



# LEWISVILLE

Deep Roots. Broad Wings. Bright Future.

## 2012-2017 CONSOLIDATED PLAN FOR HOUSING & COMMUNITY DEVELOPMENT



PREPARED BY:  
**JQUAD PLANNING GROUP, LLC**  
14683 MIDWAY ROAD  
SUITE # 210  
ADDISON, TEXAS 75001  
PHONE: (972) 458-0600  
FAX: (972) 458-0602

**ADOPTED BY CITY COUNCIL:  
AUGUST 6, 2012**

**REVISED PER HUD COMMENTS:  
OCTOBER 2, 2012**

# TABLE OF CONTENTS

## 2012 – 2017 Consolidated Plan

<b>Executive Summary</b> .....	<b>i</b>
Introduction .....	iii
Citizen Participation .....	iv
Community Profile .....	v
Housing Market Analysis .....	vi
Housing and Homeless Needs Assessment .....	vii
Non Housing and Community Development Needs Assessment .....	viii
Strategic Plan.....	viii
Annual Action Plan .....	xi
Performance Measurement System .....	xii
Priority Needs Addressed.....	xiii
<b>Community Profile</b> .....	<b>1</b>
Population Trends.....	1
Race and Ethnicity .....	1
Age Distribution .....	2
Households .....	3
Unemployment.....	3
Income.....	4
Poverty .....	5
<b>Housing Market Analysis</b> .....	<b>10</b>
Single Family Housing Supply .....	10
Housing Type.....	11
Age of Housing Stock .....	12
Single Family Housing Demand.....	13
Homeownership .....	18
Foreclosure .....	20
Multi-Family Housing Supply.....	26
Rental Housing .....	26
Demand for Rental Housing .....	26
Rental Affordability.....	27
Age of Rental Housing.....	28
CDBG Eligible Census Tracts .....	31
Public and Assisted Housing.....	34

<b>Housing Needs Assessment .....</b>	<b>37</b>
Overcrowding .....	38
Cost Burden .....	39
Housing Data – Family Needs .....	43
Housing for Special Needs Populations .....	54
<b>Needs for Public Housing.....</b>	<b>57</b>
<b>Barriers to Affordable Housing and Fair Housing .....</b>	<b>60</b>
<b>Homeless Needs Assessment .....</b>	<b>63</b>
Extent of Homelessness.....	63
Characteristics of the Homeless .....	67
Needs of the Homeless .....	67
Gaps in Service Levels for Homeless .....	67
Chronic Homeless .....	70
Homeless Needs for Seriously Mentally Ill .....	72
Alcohol/Drug Abuse .....	74
Persons with HIV/AIDS.....	74
Elderly Households .....	75
Lead Based Paint .....	76
<b>Strategic Plan .....</b>	<b>80</b>
Funding Priorities .....	80
Homelessness .....	83
Other Special Needs .....	88
Affordable Housing .....	97
Barriers to Affordable and Fair Housing.....	100
Non-housing Community Development Plan.....	106
Priority Needs Addressed.....	112
Lead-based Paint Hazard.....	117
Anti-Poverty Strategy.....	117
Coordination.....	118
Institutional Structure.....	120
Public and Assisted Housing Resident Initiatives .....	120
<b>Consolidated Plan Citizen Participation Plan .....</b>	<b>121</b>

## Maps

### Community Profile and Housing Market Analysis

Map 1: Percent Hispanic, 2010 U.S. Census .....	6
Map 2: Percent African American, 2010 U.S. Census .....	7
Map 3: Percent of Households with Incomes Less than \$15,000 .....	8
Map 4: Percent of Households with Incomes Less than \$15,000 - \$25,000 .....	9
Map 5: Percent Rental for Single Family Housing in 2010 .....	15
Map 6: Percent Vacant Housing in 2010 .....	16
Map 7: Percent Pre-1960 Housing.....	17
Map 8: Percent Owner-Occupied Units in Hispanic Households 2010 U.S. Census.....	21
Map 9: Percent Owner-Occupied Units in African American Households 2010 U.S. Census .....	22
Map 10: Median Home Value 2010 U.S. Census.....	23
Map11: Percent Owner-Occupied Housing, All Races, 2010 U.S. Census .....	24
Map 12: Percent Owners Paying More Than 30% of Household Income on Housing Expenses, 2010 U.S. Census .....	25
Map 13: Median Contract Rent, 2010 U.S. Census .....	29
Map 14: Percent Renter Occupied, 2010 U.S. Census.....	30
Map 15: Median Household Income 2010.....	32
Map 16: CDBG Eligible Census Block Groups, 2011 .....	33

### Housing Needs Assessment

Map 17: Percent Overcrowding by Tract, 2010 Census .....	40
Map 18: Percentage of Owners Paying More than 30% Household Income, 2010 Census.....	41
Map 19: Percentage of Renters Paying More than 30% of Household Income on Housing Expenses, 2010 U.S. Census .....	42

### Homeless Needs Assessment

Map 20: Percent Pre-1970 Housing Stock.....	79
---	----

### Strategic Plan

Map 21: CDBG Eligible Block Groups.....	82
---	----

## TABLES

Table 1: Consolidated Plan Priority Needs .....	80
Table 1A: Homeless and Special Needs Populations .....	87
Table 1B: Special Needs Non Homeless .....	93
Table 2A: Priority Needs Investments .....	104
Table 2B: Priority Community Development Needs .....	109
Table 2C: Summary of Specific Housing and Community Development Objectives .....	115-116

## FY 2012 - 2013 Annual Action Plan

---

<b>EXECUTIVE SUMMARY</b>	<b>03</b>
<b>INTRODUCTION</b>	<b>04</b>
Assessment of Past Performance	05
Public Participation	06
<b>ANNUAL ACTION PLAN</b>	<b>07</b>
Substantial Changes and Amendments	08
Homeless and Other Special Needs	09
Housing Activities	11
Activities Considered but not funded	11
Non Housing Community Development Activities	11
Geographic Distribution	11
Activity Locations	12
Distribution of Funding	13
CDBG & City Fund- Joint Budget FY11-12	14
<b>FUNDING SOURCES</b>	<b>15</b>
<b>Standard Form F424: CDBG Application</b>	15
<b>Funding Sources Form</b>	16
Benefits to Low and Moderate Income Persons	17
Lead Agency	17
HOME Program Funding	17
Other Agency Funding and Leveraging	17
Local Match Requirements	19
Limitations on Funding Sources	19
Organization Input and Consultation	20

