

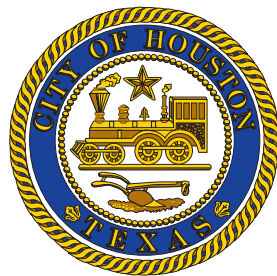
# 2015-2019 CONSOLIDATED PLAN

**City of Houston**

*Annise D. Parker, Mayor*

**Housing and Community Development Department**

*Neal Rackleff, Director*



# 2015-2019 CONSOLIDATED PLAN

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## 2015 ANNUAL ACTION PLAN



CITY OF HOUSTON  
ANNISE D. PARKER, MAYOR

HOUSING AND COMMUNITY DEVELOPMENT DEPARTMENT  
NEAL RACKLEFF, DIRECTOR

ORIGINALLY SUBMITTED MAY 2015

AMENDMENT - JUNE 2017

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

**Table 4 – Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Coalition for the Homeless of Houston / Harris County	The CoC's priorities and its Strategic Plan to End Homelessness directly correspond to HCDD's Strategic Plan goals related to homeless populations.
Continuum of Care's Priorities and Program Standards	Coalition for the Homeless of Houston / Harris County	The CoC's priorities and standards directly overlap with the Strategic Plan and are used by the City of Houston when developing standards for its ESG funding.
Our Great Region 2040	Houston-Galveston Area Council	HCDD's Strategic Plan has many of the same goals as H-GAC's regional plan, including addressing quality of life issues, specifically affordable housing and serving Houston's low-income populations through community development activities.
Fair Housing Equity Assessment	Houston-Galveston Area Council	Both HCDD and the FHEA have goals to affirmatively further fair housing in the City of Houston and the region. The development of the FHEA served as part of the analysis for Our Great Region 2040.
Livable Centers	Houston-Galveston Area Council	The Livable Centers Plans have been conducted in various areas of the City of Houston. Some areas overlap with HCDD's Areas for Community Reinvestment. The objectives of these Plans, including improving quality of life, overlap with the Strategic Plan's public facilities strategy.
Annual Plan	Houston Housing Authority	HHA's PHA plan provides details about agency operations and programs, including participants for the upcoming year. Both HHA and HCDD aim to help very low-income households secure housing.
Harris County Consolidated Plan	Harris County	HCDD's Consolidated Plan has many of the same goals as Harris County's Consolidated Plan including addressing homelessness and improving the quality of life of underserved and low- and moderate-income communities.
City of Houston's Capital Improvement Plan (CIP)	City of Houston Finance Department	Both the CIP and the Consolidated Plan address the infrastructure needs in Houston.
Rebuild Houston	City of Houston	Rebuild Houston is a new pay-as-you-go funded business model for restructuring and maintaining Houston's drainage and street system. Rebuild Houston and the Consolidated Plan address neighborhood improvements.
CDBG-DR2 Planning Study	City of Houston Housing and Community Development Department	Through a combined effort with community leaders and statewide advocates, HCDD analyzed data to produce a Needs Assessment resulting in areas in which housing activities using CDBG-DR2 funding will be targeted. These areas are illustrated in the map titled, "Community Revitalization Areas (CRAs), CRA Outreach Areas, and Target Areas for Disaster Recovery Round II".
2015 Analysis of Impediments to Fair Housing Choice (AI)	City of Houston Housing and Community Development Department	The AI is currently under development. Both plans use housing and demographic data and citizen and stakeholder outreach to determine city housing needs and barriers. The AI analyzed many different housing needs and the housing market in Houston, especially as related to the protected classes. The data for both plans was prepared together. In addition, the Con Plan's citizen and stakeholder outreach processes coincided in development of these plans. The overall goal for the AI is to eliminate housing discrimination, and HCDD works hard to align all of its Con Plan goals with the AI.
Complete Communities	City of Houston Planning and Development Department	The City of Houston's Planning Department will work with five pilot neighborhoods that have been historically under-resourced to identify goals and priority projects and develop implementation strategies that are transferable to other communities across the entire city. Providing access to quality services and amenities to improve underserved neighborhoods are goals that are part of both Complete Communities and the Consolidated Plan.

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The City of Houston faces overwhelming housing needs. To better understand community needs, the City examines needs based on household income level as well as other descriptive categories. Income levels can be defined by the HUD Area Median Family Income (HAMFI). Using recent Comprehensive Housing Affordability Strategy (CHAS) data from 2007 to 2011 provided by HUD the following was found:

- 16.5% of all households (127,120) are extremely low-income (0-30% HAMFI)
- 49.1% of all households (377,920) have incomes ranging from zero to 80% HAMFI
- Approximately 33.8% households are severely cost burdened: 92,435 (22.5%) renter households pay over 50% of their income for rent and 40,575 (11.3%) homeowners pay half or more of their income for housing costs
- 7.1% of all City households (54,770) are overcrowded, and of those, almost three quarters are severely overcrowded.

The development of the 2015-2019 Con Plan coincided with the drafting of the 2015 Analysis of Impediments to Fair Housing Choice (AI) allowing for coordination of demographic research and analysis, program evaluation, and development. Research has highlighted similar problems.

