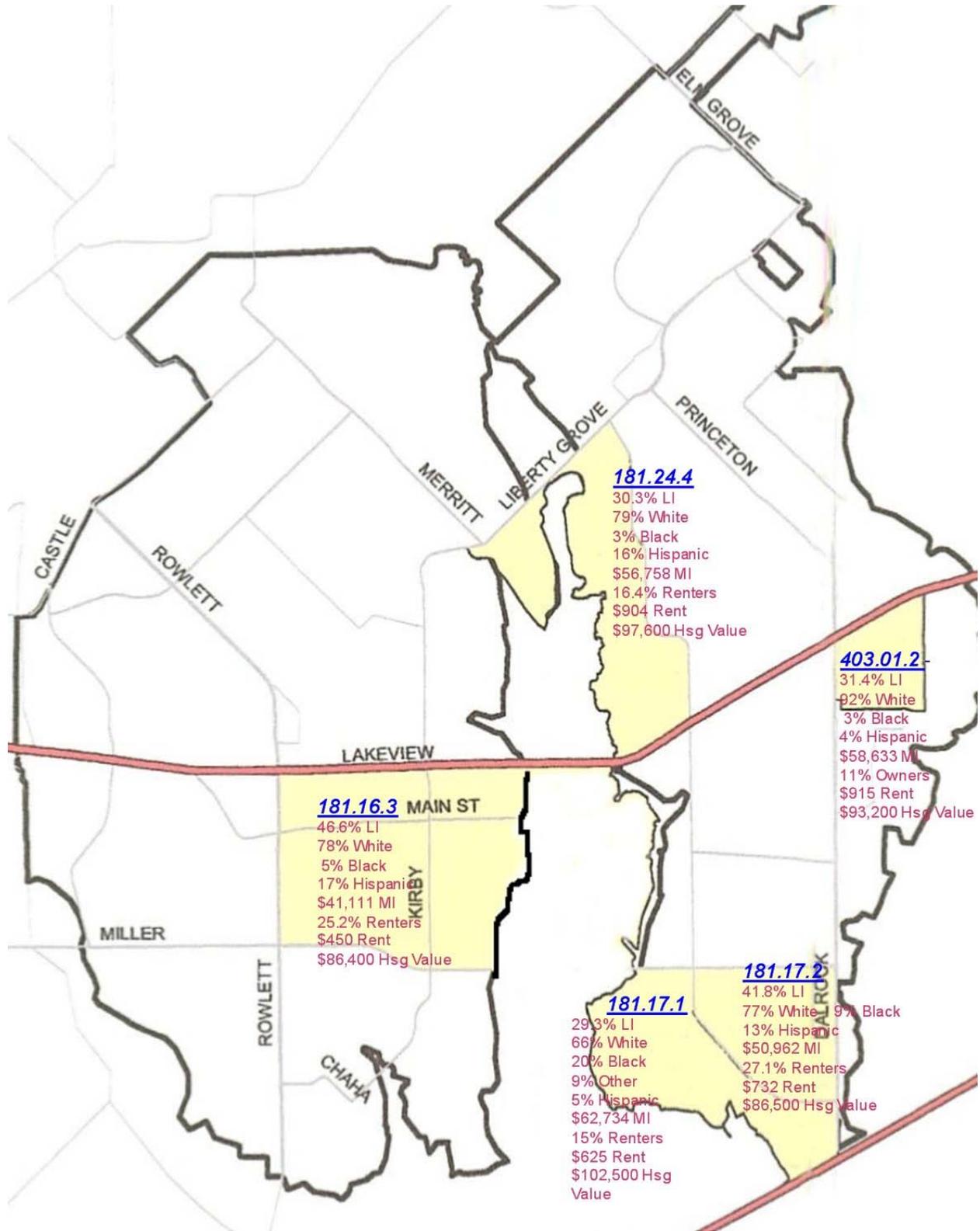
The above chart indicates the percentage of annual incomes in comparison to the median income. This information shows that 3,474 (20.84% of the households – 1 of every 5 household) - in the City have annual incomes less than 80% of the median family income. These low-income households would be eligible for most state and federal housing assistance programs.

Percentage of Population & 2000 Household Income Levels Source: 2000 U.S. Census

<i>Household Income</i>	<i>City of Rowlett</i>	<i>Dallas County</i>	<i>Texas Percent</i>
Under \$10,000	3%	8.1%	10.4%
\$10,000-\$14,999	1%	5%	6.6%
\$15,000-\$24,999	3%	12.4%	13.6%
\$25,000-\$34,999	6%	13.8%	13.5%
\$35,000-\$49,999	14%	17.3%	16.5%
\$50,000-\$74,999	28%	19.5%	18.4%
\$75,000-\$99,999	23%	10.2%	9.5%
\$100,000-\$149,999	16%	7.9%	7.2%
\$150,000-\$199,999	4%	2.6%	2.1%
\$200,000+++	3%	3.2%	2.2%

The following map shows the census block groups within the City designated by HUD to be eligible for the receipt of CDBG funds utilized on an area-wide eligibility basis, including Public Facilities activities. More than 50% of the residents living in these block groups have annual incomes less than 80% of the Area’s Median Income, defined by HUD and adjusted for household size (as shown in the table above).

**CDBG-ELIGIBLE LOW-INCOME BLOCK GROUPS
(BASED ON 2000 CENSUS DATA)**



3.3.B. Extremely Low-Income households primarily rent housing and report a high cost burden and housing problems. A family of four in the extremely-low income group will have a gross income less than \$20,500/year. In order to not have a cost burden, they would have to rent a housing unit with monthly housing costs of \$495 a month. In the year 2009, the median household rent was \$1,182, and only 16 households in Rowlett paid less than \$499 for rent. The most recent CHAS data available indicates there are 478 extremely low-income households in Rowlett. Out of this income group, 148 rent their housing unit, of which 100% report a cost burden or housing problems, and 330 households who are extremely low income report owning their housing unit. Between 70%-100% report a cost burden or housing problem, based on their race, with 100% of the elderly homeowners reporting issues.

2011 Fair Market Rents Dallas HUD Metro FMR Area

2011 Fair Market Rents by Unit Bedrooms					
2011 FMR	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
	\$666	\$738	\$891	\$1,160	\$1,372

3.3.C. Low-Income individuals or families are defined as having a family income greater than 30% but less than 50% AMI. A family of four will have an income between \$20,500 and \$34,150/year. In order to not have a cost burden, they would have to rent a housing unit with monthly housing costs of \$495 to \$830 a month. In the year 2009, the median household rent was \$1,182, and less than 500 households in Rowlett paid less than \$830 for rent. Low-income renters experience cost burdens and housing problems similar to the extremely low-income group. There are 89 renter households and 354 owner households.

Availability of Housing Units for Extremely Low and Low-Income Groups

Size of Income Group	Extremely Low-Income		Low-Income	
	Renter	Owner	Renter	Owner
	478 households		443 households	
# of households	148	330	89	354
# of households with housing problems	95%	83%	56%	84%

3.3.D. Moderate-income individuals or families are defined as having a family income greater than 50% but less than 80% AMI. A family of four will have an income between \$34,150 and \$54,650/year. In order to not have a cost burden, they would have to rent a housing unit with monthly housing costs of \$830 to \$1,342 a month. In the year 2009, the median household rent was \$1,182, and less than 3,700 households in Rowlett paid less than \$1,342 for rent.

3.3.E. Middle-income individuals or families are defined as having an income greater than 80% and less than 120% AMI. More than 11,100 households have incomes greater than 80%, however, it is not known how many have incomes greater than 120%. Around 8% of these household are renter households. Out of all households over 80%, 47% of renters and 22% of owners report some type of housing problem.

3.3.F. Housing affordability is based on a household’s income and the amount and the effect of housing costs on a household’s livelihood. Affordability for all households is defined as gross rent less than or equal to 30% of a household’s monthly gross income.

Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance, and utilities. A cost burden is identified when households pay more than 30% of their income for housing costs.

A **Severe Cost burden** is identified when households pay more than 50% of their income for housing costs.

A **Housing problem**, is defined as having a cost burden greater than 30% of their income **and/or** overcrowding (1.01 or more persons per room) **and/or** without complete kitchen or plumbing facilities (substandard conditions).

Cost burden and Housing Problem Percentages among Income Groups

Issue	Extremely Low-Income		Low-Income		Moderate-Income		Middle-Income	
	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner
Cost Burden	84.1%	68.6%	63.3%	73.8%	45.8%	59.8%	5.4%	8.4%
Severe Cost Burden	44.4%	49.9%	31.1%	38.9%	4.2%	15.2%	0%	.4%
Housing Problem	90.7%	74.5%	63.3%	77.6%	52.1%	63.3%	12.3%	10%

For renters who are extremely low-income, 84.1% have a *cost burden* (housing cost greater than 30%) and 44.4% have a *severe cost burden* (housing cost greater then 50%). For owners, 68.6% have a cost burden and 49.9% have a severe cost burden.

**Monthly Housing Costs as a Percentage of Household Income
2009 American Community Survey**

Monthly Costs as a percentage of monthly Household Income	Owner-Occupied (with a mortgage)	Owner-Occupied (without a mortgage)	Renter Occupied
Less than 20%	36.3%	76.1%	26.8%
20 to 29 Percent	32.4%	12.3%	26.8%
30 Percent or More	31.4%	11.6%	46.4%

3.4. Household Composition

Household composition can indicate the demand for the type and size of housing units in a community.

By 2010, homeowners make up 88.2% of all households and renters account for 11.8%, a decrease of 5% since the 2000 homeownership rate of 92.2%. Persons per household averaged 3.2 for owners and 3.7 for renters. More than 7% of all renters were elderly, and more than 10% of all homeowners were elderly.

3.4.A Housing Distribution by Tenure

This map shows the dispersion of owner-occupied and renter-occupied housing.

Most research indicates that owner-occupied housing is an indication of neighborhood stability, safety, and care (houses, outbuildings, and lawns are typically better maintained).

3.5 Definitions

For the purpose of this Consolidated Plan, the City is providing definitions for the following terms.

Standard Condition Housing Unit: Dwelling units that meet the minimum health and safety codes as established for the CDBG and HOME Program by the U.S. Department of Housing and Urban Development, and also that meet the minimum housing and construction codes adopted by the City. Typically, a standard unit is one which does not have any structural, electrical, plumbing or mechanical defects, or has only slight defects which can be corrected through maintenance.

Substandard Condition Housing Unit: A substandard unit is one that is in violation of any specific requirement or prohibition applicable to such a building in relation to the locally adopted building codes and HUD’s Housing Quality Standards (HQS). Substandard units have several major defects which would prevent the structure from providing a safe, sanitary, and adequate shelter. Such a unit may lack complete plumbing, complete kitchen facilities, and/or a safe and reliable heating system, or is not part of a public or well water system.

Substandard Housing Unit Suitable for Rehabilitation: A substandard unit but suitable for rehabilitation is deemed as one where the cost of bringing the unit into compliance with HUD’s HQS and the applicable residential housing code would not exceed 50% of the replacement cost of a dwelling unit that is of comparable size and similar amenities.

Substandard Housing Unit Not Suitable for Rehabilitation: A substandard unit not suitable for rehabilitation is deemed as one where the cost of bringing the unit into compliance with HUD’s HQS and the applicable residential housing code would exceed 50% of the replacement cost of a dwelling unit that is of comparable size and similar amenities.



Structures: Buildings that are in deteriorated condition, pose a health and safety threat to residents, and are not suitable for human habitation, as determined and documented by staff or other professionals knowledgeable and trained in construction standards and specifications.

3.6 Race and Disproportionate Needs

To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must provide an assessment of that specific need. For this purpose, *disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

The table below shows the distribution of income among the different races and ethnicity groups in Rowlett. According to 24 CFR 91.205(b)(2), for any of the income categories (extremely low-income, low-income, moderate-income, and middle-income families) a **disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.** The 2000 CHAS Databook indicates the following:

RENTER HOUSEHOLDS

Household by Type, Income, & Housing Problem	Elderly Renters				All Renters			
	All Elderly	White	Black	Hispanic	All Renters	White	Black	Hispanic
Income < 30%	35	25	0	10	148	98	15	35
<i>% with any housing problem</i>		100%	0	100%		85.7%	100%	100%
Income 30-50%	18	18	0	0	89	30	30	29
<i>% with any housing problem</i>		44.4%	0	0		53.3%	100%	13.8%
Income >50-80%	0	0	0	0	201	179	4	18
<i>% with any housing problem</i>		0	0	0		47.5%	100%	77.8%
Income >80%	20	20	0	0	597	519	59	19
<i>% with any housing problem</i>		0	0	0		10.4%	0	78.9%
Total Households	73	63	0	10	1,035	826	108	101
<i>% with any housing problem</i>		52.4	0	100%		28.9%	45.4%	67.3%

OWNER HOUSEHOLDS

Household by Type, Income, & Housing Problem	Elderly Owners				All Owners			
	All Elderly	White	Black	Hispanic	All Owners	White	Black	Hispanic
Income < 30%	103	89	4	10	330	298	14	18
% with any housing problem		95.5%	100%	100%		70.1%	100%	77.85%
Income 30-50%	130	130	0	0	354	280	30	44
% with any housing problem		57.7%	0	0		75%	100%	77.3%
Income 50-80%	310	310	0	0	1,255	1,050	105	100
% with any housing problem		30.6%	0	0		63.3%	76.2%	40%
Income >80%	714	710	0	4	10,569	9,010	895	664
% with any housing problem		14.1%	0	0		8.5%	15.1%	16.6%
Total Households	1,257	1,234	4	14	12,508	10,638	1,044	826
% with any housing problem		28.7%	100%	71.4%		17.4%	24.8%	24%

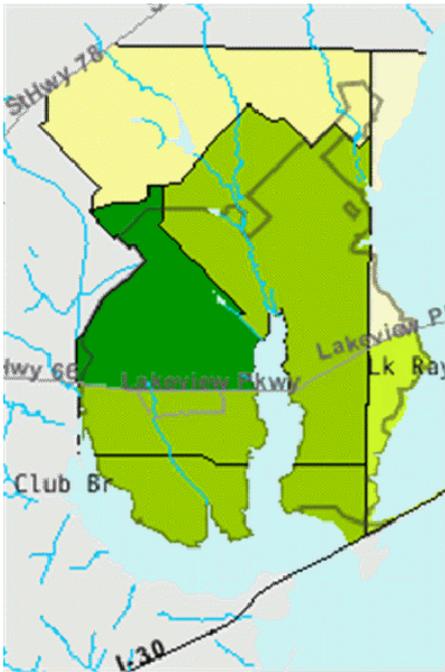
The cells highlighted in yellow represent the racial categories that have a disproportionate need compared to the overall income category as a whole:

- For Elderly Renter Households:
 - Hispanics have a greater need proportionately, even though the actual number of households is much lower
 - There are no Black households reported
 - For Households with incomes below 30%, 100% of all households, regardless of race, report a Housing Problem
 - 52.4 of the White Households report a Housing Problem
- For All Renter Households:
 - Hispanics have a greater need proportionately in the > 80% income level households
 - Black households have a higher proportionate need for all income levels < 80%, but Hispanic households have a greater need for all income levels combined
 - All households, regardless of race, with incomes below 30% report a disproportionate need
- For Elderly Owner Households:
 - For Households with incomes below 30%, 100% of Black and Hispanic households, report a Housing Problem, while 95.5% of White households report a problem
 - All households, regardless of race, with incomes below 30% report a disproportionate need
- For Owner Households:
 - A disproportionate need is indicated for Hispanic and Blacks households for all income levels
 - White households with incomes below 80% also report a significant need

This information may indicate the following:

- The greatest impact on housing needs is directly related to the level of household income – households with lower incomes, regardless of race, report a higher percentage of need
- Household race appears to be a significant influencing factor for all income levels

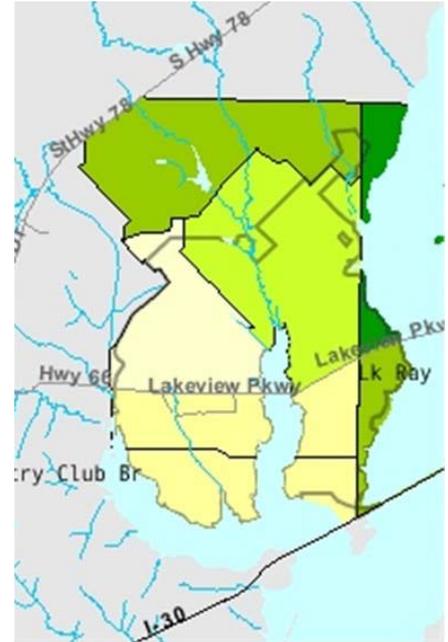
The maps below indicate the dispersal of racial groups in Rowlett.