---

<b>PROGRAM/PROJECT DESCRIPTIONS</b>	<b>21</b>
Performance Measurement	21
Action Plan Proposed Accomplishments	22
Table 2C	23-24
Listing of Proposed Projects	25
HUD Forms 3A Project Sheets	26-37
Agency / Organization Location	38
<b>PUBLIC PARTICIPATION</b>	<b>39</b>
Public Input & Public Hearings	39
CDBG Advisory Committee Meetings	39
Summary of Public Comments	39-40
<b>STRATEGIES FOR REINVESTMENT AND OTHER ACTIONS</b>	<b>41</b>
General, Affordable Housing	41
Affordable Housing	41
Non Housing Community Development	41
Barriers to Affordable Housing	41
Fair Housing	42
Lead-Based Paint Hazards	44
Anti-Poverty Strategy	44
Institutional Structure	45
Coordination	45
Public Housing	46
Monitoring	46
Targeting and Geographical Distribution	47
CDBG Target Reinvestment and Improvement	
Activity Locations	48
<b>OTHER PROGRAM REQUIREMENTS</b>	<b>52</b>
CDBG Program Specific Requirements	53
Affirmative Fair Housing Marketing Plan	54
Other Efforts for Procurement Services	54
<b>MAPS</b>	
Existing TRN's	49
General Target Area with TRNs	50
Census Tracts and Block Groups	51
<b>CERTIFICATIONS</b>	<b>55</b>
<b>APPENDICES</b>	

# EXECUTIVE SUMMARY

## Introduction

The 2012 - 2017 Consolidated Plan is a unified and strategic vision for providing decent housing, a suitable living environment, and expanding economic opportunities for low and moderate-income households. The *Plan* is a requirement of the U.S. Department of Housing and Urban Development to receive Community Development Block Grant (CDBG), Home Investment Partnership (HOME), and Emergency Shelter Grant (ESG) funding. The City of Lewisville currently receives funding under the CDBG program. This is a five-year plan that serves as the basis for annual funding allocations, described in one-year *Action Plans*. The *Action Plans* identify the specific programs and activities to be undertaken with the federal funds received annually.

The City of Lewisville is the lead agency in the development and overseeing the Consolidated Plan and JQUAD PLANNING GROUP, LLC, LLC was retained to assist in the development of the Plan. In developing the *Plan*, the City followed a detailed citizen participation plan that involved a wide spectrum of the community. This included input from residents, businesses, non-profit organizations, other public and private entities that provide assisted housing, health services, social service, and fair housing services; housing and supportive service providers to special needs populations (including elderly persons, persons with disabilities, persons with HIV/AIDS and homeless persons and chronically homeless persons), Section 8 Voucher Program administrators, and the faith community. Information on special needs and the City's Continuum of Care was obtained from the Denton County Homeless Coalition. Public input was gathered through the activities outlined in the Citizen Participation Plan including focus group sessions for the development of an Analysis of Impediments to Fair Housing Choice, and public forums, a community needs workshop, a City Council Briefing and Work Session and Public Hearing, and surveys to identify the public's priority needs and community service needs incorporated into the Consolidated Plan. This input provides a framework for activities and expenditures for housing, public services, community development and non housing, and

homeless needs. The *Plan* further delineates various community development issues, including the level of need for social services, public infrastructure and improvements, and housing and homeless needs. City of Lewisville Departments, other agencies and organizations providing input, data and consultation for the Consolidated Planning Process included the Denton County Housing Authority, Denton County Homeless Coalition, Salvation Army, Health Services of North Texas, Pedi Place Pediatric Health Care, Operation Peace of Mind, Launch Ability, Youth and Family First, Communities in Schools, SPAN Meals Program, New Hope Learning Center, Retired Seniors Volunteer Program, Youth and Family Community Psychiatric Care, Mental Health Services, Children's Advocacy Center of Denton County, Court Appointed Special Advocates, Denton County Friends of Family Victims Services, Day Stay for Adults, Camp Summit, Christian Community Action of Lewisville (CCA), Northeast Texas Public Health District, Veterans Office of Denton County, Lewisville ISD, Lewisville Chamber of Commerce, Habitat for the Humanities, and Greater Lewisville Association of Realtors. The City of Lewisville Departments included Economic Development & Planning, Parks and Leisure Services, Police, Fire, DART, City Manager, and the Mayor and City Council. A special thanks to the City of Lewisville Community Development Block Grant Advisory Committee for its input.

In addition to providing demographic analyses, market conditions, and needs assessment of community development issues, the plan also identifies strategies to address these needs. The 2012 - 2017 Consolidated Plan defines-as part of the strategic planning process-performance measures for determining how well programs and services are meeting needs of Lewisville's low-and moderate income people. In response to this HUD requirement a section titled "Performance Indicators" has been included to the Annual Action Plan chapter. This system and the performance measures identified will be used and reported yearly in the City's CAPER's report.

The major sections of the Consolidated Plan include Housing Market Analysis, Housing and Homeless Needs Assessments, Strategic Plan, Annual Action Plan, and the Citizen Participation Plan. The Housing Market Analysis and Housing and Homeless Needs Assessments utilize available data from the U.S. Census, North Central Texas Council of

Governments (NCTCOG) and other sources, to isolate the pressing needs of the community. The Strategic Plan sets goals, objectives, strategies, activities and performance measures for the City's use of federal funding for the five years Consolidated Plan period. The Annual Action Plan provides a blueprint for the use of the 2012 program year's use of Community Development Block Grant funds.