- The decreasing affordability of the City's housing stock
- The lack of homeownership opportunities for most City residents
- The mismatch of jobs, wages, rent, and for-sale prices
- The shortage of apartments able to accommodate large families
- The shortage of affordable and accessible housing for persons with disabilities
- Aging housing stock and a lack of new construction and private housing investment in many areas of the City
- High cost of land in certain areas of the City
- The poor condition or lack of the City's infrastructure that reduces the availability of amenities and the mobility of persons with disabilities

CHAS data is one dataset that demonstrates the number of households in need of housing assistance. For instance, it estimates the number of households with housing problems. A housing problem consists of one or more of the following four problems: cost burdened – monthly household costs exceed 30% of monthly income, overcrowding – more than one person per room, unit lacks complete kitchen facilities, and unit lacks complete plumbing facilities. A very small percentage of housing units in Houston and the region have housing problems that include a lack of complete plumbing or kitchen. However, almost all households experiencing housing problems are cost burdened and/or overcrowded.

In September 2016, HCDD submitted the *Action Plan for Disaster Recovery – 2015 Flood Events* as an application for CDBG Disaster Recovery funding for two federally declared disasters in 2015 (CDBG-DR15), the Memorial Day floods and the Halloween floods. Needs assessment information from the *Action Plan for Disaster Recovery – 2015 Flood Events* is included in this needs assessment.

Single-headed families earn less than married couples and therefore are at greater risk of losing housing. Comparing single-headed households by sex of the head of household reveals a stark difference between median incomes. Female-headed family households, with and without children, made up over a quarter of the family households in Houston, at 26.5%, and had a very low median family income at \$27,180, much lower than male-headed family households at \$38,338 (2008-2012 ACS).

Extremely low-income seniors and persons with disabilities represent two other groups that are at high risk of homelessness due to their limited income and additional needs.

HCDD has been targeting rapid rehousing assistance to those that: are first time homeless, have few recent episodes of homelessness, are part of a family that is homeless, and are fleeing/attempting to flee domestic violence. In 2013, HCDD served 1,211 victims of domestic violence and 194 persons with disabilities out of a total of 1,489 people served with ESG funding in 2013. This shows that there is a need for rapid rehousing and homeless prevention for victims of domestic violence and persons with disabilities because they are at imminent risk of becoming homeless.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

Houston does not currently estimate the at-risk population within the jurisdiction. Currently the Continuum of Care is working on this issue.

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

There are large numbers of households in Houston paying half of their gross monthly income for housing costs. Other expenses such as transportation, food, utilities, healthcare, and other costs decrease dispensable income and a household's ability to save. Consequently, a household can be more vulnerable if unexpected life issues such as illness, job loss or another circumstance that causes a loss of income or an unexpected expense. Limited or lack of income can be linked to instability and risk of becoming homeless.

## Discussion

Houstonians face overwhelming housing needs. About two in five renter households have at least one severe housing problem and one in three owner households have at least one severe housing problem. These problems stem from low incomes and can lead to overcrowding, unsuitable housing, and, in extreme circumstances, homelessness.

In addition, environmental impacts can affect household needs. This includes loss of property and damages to housing units during severe rain events and flooding. For instance, the impact and unmet need analysis from the *Action Plan for Disaster Recovery – 2015 Flood Events* showed that of three major categories, housing, infrastructure, and economic development, it was housing that had the most damage and had the greatest remaining unmet need after resources including FEMA, SBA, and funding from local agencies were considered. The unmet need for housing damaged by the 2015 flood events was \$38,795,964.05.

Approximately 6,621 homes in the City of Houston alone were impacted by the 2015 disasters. Of these homes, 1,596 were extensively damaged and two were damaged beyond repair. FEMA residential losses from both 2015 flood events include 2,539 single family homes and 4,082 multifamily homes. To determine the approximate number

of renters and homeowners that had a residential loss, 2010-2014 American Community Survey data was used. In the City of Houston, approximately 22% of single family units (attached and detached) are renter occupied and 6% of multifamily units are owner occupied. Using the citywide data, it is estimated that approximately 4,396 renter units had residential losses and 2,225 owner occupied units had residential losses in the 2015 flood events. This shows that significantly more residential renters had some type of loss from these events.

However, most of the losses suffered by residential renter households are categorized as "Affected," which is only cosmetic damage, and does not alter the livability of the unit. Instead a more representative number of residential losses that decrease the livability of a unit would consider only three categories, "Minor", "Major", and "Destroyed". Without considering cosmetic only damages and using the same methodology as above, there are an estimated 1,001 residential rental units that had losses and 1,729 residential owner occupied units that had losses.

Clearly the housing impact from the Memorial Day and Halloween flooding events in 2015 was widespread, but also unique in many ways. Both single family and multifamily residents, in various housing types were affected. Additionally, many homes experienced damages due to these flooding events despite being located outside of the floodplain. The City identified that many of the impacts to the housing sector were due to repeat flooding and were rooted in infrastructure inadequacies.

There is a high rate of mental illness and substance abuse issues in the homeless population. About one third had substance abuse problems and two in five had mental health issues.

#### Discussion:

The number of homeless persons counted has been on the decline since 2011 and the number of unsheltered homeless has become less than the number of sheltered homeless. This decline directly correlates to the City's focus on ending chronic homelessness and its initiative to create more permanent supportive housing units. There was an increase in the number of permanent supportive housing units available in Houston. According to the Coalition's 2014 Homeless Count Overview presentation, there was a 28% increase in the number of permanent supportive housing units available compared to 2013 and an 81% increase compared to 2011.

The City is mindful about the availability of shelters and transitional housing needed for its homeless population, as well as for those that may become homeless or need shelter due to extreme weather events. Critical in the temporary care of individuals extremely impacted by weather events is the use of emergency shelters. For instance, in the aftermath of the 2015 disasters, emergency shelters offered temporary shelter and living arrangements for impacted residents. The American Red Cross immediately opened multiple shelters throughout the Houston region, assisting impacted residents by quickly providing safe environments. The City did not find any emergency shelters that suffered damage during the 2015 disasters and found that there were no disaster related impacts remaining to be addressed for existing emergency shelters.