Black Concentrations	
Data Classes - %	
	2.1 – 2.1
	4.4 – 4.4
	6.4 – 6.4
	8.7 – 9.4
	10.9 – 10.9



Hispanic Concentrations	
Data Classes - %	
	2.1 – 2.1
	4.4 – 4.4
	6.4 – 6.4
	8.7 – 9.4
	10.9 – 10.9



White Concentrations	
Data Classes - %	
	78.8 – 78.8
	80.9 – 81.1
	82.9 – 82.9
	86.9 – 87.7
	93.1 – 93.1

Section B - Homeless Needs – 91.205(c)

3.7 Homeless Needs 91.205 (c)

To provide clarification, the following definitions are utilized for the purposes of the Continuum of Care, in accordance with HUD regulations, although individual funding sources may have additional or specific requirements:

- *Emergency Housing* – Any facility the primary purpose of which is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless.
- *Transitional Housing* – A project that has as its purpose facilitating the movement of homeless individuals and families to permanent housing within a reasonable amount of time (usually 24 months), and usually providing supportive services to assist homeless obtain necessary life skills in support of independent living.
- *Permanent Supportive Housing* – Long-term, community-based housing that has supportive services for homeless persons with disabilities. Enables special needs populations to live as independently as possible in a permanent setting. The supportive services may be provided by the organization managing the housing or coordinated by the applicant and provided by other public or private service agencies. Permanent housing can be provided in one structure or several structures at one site or in multiple structures at scattered sites.

3.7.A. Homeless Counts and Surveys

There is no significant reported incidence of homelessness within the Rowlett city limits by service providers, law enforcement officials, or city staff. There are no available “point in time” counts or surveys for homeless. Local religious organizations report occasional transient individuals that request funds for bus-fare or an overnight motel stay. The estimated incidence is about 5 requests each year.

Data from the 2000 Census indicated the following information regarding the incidence of homelessness in Rowlett, Dallas County, Texas, and the nation. This information is contained in Census 2000 QT-P12 – Group Quarters Population by Sex, Age, and Type of Group Quarters – Noninstitutionalized Population – Other Non-household Living Situations and Other Noninstitutionalized Group Quarters.

Census Category	Count
Other Non-household Living Situations	9
Other Noninstitutionalized Group Quarters	36

The 2006 State of Texas Low Income Housing Plan and Annual Report indicates that the Texas Department of Housing and Community Affairs (TDHCA) utilizes these census categories and numbers to account for the homeless population state-wide.

“Other Non-household Living Situations” counts individuals with no usual home residing in hostels or other areas not counted in other tabulations. “Other Noninstitutionalized Group

Quarters” includes individuals in shelters for victims of domestic violence, mobile settings, or other non-sheltered outdoor locations where there is evidence of human occupation.

Many of the national homeless studies completed in recent years used quite sophisticated methodologies, and produced elegant and reliable results. However, they were very expensive to conduct and, while they may be helpful at the national level and to answer particular research questions, are of limited utility to local planners. The most important lesson to be learned from these studies is that even expensive, methodologically sophisticated studies cannot produce consistent findings because the reality of homelessness varies a good deal with the geographic location of interest. Therefore, local decision makers should make every effort to collect their own data using less perfect but a good-enough method, collect it with sufficient regularity and thoroughness that it becomes a useful tool for decision making.

The presence of the majority of the housing services that shelter homeless individuals outside of the Rowlett city limits has likely also led to a low “artificial” rate of homelessness. What literally happens is that as homeless individuals are identified throughout the area, or as battered women seek shelter and services, they are often referred to the homeless providers that are located outside of the City of Rowlett. Additionally, the less populated areas of the city allow for the homeless to become less visible – they can more easily stay in abandoned houses or camp in the woods without the bother of complying with emergency shelter rules or harassment from residents or local law enforcement. This creates a lack of awareness in the referring city or community regarding the need for services for these “special need” populations, while, at the same time, impacts the demand on services provided by agencies and organizations outside Rowlett that assist these populations.

However, to further confuse the issue, the rate of homelessness in smaller communities has traditionally been lower than their urbanized neighbors. One reason might be the supportive resources and “Neighbor help Neighbor” attitude that small communities provide to their residents and relatives, a factor which becomes lost in the larger, more distant and populated communities.

The review of the supportive and shelter services available to the homeless and special need populations in the area indicated that shelter and supportive services were available in the Metroplex. Non-profit organizations, federally assisted housing programs such as Section 8 and Public Housing, and for-profit owners of subsidized housing provided most of the shelter. Supportive services were also primarily provided by non-profit and faith-based organizations.

It is believed that the incidence of unsheltered and chronic homelessness in the area is very low and most likely non-existent, in comparison to the need for shorter-term emergency shelters and transitional housing. Some data regarding the issue is available, and the City will be supportive of efforts to obtain a current estimate of the need.

3.7.B. Victims of Domestic Violence

Local service organizations report a consistent need for services and shelter for victims of domestic violence in Rowlett. Since there are no local shelters located in the City, families are seeking services in neighboring communities. New Beginnings, a non-profit organization in Garland, reports continued increases in requests for counseling and supportive services from

Rowlett residents. The Galaxy Counseling Center, also located in Garland, also reported continued requests for services from Rowlett citizens. The Rowlett Police Department identifies assaults resulting from incidents of family violence as the most frequent type of assaultive crime reported each year

3.7.C. Overcrowded Households

One problem that is apparent in the area, however, is the incidence of over-crowding and doubling-up that occurs as families or individuals who lose their homes move in with relatives and friends. This issue however does not qualify as “homeless” under HUD’s definition for the term, but instead these households are described as “at risk” of becoming homeless. Census data from the 2009 ACS indicates 289 households were overcrowded and 65 are severely overcrowded. In Rowlett, these situations are most likely due to the lack of affordable smaller rental and owner dwellings.

3.7.D. At-Risk Homeless

A variety of indicators can be used to assess the size of the population ‘at risk’ of homelessness. These include: a) number of very-low income or disabled households paying more than 50% of their income on rent; b) characteristics and causes for homelessness in the currently homeless population, and c) assessments by key informant service providers. Families and individuals in Rowlett considered to be at-risk include victims of domestic violence (females and children) as discussed above.

3.7.E. Information and Referral

Another documented need is the numbers of persons and families seeking information about emergency assistance because they are anticipating that they may become homeless soon. This category would include victims of domestic violence, persons unable to pay rent or mortgages and facing imminent eviction, persons living in overcrowded or severely overcrowded conditions or living temporarily with friends and relatives, and others anticipating that their housing or shelter will become unavailable for some reason. These individuals and families would be eligible for participation in transitional housing and emergency shelters (but not by permanent housing) if they are currently housed but may become homeless within seven days, according to federal regulations.

Further discussion and information is available in Sections IV and Sections V of this document.

3.8 Housing Gaps Analysis Chart (Table 1A)

The data from the 2000 census, updated estimates, and comments from local organizations were used to develop estimates on the unmet homeless needs in the community. When there were questions about certain figures, agency personnel were consulted as to their expert opinion on the unmet need for that organization’s population of clientele. The following **Table 1A** provides a snapshot of the incidence of homelessness.

**Table 1A
Homeless and Special Needs Populations**

Continuum of Care: Housing Gap Analysis Chart

	Current Inventory	Under Development	Unmet Need/ Gap
--	--------------------------	--------------------------	------------------------

Individuals

Example	Emergency Shelter	100	40	26
Beds	Emergency Shelter	0	0	0
	Transitional Housing	0	0	0
	Permanent Supportive Housing	0	0	0
	Total	0	0	0

Persons in Families With Children

Beds	Emergency Shelter	0	0	0
	Transitional Housing	0	0	0
	Permanent Supportive Housing	0	0	0
	Total	0	0	0

Continuum of Care: Homeless Population and Subpopulations Chart

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	0	0	0	0
1. Number of Persons in Families with Children	0	0	0	0
2. Number of Single Individuals and Persons in Households without children	0	0	0	0
(Add Lines Numbered 1 & 2 Total Persons)	0	0	0	0
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	0			
b. Seriously Mentally Ill	0			
c. Chronic Substance Abuse	0			
d. Veterans	0			
e. Persons with HIV/AIDS	0			
f. Victims of Domestic Violence	5			
g. Unaccompanied Youth (Under 18)	0			

Section C - Non-Homeless Special Needs – 91.205(d)

3.9 Identified Special Need Populations

Consolidated Plan requirements include examining the needs of special populations. These groups may experience special challenges in obtaining adequate housing specifically suited to meet their needs. Additional and/or specialized supportive services may also be necessary in order for these households to maintain their independence. Housing needs may vary depending on the type of disability and may vary throughout an individual’s life depending on the degree of the disability. Information was gathered regarding the following populations in Rowlett to determine specialized housing and service needs:

- Elderly and Frail Elderly
- Persons with Disabilities
- Persons with HIV/AIDS
- Persons with Alcohol/Drug Addictions
- Victims of Domestic Violence
- Single Persons
- Large Families
- Public Housing Residents and those on the PHA Waiting List

3.9.A. Elderly and Frail Elderly

Rowlett’s demographic information indicates that the City’s median age is 36.7 years, up from 32.8 in 2000. The table below gives the number and percent of the City’s population in 2010.

The 2010 census indicated that 4.5% of the population was 60-64 years, 7.6% was age 65 and over. The 2009 ACS estimated 6.2% of those in this age group have incomes below the poverty level.

Age	Number	Percent
Below 60	49,435	87.9%
60-64 years	2,520	4.5%
65-74 years	2,526	4.5%
75-84 years	1,273	2.3%
85 years and over	445	.8%
TOTAL Over 65	4,224	7.6%
TOTAL Over 75	1,718	3.1%

In 2000, 36.3%, of those over age 65 report some type of disability. Elderly persons may need housing assistance for two reasons: financial and supportive. Information from the public hearing held at the Rowlett Community Centre indicated that seniors experience difficulties in maintaining their homes in safe and accessible condition and locating affordable and safe places to

live. An obvious need for seniors was the access to information regarding available resources. Identified senior needs necessary in order to assist seniors maintain their independence were Transportation, Home Repairs, Prescription Drug Assistance, Utility Assistance, and Assistance with Affordable Rent. Identified supportive housing needs would include financial assistance with home repairs, utilities, and rent, as well as the access to safe and secure housing; prescription drug assistance; transportation; socialization; and other programs designed to assist the senior maintain their independence.

When a person has one or more limitations of Activities of Daily Living (ADL), they can be considered “frail”. Applying the national prevalence statistics for proportion of elderly over age

65 requiring assistance (14.4%) to Rowlett's number of elderly individuals results in 608 frail elderly individuals requiring housing with supportive services.

The CHAS Database identifies that among the 83 elderly renter households of all income levels:

- 63.9% report a housing problem
- 63.9% report paying more than 30% of income for rent
- 16.9% report paying more than 50% of income for rent

These percentages increase substantially as the household income drops.

For the 1,257 elderly owner households of all income levels:

- 30.4% report a housing problem
- 30.4% report a cost burden
- 10.9% report a severe cost burden

These percentages also increase substantially as the household income drops.

3.9.B. Persons with Disabilities

The most recent data available is the 2000 Census, which indicated that 5.6% of the population aged 5-20 years had a disability. Disabled populations include those with mental disabilities (mental illness and mental retardation), cognitive disabilities (acquired brain injuries), and physical or sensory disabilities (mobility impaired, blind, deaf). For ages 21-64, the percentage doubled to 11.1%. Of this number, 72.7% were employed. For the population aged 65 years and over, 36.3% were disabled. *In 2000, this totaled to 4,314 disabled individuals of all ages, and if the same percentages are applied to the 2010 age distributions, the total of disabled individuals in Rowlett would be 6,117.*

Although no specific information is available to indicate the actual number of persons with disabilities that have supportive housing needs, HUD eligibility requirements for Public Service funding recognizes that it can be assumed that this population is primarily low income, and would thus experience needs similar to other low-income households.

Supportive housing needs would include financial assistance with accessible housing, in-home support to ensure continued independent living, home repairs, utilities, and rent, as well as the access to safe and secure housing. Additional needs would include job training, expanded employment opportunities, child care, prescription drug assistance, and transportation. These populations also traditionally experience great difficulties in locating and affording specialized housing suited to meet their individualized accessibility needs.

Mobility or Self Care Limitations includes all households where one or more persons has: 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

3.9.B.1. Mental Disabilities

The Texas Department of State Health Services estimates that in 2009, 4.8% of adults and 7.6% of youth aged 0-17 years in Dallas County are in need of mental health services for severe conditions. The primary diagnoses included 22.5% Major Depression, 19.5% Bipolar, 16.9% Substance Use Disorders, and 15% Schizophrenia. The top four service gaps that exist in services are Counseling/Therapy, Job Training and Employment, Education about Mental Illness and Housing. The challenges to filling these gaps are largely due to inadequate public funding, uninsured patients, staff shortages and homelessness.

3.9.C. Persons with HIV/AIDS

Specific current information on the incidence of HIV and AIDS in the City of Rowlett was not available. A 2010 report based on 2008 data “2010 HIV/AIDS in Texas” prepared for the Texas Department of State Health Services indicated a county-wide incidence rate of 357.2 per 100,000 population, or 1 in 280 individuals. The Dallas County-wide rate was the worst in the state.

The impact on the individual’s ability to live independently is significant as the disease progresses, with supportive housing and services being vital to continued self-sufficiency. Supportive housing needs would include permanent housing facilities that provide case management; prescription drug and medical assistance; financial assistance with rent, utilities, and home repairs to meet increased accessibility demands; socialization; employment opportunities; and transportation.