### **Citizen Participation Plan**

The City of Lewisville has established a process to include the public and to gather their input for priority needs in the community. The City of Lewisville, Economic Development & Planning Department serves as the lead agency in overseeing the Plan. Participants may take part in focus group sessions, public forums, a 30 day comment period, and the Public Hearing, all of which are posted in local newspapers. Through a community needs workshop for social service agencies and focus group sessions, public forums, surveys and City Council Public Hearing, the City of Lewisville gathered input from very low and low-income persons, particularly those living in slum and blighted areas and in areas where CDBG and HOME funds are proposed to be used. In addition, the strategies and procedures in the Citizen Participation Plan encouraged the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments, residents receiving housing assistance or living in assisted housing developments, and other low income residents of targeted revitalization areas. City of Lewisville Economic Development & Planning Department and the JQUAD PLANNING GROUP, LLC staff conducted focus group sessions for the AI, the Community Needs Workshop for Social Service Agencies and community forums to receive public input on priority needs and the Consolidated Plan at Lewisville City Hall, 151 west Church Street, Lewisville, Texas 75057 during the months of December 2011 and January 2012. A Community Needs Workshop for public service agencies was held in February 2012. The Public Briefing for City Council input on the draft plan was held on July 16, 2012 and the Public Hearing for adoption of the Consolidated Plan on August 6, 2012. Both City Council meetings were held in the Lewisville City Hall, City Council Chambers. The 30 days Public Comment Period was July 6, 2012 through August 6, 2012. Notice of public

hearings, City Council adoption and 30 days comment period was published in the Neighbors Go section of the Denton Record Chronicle prior to the July 6, 2012 start date of the 30 days comment period and August 6<sup>th</sup> Public Hearing and City Council adoption dates and was also posted at the City Hall. Public input was gathered through a survey conducted for the evaluation of priorities and needs for economic development, public services, housing and homeless services and facilities, and public improvements.

City of Lewisville Departments, other agencies and organizations providing input, data and consultation for the Consolidated Planning Process included the Denton County Housing Authority, Denton County Homeless Coalition, Salvation Army, Health Services of North Texas, Pedi Place Pediatric Health Care, Operation Peace of Mind, Launch Ability, Youth and Family First, Communities in Schools, SPAN Meals Program, New Hope Learning Center, Retired Seniors Volunteer Program, Youth and Family Community Psychiatric Care, Mental Health Services, Children's Advocacy Center of Denton County, Court Appointed Special Advocates, Denton County Friends of Family Victims Services, Day Stay for Adults, Camp Summit, Christian Community Action of Lewisville (CCA), Northeast Texas Public Health District, Veterans Office of Denton County, Lewisville ISD, Lewisville Chamber of Commerce, Habitat for the Humanities, and Greater Lewisville Association of Realtors. The City of Lewisville Departments included Economic Development & Planning, Parks and Leisure Services, Police, Fire, DART, City Manager, and the Mayor and City Council. A special thanks to the City of Lewisville Community Development Block Grant Advisory Committee for its input.

## Community Profile

The population of Lewisville according to the 2012 population estimates provided by the North Central Texas Council of Governments (NCTCOG) was 96,000. This is an increase of 23.5 percent over the 2000 population at 77,737. The City's population has more than doubled since 1990. Between 1990 and 2000, the population of Lewisville increased by 31,216 (67.1%) from the 1990 count of 46,521. The population of the city as per the 2006 - 2010 American Community Survey (ACS) 5-Year Estimates was 92,939. This is an increase of 19.6 percent over the 2000 population of 77,737. The population of the City continues to increase, growing an estimated 0.7 percent between 2010 and 2012, adding 710 persons over the 2010 population.

Data Source	Population	Growth Rate
1990 U.S. Census	46,521	-
2000 U.S. Census	77,737	67.1% (a)
2006-2010 American Community Survey 5-Year Estimates	92,939	19.6% (b)
2010 U.S. Census	95,290	22.6% (b)
2012 Population Estimates (c)	96,000	23.5% (b)
(a) Growth Rate from 1990 (b) Growth Rate from 2000 (c) Annual Population Estimates from North Central Texas Council of Governments (NCTCOG)		

**Table 1 – Population Growth**

An analysis of the ethnic distribution of the residents of Lewisville indicates that the largest racial group was Whites with 65.3 percent in 2010. The African- American population was 11.2 percent of the total population in 2010, increasing 85.5 percent between 2000 and 2010. The Hispanic population in the city increased by 101.3 percent between 2000 and 2010 to 29.2 percent in 2010.

According to the 2010 U.S. Census the median age in Lewisville was 30.8 years. The largest age group in Lewisville was the 25 to 34 group, with over 20 percent of the population. Twenty one percent were under the age of 15, and about eight percent were over the age of 65. As

with other communities across the country, the median age of the population is expected to rise in the coming years as the baby boom generation continues moving up the age distribution. In the next two decades the baby boomers will move entirely into the over 65 age category, creating the largest group in the over 65 category in U.S. history.

## **Housing Market Analysis**

The Housing Market Analysis provides an extensive examination of the housing market in Lewisville, with detailed analysis of data collected from the 2000 and 2010 U.S. Census, 2006 – 2008 Annual Community Survey Data, NCTCOG, the City of Lewisville, and other sources. The document examines some basic demographics of the population of Lewisville and provides descriptions of the owner-occupied and rental housing stock in the city. It also includes discussions of public and assisted housing, fair housing issues, barriers to affordable housing, homeless facilities, and facilities for persons with special needs. The document is annotated with thematic maps and tables that support the discussion and highlight areas where housing issues may be of particular concern.

According to the U.S. Census, there were 39,967 housing units in Lewisville in 2010. Between 2005 and 2010, 1,164 new single-family homes were issued building permits. Permitting activity peaked in 2007 at 337 units. Recent activity, however, shows an average of seven new permits per month over the last 24 months. According to the 2006 - 2010 ACS 5-Year estimates, Lewisville had 129 vacant units for sale and 1,324 vacant units for rent (all housing types). The average cost data shows the highest average construction cost at \$188,195 in 2007 during the six year period. The lowest construction cost per unit during the period was at \$117,604 in 2005. According to the NCTCOG's 2010 Housing Estimates, 46.9 percent of housing units in Lewisville were single-family homes. Approximately 48.4 percent were multifamily units, with the remaining 4.7 percent other types, which include mobile/manufactured homes.

## **Housing and Homeless Needs Assessments**

The Housing and Homeless Needs Assessments summarizes available data on current needs for housing assistance for low, moderate and middle-income households. The Housing Needs Assessment examines Comprehensive Housing Affordability Strategy (CHAS) tables provided by the U.S. Department of Housing and Urban Development (HUD) to identify household groups where a cost burden (paying more than 30% of their income on housing expenses) or overcrowding exists. U.S. Census data and ACS data were utilized to draw conclusions on the extent of the need for physical improvements to the housing stock in low-income neighborhoods. Information is also provided concerning lead-based paint hazards in residential structures in Lewisville.