Another important component of the housing services available in the City is Houston's Housing Opportunities for Persons with HIV/AIDS (HOPWA) Program. Participants in the HOPWA program receive assistance to achieve and maintain housing stability so to avoid the risk of homelessness and improve their access to HIV treatment and care. Through this needs assessment, potential impacts to HOPWA sites were considered. It was confirmed through interviews with HOPWA program managers that the HOPWA sites were not impacted by the 2015 Disasters. While there was no direct impact to HOPWA sites, road closures and damages due to the storm make access to these services more difficult.

In addition, the City sought available Public Housing Units to temporarily house impacted Houstonians. While there were no Public Housing Units available for shelter, the Houston Housing Authority utilized—in addition to the aforementioned shelters—hotels to house displaced Houstonians following the 2015 Disasters.

The needs for the homeless vary depending on the situation. Some need housing with intensive services such as mental health services and case management. Others may not be chronically homeless or not need as many supportive services. A homeless system that has a variety of options of services, including permanent supportive housing, depending on the needs of the homeless individual or family is needed to continue to reduce the amount of unsheltered homeless individual in Houston.

In addition, as a result of the needs analysis performed as a part of the *Action Plan for Disaster Recovery – 2015 Flood Events*, the City identified that many of the flood impacts to the housing sector were due to repeat flooding and were rooted in infrastructure inadequacies. The same communities, consisting of both renter and homeowner occupied units, are routinely affected by Houston's flooding. A long-term recovery solution for the impacted housing units is impossible without first creating additional capacity within the City's flood mitigation infrastructure. Similarly, a strong infrastructure system promotes economic growth. Inadequate supply of infrastructure or unreliability of services deters critical investment of capital in these communities. Thus, the ability of the City to retain current businesses, as well as develop new businesses, is dependent upon a strong infrastructure system supporting these businesses.

HCDD will endeavor to promote the equitable distribution of public improvements and infrastructure throughout different neighborhoods, especially those in underserved areas like areas with high minority population or populations of low- and moderate-income.

### How were these needs determined?

The citizen participation process influenced the public improvement needs. Firstly, the Community Needs Survey asked about public improvements needed. The highest rated infrastructure needs were street reconstruction, flood drainage improvements, and pedestrian improvements. Related to the development of public infrastructure, are economic development needs. The respondents of the Survey rated the top three economic development needs in the community as job creation and retention, employment training, and small business loans. Economic development activities that included buying land or creating or renovating a space for commercial or industrial development rated lower. Finally, the top three neighborhood services needed were the demolition of substandard buildings, enforcement of cleanliness and safety codes, and neighborhood crime awareness and prevention.

Secondly, the Neighborhood Discussion Groups influenced the needs for public improvements. Many community members reiterated the needs identified in the Survey for enhanced city services such as cleaning up sites that are known for dumping, the need to address abandoned buildings, and the need for greater police presence. Some citizens felt that different neighborhoods received different levels of service through actual services provided or through infrastructure improvements from the City.

Most public infrastructure projects are identified through the City's Capital Improvement Plan (CIP), which is a five-year plan updated annually that prioritizes and identifies funding sources for infrastructure improvements. The CIP is greatly influenced by community needs and on an evaluation of existing infrastructure. The Department of Public Works and Engineering updates data on public improvement needs by continuing to evaluate infrastructure throughout the year. The CIP identifies funding sources; many of these identified projects are met with local funding sources. As determined by regulation, federal grants, such as CDBG, may not be used to supplant already identified local funding. Because of this HCDD prioritizes projects that directly improve a neighborhood that are not likely funded by local funding sources.

The *Action Plan for Disaster Recovery – 2015 Flood Events* used application information from FEMA Public Assistance Project to determine unmet needs based on damage estimates. From this information, there were approximately \$21,201,826.41 in infrastructure and public facility damages and FEMA Public Assistance provided \$1,239,771.80 for repairs. The remaining unmet need was calculated as \$19,962,054.61. In addition, mapping software was used to view the locations of FEMA public assistance applications as well as 311 call data that reported flooding.

### Describe the jurisdiction's need for Public Services:

As discussed earlier in the Housing Needs section of the report, there are many low- and moderate-income families and persons with unique needs living in Houston who may be more vulnerable to housing instability. Public services



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

**Introduction**

The City of Houston has a majority of 1-unit both detached and attached structures making up 51% of the total housing stock. The next most common housing units are in structures with 5-19 units making up 24% of the housing stock and in structures with 20 or more units making up 18% of the housing stock.

The majority of residents living in Houston are renters. The ratio of owner and renter housing in Houston remained steady from 2000 to 2012 with homeowners representing 45.9% of the occupied housing. Houston remains a predominately renter occupied city and showed little change across this time period. The region is occupied by almost two-thirds homeowners and that percentage increased from 2000 to 2012. The majority (79%) of Houston homeowners live in housing units that consist of 3 or more bedrooms. This differs from those living in apartments with the majority of renters living in units that are either 1 bedroom (40%) or 2 bedroom (39%) units.

As land is less expensive and plentiful in areas surrounding Houston, development in the surrounding region will likely continue to outpace the City's development in the next five years. Chapter 42, which serves as the development code in the city, recently changed to allow smaller lot subdivisions in a much larger area of the city than was previously allowed. This creates more opportunity for infill residential development beyond the city's 610 Loop.