3.9.D. Persons with Alcohol/Drug Addictions

The data on the incidence of substance abuse is fragmented, with no clear indication of the actual number or percentages of individuals and families affected by alcohol and/or drug abuse. It is widely accepted and recognized by the health care professionals and the public service providers that the effect of substance abuse is devastating on the abusing individual, their families and children.

Rowlett is located within both Dallas and Rockwall Counties, both of which have high substance abuse rates. Rockwall County has one of the highest rates per capita in substance abuse deaths.

Supportive housing needs would include access to emergency and transitional housing; counseling and case management services; financial assistance with home repairs, utilities, and rent; transportation; job training; employment; education; and child care.

3.9.E. Victims of Domestic Violence

Local service organizations report a consistent need for services and shelter for victims of domestic violence in Rowlett. Since there are no local shelters located in the City, families are seeking services in neighboring communities. Two non-profit providers in Garland, New Beginnings and The Galaxy Counseling Center, report that females and children from Rowlett receive counseling and supportive services. Information gleaned from Rowlett Police Department reports indicates that assaults resulting from incidents of family violence are the most frequent type of assaultive crimes that are reported each year to the police department.

3.9.F. Household Size and Composition

Household size and composition impact the demand for each type of housing in a community.

The 2010 Census indicated that the City of Rowlett had 56,199 persons (18,371 households), with 18,371 occupied dwelling units (du) to average 3.04 persons per dwelling unit. The data also indicated 84.3% family households and 15.7% non-family households, with 11.8% of all households being renters and 88.2% being homeowners.

More than 55.4% (615) of the rental households were small 1-4 member households, 19.73% (219) were large families with 5 or more related members, and 83 (7.48%) were elderly households. The majority of homeowners (62.49% - 8,873 households) were small 1-4 member households, 12.39% (1,759) were large families, and 1,262 (8.89%) were elderly.

Census data indicated the following sizes of units for the City, with a median size of 6.6 rooms per unit. This chart compares the availability of the number of bedrooms per unit to household size.

Unit Size	Percentage	Household Size	Percentage
Small Units (0-2 bedrooms)	8.6%	Small Households (1-4 members)	85.6%
Large Units (3+ bedrooms)	91.4%	Large Households (5+ members)	14.4%

The information above would indicate that 8.6% of the City’s dwelling units are small units (0-2 bedrooms), while 91.4% have 3 or more bedrooms. Comparatively, 85.6% households of the City’s households are 1-4 member households, and 14.4% of the households have 5 or more members. *This would indicate that smaller households have very limited numbers of units to choose from suited to meet their space needs and must lease or purchase larger, more expensive units.*

The ACS data indicates that in 2009, 5.2% of individuals and 13.4% of female-headed households had annual incomes below the poverty line, compared to the Dallas County individual rate of 17.2%, and 30.7% for female-headed households.

3.9.G. Public Housing Residents and those on the PHA Waiting List

There are no Public Housing Authorities located within the city limits of Rowlett.

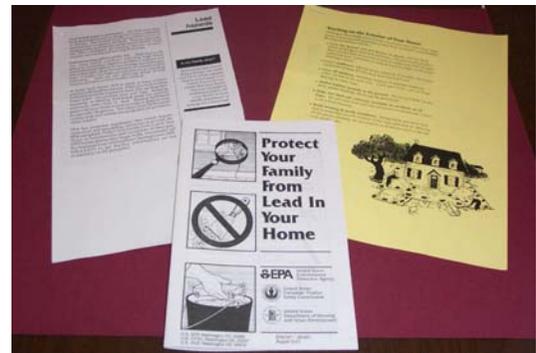
**Table 1B
Special Needs (Non-Homeless) Populations**

SPECIAL NEEDS SUBPOPULATIONS	Priority Need Level High, Medium, Low, No Such Need	Unmet Need	Dollars to Address Unmet Need	Multi- Year Goals	Annual Goals
Elderly	Medium				
Frail Elderly	Low				
Severe Mental Illness	Low				
Developmentally Disabled	Low				
Physically Disabled	Low				
Persons w/ Alcohol/Other Drug Addictions	Low				
Persons w/HIV/AIDS	Low				
Victims of Domestic Violence	Medium				
Other					
TOTAL					

Section D - Lead-Based Paint – 91.205(e)

The following are excerpts from the United States Department of Housing and Urban Development (HUD) [Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing:](#)

According to the Centers for Disease Control and Prevention, childhood lead poisoning is "the most common environmental disease of young children." Lead is highly toxic and affects virtually every system of the body. At low levels, lead's neurotoxic effects have the greatest impact on children's developing brains and nervous systems, causing reductions in IQ, decreased attention span... The foremost cause of childhood lead poisoning in the US today is ingestion of lead-based paint and the accompanying contaminated dust and soil found in or around older houses. HUD estimates that three-quarters of pre-1980 housing units contain some lead-based paint. Fully 90% of privately owned units built before 1940, 80% of units built between 1940 and 1959, and 62% of units built between 1960 and 1979 contain some lead-based paint.



The belief that in order to be poisoned children must eat lead-based paint chips is unfounded. The most common cause of poisoning is the ingestion--through hand-to-mouth transmission of lead-contaminated surface dust. Leaded dust is generated as lead-based paint deteriorates over time, is damaged by moisture, abraded on friction surfaces and impact surfaces, or distributed in the course of renovations, repair or abatement projects.

In 1995, the Texas 74th Legislature passed legislation that allowed the Texas Board of Health to establish rules for reporting lead poisoning and establish a registry of children with lead poisoning and blood lead levels of concern.

The Childhood Lead Surveillance section maintains a database of blood lead tests done on children 14 years of age or younger residing in Texas with an elevated blood lead level. Laboratories and physicians are required to report children with a blood lead level greater than or equal to 10 micrograms of lead per deciliter of blood. Educational pamphlets are provided to the parents of children with elevated blood lead levels, and referrals are made to insure appropriate follow-up. The surveillance program also conducts home investigations, to identify possible sources of lead contamination and provide lead health education, when assistance is requested from local health departments or physicians.

Lead Poisoning Facts:

- Older housing is more likely than newer housing to contain lead-based paint and lead-contaminated dust.
- The risk for lead poisoning is highest for children who live in older housing.
- Poor children tend to have higher blood lead levels than do other children, because they are more likely to live in older housing that is poorly maintained, where the risk for exposure to lead is greatest.
- Efforts to prevent lead poisoning should focus on older housing that is in poor condition.

HUD recommended methods that consider the age and condition of the properties were used in estimating the number of dwellings potentially impacted. A significant percentage of pre-1979 housing typically contains lead-based paint, which presents some special issues regarding the health of occupants and construction abatement procedures. It is estimated that more than 2,622 units (14.8%) of the City's residential properties could have some interior or exterior lead paint present. A smaller undetermined percentage of these may have deteriorated paint that could pose health risks for occupants. *Considering the age of the City's housing combined with the percentage of low-income residents, it is estimated more than 526 houses (20% of the estimated number of pre-1979) of the estimated number of housing units containing lead paint could be occupied by low-income residents.*



According to the 2006 Annual Report *Childhood Lead Poisoning Prevention Program (CLPPP)*, prepared by the Texas Department of State Health Services, approximately 1.3% of children aged 1-5 years in Texas had elevated lead levels. A blood lead level greater or equal to 10 mg/dL is considered to be an elevated blood lead level by the federal government. The highest blood lead levels are found in 1-2 year old children who are poor and who live in older housing that is in poor condition. Typically, a disproportionate number of children with elevated blood lead levels are African-American.

*Houses built prior to 1950 pose the greatest risk for children since the permitted concentration of lead in paint was higher. Often the current structural conditions of these homes, such as peeling paint, increase the risk for lead exposure. Communities with high percentages of pre-1950 housing present a higher risk to children than those with lower percentages of pre-1950 housing. **Less than 1% of Rowlett’s housing stock is built prior to 1950.***

*Poverty is a risk factor for lead poisoning for numerous reasons. Poorer children tend to live in older substandard housing, have limited access to healthcare, and suffer from poorer nutrition. **Based on the 2009 ACS, 1.8% of Rowlett’s children under age 5 live in poverty.** The 2010 CLPPP Report indicated that 53,733 (21.6% of the county’s total) of children younger than 6 years living in Dallas County were tested, with .5% (250 children) reporting an elevated level.*

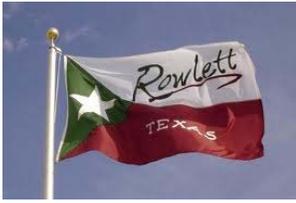
However, it is believed that this information does not give an accurate reflection of the actual incidence of lead poisoning for a variety of reasons, including lack of referral from private physicians, failure to complete lead screenings unless specifically requested by a concerned parent, undocumented citizens fearing governmental interference, and high cost of screenings if parent does not have health insurance or Medicaid.

Rowlett Housing Inventory based on Year Built (2009 ACS)

Total:	17,786	Percentage
Built 2005 or later	353	2%
Built 2000 to 2004	3,385	19%
Built 1990 to 1999	5,922	33.3%
Built 1980 to 1989	5,504	30.9%
Built 1970 to 1979	1,926	10.8%
Built 1960 to 1969	298	1.7%
Built 1950 to 1959	267	1.5%
Built 1940 to 1949	28	.2%
Built 1939 or earlier	103	.6%

The following actions will be undertaken:

- Provide public information and education regarding lead-based paint
- Integrate lead hazard evaluation and reduction activities into housing activities when applicable
- Monitor regular reports from the County Health Department and Texas Department of State Health Services to monitor the level of reported lead poisoning issues
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and abaters
- Develop technical capacity within the City to manage lead-paint impacted projects



IV. Housing Market Analysis – The Housing Market in Rowlett

The Housing Market Analysis chapter is divided into five parts:

- Section A – Housing Market Analysis – General Characteristics
- Section B – Public and Assisted Housing
- Section C – Homeless Inventory
- Section D – Special Need Facilities and Services
- Section E – Barriers to Affordable Housing

Section A - *Housing Market Analysis – General Characteristics of the City’s Housing Stock – 92.210*

4.1 Housing Market Indicators

Several factors or indicators are used to identify, describe, and analyze a community’s housing market. Information will first be presented for the City of Rowlett, and then, when available, for Dallas County, the State of Texas, and the nation. This section of the Consolidated Plan includes more detailed information on the following:

- | | | |
|--|---------------------------------------|-----------------------------------|
| ▪ Housing Development | ▪ Owner Housing | ▪ Special Needs Housing |
| ▪ Housing Tenure, Vacancy Rates, and Affordability | ▪ Physical Condition of Housing Stock | Inventory and Supportive Services |
| ▪ Rental Housing | | ▪ Vacant Housing |

The statistical information used for analysis was gathered from a variety of sources including:

- | | | |
|---|---|--|
| ▪ 1990 and 2000 CHAS Data | ▪ HUD documents and reports | ▪ Texas Homeless Network |
| ▪ American Community Surveys | ▪ Multiple Listing Service | ▪ Texas Housing Organization |
| ▪ Bearfacts | ▪ Right to Know Network | ▪ Texas Housing Affordability Index |
| ▪ Chamber of Commerce | ▪ Scorecard | ▪ Tx Low Income Housing Information Service |
| ▪ Citizen Comments & Surveys | ▪ State of Texas | ▪ Texas State Data Center |
| ▪ Dallas County 2011-2015 Consolidated Plan | ▪ SOCDS - State of the Cities Data System | ▪ Texas Workforce Commission |
| ▪ City of Rowlett | ▪ State of Tx Consolidated Plan | ▪ U. S. Census |
| ▪ Community Connections | ▪ TAMU Real Estate Center | ▪ U. S. Dept of Commerce – Profiles of General Demographic Characteristics |
| ▪ Community Health Status Reports | ▪ Texas Community Profiles | ▪ U. S. Dept of Housing and Urban Development |
| ▪ Dallas County Health Dept | ▪ Texas Department of Health | ▪ U. S. Department of Labor |
| ▪ Rockwall County Health Department | ▪ Texas Dept of Housing & Community Affairs | |
| ▪ Handbook of Texas | ▪ Texas Dept of Public Safety | |
| ▪ Healthy People | ▪ Texas Economic Development | |
| | ▪ Texas Health Facts | |

4.2 Housing Development

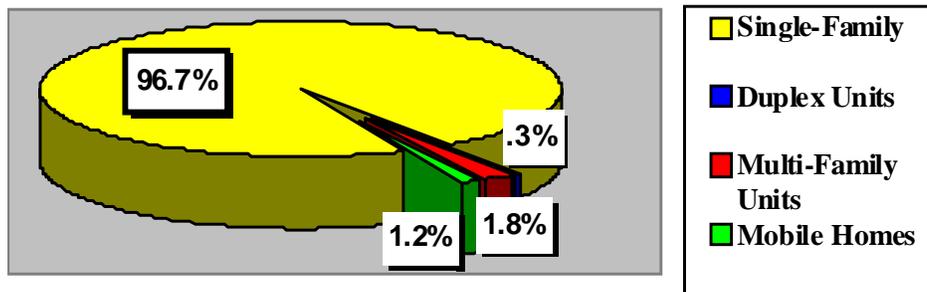
The City of Rowlett’s housing stock is quite young, with only 14.8% of the housing being built prior to 1980, a significant factor to be considered when developing affordable housing goals and objectives.

Unit type (2009 ACS)	Rowlett	Rowlett units	Dallas County	Texas
Single-Family detached	94.7%	16,837	55%	65.2%
Single-Family attached	2%	356	4%	2.6%
Duplex	.3%	55	1.4%	2.1%
3-4 Units	.7%	118	4.2%	3.3%
5-9 Units	.4%	76	9.8%	5.1%
10-19 Units	.6%	108	10.7%	6.7%
20 or more Units	.1%	16	13.2%	7.1%
Mobile Homes	1.2%	220	1.7%	7.6%

During the period from 2000 to 2010, City census data indicates dwelling units increased by 4,389 units, from 14,580 to 18,969 units (a 30% increase).