The Homeless Needs Assessments examines data provided by the City of Lewisville, the Salvation Army and the Denton County Homeless Coalition, including the most recent homeless point-in-time surveys. This section includes information on the services provided for the homeless community by non-profit, for-profit, and government agencies in Lewisville and Denton County. Sub-populations of homeless and non homeless persons are also analyzed and the results discussed. Table 1A, on page 67 details estimates of the sheltered homeless sub-populations in shelters in Lewisville. Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, dually diagnosed, veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Each sub-category has its own special circumstances around which services are offered.

According to point-in-time surveys conducted by DCHC, the most common needs indicated by 58 respondents include basic needs such as clothing and food (52%), transportation assistance (47%), Dental Care (45%), Food Stamps (43%), Medical Care (41%), and job training and placement (36%). The Salvation Army identified and surveyed 20 homeless persons identified as living in the City of Lewisville, ten persons had HIV/AIDS, seven persons

were victims of domestic violence, and three individuals were youth.

## **Non-Housing and Community Development Needs**

Non-housing and community development needs were established, in part through public input including a survey conducted during the citizen participation portion of the Plan's development and through evaluation of priorities presented by City leaders. These needs include economic development, public services, homeless facilities and services, and public infrastructure and improvements. Public Improvements and Infrastructure was ranked the highest priority specified in the Plan and Housing was ranked as the second highest priority. Other priorities included public services and community development needs as the third highest priority, which included social services, job training and placement services, credit counseling, and health, senior and youth services. The public input sessions provided citizens with an opportunity to help prioritize the major non-housing, housing, and community development categories and provide input into specific needs within each category. These priorities are reflected in the Strategic Plan goals, objectives, and strategies.

## **Strategic Plan**

The Strategic Plan provides a framework for addressing the needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessments. The plan details the priorities assigned to the various types of services eligible for Community Development Block Grant funding and estimates the cost of meeting those needs. Within each major area of concern (Housing, Homelessness, Public Services and Other Special Needs, Non-Housing Community Development, Barriers to Affordable Housing, Anti-Poverty Strategy, Lead-Based Paint, Institutional Structure, Geographical Distribution, Targeting and Coordination), goals, objectives, and strategies were established to assist the City of Lewisville in meeting the needs identified. The goals and objectives, along with associated performance indicators are listed in Tables 2C on the following page.

**Table 2C  
Summary of Specific Housing/Community Development Objectives**

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Yr Expected Units	Performance Measures
	<b>Housing Objectives</b>				
1	1.1.1 Provide major housing rehabilitation for low-income homeowners.	Number of households with improved living conditions and number of substandard housing brought into conformance with ADA.	15	3	DH-1
1	1.1.2 Provide urgent repair/ADA housing rehabilitation for low-income homeowners.	Number of households with improved living conditions and the number of housing units brought into conformance with ADA with CDBG or HOME.	16	0	DH-1
1	1.2.1 Provide down payment and closing cost assistance and principal reduction assistance.	The number of projects assisted with CDBG or HOME resulting in homeownership, including Section 8 HCVP.	50	10	DH-2
1	1.3.1 Investigate alternative housing programs (e.g. NSP, infill housing, acquisition and rehab, etc.) in an effort to enhance affordability.	The introduction of new affordable housing products that increase the affordable housing stock and affordability.	TBD	No funding provided this fiscal year	DH-2
1	1.5 Improve conditions for renters by providing Tenant Based Rental Assistance and support Section 8, VASH, etc.	Increased affordability for low income and/or special needs renters.	15	No funding	DH-2
1	1.6 Strengthen existing nonprofits / evaluate the creation of a new CHDO Housing Providers.	Increased effectiveness and production on nonprofit and CHDO housing providers.	5	No funding	DH-2

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

Goal #	Infrastructure				
--------	----------------	--	--	--	--

2	2.1 Provide funding for infrastructure improvements and public facilities. (SW Parkway)	Improve quality of life for residents by improving living conditions within CDBG eligible Target Areas; assist non profits with facility needs.	5	1	SL-3
	<b>Public Services Objectives</b>				
2	2.3.1 Provide homebuyer education services to first time homebuyers.	The number of persons receiving services through these programs.	500	100	DH-1
2	2.3.2 Provide support for early childhood services (e.g. Launchability)	The number of persons receiving services through these programs.	20	4	SL-1
2	2.3.3 Provide support for child abuse services (e.g. CACDC & CASA)	The number of persons receiving services through these programs.	165	33	SL-1
2	2.3.4 Provide support for health services (e.g. CCA)	The number of persons receiving services through these programs.	165	33	SL-1
2	2.3.5 Provide support for domestic violence services (e.g. DCFOF)	The number of persons receiving services through these programs.	25	5	SL-1
2	2.3.6 Provide support for elderly / disabled services ( e.g. SPAN & DayStay)	The number of persons receiving services through these programs.	705	141	SL-2
2	2.3.7 Provide support HIV/AIDS services (HSNT)	The number of persons receiving services through these programs.	20	4	SL-2
2	Collaboration to provide financial literacy programs to encourage use of EITC & tax preparation services.	The number of persons receiving services through these programs.	1000	200	EO-1
	<b>Homeless Service Objectives</b>				
3	3.1.1 Strengthen the collaboration with homeless providers.	Improved coordination and understanding of homeless issues.	TBD	No funding	SL-3
3	3.1.2 Provide support for homeless count.	Improved understanding of homeless issues.	TBD	No funding	SL-3

	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

## Annual Action Plan

The Annual Action Plan provides details on the specific uses planned for the CDBG allocation for the 2012 - 2013 fiscal year. This section also provides details on resources available for community development efforts, discusses activities to be undertaken, and responds to specific requirements under the CDBG program. The Annual Action Plan also provides the monitoring process employed by the City of Lewisville where funding is provided to sub-grantees, and specifies the geographic extent of the distribution of grant funding.