Recently, HCDD worked with a non-profit organization, The Reinvestment Fund, to create a Market Value Analysis for the City of Houston. Using data from 2010 through 2012, this analysis revealed that the market is strongest in areas inside the 610 Loop west of downtown and also in the west of Houston. Although the private market is likely to continue investing in the same strong market areas as illustrated in the Market Value Analysis, it is also likely that private investment near the new METRORail lines will increase over the next five years.

The impact and unmet need analysis from the *Action Plan for Disaster Recovery – 2015 Flood Events* showed that of three major categories, housing, infrastructure, and economic development, it was housing that had the most damage and had the greatest remaining unmet need after resources including FEMA, SBA, and funding from local agencies were considered. The unmet need for housing damaged by the 2015 flood events was \$38,795,964.05.

Approximately 6,621 homes in the City of Houston alone were impacted by the 2015 disasters. Of these homes, 1,596 were extensively damaged and 2 were damaged beyond repair. FEMA residential losses from both 2015 flood events include 2,539 single family homes and 4,082 multifamily homes.

**All residential properties by number of units**

Table 40 – Residential Properties by Unit Number

Property Type	Number	%
1-unit detached structure	410,894	46%
1-unit, attached structure	45,416	5%
2-4 units	52,623	6%
5-19 units	214,209	24%
20 or more units	165,788	18%
Mobile Home, boat, RV, van, etc.	9,572	1%
<i>Total</i>	<i>898,502</i>	<i>100%</i>

Data Source: 2007-2011 ACS

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

**Introduction**

Many housing problems, such as cost burden and overcrowding, can be directly related to the cost of housing in the community. If housing cost is high relative to the income of a household, this may result in a high rate of housing problems as it has in Houston. This section evaluates the affordability of the housing stock in Houston available for low- and moderate-income households.

The average and median home values for the Houston area have spiked just in the past few years and hit an all-time high in 2014. Texas A&M Real Estate Center has available data from the Multiple Listing Service (MLS). According to this data, the average sales price in the Houston area was \$265,700 in 2014, an 8.4% annual increase over the year before, and the single family median sales price was \$196,700, a 9.5% annual increase from 2013. Housing prices in the past few years have been on the rise because people have been moving to the Houston area for employment. Historically and even today, much of Houston’s economy is based on oil prices and the oil industry. The recent decline in oil prices at the end of 2014 is likely to slow the rapidly upward momentum of housing costs and could lead to a decline in home values in some areas of the City. There is some uncertainty in the Houston real estate market about the next few years because of the recent decline in oil prices.

Reinforcing the MLS data, the ACS data shows a 61% increase in home value over a 12 year period. In addition, median rent prices had also increased during this time by 33%, from \$501 in 2000 to \$665 in 2011.

Finally, thousands of homes were flooded as a result of the 2015 flood events and the flooding that occurred again in 2016. According to the *Action Plan for Disaster Recovery- 2015 Flood Events*, the average amount for disaster home loans to help residents repair their homes and recover personal property from the Small Business Administration were \$63,457 for May 2015 flooding and \$26,570 for October 2015 flooding. In addition, there were a total of 6,698 National Flood Insurance Program (NFIP) claims for an average claim amount of \$67,167. This shows the additional high cost of housing repair and property replacement when housing is impacted by flooding. Many housing units affected in the 2015 flood events were located outside the flood plain.

**Cost of Housing**

Table 42 – Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	77,500	124,400	61%
Median Contract Rent	501	665	33%

Data Source: 2000 Census (Base Year), 2007-2011 ACS (Most Recent Year)

Table 43 - Rent Paid

Rent Paid	Number	%
Less than \$500	93,944	22.8%
\$500-999	254,617	61.9%
\$1,000-1,499	46,832	11.4%
\$1,500-1,999	10,399	2.5%
\$2,000 or more	5,692	1.4%
<b>Total</b>	<b>411,484</b>	<b>100.0%</b>

Data Source: 2007-2011 ACS

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

The age of a building unit is used to estimate the number of homes with lead-based paint hazards, as lead-based paint was prohibited on residential units after 1978. As an estimate, units built before 1980 are used as a baseline for units that contain lead based paint. Therefore, it is estimated that approximately 67% of the owner-occupied housing stock may have lead-based paint hazards. According to the 2008-2012 ACS, approximately 30% of households have children less than 18 years old present. From this, we can estimate that approximately 30%, or 142,036 units, of the 473,455 units built before 1980 have children under the age of 18.

Lead hazards affect children under 6 years old the greatest and low- and moderate-income families have the least amount of resources to address the costly repairs to remediate for lead hazards. The following table shows that 63% of low- and moderate-income renters are likely to be living in housing units with lead hazards, of which 47,105 units have children at risk of lead poisoning. In addition, 75% of low- and moderate-income renters are likely living in housing units with lead hazards, of which 15,250 have children at risk of lead poisoning.

**Table 51 – Low- and Moderate-Income Households with Children Under 6 Years Old at Risk of Lead Hazards**

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Total Households	96,675	76,380	84,510	257,565	30,440	35,670	54,230	120,340
Built before 1980	62,060	50,730	50,600	163,390	23,755	27,505	39,815	91,075
Built before 1980 with children 6 and under	19,865	16,155	11,085	47,105	3,110	4,895	7,245	15,250

Data Source: CHAS 2007-2011; Table 13

**Discussion**

Much of the City’s housing stock is old and some dilapidated, unfit for habitation, or in need of repair. There is a clear need as well as desire for the community for the repair of both owner and renter housing units. According to the 2008-2012 ACS the median year residential structures were built in Houston was 1975, meaning half of the structures in Houston are over 40 years old. The median age for homeowner structures was 1972, slightly older than renter occupied structures as 1978.