Housing Type - 2009

Source: 2009 Census American Community Survey and Building Permit data from State of the Cities Data Center



The median value of housing in Rowlett rose 32.38% from 1990 to \$116,900 in 2000, and an additional 35% from 2000 to \$157,700 in 2010. Significantly, the average permit value for

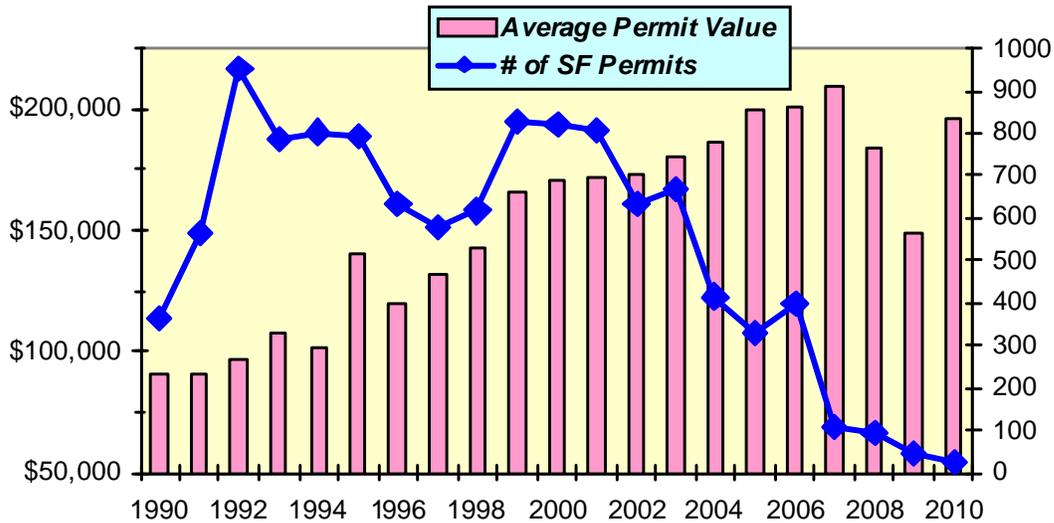
Housing Data	Rowlett	Dallas County	Texas	U.S.
1990 Median Value	\$88,300	\$79,200	\$59,600	\$79,100
2000 Median Value	\$116,900	\$92,700	\$82,500	\$119,600
2009 Median Value (ACS)	\$157,700	\$128,800	\$118,900	\$185,400
1990 Average Single-Family Building Permit Value	\$91,009	\$109,200	\$95,500	\$90,300
2000 Average Single-Family Building Permit Value	\$169,850	\$172,800	\$127,100	\$133,200
2009 Average Single-Family Building Permit Value	\$196,000	\$261,200	\$167,900	\$186,600

residential new construction in the last decade is \$159,021 and indicates the construction of units designed or priced for an upscale, higher-priced market segment. The value of new

construction in Rowlett in 2000 (\$169,850) exceeded the state average by \$42,750, or 33.63%. The trend continued, with 2009 average building permit values in 2009 of \$196,000 exceeding the state average value of \$167,900 by 17%. Combined with the lack of older housing that is typically more affordable (but also more likely to have substandard conditions), the high cost of new single-family dwellings has contributed to a low supply of affordable housing in the City in comparison to the household size and income composition of the population.

4.2.A. Single-Family Residential Trends 1990-2010 (in units)

Source: U.S. Census Bureau and City of Rowlett



This chart reflects a stable and increasing average permit value across the years, combined with a trend of declining numbers of permits issued each year through 2005. Since 2006, the residential development has dropped significantly, as similarly compared to the City’s population rate. There was a decrease in the average permit value in 2009, but it did return to prior year levels in 2010.

4.3 Housing Tenure, Vacancy Rate, and Value

Housing tenure is generally a leading indicator in communities, with the level of owner/renter occupied housing being indicative of the level of financial and social commitment that residents have in their neighborhood and in the community.

Occupancy Status	Rowlett	Dallas County	Texas
1990 Rental Vacancy Rate	7.8%	16.87%	8.5%
2000 Rental Vacancy Rate	4.9%	6.3%	8.5%
2010 Rental Vacancy Rate	5.1%	11.9%	10.8%
1990 Homeowner Vacancy Rate	5.3%	2.86%	2.1%
2000 Homeowner Vacancy Rate	1.1%	1.3%	1.8%
2010 Homeowner Vacancy Rate	1.4%	2.3%	2.1%

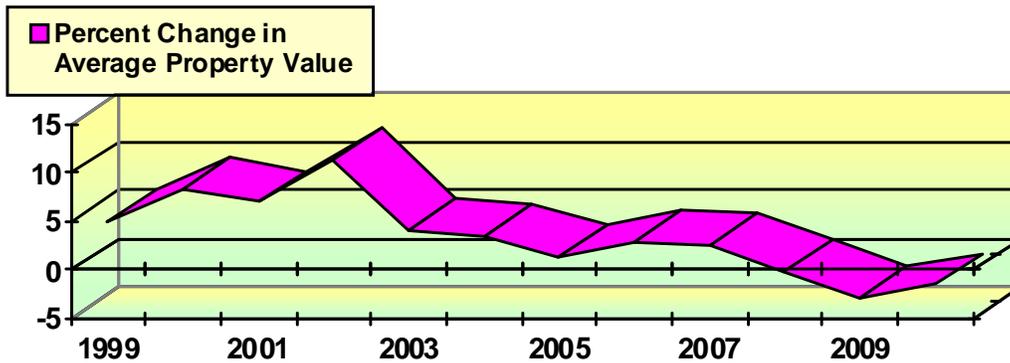
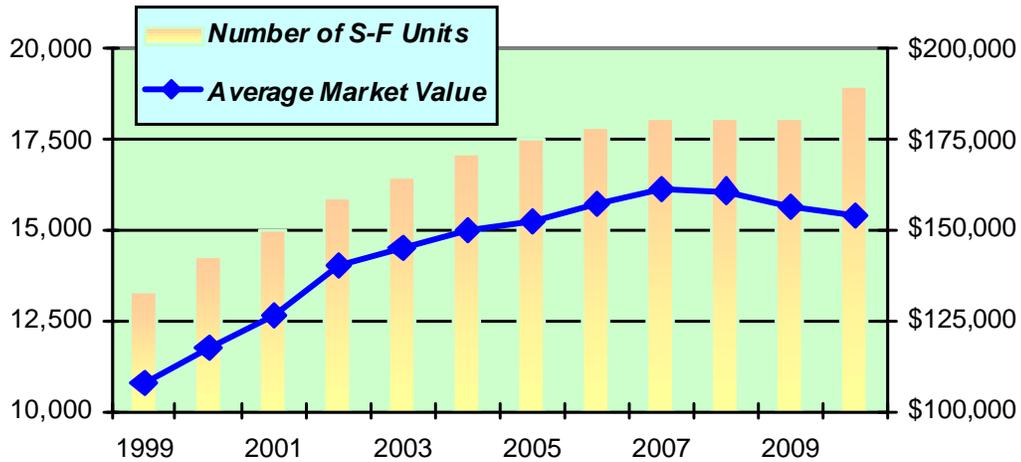
Neighborhoods that are predominantly owner-occupied typically appear more stable and less inclined to show signs of deterioration. Generally, these neighborhoods reflect signs of private reinvestment and the value of the housing is maintained or increased over time.

The table above indicates the comparison of the housing vacancy rates from 1990-2000-2010. The low 1.4% vacancy rate for owner-occupied housing indicates a very tight market for homebuyers, especially first-time homebuyers and those in lower income levels, and would typically indicate the need for additional development. The 5.1% rental vacancy rate also indicates a tight market for renters and first-time homebuyers.

Single-Family Average Appraised Housing Value 1999-2010

Source: Dallas Central Appraisal District

A historical look at the number and average value of single-family dwellings provided by the Dallas Central Appraisal District indicates a peak in appraised market value in 2007, with values decreasing since then. The most significant drop in value occurred between 2008 and 2009, with a \$4,610 difference, or 3% decrease.



4.4 Rental Housing

A recent report by Texas Low Income Housing Information Service indicates that lower income and working families have a difficult to impossible time affording the rents for even modest apartments. The result is that lower-income families in every Texas city are paying rents far above what they can afford. The study reports that a minimum wage worker would have to work on average 87 hours per week to afford a modest 2-bedroom apartment. Typical Fair Market Rents (FMRs) allowed by HUD rental subsidy programs are much too high for the budget of 39% of all renter households in Texas. To be “affordable” assumes a longtime federal housing standard that a household pays no more than 30% of its income for shelter.

Rowlett’s high rate of homeownership (88.2%, as compared to the Texas rate of 63.7%), combined with the low production of affordable new units led to several years of increased

difficulties for Section 8 tenants (and other low income tenants) to obtain housing that is within the area’s market rental rate and still meets Housing Quality Standards. Households with incomes less than 50% of the area’s median income can qualify for rental assistance through the Dallas County Housing Authority’s Housing Choice Voucher Program.

4.4.A. Rental Costs

Housing costs, occupancy rates, and mobility are also a reflection of supply and demand of housing. The demand for decent and affordable rental housing in the City continues to be high. To date, it appears that new construction of affordable rental units has not kept pace with the demand.

A recent review of 140 units for rent indicated an average asking price of \$600 for a 1 bedroom, \$785 for 2 bedrooms, \$1,245 for 3 bedrooms, \$1,758 for 4 bedrooms, and \$1,990 for 5 bedrooms. The 2009 Census indicated a medium gross rent of \$1,182.

Number of Bedrooms	Market Rent	Annual Income Needed	Hourly Wage Needed	30% AMI	50% AMI
1-Bedroom	\$600	\$24,000	\$11.54	\$14,350	\$23,950
2-Bedrooms	\$785	\$31,500	\$15.14	\$16,400	\$27,350
3-Bedrooms	\$1,245	\$50,000	\$24.04	\$20,500	\$34,150
4-Bedrooms	\$1,758	\$70,000	\$33.65	\$23,800	\$39,650

Exact data on the amount of Rowlett renters that receive Section 8 rental subsidies is not available, but it can be expected that the rate is very low due to

the high numbers of those in need in the Metroplex. In fact, most of the households earning more than 30% of the median income do not even meet the eligibility criteria to receive Section 8 Rental Housing Choice Voucher assistance. This chart shows the amount of hourly wage that would be necessary to afford Rowlett’s 2009 median rent, per the market rent based on the number of bedrooms.

Census data indicates that more than 67.6% of low-income renters in Rowlett spent 30 percent or more of household income on housing, while 33% of all renters regardless of income spent more than 30 percent on housing. The analysis provided below confirms that the median rent in Rowlett is not affordable for 12% of the City’s households.

HUD’s Fair Market Rents (**FMR**) include the cost of the unit’s market rental rate plus an allowance for monthly utility estimates provided by the Section 8 Program (estimated at \$200). The 2009 median rent in the City plus the utility allowance exceeded the City’s allowable Fair Market Rent for a 2 bedroom unit by 84%, or \$632. The lower FMRs making it even more difficult for low-income households on rental subsidy programs such as Section 8 Vouchers to locate affordable and suitable housing, in addition to serving as a disincentive for investors.

Housing Cost	Two bedroom FMR (includes cost of utilities)	\$750
	Income Needed to Afford 2 BR FMR	\$30,000
Annual Median Income (AMI) (All Households)	2009 AMI (of all households)	\$81,143
	Gross Rent Affordable at 30% AMI (\$24,342) <i>(about 492 households = 3% of all households)</i>	\$609
	Gross Rent Affordable at 50% AMI (\$40,571) <i>(about 460 households = 3% of all households)</i>	\$1,014
Work Hours/Week Necessary at Minimum Wage (\$7.25) to afford 2 BR FMR		80 hours/week
Housing Wage = Hourly Wage needed to afford 2 BR FMR		\$14.42

Sources: Texas Low Income Housing Information Service, Dallas County Housing Authority, and 2009-2010 Census

The 2000 CHAS Databook indicates a total of 2,495 low-income households earning less than 80% of median income. Of the low-income rental households in Rowlett earning less than 30% of the area’s median income, 44.4% pay more than 50% of their incomes for rent. More than 63.3% of those with income between 30% and 50% of median (90 households) pay 30% of their income for rent and 31.1% pay 50% or more. Of the 236 rental households earning between 51% and 80% of the median income, 33.7% report a housing problem and 45.8% spend more than 30% of their monthly income for rent.

4.5 Owner Housing

4.5.A. Local Sales Market (Homeownership Opportunities)

Census data still indicates a very high rate of homeownership (88.2%) in the City, down 5% from the 2000 rate of 92.2%. Compared to the state homeownership rate of 63.7% and national rate of 65.1%, this rate of homeownership indicates a highly stable, less mobile population. While the City obviously benefits from a stable resident base, *unfortunately*, this situation contributes to the limited number of homeownership opportunities for homebuyers of all income levels, but particularly for those families with lower incomes. Though Texas is one of the most populous states, it ranks just 45th out of 50 states in homeownership. The 70,000-member Texas Association of REALTORS® believes that high property taxes are partly to blame, and supports property tax relief and other policies that will help lower the barriers to homeownership in Texas.

The 2009 Census data indicated the following information for **owner-occupied housing**:

Housing Costs	Rowlett	Rowlett %	Dallas County	Texas
Housing Value <\$50K	247	1.7%	6.4%	14.2%
Housing Value \$50-100K	1,101	7.4%	25.8%	26.4%
Housing Value \$100,000+	13,513	90.9%	67.8%	59.4%
2009 Median Value	\$157,700	NA	\$128,800	\$118,900
Median Mortgage	\$1,709	NA	\$1,473	\$1,379
Mortgage >30% income	3,903	31.4%	39.2%	32.1%

The median home value indicates an increase of \$28,600 or 32.4% from \$88,300 in 1990 to \$116,900 in 2000, and an increase of \$40,800,

or 35%, to the 2010 value of \$157,700.

There is limited detailed homes sales information that is available for the City, but the information that is available indicates a market that has stabilized in the past year. Early July, 2011, data indicates 326 homes for sale, as compared to 339 this time last year. The median list

price is \$169,900, up slightly from \$165,000 in 2010. The median days on the market is currently 61, compared to 59 last year. The sales price per square foot (\$74.00) is up from \$72.00 in 2010. The current average sales price for an existing home in Rowlett *decreased by more than 4% in the past 5 years. These figures are indicative of a housing market where supply is outstripping demand.*

Rowlett House Sales	2000	2005	2010
Median Sales Price	\$109,200	\$176,954	\$169,900

Multiple Listing Sales (MLS) sales data is generally described as primarily containing sales data on existing housing, rather than new residential construction. The reason for this is that most developers of new housing do not list their completed units with realtors, but instead market the housing themselves or have pre-qualified buyers waiting to purchase.

4.5.B. New Construction

Combined with the skyrocketing prices of existing housing, the great majority of the newly constructed homes are in the \$250,000+ sales price range, with a shortage of new lower-priced housing being evident.

The average permit value for a new single-family house in the City in 1990 was \$91,009, and by 2000, the value had risen 46.41% up to \$169,850. By 2010, the permit value had jumped to \$196,000, an increase of 15%. This would indicate an approximated sales price of \$250,000-\$275,000+ once the land cost and builder’s profit are added. Since most new homes are either custom-built homes or typically sold directly by a builder without assistance of a MLS realtor, little actual sales data is available on these houses.

Analysis of building permit data across the City from 1990 through 2006 indicated a steadily increasing new home value. From 2000 to 2010, the average building permit value increased by more than 15%, and it can be expected that the actual sales price of a new home would have increased at a greater percentage with increased land and development costs. Comparatively, the median household income estimates from 2000 to 2010 increased by 14.3%. *The increase in sales price outpaced the increase in annual income, and thus the purchasing power of even more Rowlett households.*

4.5.D. Affordability Examples

The median monthly housing costs for mortgaged owners was \$1,709 and \$645 for non-mortgaged owners. More than 31.4% of owners with mortgages in Rowlett spent 30 percent or more of household income on housing. Analysis of income and housing data indicates that existing and new housing in Rowlett is not affordable for many of the City’s households.