## **2012 – 2013 ENTITLEMENT FUNDING**

### **Fiscal Year 2010 Federal Funding: Distribution of Funding: \$557,272 CDBG funds**

<b>DISTRIBUTION OF FUNDING</b>	<b>AMOUNT</b>	<b>% OF CDBG FUNDING</b>
Category I “Bricks & Mortar”		
-Public Facilities	\$0	0%
-Housing	\$216,578	35%
-Economic Development/Blight	\$0	0%
-Infrastructure	\$199,000	30%
<b>Category I Subtotal</b>	<b>\$415,578</b>	<b>65%</b>
Category II “Social Services”		
-Health Services	\$26,000	5%
-Children/Youth Services	\$2,500	0%
-Victims Services	\$0	0%
-Victim Services	\$29,090	5%
-Senior Services	\$19,000	4%
-Disabled Services	\$7,000	1%
-Mental Health Services	\$0	0%
-Crisis and Financial Services	\$0	
<b>Category II Subtotal</b>	<b>\$83,590</b>	<b>15%</b>
<b>Category III “Administration/Planning”</b>	<b>\$111,454</b>	<b>20%</b>
<b>TOTAL PY 2012 CDBG FUNDS</b>	<b>\$557,272</b>	<b>100%</b>
Category I Reallocations from prior years		
-Public Facilities/Infrastructure	\$53,350	.8%
<b>Category I Reallocations from prior years Subtotal</b>	<b>\$53,350</b>	<b>.8%</b>
<b>TOTAL CDBG BUDGET</b>	<b>\$610,622</b>	<b>100%</b>

## **PERFORMANCE MEASUREMENT SYSTEM**

The Fiscal Year 2012 - 2013 Annual Action Plan identified all activities with regards to federal

requirement for Community Planning and Development (CPD) Formula Grant Programs called the Outcome Performance Measurement System. This system allows HUD to collect information on the outcomes of activities funded with CPD formula grant assistance, and to aggregate that information at the national, state and local level.

The Performance Measurement System has three overarching objectives: (1) Creating Suitable Living Environments, (2) Providing Decent Affordable Housing, and (3) Creating Economic Opportunities. There are also three outcomes under each objective: (1) Availability/Accessibility, (2) Affordability, and (3) Sustainability. Thus, the three objectives, each having three possible outcomes, will produce nine possible “outcome/objective statement in HUD’s Integrated Disbursement and Information System (IDIS) by entering data in the form of output indicators. The below chart illustrates the Outcome framework making links between Objectives, Outcomes and the 9 Outcome Statements.

	<b>Outcome #1 Availability/Accessibility</b>	<b>Outcome #2 Affordability</b>	<b>Outcome #3 Sustainability</b>
<b>Objective #1</b> Suitable Living Environment	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Accessibility</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Affordability</u>	Enhance <u>Suitable Living Environment</u> Through Improved/New <u>Sustainability</u>
<b>Objective #2</b> Decent Housing	Create <u>Decent Housing</u> with Improved/New <u>Availability</u>	Create <u>Decent Housing</u> with Improved/New <u>Affordability</u>	Create <u>Decent Housing</u> with Improved/New <u>Sustainability</u>
<b>Objective #3</b> Economic Opportunity	Provide <u>Economic Opportunity</u> Through Improved/New <u>Accessibility</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Affordability</u>	Provide <u>Economic Opportunity</u> Through Improved/New <u>Sustainability</u>

Based upon the intent when funding an objective, the City of Lewisville will determine under which of the three objectives to report the outcomes of their projects and activities. Once the objective is chosen, the City will choose which of the three outcome categories that best reflects what they are seeking to achieve (the results) in funding a particular activity. The

Objectives, Outcomes and Outcome Statements for the City of Lewisville have been developed based upon the adopted Five Year Consolidated Plan Fiscal Year 2012 – 2017 goals, objectives, strategies and outputs. Those objectives that did not indicate reportable beneficiary in HUD’s Integrated Disbursement and Information System (IDIS) were eliminated.

## **PRIORITY NEEDS ADDRESSED**

Priority needs for the City of Lewisville are provided below. The outcomes listed show the range of strategies to be employed in reaching the performance targets that are included in the outcome statements. These outcomes form the structure of the City’s Performance Measurement System, utilized in determining goals in the Annual Action Plan and reporting performance in the CAPER.

### **I. SUITABLE LIVING ENVIRONMENT**

#### **A. Outcome: Availability/Accessibility**

##### **Outcome Statements:**

1. **“Public Services”**: Provides funding (up to 15% of CDBG annually) during the 5 year period. Public service programs determined annually through a competitive bid process.

#### **B. Outcome: Affordability**

##### **Outcome Statements:**

2. **“Public Services”**: Provides funding (up to 15% of CDBG annually) during the 5 year period. Public service programs determined annually through a competitive bid process.

#### **C. Outcome: Sustainability**

**Outcome Statements:**

1. **“Homeless Services”**: Strengthen collaboration with homeless service providers during the 5 year period.
2. **“Continuum of Care and Homeless Coordination”**: Provide support for the homeless count and development of the continuum of care during the 5 year period.
3. **“Infrastructure including Street improvements, Curbs and Gutter in target areas”**: Provides funding for project delivery costs and infrastructure improvements for five projects in designated target areas.

**II. DECENT HOUSING**

**A. Outcome: Availability/Accessibility**

**Outcome Statements:**

1. **“Housing Rehabilitation Program”**: Funding for project delivery costs for Urgent Repair / ADA renovations for units occupied by low-income homeowners. CDBG funds are used to remove conditions that threaten the immediate safety and health of homeowner occupants and to increase handicapped accessibility for disabled during the 5 year period.
2. **“Homebuyer Education - Credit Counseling Program”** – will provide credit counseling and homebuyer education assistance to potential first-time homebuyers during the 5 year period.

**B. Outcome: Affordability**

**Outcome Statements:**

1. **“Homebuyer’s Program”**: Provides project delivery costs & Down payment, Closing Cost and principal reduction assistance to low-income homebuyers, incomes up to 80% MFI, over the 5 year period.
2. **“Alternative Housing”**: research alternative housing programs, funding and products over the five year period.
3. **“Tenant based Rental Assistance”**: Support programs providing tenant based rental assistance and Section 8, VASH and other programs during the five year period.
4. **“Non-profit and CHDO Capacity Building”**: Strengthen existing non-profit capacity and evaluate the establishment of a new CHDO organization during the five year period.