Children, six years of age and younger, have the highest risk of lead poisoning as they are more likely to come into greater contact with objects that could have lead-based paint dust or flakes and ingest these by placing their hands in their mouths. The effects of lead poisoning include damage to the nervous system, decreased brain development, and learning disabilities. As shown earlier in this section approximately 62,355 households live with risk of lead-based paint and contain children age 6 and younger.

HCDD and Houston Department of Health and Human Services’ (HDHHS) Bureau of Community and Children’s Environmental Health (BCCEH) work closely together to reduce lead hazards. From 1996, HDHHS has received federal funding from the U.S. Department of Housing and Urban Development (HUD) to reduce lead-based paint hazards and establish Healthy Homes principles in low- and moderate-income housing units within the City of Houston.

As a result of the 2015 flood events, the majority (58%) of housing units impacted had only cosmetic damage. Approximately 17% had minor damage requiring minimal repair and 24% had major damage including structural or significant damage needing extensive repair. Only two of the 6,621 homes damaged were destroyed.

***MA-50 Needs and Market Analysis Discussion*****Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City of Houston has many neighborhoods in which residents are more affected by housing problems than the general City population. For instance, households that are lower-income, female-headed, rent-burdened, or overcrowded are more affected by multiple housing problems. Households with multiple housing problems are households with two or more of the following four problems: 1) lack of complete plumbing facilities, 2) lack of complete kitchen facilities, 3) more than one person per room, and 4) housing cost burden greater than 30%. According to 2008-2012 ACS information, 4.3% of all Houston's occupied households had multiple housing problems. Only 1.6% of owner occupied units had multiple housing problems, while 6.5% of renter occupied units had multiple housing problems. Areas with a concentration of households with multiple housing problems are identified as census tracts with greater than 8.6% of households with multiple housing problems, which is equal to twice the citywide percent.

Areas with concentrations of multiple housing problems include the southwest side of Houston in neighborhoods such as Gulfton, Sharpstown, Westwood and Alief. Neighborhoods near downtown also had tracts with concentrated housing problems including neighborhoods such as Near Northside, Kashmere Gardens, Greater Fifth Ward, Denver Harbor, Magnolia Park, and Lawndale/Wayside. A third area of Houston with concentrated areas of households with multiple housing problems is in the northwest side of Houston in neighborhoods such as Spring Branch and Northwest Crossing. In the Appendix of this document, a map titled "Households with Multiple Housing Problems by Census Tract in Houston" illustrates where these concentrations are in the city.

A flood density map illustrating the flooding reports from the 2015 flood events is in the Appendix of this document. Many of the flood reports were located in higher income neighborhoods without numerous housing problems, like Meyerland. However, there were extensive flood reports located in Spring Branch and Fifth Ward which have high percentages of households with multiple housing problems.

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

A neighborhood with a racial or Hispanic concentration is one in which the percentage of persons of a racial or ethnic group is at least 20 points higher than that group's percentage in the city as a whole. A minority concentrated neighborhood is one in which the total percentage of minority persons is at least 20 points higher than the total percentage of minorities in the city as a whole. To determine racial and Hispanic concentrations, census tracts were used as a proxy for neighborhood. In addition, racial groups were categorized as non-Hispanic and the Hispanic group included persons of Hispanic or Latino origin of any race.

The map titled "Racial, Hispanic, & Minority Concentrations by Census Tract in Houston" in the Appendix of this document illustrates these areas in the city. Houston is a majority minority city where 75% of the population is minority. Census tracts where 95% or more of its residents are minorities than the city as a whole are considered areas of minority concentration. These areas are mainly located to the east of Interstate 45 on the north side of downtown and east of Highway 288 on the south side of downtown. There is also a minority area in southwest Houston extending into Fort Bend County, which is the nation's most diverse county.

Racial and Hispanic concentrations are described as follows. There were only a few census tracts with racial concentrations of Asian and Pacific Islanders, which were categorized as census tracts with more than 26% of this racial group. These were located in west Houston, near the Texas Medical Center, and in southeast Houston. Some Asian concentrations overlapped with tracts that were also racially concentrated with White residents. Concentrations of Black/African Americans are located mainly near downtown in neighborhoods including the Greater Third Ward, Greater OST/South Union, and Greater Fifth Ward, in south Houston in neighborhoods including

<b>2</b>	<b>Area Name:</b>	Community Revitalization Area (CRA)
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area:</b>	The Community Revitalization Areas includes the following Super Neighborhoods: Near Northside (southern portion), Greater Fifth Ward (southern portion), and Greater OST/South Union (eastern portion). The Community Revitalization Outreach Areas include the following Super Neighborhoods: Acres Home, Independence Heights, Near Northside (northern portion), Greater Fifth Ward (northern portion), Greater OST/South Union (western portion), and Sunnyside.
	<b>Include specific housing and commercial characteristics of this target area:</b>	Although each Super Neighborhood has very distinct and unique characteristics, the CRA represents areas of opportunity. Identified through a process for expending CDBG-DR2 funding, these are neighborhoods that have aging housing stock, some affected by Hurricane Ike and are in need of public and private investment, but also have seen recent private and public market investment.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Stakeholder groups that were involved in the process included: HUD, GLO, Houston Mayor's Office, Houston Housing Authority, Texas Organizing Project, Texas Applesced, and Texas Low Income Housing Information Service. Extensive community engagement was also conducted during this process. The full engagement process is documented in the <i>Disaster Recovery – Round 2 Market Analysis /Areas Selection Planning Study</i> .
<b>Identify the needs in this target area:</b>	Although these target areas are in close proximity to downtown Houston, there has been historical disinvestment. Each neighborhood has a unique set of needs but some overarching needs can be concluded. Many of the housing units are vacant or in need of repair or reconstruction. Increased investment in commercial development as well as development of new or enhanced public facilities is also needed.	
<b>What are the opportunities for improvement in this target area?</b>	Opportunities for these areas include improved housing stock and increased amenities including infrastructure, public facilities, and economic development. MetroRail has been added to two of these neighborhoods and could present a major opportunity for improvement and promotion of private investment.	
<b>Are there barriers to improvement in this target area?</b>	There are barriers for these target areas. As these areas of opportunity are seeing market investment, it may become more difficult and/or expensive to maintain or introduce new affordable housing to the area.	