For example, a low-income 4-member homebuyer household in Rowlett with an annual earning of \$34,150 (50% of the median 2010 income level) that desired to purchase a home could be eligible to pay no more than \$854 each month in shelter (housing and utilities) costs based on annual earnings and HUD’s affordability standard of 30%. Assuming a 5% apr, 30-year fixed rate conventional mortgage loan and national averages for annual utility costs, taxes, and hazard and mortgage insurance, multiplying the annual income times 2.9 would represent the value of a home this family could afford to purchase (based on fair credit and if there were no other long-term debts) is \$99,035. In their search for a suitable home to purchase, they could

expect to find an average sales price of more than \$250,000 on new homes, based on the local sales prices and the 2010 average permit values. Additionally, as indicated by 2009 census data, 1.7% of the existing homes would be valued below \$50,000, 7.4% would be valued between \$50,000 and \$100,000, and 35.6% would be valued between \$100,000 and \$150,000. This data indicates that more than 34% of the households in Rowlett would not be available to afford to purchase the 2010 average value of \$140,502 for existing single-family housing (using the 2010 average market value provided by Dallas County Appraisal District.)

Housing Affordability for Households with Incomes Below 80% of Median

Income Level	Estimated Percent of Households	HUD Income Limit Family of 4	* Affordable Monthly Shelter Costs	** Estimated Maximum Mortgage Amount	2010 Average Appraised Value	2010 Existing MLS Home Sales Price	2010 New Home Price
Income < 30%	6%	\$20,500	\$512	\$59,450	140,502	\$171,000+	\$250,000+
Income 30-50%	7%	\$34,150	\$854	\$99,035	140,502	\$171,000+	\$250,000+
>50-80%	21%	\$54,650	\$1,366	\$158,485	140,502	\$171,000+	\$250,000+

* These amounts include the cost of housing and utilities.

** Based on zero amount of additional non-mortgage monthly debt.

It appears from the above-described data that low-income households can not afford to purchase an average valued home in Rowlett and there are limited numbers of lower-priced dwellings available for purchase. There were only 64 homes for sale priced below \$100,000 and an additional 128 priced below \$150,000. Some of these homes are townhomes and do not typically have family-type amenities.

It appears that the greatest barrier to homeownership opportunity is the noticeable lack of sustained affordable new single-family construction over the last decade, compared to the composition of the City’s population. The general consensus is that the new construction that is occurring are more expensive, executive-style custom homes, and are not smaller, more modest “spec” homes offered for sale by developers.

A review of pending foreclosures in Rowlett currently listed noted more than 430 single-family homes in foreclosure status, with an unknown number in danger of foreclosure.

4.6 Physical Condition of Housing Stock

Rowlett’s Housing – 18,969 Total Housing Units

Housing Issue	Count	Percent
Estimated Units with Lead Paint	2,622	14.8
Units Built Prior to 1980	2,622	14.8
Units Valued < \$50,000	247	1.7
Units Valued < \$100,000	1,101	7.4
Rental Units < \$500/month	157	9.1
Mortgage Units < \$500/month	16	.1
Mortgage Units < \$700/month	170	1.4
1.01 to 1.50 occupants per room (overcrowded)	289	.9
1.51 occupants per room (severely overcrowded)	65	.4

4.6.A. Age of Housing

The 2009 ACS indicated that 2,622 housing units in the City were built prior to 1980, representing 14.8% of the City’s housing stock, and 4% were built prior to 1970. The median age of housing was 21 years – median year built was 1990. Housing units built prior to 1980 typically have a higher incidence of substandard features due to original and inadequate design and materials that were acceptable under the applicable building codes at the time. Units that are deteriorating and have defective paint surfaces pose an even higher risk because of the possibility of contact with dust containing lead. These units could now be expected to be occupied by elderly, minority, or low-income homeowners or renters.

Rowlett Housing Inventory based on Year Built

Total:	17,786	Percentage
Built 2005 or later	353	2%
Built 2000 to 2004	3,385	19%
Built 1990 to 1999	5,922	33.3%
Built 1980 to 1989	5,504	30.9%
Built 1970 to 1979	1,926	10.8%
Built 1960 to 1969	298	1.7%
Built 1950 to 1959	267	1.5%
Built 1940 to 1949	28	.2%
Built 1939 or earlier	103	.6%

4.7 Special Needs Housing Inventory (Elderly, Frail Elderly, Persons with Disabilities, Persons with Alcohol/Drug Addictions, Persons with AIDS)

Organization or Service	Type of Housing Assistance	Other Services	Target Population	# of Units	# Served Annually
<i>Elderly and Frail Elderly, Persons with Disabilities</i>					
Mercer House	Permanent Supported	Assisted living facility for elderly	100% elderly or disabled	36	50
Rowlett Health and Rehabilitation Center	Permanent Supported	Skilled nursing care and rehabilitation	100% elderly or disabled	171	250
Beacon Harbor Rehabilitation Center	Permanent Supported	Skilled nursing facility	100% elderly or disabled	142	175
Beacon Harbor @ Senior Cat Lake Pointe	Permanent Supported	Rehabilitation therapy and care	100% elderly or disabled	44	75
<i>Persons with Alcohol/Drug Addictions</i>					
There are no special housing facilities in Rowlett for persons with alcohol or drug addictions. Rental assistance is provided through the Dallas County Housing Authority and various non-profit organizations, but no data is available as to the actual number of persons with alcohol or drug addictions that reside in Rowlett with subsidized housing assistance.					
<i>Persons with AIDS/HIV</i>					
There are no special housing facilities in Rowlett for persons with HIV or AIDS. Rental assistance is provided through the Dallas County Housing Authority and various non-profit organizations, but no data is available as to the actual number of persons with HIV or AIDS that reside in Rowlett with subsidized housing assistance.					

4.7.A. Supportive Services for Homeless and Special Needs Populations

For a listing of the numerous and various supportive health and human services, programs, organizations, and agencies that provide assistance to Homeless and Special Needs populations, please refer to the additional information contained in *Housing and Homeless Needs, Section III*.

4.8 Vacant Housing

The 2010 Census data indicated a total of 598 vacant housing units. Of these units, 118 or .6% were available For Rent, and 236 or 1.2% were For Sale. Forty-one of the remaining units were either rented or sold, but not occupied; and the status of 177 units was not provided. It is the opinion of City staff that these units are in standard condition, but some may be in need of minor-moderate rehabilitation. There are no known units that are in dilapidated condition.

Section B - Public and Assisted Housing – 91.210(b)

4.9 Public Housing Authorities

There are no Public Housing Authorities located within the city limits of Rowlett.

4.10 Other Assisted Housing – Housing Inventory

Organization	Type of Program or Funding	Target Population	Total Units
Dallas County Housing Choice Vouchers	Section 8 – Tenant Based	<50% median income	16,659 available county-wide

The **Housing Choice Voucher Program** (operated by Dallas County Housing Authority) provides rental subsidies to low-income tenants who lease eligible properties owned by private landlords. The tenants pay no more than 30% of their monthly adjusted income for rent and utilities, and the voucher subsidy pays the remainder of the rent directly to the landlords. The units must meet minimum housing standards. The subsidy is “tied” to the tenant – when they move, the rental subsidy goes with them. The DCHA waiting list has been closed since June 2004 and does not plan to reopen it within the next 12 months.

Section C – Homeless Inventory 91.210(c)

4.11 Homeless Housing Inventory

There is not an identified homeless population in Rowlett. There are no emergency, transitional, or permanent housing units or facilities located in the City of Rowlett. Some of the community’s churches will provide emergency and temporary assistance for occasional transients needing bus fare or an overnight motel stay, but this is on a limited basis. The reported incidence of these requests for assistance is very low – no more than 3-4 each year. There are a variety of agencies in the Metroplex that provide temporary housing for homeless persons and families. Each facility is distinguished by the specific population-type of resident for eligibility (i.e., family, individual, children, battered women, etc.).

There are currently no organizations in the City targeting their services toward persons leaving mental/physical health facilities (homeless and non-homeless), although most of the shelter providers in the Metroplex do make their services available for this population as needed. Providers also indicated that this population often require even more extensive case management and supportive services, since they typically continue to have increased medical and health needs, as well as employment and transportation issues.

As stated previously, there are no service providers located in the City of Rowlett. Residents in need of services participate in programs and services provided by organizations in the Metroplex and neighboring communities.

Organization or Service	Type of Homeless Housing	Other Services Provided	Subpopulations Served *	# of Units	# Served Annually (Unduplicated)
HOMELESS PROVIDERS					
Housing Crisis Center (located in Dallas)	Emergency Shelter	Emergency shelter for homeless families	Families	16 units	Not Available
New Beginnings (located in Garland)	Homeless Prevention/ Emergency Shelter/ Transitional Housing	Emergency supportive assistance, counseling, referrals	Victims of Domestic Violence	33 Emergency 10 Transitional	15
HOMELESS PREVENTION					
Faith-based Organizations	Homeless Prevention	Emergency payment of utility bills, rent, deposits, food, clothing	All persons seeking assistance	0	5
Galaxy Center (located in Garland)	Homeless Prevention	Emergency supportive assistance, counseling, referrals, access to legal assistance, crisis intervention, transportation, personal advocacy	Victims of Domestic Violence	0	80+
Housing Crisis Center (located in Dallas)	Homeless Prevention	Counseling, education, legal and rental assistance	Families	Not Available	Not Available
New Beginnings (located in Garland)	Homeless Prevention/ Emergency Shelter/ Transitional Housing	Emergency supportive assistance, counseling, referrals	Victims of Domestic Violence	33 Emergency 10 Transitional	15

* Subpopulations Served – Categories are based on subpopulations included in the COC application for funding - and includes whether the primary subpopulation is more or less than 70% of the total population served by the Agency. *Subpopulations include: Chronically Homeless, Severely Mentally Ill, Chronic Substance Abuse, Veterans, Persons with HIV/AIDS, Victims of Domestic Violence, Women with Children*

Section D – Special Need Facilities and Services – 91.210(d)

4.12 Special Needs Housing Inventory

An inventory of housing for special need populations (elderly, frail elderly, persons with disabilities, persons with alcohol/drug addictions, and persons with HIV/AIDS) is provided above at Section 4.7. Services for persons released for mental or physical health institutions are provided by Dallas County Mental Health Center. There is no data available regarding the extent of this need.

Section E - Barriers to Affordable Housing – 91.210(e)

4.13 Barriers to Affordable Housing

The Fair Housing Act of 1968, as amended in 1974 and 1988, prohibits housing discrimination on the basis of *race, color, sex, age, religion, national origin, handicap, and familial status*. The U.S. Department of Housing and Urban Development has served an instrumental role in ensuring compliance with the Act, in addition to encouraging local jurisdictions to adopt local strategies and action plans to alleviate identified barriers to the accessibility of housing choice. Jurisdictions receiving federal funding are required to complete an “Analysis of Impediments” to identify impediments or barriers to fair housing choice. Impediments are defined as “any actions, omissions, or decisions taken or which have the effect of restricting housing choices or the availability of housing choices because of race, color, religion, sex, disability, familial status, or national origin.” An Analysis of Impediments (AI) is a comprehensive review of a jurisdiction’s laws, regulations, administrative policies, procedures, and practices. It requires an assessment of how those laws, etc., affect the location, availability, and accessibility of housing; and an assessment of public and private conditions affecting fair housing choice. Jurisdictions are recommended to conduct or update their AIs at least once every three to five years (consistent with the Consolidated Plan cycle) and also to review and revise as needed annually with their One-Year Annual Plans. The AI is also made available for public review and comment.

The City of Rowlett conducted an analysis of impediments to housing choice during the development of the 2011-2015 Five-Year Consolidated Plan. The issue was also addressed in the 2011 Annual Action Plan.

It is the Affirmative Marketing Goal of the City of Rowlett to ensure that organizations and individuals who normally might not apply for grants or for assistance because of their race, color, religion, sex, handicap or familial status know about the availability of assistance and have the opportunity to apply. Public notices are placed in the local newspaper, public service announcements are advertised through the local television stations, signs are posted in public places, and public hearings are held to inform the general public when funds are available and what projects will be funded. Additionally, the City notifies the Rowlett Community Centre, a local community and senior center, regarding public hearings and meetings.

4.13.A. Review of Public and Private Sector Policies and Practices

In the development of this plan, governmental entities were contacted to indicate public policies that might add to the cost or deter the development of affordable housing activities within their jurisdictions. The overwhelming response was support of the development of affordable housing programs and any other services that would assist the community and local residents, especially the elderly and low income.

The purpose of development regulations is to protect the health, safety, and welfare of the community. In determining strategies for reducing housing affordability and accessibility conflicts, an effective balance must be established between protecting other societal and environmental goals, while achieving housing affordability. This can result in a real challenge for municipalities.

The following issues listed below were reviewed, *with an analysis indicating Rowlett, similar to many suburban fast-growing cities is in the midst of a rapid growth vs. municipal capacity to provide services to an exploding population, while retaining an affordable cost for those services. No significant barriers to affordable housing were found to exist in the available public policies, however, information provided below indicates a need for a review of development processes and costs. Instead, the single most influential factor in the price of new housing development appears to be market-driven. As determined by the City Council in the annual budget and planning process, the City can influence this factor through an active program for homebuyers assistance that provides financial assistance for Downpayment and closing costs, or by providing information regarding other state/federal resources to citizens that may be interested in obtaining assistance.*

There are no public policies that limit or affect the return on residential investments. However, although there does not appear to be any overt public policy barriers to affordable housing, regular reviews of taxes, fees, building codes, and zoning regulations continue to be necessary to ensure that unanticipated barriers do not develop. Additionally, a regular Analysis of Impediments is necessary to gauge what impact any future changes might have on accessibility to housing.

4.13.A.1. Public Sector

a. Zoning and Site Selection: There are no restrictive policies regarding zoning, site use, minimum lot size, minimum square footage, setback requirements, or other related zoning issues in the areas of the city most likely to receive federal funding assistance. The City has made adjustments to allow for smaller-sized lots in order to facilitate new infill housing. There are subdivisions within the City that do contain restrictions (minimum square footage, minimum lot sizes, etc.) that would be cost prohibitive to the development of affordable housing, however the most obvious barrier to affordable housing in these areas is the market rate of the lot acquisition, an issue that is beyond the control of public policy makers.

b. Fair Housing Ordinance and Informational Programs: Entities within the City typically respond to any complaint by referring the individual to the U.S. Department of Housing and Urban Development – Fair Housing. The City has adopted goals within this Consolidated Plan to further Fair Housing information and will ensure that community leaders receive information and are educated regarding referral of fair housing issues to the proper site for assistance.

The City of Rowlett is dedicated to ensuring the provision of services and programs, which prohibit discrimination in the sale or rental of housing, and discrimination in the provision of brokerage services. The City is committed to ensuring the implementation of appropriate procedures regarding complaints, investigation, cumulative legal effect, unlawful intimidation, education and public information and penalty. The City is not under any court order or decree regarding Fair Housing. The City does not have a rental control ordinance.

Citizens residing throughout the City will be considered eligible for the City's programs. It is the intention of the City to provide opportunities outside of low-income neighborhoods in an effort to provide maximum ownership opportunities and to encourage mixed-income and integrated neighborhoods.