#### **C. Outcome: Sustainability**

**Outcome Statements: None**

### **III. ECONOMIC OPPORTUNITY**

#### **A. Outcome: Availability/Accessibility**

**Outcome Statements: None**

#### **B. Outcome: Affordability**

**Outcome Statements: None**

#### **C. Outcome: Sustainability**

**Outcome Statements: None**

# LEWISVILLE COMMUNITY PROFILE

## POPULATION TRENDS

The population of Lewisville according to the 2012 population estimates provided by the North Central Texas Council of Governments (NCTCOG) was 96,000. This is an increase of 23.5 percent over the 2000

Data Source	Population	Growth Rate
1990 U.S. Census	46,521	-
2000 U.S. Census	77,737	67.1% (a)
2006-2010 American Community Survey 5-Year Estimates	92,939	19.6% (b)
2010 U.S. Census	95,290	22.6% (b)
2012 Population Estimates (c)	96,000	23.5% (b)
(a) Growth Rate from 1990 (b) Growth Rate from 2000 (c) Annual Population Estimates from North Central Texas Council of Governments (NCTCOG)		

**Table 1 – Population Growth**

population at 77,737. The City’s population has more than doubled since 1990. Between 1990 and 2000, the population of Lewisville increased by 31,216 (67.1%) from the 1990 count of 46,521. The population of the city as per the 2006 - 2010 American Community Survey (ACS) 5-Year Estimates was 92,939. This is an increase of 19.6 percent over the 2000 population of 77,737. The population of the City continues to increase, growing an estimated 0.7 percent between 2010 and 2012, adding 710 persons over the 2010 population.

## RACE AND ETHNICITY

An analysis of the ethnic distribution of the residents of Lewisville, in Table 2 below, indicates that the largest racial group was Whites with 65.3 percent in 2010. The African- American population was 11.2 percent of the total population

Race	2000		2010	
	#	%	#	%
White	60,015	77.2%	62,263	65.3%
African-American	5,747	7.4%	10,661	11.2%
Asian or Pacific Islander	3,053	3.9%	7,459	7.8%
American Indian and Eskimo	544	0.7%	623	0.7%
Other race	8,378	10.8%	14,284	15.0%
Total	77,737	100.0%	95,290	100.0%
Hispanic (ethnicity)	13,799	17.8%	27,783	29.2%

Source: U.S. Census 2000 and 2010

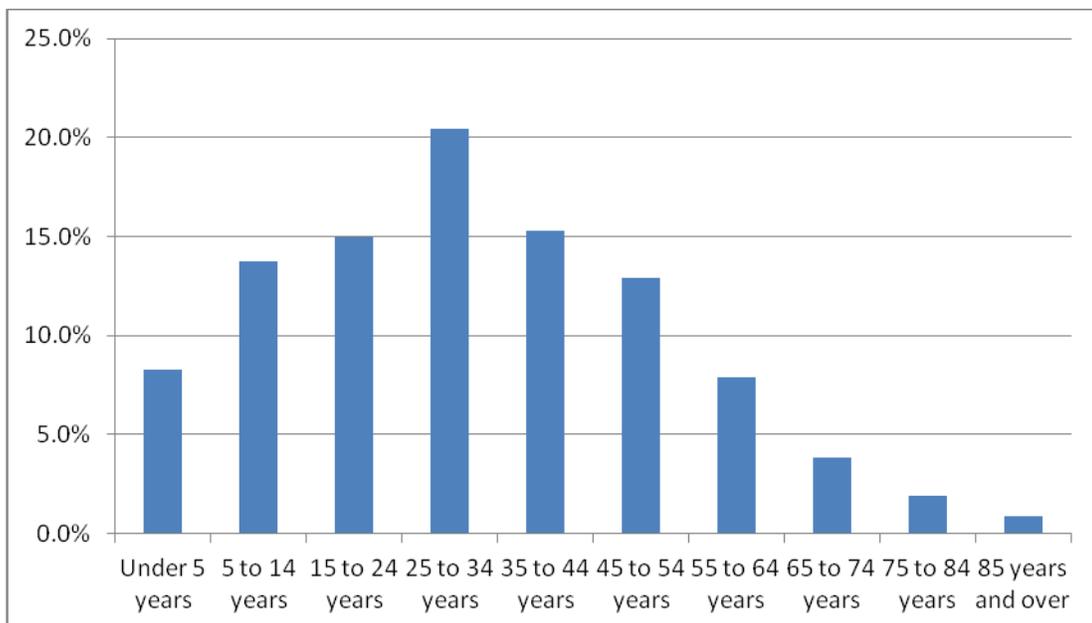
in 2010, increasing 85.5 percent between 2000 and 2010. The Hispanic population in the city increased by 101.3 percent between 2000 and 2010 to 29.2 percent in 2010. The Census Bureau does not

**Table 2: Population by Race, 2000 and 2010**

recognize Hispanic as a race, but rather as an ethnicity. This may account for the 70.5 percent increase in the “Other” category between 2000 and 2010. Maps 1 and 2, on pages 6 and 7, provide a graphic depiction of geographical concentrations of Hispanic and African-American populations by census tract.

### **AGE DISTRIBUTION**

According to the 2010 U.S. Census the median age in Lewisville was 30.8 years. As shown in Chart 1 below, the largest age group in Lewisville was the 25 to 34 group, with over 20 percent of the population. Twenty one percent were under the age of 15, and about eight percent were over the age of 65. As with other communities across the country, the median age of the population is expected to rise in the coming years as the baby boom generation continues moving up the age distribution. In the next two decades the baby boomers will move entirely into the over 65 age category, creating the largest group in the over 65 category in U.S. history. These trends are expected to have an impact on housing needs in Lewisville well as the rest of the country.



Source: 2010 U.S. Census

**Chart 1: Age Distribution by Percent of Population – Lewisville, TX**

## HOUSEHOLDS

As shown in Table 3, to the right, the Lewisville population included 36,282 households between 2006 and 2010. Of the total households, 22,273 or 61.4 percent were family households. Some forty four percent were married-couple households. Approximately 24 percent were married-couple households with children under the age of 18. About 12 percent of households were female-headed and nine percent of households had children under the age of 18 present.