2	<b>Area Name:</b>	Complete Communities: Acres Home
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	The Acres Home Complete Community is located in northern Houston, west of I45 and north of I610. A map of the boundaries of the five Complete Communities is included in the Appendix of this document.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Acres Homes has a rich African American heritage and a semi-rural character. Many of the residential lots are large and allow livestock, which is a unique characteristic compared to other Houston neighborhoods. There is little commercial or industrial development and a large amount of undeveloped land.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The five pilot Complete Communities are a group of neighborhoods that represent a diversity of conditions and challenges. The five pilot neighborhoods are historically under-resourced, have some level of community capacity, and have diverse populations and development patterns that will result in a variety of interventions that could scale up to become citywide.</p> <p>The Planning and Development Department staff initially analyzed data such as: City of Houston's 3-1-1 calls, crime rate, civic engagement capacity, development patterns, housing availability, value and costs, access to public and private facilities, and income and education factors. Next, the Planning and Development Department convened an Advisory Committee to review the analysis of chosen areas and to serve as links to residents and businesses in the selected neighborhoods. The committee is comprised of approximately 25 community leaders and advocates that have balanced perspective ranging from city-wide to neighborhood specific.</p> <p>Further citizen participation and consultation will take place in each of the Complete Communities in order to create a planning/implementation document unique to each of the five communities.</p>	
<b>Identify the needs in this target area.</b>	As historically under-resourced communities, there are needs in Complete Communities for increased levels of City services such as park maintenance and debris removal, as well as, for additional infrastructure investment to improve streets, sidewalks, and drainage. Unique neighborhood needs will be identified in each Complete Community planning/implementation document after public engagement has been undertaken.	

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Complete Communities are neighborhoods with community capacity to help with implementation of planned activities. Specifically, Acres Home has many opportunities that future activities can build from, including its African American heritage, large residential lots, rural character, and undeveloped land. These opportunities are likely to assist in the efforts to address the needs within the area. Opportunities for improvement may include single-family affordable home development, increase grocery store access, stray animal pick up, civic leadership training, addressing flooding issues, park maintenance, enhanced walkability and mobility, and jobs training and placement. Specific projects and activities will be identified from the results of community engagement.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As the City has selected five pilot Complete Communities and offered additional investment in these areas, land speculation, displacement/gentrification, and rising housing costs may occur. These may become barriers to the improvement in these Complete Communities. Also, because Complete Communities is a city-sponsored initiative, there may be trust issues that could also become a barrier.</p>

3	<b>Area Name:</b>	Complete Communities: Gulfton
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	The Gulfton Complete Community is located in southwest Houston, south of I69 and just outside I610. A map of the boundaries of the five Complete Communities is included in the Appendix of this document.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Gulfton is a very diverse and densely populated neighborhood. It has many large apartment complexes, some single-family homes, and scattered commercial and light industrial uses.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The five pilot Complete Communities are a group of neighborhoods that represent a diversity of conditions and challenges. The five pilot neighborhoods are historically under-resourced, have some level of community capacity, and have diverse populations and development patterns that will result in a variety of interventions that could scale up to become citywide.</p> <p>The Planning and Development Department staff initially analyzed data such as: City of Houston's 3-1-1 calls, crime rate, civic engagement capacity, development patterns, housing availability, value and costs, access to public and private facilities, and income and education factors. Next, the Planning and Development Department convened an Advisory Committee to review the analysis of chosen areas and to serve as links to residents and businesses in the selected neighborhoods. The committee is comprised of approximately 25 community leaders and advocates that have balanced perspective ranging from city-wide to neighborhood specific.</p> <p>Further citizen participation and consultation will take place in each of the Complete Communities in order to create a planning/implementation document unique to each of the five communities.</p>	
<b>Identify the needs in this target area.</b>	As historically under-resourced communities, there are needs in Complete Communities for increased levels of City services such as park maintenance and debris removal, as well as, for additional infrastructure investment to improve streets, sidewalks, and drainage. Unique neighborhood needs will be identified in each Complete Community planning/implementation document after public engagement has been undertaken.	