Information regarding programs will be made available to the public through the use of public hearings and ads in the classified section of local newspapers and on the City of Rowlett's

website at www.ci.rowlett.tx.us. Press releases will be given to the local papers; one of which is free to the public and will reach individuals who cannot afford to subscribe to the local paper. Additionally, program information will be made available to local newspapers that are targeted for minority and non-English speaking populations. Information and applications will be provided to local agencies that deal with low-moderate income people including the Section 8 Housing Voucher Program and other HUD rental assistance programs. Local churches and community organizations in low-income areas will be contacted regarding distributing information and city staff will be available to speak to organizations or groups of interested individuals.

c. PHA and Other Assisted/Insured Housing Provider Tenant Selection Procedures; Housing Choices for Certificate and Voucher Holders: There are no Public Housing units in Rowlett. Section 8 Housing Voucher assistance is provided through Dallas County Housing Authority.

d. Property Tax Policies: The Dallas County Appraisal District is governed by Texas Appraisal Laws. The typical policy is to appraise taxable properties at least once every 3 years. However, it can be reappraised as often as every year if the market is active in that area. All appraisals can be appealed and must follow the Fair Housing Law.

In a 2010 review of 716 mid-size and large Texas cities conducted by the Texas Municipal League, Rowlett ranked #75 in the Gross Tax Rate, with a tax rate of .747173. The 2010 survey included tax information from 636 Texas cities. In comparison, the highest tax rate in the survey was \$29.29 per \$100 valuation, and the lowest was \$.015.

This chart demonstrates the City’s changes in property exemptions and tax rate since 1999. To offset the change in tax rate in 2004 the City began offering an optional tax ceiling on residential homesteads for over-65 or disabled persons, and then, in 2005, increased the exemptions for over-65 or disabled persons to \$67,000.

Year	Optional Homestead	General Homestead	Over 65	Disabled Person	Tax Rate	Percent Change in Tax Rate
1999	1%	0	\$40,000	\$10,000	.64	0
2000	1%	0	\$46,000	\$46,000	.64	0
2001	1%	0	\$60,000	\$60,000	.64	0
2002	1%	0	\$60,000	\$60,000	.64	0
2003	1%	0	\$60,000	\$60,000	.64	0
2004	1%	0	\$60,000	\$60,000	.676945	5.77%
2005	1%	0	\$67,000	\$67,000	.747173	10.42%
2006	1%	0	\$67,000	\$67,000	.64	0
2007	1%	0	\$67,000	\$67,000	.747173	17%
2008	1%	0	\$67,000	\$67,000	.747173	0
2009	1%	0	\$67,000	\$67,000	.747173	0
2010	1%	0	\$67,000	\$67,000	.747173	0

e. Building Code Requirements, Impact and Other Fees, and Land Use Controls: Any federally funded housing development must comply with state and federal guidelines regarding construction requirements in addition to the locally adopted building codes. Currently, all construction within the City must comply with the City’s currently adopted editions and supplements of the International Code Council’s International Residential Codes and the locally adopted amendments to these codes (available at www.ci.rowlett.tx.us), including:

- International Building Code
- International Residential Code

- International Fuel Gas Code
- International Mechanical Code
- International Plumbing Code Electrical Code
- Handicap Access Code – Tx Accessibility Code
- Texas Residential Energy Code

These codes are commonly used by municipalities of similar size to Rowlett. A review of the local amendments does not reveal any obvious issues that would discourage the development of affordable housing.

Rowlett’s sales tax is 8.25%. That includes:

- 6.25% for the State of Texas
- 1% for the City of Rowlett general fund
- 1% for Dallas County

Cities often identify special districts to maintain and preserve historically and architecturally significant structures. Regulations governing the preservation of historic buildings within a district could possibly have a negative effect with regards to affordable housing. This may come in the form of delays due to the State’s review process and to the added material and construction costs involved in restoring a structure to its original appearance. Rowlett does have some scattered historic preservation sites or structures located throughout the City. However, it would not be expected that the presence of these areas would affect significantly the development of affordable housing.

The City may consider, on a project-by-project basis, the waiver of certain fees associated with the development of affordable housing projects or activities.

In a 2010 review conducted by the Texas Municipal League of 16 Texas cities with populations between 50,000 – 75,000, Rowlett’s average fee for residential water usage was \$6.17 above the average fee for 5,000 gallon usage and \$8.36 above average for 10,000 gallon usage for cities of similar size. When compared state-wide to 675 mid-size and large Texas cities, Rowlett’s average was \$.33 above average for 5,000 gallons and \$1.52 above average for 10,000 gallons.

Rowlett’s average wastewater fees rated \$12.45 above average for 5,000 gallon usage and \$16.76 above average for 10,000 gallon usage compared to cities of similar sizes. In comparison to 662 mid-size and larger Texas cities, Rowlett’s average was \$14.01 above average for 5,000 gallons and \$38.37 for 10,000 gallons.

f. Environmental Problems: The annual environmental review process conducted by the City for the use of federal funds does not indicate any severe or unusual environmental issues that regularly affect the ability to develop affordable housing. However, recent increases imposed by federal regulatory agencies in the level of environmental review required for larger housing developments may increase the pre-development costs needed to determine project feasibility for the for-profit developers.

g. Public Safety: Neighborhood safety is a concern that is being addressed by the City through Crime Watch Programs and Neighborhood Policing. The City also accomplishes crime reduction and prevention through alley closures, gates, landscaping, and traffic calming devices.

4.13.A.2. Private Sector

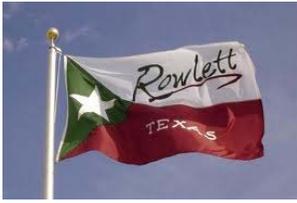
a. Lending Policies and Practices: The Community Reinvestment Act, enacted in 1977, is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low and moderate income neighborhoods. The CRA requires that an evaluation be periodically completed on each institution. Rating levels include *Outstanding*, *Satisfactory*, *Needs to Improve*, and *Substantial Noncompliance*. There are separate systems for evaluating banks based on their amount of assets (small banks, large banks, etc.). Banks are evaluated based on five factors:

- Loan-to-deposit ratios
- Percentage of loans made within a bank's lending territory (called assessment areas)
- Geographic distribution of a bank's loans
- Distribution of a bank's loans among borrowers with different income levels and businesses of different sizes
- Records of response to written complaints about its CRA performance

A sampling review of local lenders indicated Satisfactory CRA ratings.

The CRA has prompted local lenders to implement affordable housing programs, with the result that these programs have significantly increased the percentage of low-income and minority households qualifying for loans. Many of the local financial institutions are partnering with other non-profit organizations to provide assistance to first-time homebuyers in the Metroplex area.

b. Households seeking rental assistance through the Section 8 Housing Choice Voucher program report an on-going difficulty finding units to rent within the approved Fair Market Rent limit. It appears that the most limiting factor is the very low income of the families applying for assistance, leading to a hardship in being able to pay more than 30% of their monthly income for units that lease above the FMR. This is a problem reported nationally by PHAs and is considered by most to be the result of several factors, including Fair Market Rents below local market rate rents, dissatisfied landlords, lack of funds for tenant damages, and lack of affordable housing units in these areas.



V. Strategic Plan

Housing, Homeless, Non-Homeless Special Needs, Community Development Needs

The Strategic Plan chapter is divided into eight parts:

- **Section A - General Priority Needs Analysis and Strategies**
- **Section B - Specific Objectives**
- **Section C - Housing**
- **Section D - Homeless**
- **Section E – Non-Homeless Special Needs**
- **Section F - Community Development Needs**

Section A - General Priority Needs Analysis and Strategies 91.215 (a)

5.1 Anticipated Housing Need Summary

Information from the Housing Market Analysis has been combined with data obtained from citizens, city staff, and elected officials to develop Priority Needs related to Housing Tenure, Income Level, and Special Needs. Rankings of High, Medium, and Low were assigned to illustrate relative need (as required by HUD) and will be utilized to evaluate the local allocation of available resources.

Additionally, for the purpose of this document, *“a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is 10 percentage points higher than the percentage of persons in the category city-wide.”*

The following types of housing needs are indicated after an analysis of the housing market data and the households that are cost-burdened, severely cost-burdened, living in overcrowded housing, or living in substandard housing:

- Rental subsidies to increase affordability and accessibility for cost burdened and overcrowded households
- Increased new development of affordable single-family units for renter and first-time homebuyer households
- Gradual new development of affordable multi-family rental units
- Increased new development & rehabilitation of smaller 2-3 bedroom affordable housing
- Rental and homebuyer subsidies to decrease the need for doubling-up of households
- Rehabilitation assistance for owner occupied housing
- New development of accessible housing for elderly and disabled households
- Homebuyers assistance to increase affordability and purchasing power for low income homebuyers

It is a challenging task to analyze and compare the City’s housing need across race, four types of renter households, two types of owner households, and total households. However, from

reviewing the available data, it appears that (*the percentage in parentheses notes the percentage of that population reporting a housing problem*):

Renter Households Reporting Housing Problems

Race	< 30% (Extremely Low)		>30-50% (Very Low Income)		>50-80% (Low Income)		> 80%		Total by Race	
	Elderly	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly	Family
White	25 (100%)	84 (85.7%)	8 (44.4%)	16 (53.3%)	0	54 (10.4%)	0	85 (47.5%)	33	239
Black	0	15 (100%)	0	30 (100%)	0	0	0	4 (100%)	0	49
Hispanic	10 (100%)	35 (100%)	0	4 (13.8%)	0	15 (78.9%)	0	14 (77.8%)	10	68
Total	35 (100%)	134 (91%)	8 (44.4%)	50 (56.17%)	0	69 (11.56%)	0	103 (51.24%)	43	356

Owner Households Reporting Housing Problems

Race	< 30% (Extremely Low)		>30-50% (Very Low Income)		>50-80% (Low Income)		> 80%		Total by Race	
	Elderly	Family	Elderly	Family	Elderly	Family	Elderly	Family	Elderly	Family
White	85 (95.5%)	209 (70.1%)	75 (57.7%)	210 (75%)	95 (30.6%)	665 (63.3%)	101 (14.1%)	766 (8.5%)	356	1,850
Black	4 (100%)	14 (100%)	0	30 (100%)	0	80 (76.2%)	0	135 (15.1%)	4	259
Hispanic	10 (100%)	14 (77.85%)	0	34 (77.3%)	0	40 (40%)	0	110 (16.6%)	10	198
Total	99 (96.11%)	237 (71.81%)	75 (57.7%)	274 (77.4%)	95 (30.6%)	785 (62.55%)	101 (14.1%)	1,011 (9.56%)	370	2,307

- For Rental households with incomes less than 80%, 60.3% reported housing problems
- For Owner households with incomes less than 80%, 63.05% reported housing problems
- Extremely low income renter and owner households across all races (those with incomes less than 30% of the area's median income) report the highest percentage of households with problems
- For Rental households, 100% of Black Households reported housing problems in all income levels
- There are only 43 Elderly Renter households and 39 reported housing difficulties
- For Renters with incomes below 30%, 65% are White, 9% are Black, and 27% are Hispanic
- For Owners with incomes below 30%, 88% are White, 5% are Black, and 7% are Hispanic
- For Renters with incomes 30-50%, 41% are White, 52% are Black, and 7% are Hispanic
- For Owners with incomes 30-50%, 82% are White, 9% are Black, and 9% are Hispanic

Also considered are Census data and surveys of local subsidized housing programs:

- There are no subsidized housing units in the City specified for homeless, low-income, elderly, or disabled tenants. Eligible households can apply and obtain Section 8 Housing Choice Voucher assistance through Dallas County. The waiting period is generally estimated

to be around 18-24 months due to lack of adequate funding. The waiting list was closed in 2004 and it is not anticipated to open within the next 12 months.

A comparison of 2000 Census data and the 2009 ACS and 2010 Census indicated:

Item	2000	2009 Estimates	2010
% of family households	86.6	84.2	84.3
% of households that are female-headed	8	11.7	11.4
% of households with children less than 18 years	53.8	50.9	48.2
% of households with annual income 0-30% of median	4.32	Not Available	Not Available
% of households with annual income 30-50% of median	4.14	Not Available	Not Available
% of households with annual income 50-80% of median	12.38	Not Available	Not Available
% of households with annual income below 80%	20.84	Not Available	Not Available
Families below poverty level	2.2	3.9	Not Available
Individuals below poverty level	3	5.2	Not Available
Children living below poverty level	3.3	7.7	Not Available
Female-headed households below poverty level	8.3	3.9	Not Available
Elderly households below poverty level	3.8	6.2	Not Available
Households with income below \$10,000	2.5	1.7	Not Available
Households with income below \$25,000	7.1	7.7	Not Available
Households with member over age 65	10.2	Not Available	15.7
Population over age 62	11.8	9.1	10.1
Median age	32.8	33.5	36.7
Population living in single-family dwellings	97%	96.7	Not Available
Housing built prior to 1980	16.5	14.8	Not Available
Owner-occupied housing	92.2	93.7	88.2
Median rent	\$900	\$1,182	Not Available
White population	78	76	71.8
Black population	9	12	13.4
Hispanic population	8	14.2	16.5
Did not graduate from high school	7.7	5.2	Not Available
Graduated from college	32.5	30.8	Not Available

5.2 Consolidated Plan Tables – 92.215(a)(1)

The following HUD required tables summarizes the City’s priority need levels based on household type and size, the unmet need per each category, and the proposed goals for the 5-year period 2011-2015. Because of the low amount of the CDBG funds allocated to the City of Rowlett, funds will primarily be directed initially toward Public Facility projects that continue the stabilization of lower-income neighborhoods and other activities that are in support of the efforts of other organizations currently providing the service or similar services.

Table 1A - Priority Needs Summary Table and Table 1B – Special Needs (Non-Homeless) Populations are located in Section 3 – Housing and Homeless Needs.