<b>Family households:</b>	<b>22,273</b>	<b>61.4%</b>
With own children under 18 years	13,111	36.1%
<b>Married-couple family:</b>	<b>15,981</b>	<b>44.0%</b>
With related children under 18 years:	8,629	23.8%
<b>Male householder, no wife present:</b>	<b>1,818</b>	<b>5.0%</b>
With related children under 18 years:	1,173	3.2%
<b>Female householder, no husband present:</b>	<b>4,474</b>	<b>12.3%</b>
With related children under 18 years:	3,309	9.1%
<b>Nonfamily households:</b>	<b>14,009</b>	<b>38.6%</b>
Householder living alone	11,125	30.7%
Householder 65 years and over	85	0.2%
<b>Total households</b>	<b>36,282</b>	<b>100.0%</b>
Households with individuals under 18 years	13,200	36.4%
Households with individuals 65 years and over	4,005	11.0%
Average household size	2.56	

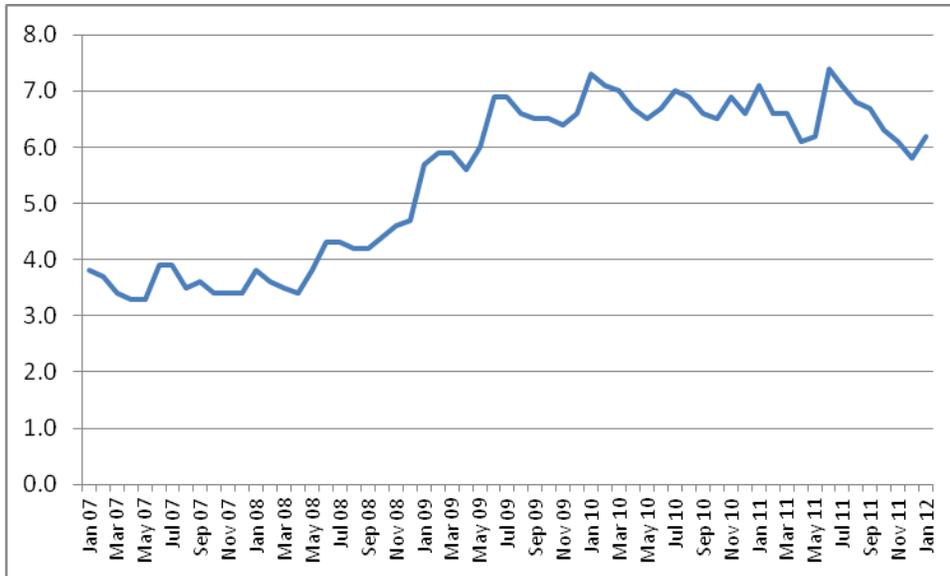
Source: 2006-2010 American Community Survey (ACS) – U.S. Census

**Table 3 - Households**

About 39 percent of all households were non-family households, and 31 percent of all households comprised of a householder that lived alone. Over 36 percent of all households included children under the age of 18 and 11 percent included persons over the age of 65. The average household size between 2006 and 2010 was 2.56 persons.

## UNEMPLOYMENT

The unemployment rate for the Lewisville Metropolitan Statistical Area (MSA) from January 2007 through January 2012 is shown in Chart 2 on the following page. Unemployment stayed at or below four percent through May 2008 and then showed a steady increase as the economic crisis worsened. As of January 2012, the unemployment rate increased to 6.2 percent.



Source: U.S. Bureau of Labor Statistics

**Chart 2: Unemployment Rate – Lewisville, TX**

**INCOME**

According to the 2006 - 2010 American Communities Survey 5-Year Estimates, the median household income for Lewisville was \$54,589. The income category with the largest percentage of households was the \$50,000 to \$74,999 income group, with about 22 percent of all households in the category.

Household Income	Number	Percentage
Less than \$10,000	927	2.6%
\$10,000 to \$14,999	957	2.6%
\$15,000 to \$29,999	5,509	15.2%
\$30,000 to \$39,999	4,717	13.0%
\$40,000 to \$49,999	4,376	12.1%
\$50,000 to \$74,999	7,952	21.9%
\$75,000 to \$99,999	4,852	13.4%
\$100,000 to \$149,999	4,733	13.0%
\$150,000 to \$199,999	1,521	4.2%
\$200,000 or more	738	2.0%
Total:	36,282	100.0%
<b>Median Household Income</b>	\$54,589	

Source: 2006-2010 American Community Survey (ACS) – U.S. Census

**Table 4 – Household Income**

Over 33 percent of all households earned below \$40,000, approximating the below 80 percent of median income HUD uses for low-income designations. Maps 3 and 4, on pages 8 and 9 provide the concentration of households that earned household incomes less than \$15,000 and between \$15,000 and \$25,000 between 2006 and 2010.

## POVERTY

According to the 2006 - 2010 American Community Survey showed in Table 5, below, about six percent of all families in Lewisville lived in poverty between 2006 and 2010. Six percent of married couples with children under the age of 18 lived in poverty, and about eight percent of families with children under the age of 5 lived in poverty during the period. The poverty rate in married couple families was significantly lower than that of families with a female-headed householder. Over 14 percent of female-headed households and about 17 percent of female-headed households with children under the age of 18 lived in poverty.