<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Complete Communities are neighborhoods with community capacity to help with implementation of planned activities. Specifically, Gulfton has many opportunities including its diverse population, international population, and very high density of housing. These opportunities are likely to assist in the efforts to address the needs within the area. Opportunities for improvement may include single-family affordable home development, increase grocery store access, stray animal pick up, civic leadership training, addressing flooding issues, park maintenance, enhanced walkability and mobility, and jobs training and placement. Specific projects and activities will be identified from the results of community engagement.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As the City has selected five pilot Complete Communities and offered additional investment in these areas, land speculation, displacement/gentrification, and rising housing costs may occur. These may become barriers to the improvement in these Complete Communities. Also, because Complete Communities is a city-sponsored initiative, there may be trust issues that could also become a barrier.</p>

4	<b>Area Name:</b>	Complete Communities: Near Northside
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	The Near North Side Complete Community is located directly north of downtown Houston and bounded by I45 to the west and Hardy to the east. A map of the boundaries of the five Complete Communities is included in the Appendix of this document.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The southern portion of the Near Northside consists of wood frame homes surrounding commercial properties along the main north/south corridors. The north portion of the Near Northside consists of homes built on larger residential lots. Development and investment has been spurred in the area with the recent opening of the northern portion of METRORails Red Line.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The five pilot Complete Communities are a group of neighborhoods that represent a diversity of conditions and challenges. The five pilot neighborhoods are historically under-resourced, have some level of community capacity, and have diverse populations and development patterns that will result in a variety of interventions that could scale up to become citywide.</p> <p>The Planning and Development Department staff initially analyzed data such as: City of Houston's 3-1-1, crime rate, civic engagement capacity, development patterns, housing availability, value and costs, access to public and private facilities, and income and education factors. Next, the Planning and Development Department convened an Advisory Committee to review the analysis of chosen areas and to serve as links to residents and businesses in the selected neighborhoods. The committee is comprised of approximately 25 community leaders and advocates that have balanced perspective ranging from city-wide to neighborhood specific.</p> <p>Further citizen participation and consultation will take place in each of the Complete Communities in order to create a planning/implementation document unique to each of the five communities.</p>
<b>Identify the needs in this target area.</b>	As historically under-resourced communities, there are needs in Complete Communities for increased levels of City services such as park maintenance and debris removal, as well as, for additional infrastructure investment to improve streets, sidewalks, and drainage. Unique neighborhood needs will be identified in each Complete Community planning/implementation document after public engagement has been undertaken.	

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Complete Communities are neighborhoods with community capacity to help with implementation of planned activities. Specifically, the Near Northside has many opportunities including its proximity to downtown, the recently opened METRORail Red Line, new development, and previous neighborhood planning and capacity building efforts. These opportunities are likely to assist in the efforts to address the needs within the area. Opportunities for improvement may include single-family affordable home development, increase grocery store access, stray animal pick up, civic leadership training, addressing flooding issues, park maintenance, enhanced walkability and mobility, and jobs training and placement. Specific projects and activities will be identified from the results of community engagement.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As the City has selected five pilot Complete Communities and offered additional investment in these areas, land speculation, displacement/gentrification, and rising housing costs may occur. These may become barriers to the improvement in these Complete Communities. Also, because Complete Communities is a city-sponsored initiative, there may be trust issues that could also become a barrier.</p>

5	<b>Area Name:</b>	Complete Communities: Second Ward
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	The Second Ward Complete Community is located directly east of downtown Houston with Harrisburg Boulevard to the south, Buffalo Bayou to the north, and Terminal Street to the east. A map of the boundaries of the five Complete Communities is included in the Appendix of this document.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The northern portion of the Second Ward has industrial uses, some which use Buffalo Bayou for transportation. Most housing was built before World War II. Clayton Homes is a public housing development located on the western edge of the neighborhood. The recent opening of the METRORail's Green Line along Harrisburg gives Second Ward residents additional transportation opportunities and has spurred development.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The five pilot Complete Communities are a group of neighborhoods that represent a diversity of conditions and challenges. The five pilot neighborhoods are historically under-resourced, have some level of community capacity, and have diverse populations and development patterns that will result in a variety of interventions that could scale up to become citywide.</p> <p>The Planning and Development Department staff initially analyzed data such as: City of Houston's 3-1-1 calls, crime rate, civic engagement capacity, development patterns, housing availability, value and costs, access to public and private facilities, and income and education factors. Next, the Planning and Development Department convened an Advisory Committee to review the analysis of chosen areas and to serve as links to residents and businesses in the selected neighborhoods. The committee is comprised of approximately 25 community leaders and advocates that have balanced perspective ranging from city-wide to neighborhood specific.</p> <p>Further citizen participation and consultation will take place in each of the Complete Communities in order to create a planning/implementation document unique to each of the five communities.</p>	
<b>Identify the needs in this target area.</b>	As historically under-resourced communities, there are needs in Complete Communities for increased levels of City services such as park maintenance and debris removal, as well as, for additional infrastructure investment to improve streets, sidewalks, and drainage. Unique neighborhood needs will be identified in each Complete Community planning/implementation document after public engagement has been undertaken.	

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Complete Communities are neighborhoods with community capacity to help with implementation of planned activities. Specifically, Second Ward has many opportunities including its proximity to downtown and the recently opened METRORail Green Line. These opportunities are likely to assist in the efforts to address the needs within the area. Opportunities for improvement may include single-family affordable home development, increase grocery store access, stray animal pick up, civic leadership training, addressing flooding issues, park maintenance, enhanced walkability and mobility, and jobs training and placement. Specific projects and activities will be identified from the results of community engagement.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As the City has selected five pilot Complete Communities and offered additional investment in these areas, land speculation, displacement/gentrification, and rising housing costs may occur. These may become barriers to the improvement in these Complete Communities. Also, because Complete Communities is a city-sponsored initiative, there may be trust issues that could also become a barrier.</p>