**Table 2A
Priority Housing Needs/Investment Plan Table**

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need
Renter	Small Related	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	Large Related	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	Elderly	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	All Other	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
Owner	Small Related	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	Large Related	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	Elderly	0-30%	Medium	
		31-50%	Low	
		51-80%	Low	
	All Other	0-30%	Low	
		31-50%	Low	
		51-80%	Low	
Non-Homeless Special Needs	Elderly	0-80%	Medium	
	Frail Elderly	0-80%	Low	
	Severe Mental Illness	0-80%	Low	
	Physical Disability	0-80%	Low	
	Developmental Disability	0-80%	Low	
	Alcohol/Drug Abuse	0-80%	Low	
	HIV/AIDS	0-80%	Low	
	Victims of Domestic Violence	0-80%	Medium	

Table 2A

Priority Housing Needs/Investment Plan Goals

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
Renters	Low					
0 - 30 of MFI	Medium	4				
31 - 50% of MFI	Low					
51 - 80% of MFI	Low					
Owners	Medium					
0 - 30 of MFI	Medium					
31 - 50 of MFI	Medium					
51 - 80% of MFI	Medium					
Homeless*	Low					
Individuals	Low					
Families	Low					
Non-Homeless Special Needs	Medium					
Elderly	Medium					
Frail Elderly	Low					
Severe Mental Illness	Low					
Physical Disability	Low					
Developmental Disability	Low					
Alcohol/Drug Abuse	Low					
HIV/AIDS	Low					
Victims of Domestic Violence	Medium	5				
Total		9				
Total Section 215		4				
215 Renter		4				
215 Owner		4				

* Homeless individuals and families assisted with transitional and permanent housing

**Table 2A
Priority Housing Activities**

Priority Need	5-Yr. Goal Plan/Act	Yr. 1 Goal Plan/Act	Yr. 2 Goal Plan/Act	Yr. 3 Goal Plan/Act	Yr. 4 Goal Plan/Act	Yr. 5 Goal Plan/Act
CDBG						
Acquisition of existing rental units	0	0	0	0	0	0
Production of new rental units	0	0	0	0	0	0
Rehabilitation of existing rental units	0	0	0	0	0	0
Rental assistance	20	4	4	4	4	4
Acquisition of existing owner units	0	0	0	0	0	0
Production of new owner units	0	0	0	0	0	0
Rehabilitation of existing owner units	0	0	0	0	0	0
Homeownership assistance	0	0	0	0	0	0
HOME						
Acquisition of existing rental units	NA	NA	NA	NA	NA	NA
Production of new rental units	NA	NA	NA	NA	NA	NA
Rehabilitation of existing rental units	NA	NA	NA	NA	NA	NA
Rental assistance	NA	NA	NA	NA	NA	NA
Acquisition of existing owner units	NA	NA	NA	NA	NA	NA
Production of new owner units	NA	NA	NA	NA	NA	NA
Rehabilitation of existing owner units	NA	NA	NA	NA	NA	NA
Homeownership assistance	NA	NA	NA	NA	NA	NA
HOPWA						
Rental assistance	NA	NA	NA	NA	NA	NA
Short term rent/mortgage utility payments	NA	NA	NA	NA	NA	NA
Facility based housing development	NA	NA	NA	NA	NA	NA
Facility based housing operations	NA	NA	NA	NA	NA	NA
Supportive services	NA	NA	NA	NA	NA	NA
Other						

5.4 Rationale for Funding Priorities - 92.215(a)(1)

In summary, analysis of the documented income levels, cost and low availability of rental housing and units for homebuyers, purchase price of the average residence, numbers of low-income residents and families, and the number of residents and families seeking subsidized rental housing and assistance with homebuyer costs; the City has determined that the following **prioritization of needs** is appropriate.

A **Medium priority** ranking is appropriate for **Related Renter Households** (small, large, and elderly) for Extremely Low Households (incomes less than 30% of median); and a **Low priority** ranking is appropriate for Low Income Households (incomes between 31% and 80% of median). There continues to be a need for affordable rental properties that offer amenities for occupation by families. Additionally, these families would be eligible for homeownership assistance that

could provide the initial financial incentive to move them from tenancy into the more self-sufficient role of homeownership.

A **Low priority** ranking is appropriate for **All Other Renter Households** for all income levels. These households are non-related households that may have other financial resources and/or the ability to live with roommates in order to reduce rental costs.

A **Medium priority** ranking is appropriate for **Owner Households** for all income levels in order to encourage the expansion of affordable homeownership opportunities. Additionally, it is important to assist existing low-income owner households through the provision of rehabilitation funds in order to maintain their occupancy and improve the City's existing housing stock.

A **Medium priority** ranking is appropriate for **Special Populations** for all income levels in order to encourage the expansion of housing opportunities available for the elderly and victims of domestic violence. These special populations, while relatively low in number in comparison to other household types in the City, have unique accommodation and housing needs that are typically more expensive and more difficult to address. Additionally, it is appropriate to support the endeavors and efforts of other private and non-profit organizations as they seek and request funding to support these populations.

There continues to be a need for increased affordable rental units that meet housing quality standards in the City. One solution to alleviate this problem is for the gradual development of new multi-family and single-family rental units. There appears to be a special need for affordable units designed with amenities for family occupation.

With these factors in mind, the City should consider requests for statements of support from developers utilizing state and federal resources (i.e., Low Income Housing Tax Credit -LIHTC, Section 202, Section 236, and other state and HUD subsidy programs) on a case-by-case basis. *Favorable consideration will generally be considered for projects that provide housing and other services for elderly and special needs populations, amenities and designs suitable for family living, and complexes containing less than 50% subsidized units requiring occupancy by low-income households.*

Other solutions to address the affordable housing need include the provision of financial assistance to renters and special need populations to assist with security and utility deposits, rehabilitation of existing substandard rental properties, the new development of affordable single-family dwellings for low-income homebuyers, the expansion of homebuyer programs to assist low-income households with the purchase of single-family dwellings, and the gradual development of "market-driven" apartment projects.

5.5 Geographic Areas

The CDBG Program requires that at least 70% of a grantee’s federal funds go for activities that directly low-income persons. Additionally, the program allows that activities may be eligible if the area that is being benefited by the federal funds is primarily, or more than 50%, occupied by low-income residents (annual income is less than 80% of the area’s Median Income).

The City of Rowlett does not have any income-qualified areas that meet this definition, and therefore, must qualify under “an exception criteria” allowed by HUD. This process allows that the city’s census block groups are divided into quartiles, and the lowest level of the top quartile determines the eligible low-income area percentage. The “exception low-income percentage” for the City of Rowlett, as determined by HUD, is 29.3%. Therefore, a low-income census tract or block group is defined as a “Census Tract or Block Group where more than 29.3% of the population has annual incomes less than 80% of the area’s median income”.

Low Income Concentrated Areas where the Low Income Population Percentage is > 29.3%		
Census Tract	Block Group	LI %
181.16	3	46.6%
181.17	2	41.8%
403.01	2	31.4%
181.24	4	30.3%
181.17	1	29.3%

Since the City anticipates the continuance of funding public facility improvements in low-income neighborhoods, the funded projects will be located in the above-described block groups.

5.6 Neighborhood Revitalization Strategy Areas or local Targeted Areas

The City will not be identifying a NRS or local target areas for the receipt of funds, but will instead fund public facility projects in eligible low-income neighborhoods.

5.7 Geographic Distribution of Funding

Based on the information gained during the development of the Consolidated Plan, the City will make any funds budgeted for affordable housing activities each year available throughout the City, with no geographic preference. However, every effort will be made to distribute the funds in a manner that addresses the priorities of needs identified in this plan. This includes distributing the funding throughout a variety of projects and activities that serve the maximum number of low-income, elderly, and special need households.

All eligible projects and activities will be available on a city-wide basis unless they are required by HUD regulations to be limited to specific identified low-income areas.

Due to the small size of the federal grant, the City is limited in the types of eligible activities it chooses to undertake each year. In an effort to expend as much of the funds on project costs, the City opts to leverage the CDBG funds with local funds to complete needed infrastructure improvements in low-income neighborhoods. This strategy allows for a targeted approach to making improvements in low-income neighborhoods in an effort to revitalize and stabilize the areas, while sustaining decent and affordable housing in those areas. These areas contain the

oldest and most fragile of the City’s infrastructure system, including water, drainage, and other utility improvements.

5.8 Institutional Structure (Inputs/Resources) – 91.215(k)

Inputs are resources dedicated to or consumed by the project or activity, such as money, staff, contractors, facilities, or equipment. Inputs may be directly provided by the City or through cooperative associations with other governmental entities, private entities, or non-profit organizations. The following list includes possible inputs for all of the proposed projects and activities contained in this Plan.

- Builders/Developers
- CDBG Program
- Child Care Providers
- City of Rowlett
- Dallas County Health Department
- Faith-based organizations
- For-profit entities
- Garland ISD
- Homeless service providers
- Homeless shelters/providers
- HUD
- Local educational providers
- Local lending institutions
- Local Real Estate professionals
- Low Income Housing Tax Credits
- Non-profit organizations, including but not limited to: Salvation Army, Habitat for Humanity, New Beginnings, Galaxy Center, Literacy Council, Meals on Wheels, AIDS Services
- North Central Texas Council of Governments
- Other governmental entities
- Rockwall County Health Department
- Rowlett Community Centre
- Section 202 funds
- Section 8 Housing Choice Voucher Program
- Texas Dept of Housing & Community Affairs
- Texas state agencies
- Texas Workforce Commission
- United Way

5.9 Strengths/Gaps of Delivery System

See Section II (Managing the Consolidated Planning Process) for a discussion of the strengths and weaknesses of the existing institutional structure.

5.10 Coordination

See Section II (Managing the Consolidated Planning Process) for a discussion of the coordination of public and private organizations, as well as efforts of non-profit organizations and the City of Rowlett.

5.11 Obstacles to Meeting Underserved Needs

It became evident during the process of identifying priority community needs that obstacles to meeting underserved needs in the community include:

- The lack of adequate and sustained financial resources – with a struggling national economy, local finances have also been limited and drained. The City has experienced cutbacks in services and staff in answer to the budget strains.

- Local service providers indicate that existing financial resources have been reduced in recent years and, combined with a growing number of requests for services, they experience significant burdens in maintaining their capacity to provide services adequate to meet the needs of their program participants.
- Ability to provide current and relevant information to citizens in an effective and timely manner regarding community resources and issues. The lack of a coordinated intake and referral system, with committed and collaborating non-profit partners sharing information and resources, also presents a challenge to providing adequate services.

Section B – Specific Objectives

5.12 Outcome and Performance Measurement Model

In response to the recent trend in the federal government to document the relationship between the expenditure of funds and identified measurable accomplishments, an “**outcome and performance measurement model**” is being utilized to describe the City’s proposed objectives and anticipated outcomes. HUD expects that “recipients of federal funds implement some form of a performance measurement system to reflect a way to gauge what constitutes success in each grantee’s jurisdiction”. This process will enable HUD and each jurisdiction to see if the funded activities really make a difference in the lives of people and if the activity produces benefits that merit support.

This model will include a listing of:

Overall Objective Categories	The national objective that is being addressed
Specific Objectives	Programs, projects, activities designed to address identified objectives and issues
Outcome Categories	The proposed effect of the programs, projects, and activities
Specific Output Indicators	Measurable benefits that result from the programs, projects, and activities

The previously discussed data, survey results, market analysis, focus group deliberations, and citizen input resulted in **broad ranged objectives**. Tied to each objective are strategies designed to provide guidance to the applicable entities involved in ensuring success in achieving the identified objectives set for the City. This will help to ensure that meaningful and measurable progress is realized.

It is important to note that goals, objectives and strategies were formulated to be comprehensive, in that every effort is made to include likely and potential contributors. Consequently, projected outcomes are also measures for the total effort of all community resources, not just the City of Rowlett or other public entities. This also demands that every potential source of support and funding be identified by the contributing entities, both private and public. The following matrixes tie together strategies with the necessary plans, resources, and agencies in providing a means to ensure that goals and objectives are achieved.

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

<input checked="" type="checkbox"/>	Objective Category: Decent Housing Which includes:	<input checked="" type="checkbox"/>	Objective Category: Suitable Living Environment Which includes:	<input checked="" type="checkbox"/>	Objective Category: Expanded Economic Opportunities Which includes:
<input type="checkbox"/>	assisting homeless persons obtain affordable housing	<input checked="" type="checkbox"/>	improving the safety and livability of neighborhoods	<input type="checkbox"/>	job creation and retention
<input type="checkbox"/>	assisting persons at risk of becoming homeless	<input type="checkbox"/>	eliminating blighting influences and the deterioration of property and facilities	<input type="checkbox"/>	establishment, stabilization and expansion of small business (including micro-businesses)
<input checked="" type="checkbox"/>	retaining the affordable housing stock	<input type="checkbox"/>	increasing the access to quality public and private facilities	<input checked="" type="checkbox"/>	the provision of public services concerned with employment
<input type="checkbox"/>	increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability	<input type="checkbox"/>	reducing the isolation of income groups within areas through spatial deconcentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods	<input type="checkbox"/>	the provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan
<input type="checkbox"/>	increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence	<input type="checkbox"/>	restoring and preserving properties of special historic, architectural, or aesthetic value	<input type="checkbox"/>	availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices
<input type="checkbox"/>	providing affordable housing that is accessible to job opportunities	<input type="checkbox"/>	conserving energy resources and use of renewable energy sources	<input type="checkbox"/>	access to capital and credit for development activities that promote the long-term economic social viability of the community

Section C – Housing

See Section 5.4 for the Rationale of Funding Priorities that was based on the analysis of the documented income levels, cost and low availability of rental housing and units for homebuyers, purchase price of the average residence, numbers of low-income residents and families, and the number of residents and families seeking subsidized rental housing and assistance with homebuyer costs.

These goals will be attained by the implementation of proposed objectives and strategies through the *provision of funding and/or technical assistance accomplished with partnerships with other organizations, developers, and agencies*. The strategies include the continuation of existing local programs as well as the development and implementation of new programs by the City and other organizations in response to the City’s changing needs.

***Outcome/Objective Codes**

	Availability/Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

Table 1C Summary of Specific Objectives

Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.1 Fair Housing Information - educate and provide information regarding Fair Housing to increase accessibility to rental and purchased housing		2011	20	20		%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Decent Housing with Purpose of New or Improved Availability/Accessibility (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
DH 1.2 Emergency Shelter/ Temporary Hsg- Support & expand collaboration & net-working efforts of local non-profit service providers		2011	20	20		%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Decent Housing with Purpose of New or Improved Affordability (DH-2)						
DH 2.1 Encourage affordable housing opportunities for low-income homebuyers or renters		2011	20	20		%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Decent Housing with Purpose of New or Improved Sustainability (DH-3)						
DH 3.1 Provide Lead Hazard Reduction Information		2011	20	20		%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Suitable Living Environment with Purpose of New or Improved Availability/Accessibility (SL-1)						
SL 1.1 Increase accessibility to health/human services that improve quality of life & assist low-income persons, elderly, homeless, victims of domestic violence, & other populations w/ special needs		2011	10	10		%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Suitable Living Environment with Purpose of New or Improved Availability/Accessibility (SL-1)						
SL 1.2 Capacity Building - Homeless and Special Need Populations - support and expand collaboration and networking efforts of local non-profit service providers		2011				%
		2012				%
		2013				%
		2014				%
		2015				%
		MULTI-YEAR GOAL				
Suitable Living Environment with Purpose of New or Improved Sustainability (SL-3)						

SL 3.1	Improvements to streets, parks, water, sewer, drainage, sidewalks, infrastructure, or community centers located in low-income areas or that provide services primarily to low income households		2011	1	1		%
			2012				%
			2013				%
			2014				%
			2015				%
			MULTI-YEAR GOAL				
Economic Opportunity with Purpose of New or Improved Availability/Accessibility (EO-1)							
Specific Objective		Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed
EO 1.1	Increase access to employment opportunities for low-income households		2011				%
			2012				%
			2013				%
			2014				%
			2015				%
			MULTI-YEAR GOAL				

5.13 Leveraging, Layering, and Match Funding

Development and planning of programs eligible to receive federal funding will be approached with the concept of maximizing the extent of the federal dollar commitment with the least actual dollar commitment required to make the project feasible. Leveraging will also be accomplished through coordination of programs with volunteer work groups providing labor and assistance partnered with program funds used for purchase of supplies.