6	<b>Area Name:</b>	Complete Communities: Third Ward
	<b>Area Type:</b>	Local Target Area
	<b>Other Target Area Description:</b>	N/A
	<b>HUD Approval Date:</b>	N/A
	<b>% of Low/ Mod:</b>	N/A
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	N/A
	<b>Identify the neighborhood boundaries for this target area.</b>	The Third Ward Complete Community is located directly south of downtown Houston. The borders of this Complete Community are I45 to the northeast, I69 to the northwest, Almeda to the West, SH 35 to the east, and Wheeler and Blodgett to the south. A map of the boundaries of the five Complete Communities is included in the Appendix of this document.
	<b>Include specific housing and commercial characteristics of this target area.</b>	The Third Ward is home to some important institutions to Houston's African American community, including Texas Southern University, Emancipation Park, Riverside Hospital, and many prominent churches. In addition, the University of Houston and the METRORail's Purple Line are also located in Third Ward. Originally a community of shotgun and modest frame homes, development pressures have resulted in newly developed townhomes in the northwest portion of the neighborhood.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	<p>The five pilot Complete Communities are a group of neighborhoods that represent a diversity of conditions and challenges. The five pilot neighborhoods are historically under-resourced, have some level of community capacity, and have diverse populations and development patterns that will result in a variety of interventions that could scale up to become citywide.</p> <p>The Planning and Development Department staff initially analyzed data such as: City of Houston's 3-1-1 calls, crime rate, civic engagement capacity, development patterns, housing availability, value and costs, access to public and private facilities, and income and education factors. Next, the Planning and Development Department convened an Advisory Committee to review the analysis of chosen areas and to serve as links to residents and businesses in the selected neighborhoods. The committee is comprised of approximately 25 community leaders and advocates that have balanced perspective ranging from city-wide to neighborhood specific.</p> <p>Further citizen participation and consultation will take place in each of the Complete Communities in order to create a planning/implementation document unique to each of the five communities.</p>	
<b>Identify the needs in this target area.</b>	As historically under-resourced communities, there are needs in Complete Communities for increased levels of City services such as park maintenance and debris removal, as well as, for additional infrastructure investment to improve streets, sidewalks, and drainage. Unique neighborhood needs will be identified in each Complete Community planning/implementation document after public engagement has been undertaken.	

<p><b>What are the opportunities for improvement in this target area?</b></p>	<p>The Complete Communities are neighborhoods with community capacity to help with implementation of planned activities. Specifically, Third Ward has many opportunities including its proximity to downtown, large educational institutions, the recently opened METRORail Green Line, and previous neighborhood planning and capacity building efforts. These opportunities are likely to assist in the efforts to address the needs within the area. Opportunities for improvement may include single-family affordable home development, increase grocery store access, stray animal pick up, civic leadership training, addressing flooding issues, park maintenance, enhanced walkability and mobility, and jobs training and placement. Specific projects and activities will be identified from the results of community engagement.</p>
<p><b>Are there barriers to improvement in this target area?</b></p>	<p>As the City has selected five pilot Complete Communities and offered additional investment in these areas, land speculation, displacement/gentrification, and rising housing costs may occur. These may become barriers to the improvement in these Complete Communities. Also, because Complete Communities is a city-sponsored initiative, there may be trust issues that could also become a barrier.</p>

### General Allocation Priorities

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

Establishing target areas helps HCDD direct funding and activities to certain areas of the City to enhance these areas while also preserving affordability. The basis for choosing target areas for investment is to consolidate scarce funding to create major improvements in selected areas of the City in need. Areas of Community Reinvestment and Complete Communities Pilot Neighborhoods have been selected for particular activities based on recent data and future public involvement. Funding for code enforcement activities will be geographically targeted to only Areas for Community Reinvestment. Other entitlement funds, mostly related to housing, economic development, and public facility improvements will be prioritized in these target areas because these are neighborhoods that have been historically under-resourced.



Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public – federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	10,343,492	0	0	10,343,492	32,000,000	Organizations applying for HOPWA funding are selected through a competitive request for proposal process, and sources of leverage include public funding, such as Ryan White or Shelter Plus Care, and private funding, such as in-kind resources, foundations, and resident rent payments.
ESG	public – federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	2,027,628	0	0	2,027,628	7,000,000	Organizations applying for ESG funding must provide a 1 to 1 match for the ESG funds they receive and are selected through a competitive request for proposal process.
CDBG-DR Hurricane Ike Round 2 (CDBG-DR2)	public – state	Homeowner rehab Multifamily rental rehab Multifamily rental new construction	0	0	120,000,000	120,000,000	0	CDBG-DR2 will be used to fund development of affordable single family and multifamily rental and repair single family homes to address homes damaged by Hurricane Ike.
Homeless Housing Services Program (HHSP)	public – state	Financial Assistance Rapid re-housing (rental assistance) Rental Assistance Services	1,300,000	0	0	1,300,000	4,000,000	Organizations applying for HHSP funding are selected through a competitive request for proposal process. Funds are used for local homeless initiatives.
TIRZ Affordable Housing Set-Aside	public - local	Housing	14,000,000	0	0	14,000,000	40,000,000	TIRZ Affordable Housing Set-Aside funds are local funds and are often leveraged with federal funding to create a greater impact for low- and moderate-income persons and communities. Housing developments are selected through a competitive request for proposal process.
CDBG-DR15	public - federal	Acquisition Homeowner Rehab Public Improvements Admin and Planning	0	0	0	0	66,560,000	CDBG-DR15 will be used to fund infrastructure improvements, buyout, and homeowner rehab to address damages caused by the 2015 flood events and resilience to future flooding.