As needed, the City will also consider programs that require local matching funds. Possible sources of local match include:

- City general and other local funds;
- City donated services as approved by HUD in a Cost Allocation Plan;
- Locally-funded infrastructure;
- Funds and services provided by the local housing development organizations;
- Administrative costs, program delivery costs, and actual program expenses provided by non-profit organizations as supportive programming;
- Funds and services provided by private lending institutions; and
- Private investment.

5.14 Public Housing Strategy - 91.215(c)

There are no Public Housing Authorities in the City of Rowlett.

Section D – Homeless

5.15 Introduction

There is no significant reported incidence of homelessness within the Rowlett city limits by service providers, law enforcement officials, or city staff. There are no available “point in time”

counts or surveys for homeless. Local religious organizations report occasional transient individuals that request funds for bus-fare or an overnight motel stay. The estimated incidence is about 5 requests each year.

It is believed that the incidence of unsheltered and chronic homelessness in the area is very low and most likely non-existent, in comparison to the need for shorter-term emergency shelters and transitional housing. Some data regarding the issue is available, and the City will be supportive of efforts to obtain a current estimate of the need.

The City does recognize the need to provide support and expand collaboration and networking efforts of local non-profit service providers in an effort to reduce the threat of homelessness for Rowlett residents.

5.16 Identified Priority Needs

As described previously in Section VI, a **Medium priority** ranking is appropriate for **Special Populations** for all income levels in order to encourage the expansion of housing opportunities available for the elderly and victims of domestic violence. These special populations, while relatively low in number in comparison to other household types in the region, have unique accommodation and housing needs that are typically more expensive and more difficult to address. Additionally, it is appropriate to support the endeavors and efforts of other private and non-profit organizations as they seek and request funding to support these populations.

Even though the issue of homelessness is of a critical nature in terms of its impact and effect upon the unsheltered and sheltered residents, compared to the larger number of low-income residents in the region that are in need of affordable and safe housing (including those below poverty level and the elderly), and combined with the fact that the federal dollars are limited in their usage, it is more appropriate for the City to focus its efforts on low-income renters, homeowners, and homebuyers. The City desires and is committed to assisting homeless populations, but will focus its efforts on improving the accessibility and referral processes and supporting the housing and shelter efforts of other entities.

5.17 Strategy and Actions

With the cooperative approach that is being demonstrated throughout the Metroplex and surrounding area on numerous community-wide issues, regional agencies, and local non-profit organizations, *it is imperative to also include the addressing issues of homeless and special need populations in a similar manner.* The City will focus its efforts on encouraging and facilitating the provision of services through partnerships and support of the efforts of other organizations that are already attempting to address these issues. *It would indeed be a duplication of effort for the City to initiate homeless initiatives independent of the efforts of others.*

The City of Rowlett will implement its Continuum of Care Strategy with a focus on **Prevention** by supporting the efforts of other organizations to continue and expand their programs as needed. The City will also encourage the expansion and development of affordable housing. The City will support increased service coordination and case-management services by participating and facilitating outreach efforts and community approaches to meeting needs. Other organizations and entities will be encouraged to participate in community forums and to gain information

regarding available services. The City will serve as a referral source for residents by matching those in need with an appropriate service provider.

A *second* focus will be on ***Intake, Assessment, and Referral*** by encouraging and facilitating the improvement of intake and assessment processes to expedite the provision of assistance. The City will support the efforts of the local service organizations and providers that include education of county and city officials, public employees, and the community regarding homeless and special population needs and issues.

See Section 3.7 for a more detailed discussion of homelessness and Table 1A.

Section E – Non-Homeless Special Needs

5.18 Identified Special Need Populations

Consolidated Plan requirements include examining the needs of special populations. These groups may experience special challenges in obtaining adequate housing specifically suited to meet their needs. Additional and/or specialized supportive services may also be necessary in order for these households to maintain their independence. Housing needs may vary depending on the type of disability and may vary throughout an individual's life depending on the degree of the disability. Information was gathered regarding the following populations in Rowlett to determine specialized housing and service needs:

- Homeless
- Elderly and Frail Elderly
- Persons with Disabilities
- Persons with Alcohol/Drug Addictions
- Persons with HIV/AIDS
- Victims of Domestic Violence

Similar to the approach to address issues of homelessness, the City will focus its efforts on encouraging and facilitating the provision of services through partnerships and support of the efforts of other organizations that are already attempting to address these issues. *It would indeed be a duplication of effort for the City to initiate initiatives independent of the efforts of others.*

See Section 3.9 for a more detailed discussion of Non-Homeless Special Needs populations.

Section F – Community Development Needs

5.19 Introduction & Development of Non-Housing Community Development Goals

The following non-housing community development needs and priorities were identified through a collaborative process that involved the various departments of the City of Rowlett, including Public Works, Parks, Public Facilities, Engineering, Planning, Water, City Manager's Office, as well as representatives from local non-profit organizations that provide a variety of health and human services, and participation by City residents in a series of public hearings and surveys.

Additionally, information from recent surveys of community needs conducted by NCTCOG and the United Way of Dallas County were combined with statistical and demographic data to evaluate and prioritize human service needs. The City is required by HUD regulations to analyze the needs of families for each type of activity and determine financial estimates to meet the needs. This information is contained in Table 2B.

The City of Rowlett does have a desire and commitment to see the living and social environment of its citizens improved. Because of the limited funding for such projects available from other resources, this plan has been developed to not only plan for the usage of the City's federal grant funding, but also to encourage and facilitate the efforts of other organizations to the greatest extent possible. These other organizations would include non-profit organizations, non-profit and for-profit housing developers, health professionals, and other agencies desiring to provide assistance. Another focus would be to collaborate as effectively as possible with other neighboring governing entities to alleviate common needs that cross jurisdictional boundaries.

CDBG funds can be directly utilized to finance non-housing needs within the City of Rowlett, including eligible activities such as public services, public facilities, demolition, code enforcement, economic development, and acquisition.

The City's non-housing goals were developed with an emphasis on increasing accessibility to health and human services by reviewing and evaluating existing systems and processes, and encouraging and facilitating improvements to those delivery systems. It is the intent of the City to be an active partner in leveraging the efforts of other providers whenever feasible, and also to utilize the leveraging from others to increase the capacity and delivery of its projects.

It is important to note that the achievement of these goals can be accomplished through indirect means, rather than direct funding of activities targeted toward certain populations or certain areas. For example, the continued support by the City of the development of economic opportunities in the community will indirectly influence and assist those residents that this Consolidated Plan addresses. Continued collaboration for regional planning of health care, drainage and water improvements, emergency services, transportation, and other region-wide initiatives will provide a more cost-effective and comprehensive approach to addressing these types of issues.

5.20 Collaboration and Cooperation

The following is an outline of non-housing needs in the City of Rowlett and of the collaborative and cooperative efforts providing input for prioritization of those needs. Because Dallas County not only shares jurisdictional borders, but its citizens also experience similar community and social issues and concerns, it is sometimes difficult to delineate the needs and resources of one from the other. Additionally, oftentimes, statistical information is only available on a county-wide or MSA statistical basis.

The delivery of human services in the region has been enhanced by the coordination and communication provided by various regional organizations, including the North Central Texas of Governments, whose primary mission is the fostering of partnerships amongst governmental neighbors. Several collaborative initiatives have also evolved as a result of fund seeking efforts,

including the Metro Dallas Homeless Alliance. Active ministerial alliances throughout the community also foster cooperation amongst volunteers and religious organizations.

5.21 Public Facility/Infrastructure Needs

Historically the City of Rowlett has utilized its pro-rata portion of the Dallas County Urban County CDBG funds to leverage the improvement of public facilities and infrastructure, in eligible areas that primarily benefit low-income residents. A review of the City’s capital improvement program, community needs, and low-income neighborhoods indicates a continued need for the following types of improvements that primarily low-income residents:

- Curb and Gutter Improvements
- Street Improvements
- Neighborhood Parks
- Water and Sewer
- Community Centers
- Drainage
- Public Transportation Shelters
- Handicapped Accessibility
- Sidewalks
- Fire Safety/Equipment
- Health Care Facilities
- Child Care Facilities

5.22 Other Identified Non-Housing Community Development Needs

There are other community needs that were identified during the development of the Consolidated Plan. These included the continued need for:

- Special Neighborhood Clean-Up Campaigns
- Historic Preservation
- Commercial Rehabilitation
- Economic Development Activities that promote living wage employment opportunities

5.23 Table 2B

Additional information regarding the needs and unmet needs, prioritization of needs, and amount of funding to meet needs is listed in **Table 2B – Community Development Needs** below.

Table 2B - Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal Completed
Acquisition of Real Property	Low					
Disposition	Low					
Clearance and Demolition	Low					
Clearance of Contaminated Sites	Low					
Code Enforcement	Low					
Public Facility (General)	Medium					
Senior Centers	Medium					
Handicapped Centers	Low					
Homeless Facilities	Low					
Youth Centers	Low					
Neighborhood Facilities	Medium					
Child Care Centers	Medium					
Health Facilities	Low					
Mental Health Facilities	Low					
Parks and/or Recreation Facilities	Medium					
Parking Facilities	Low					
Tree Planting	Low					
Fire Stations/Equipment	Low					
Abused/Neglected Children Facilities	Low					
Asbestos Removal	Low					
Non-Residential Historic Preservation	Low					
Other Public Facility Needs	Low					
Infrastructure (General)	High					
Water/Sewer Improvements	High					
Street Improvements	High					
Sidewalks	High					
Solid Waste Disposal Improvements	High					
Flood Drainage Improvements	High					
Other Infrastructure	High					
Public Services (General)	Medium					
Senior Services	Medium					
Handicapped Services	Medium					
Legal Services	Low					
Youth Services	Medium					
Child Care Services	Medium					
Transportation Services	Medium					
Substance Abuse Services	Medium					
Employment/Training Services	Medium					
Health Services	Low					
Lead Hazard Screening	Low					
Crime Awareness	Low					
Fair Housing Activities	Medium					
Tenant Landlord Counseling	Low					
Other Services	Low					
Economic Development (General)	Low					
C/I Land Acquisition/Disposition	Low					
C/I Infrastructure Development	Low					
C/I Building Acq/Const/Rehab	Low					
Other C/I	Low					
ED Assistance to For-Profit	Low					
ED Technical Assistance	Low					
Micro-enterprise Assistance	Low					
Other	Low					
Transit Oriented Development	Low					

Urban Agriculture

Low

5.24 **Reducing the Number of Poverty Level Families - 91.215(j)**

The City recognizes that a key component for success is the provision of services that reduce poverty and thereby influences the inherent limiting factors associated with extremely low incomes. The City will focus its efforts to reduce poverty through the continuation of its own actions to retain or create local employment opportunities, and through the encouragement and support of other existing organizations and programs designed to facilitate self-sufficiency. As discussed previously, several of the public service providers are located outside of the jurisdictional boundaries of Rowlett, but also provide services to Rowlett residents. Low income residents can also seek employment and job training services through Texas Workforce Center provided through the Texas Workforce Commission.

The City of Rowlett Economic Development Department was formed to help the City's existing companies grow, recruit new business and diversify the tax base. The Economic Development Department works with site selectors, brokers, developers and business owners to create jobs and broaden the commercial tax base.



The City remains an active supporter of the DART public transportation system.

In an effort to promote and encourage economic and social self-sufficiency, the City will undertake the following actions:

- Support the efforts of the Housing Choice Voucher Homeownership Program that is designed to provide supportive and educational services leading to a decreased dependence on subsidy programs
- Support the efforts of existing affordable housing programs to reduce the economic impact of rent and homeownership burdens on low-income households.
- Continue to provide economic development incentives utilizing local funds to encourage the retainment and creation of local employment opportunities
- Continue to support the efforts of the Economic Development Department
- Continue to include and enforce requirements of Section 3 in applicable contracts utilizing federal funds
- Encourage the continuance of the Family Self Sufficiency Program, Head Start, Welfare-to-Work initiatives, and the Workforce Development Centers
- Support the efforts of non-profit organizations that provide educational courses in homebuyer and homeowner responsibilities, home maintenance, budgeting, nutrition, parenting, affordable rental units, and other health and human services
- Support the efforts of public service activities that enhance the quality of life of low-income residents, including literacy education
- Continue to support public service activities that allow youth to meet their maximum potential and ultimately leave the poverty environment
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers
- Encourage and support the provision of low-cost public transportation to assist in obtaining and retaining employment

5.25 Monitoring - 91.230

Measurable accomplishments, including number/percentage of number and percent of assisted households, property tax values, public facility improvements, etc. will be documented in project files, with annual reports made available to the public and to HUD through the CAPER.

Program Monitoring Standards and Procedures

The City of Rowlett will provide effective monitoring of all CDBG funded organizations, projects, and activities to ensure compliance with city, state, and federal regulations, policies, and contracts. Monitoring will be focused on the following areas:

1) Financial – Staff will review requests for expenditures to ensure that all funded requests are for authorized activities on approved projects. Activity agreements, expense documentation, and beneficiary reports must be provided for funds to be expended. As part of the contract agreement, each subrecipient that receives any CDBG funding must submit either an independent audit or financial reviews to ensure fiscal accountability. Annually, the City of Rowlett is subject to single audits conducted by an independent accounting firm.

2) Environmental – All projects and individual activities requiring environmental reviews per HUD regulations will be reviewed for clearance prior to funding approval. The review will be completed by staff, with the assistance of other departments and outside consultations as needed. Remediation of impacts will be implemented where required. Projects or activities unable to meet environmental requirements will be reviewed to determine alternative acceptable solutions, and if no alternatives are identified, the project will not be funded with federal funds.

3) Programmatic – Measurable results or accomplishments are expected on all funded projects, and will be evaluated through the monitoring process. Progress toward project goals will be reviewed on a monthly or quarterly basis. The City's reimbursement of funds for project expenditures is directly correlated with the reporting of accomplishments.

On-site inspections will be completed on all construction projects by trained city staff to ensure completion of the funded items included in the work write-ups. Inspection visits will be documented on an Inspection Log form in each project file that will include information regarding the date of inspection, weather conditions, work underway, workers present, and other comments. Additionally, City Building Inspection staff will conduct interim and final inspections on all construction projects to ensure compliance with applicable local, state, and federal building and housing codes. Contractors are required to warranty all work performed on construction projects in conformance with local program requirements and state law.

Program participants are also required to comply with applicable local programmatic requirements.

Funded projects that have occupancy and/or affordability requirements will be monitored on an annual basis to ensure compliance. City staff will review or obtain documentation regarding utility usage and ownership status obtained from the homeowner or from the applicable source. Liens will be placed on properties subject to locally or federally required occupancy and/or affordability provisions prior to the commencement of any construction activity.

4) Subrecipient Monitoring - All agencies who are subrecipients of the City's CDBG funds must enter into a contract with the City which defines very specifically the following: the funding amount, the services to be provided, the time frame in which the services will be provided, compliance responsibilities, reimbursement procedures, and recipient reporting requirements. Each recipient of funds must submit a monthly (or as needed) performance report, containing beneficiary information, such as the number, race, and income level of persons assisted. Each subrecipient will be monitored a minimum of once annually for each program year, with all organizations receiving a desk review as needed and at least one site visit.

5) Labor Standards – Compliance with labor standards on eligible construction sites will be monitored by City staff through on-site interviews and desk reviews of bid documents, payrolls, and reports.