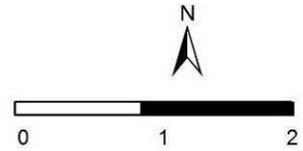
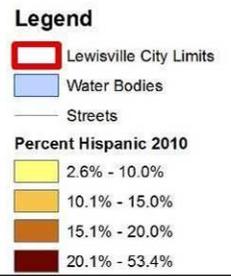
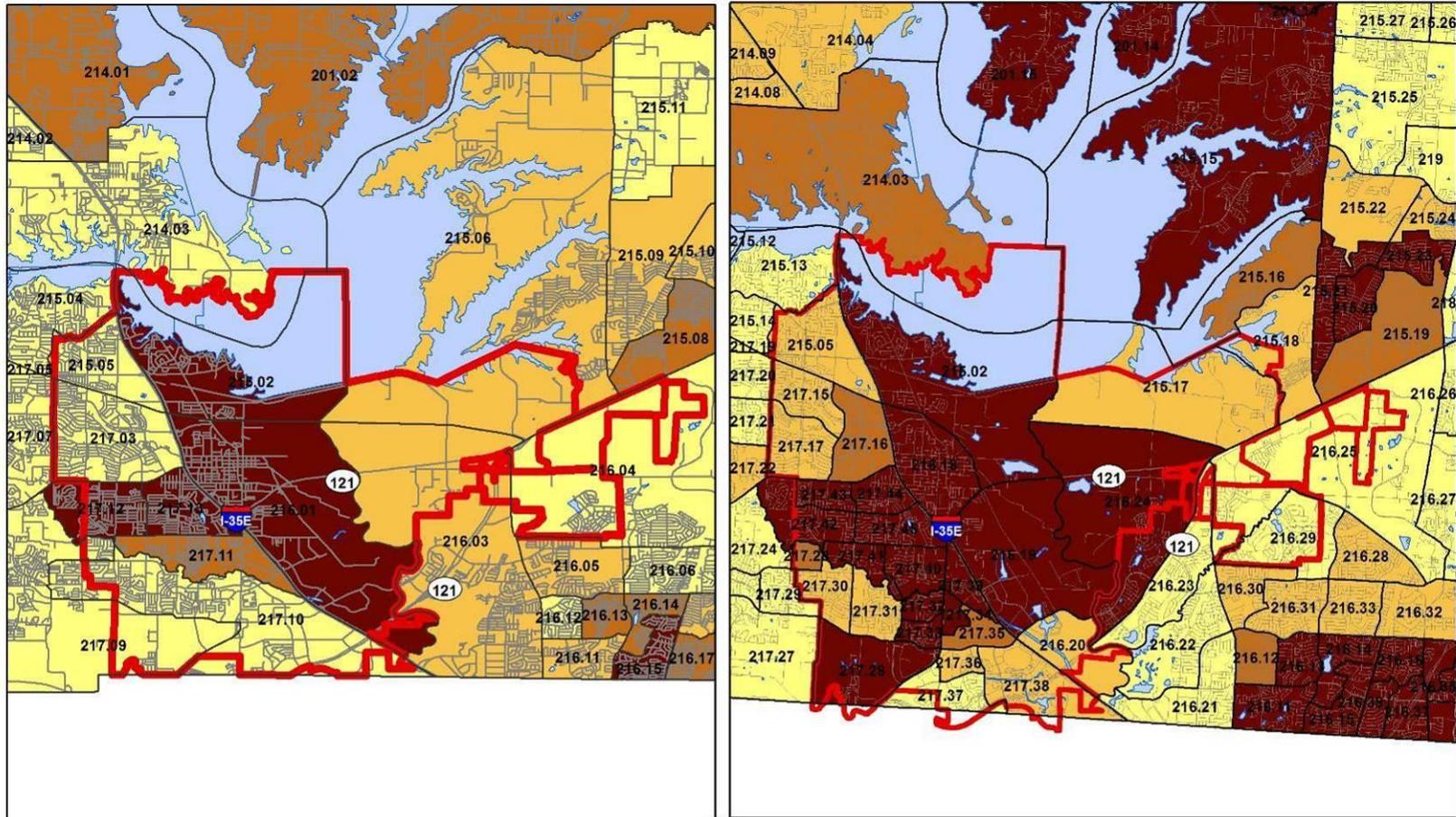
<b>Family Type</b>	<b>Below Poverty</b>	<b>Total</b>	<b>% Below Poverty</b>
Married-couple family:	591	15,981	3.7%
With related children under 18 years:	515	8,617	6.0%
Under 5 years only	192	2,479	7.7%
No related children under 18 years	76	7,364	1.0%
Other family:	806	6,292	12.8%
Male householder, no wife present:	162	1,818	8.9%
With related children under 18 years:	162	1,173	13.8%
Under 5 years only	0	353	0.0%
No related children under 18 years	0	645	0.0%
Female householder, no husband present:	644	4,474	14.4%
With related children under 18 years:	554	3,295	16.8%
Under 5 years only	89	645	13.8%
No related children under 18 years	90	1,179	7.6%
<b>Total Families</b>	<b>1,397</b>	<b>22,273</b>	<b>6.3%</b>
<b>All Persons</b>	<b>8,110</b>	<b>92,731</b>	<b>8.7%</b>
Under 5	1,213	8,423	14.4%
Under 18	2,991	24,424	12.2%
Over 65	287	5,436	5.3%

Source: 2006-2010 American Community Survey (ACS) – U.S. Census

### Table 5 - Poverty

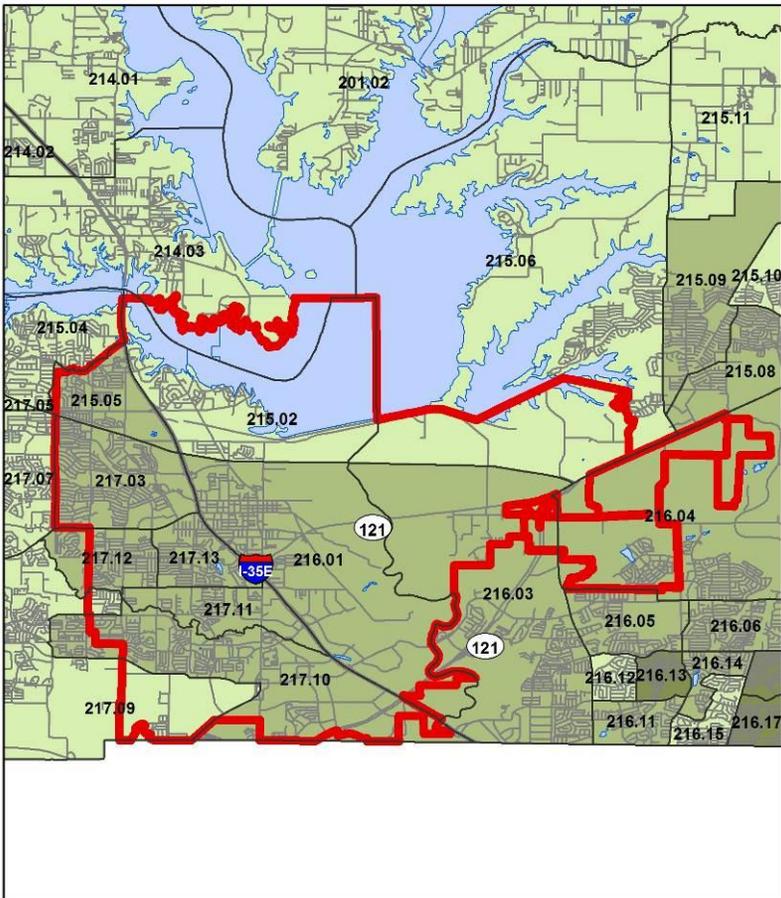
About nine percent of the total population of the city lived in poverty between 2006 and 2010. Over 12 percent of all children under the age of 18 lived in poverty, and over 14 percent of all children under the age of 5 lived in such dire straits. Over five percent of people over the age of 65 lived in poverty during the period.

**Map 1: Percent Hispanic 2000 and 2010**



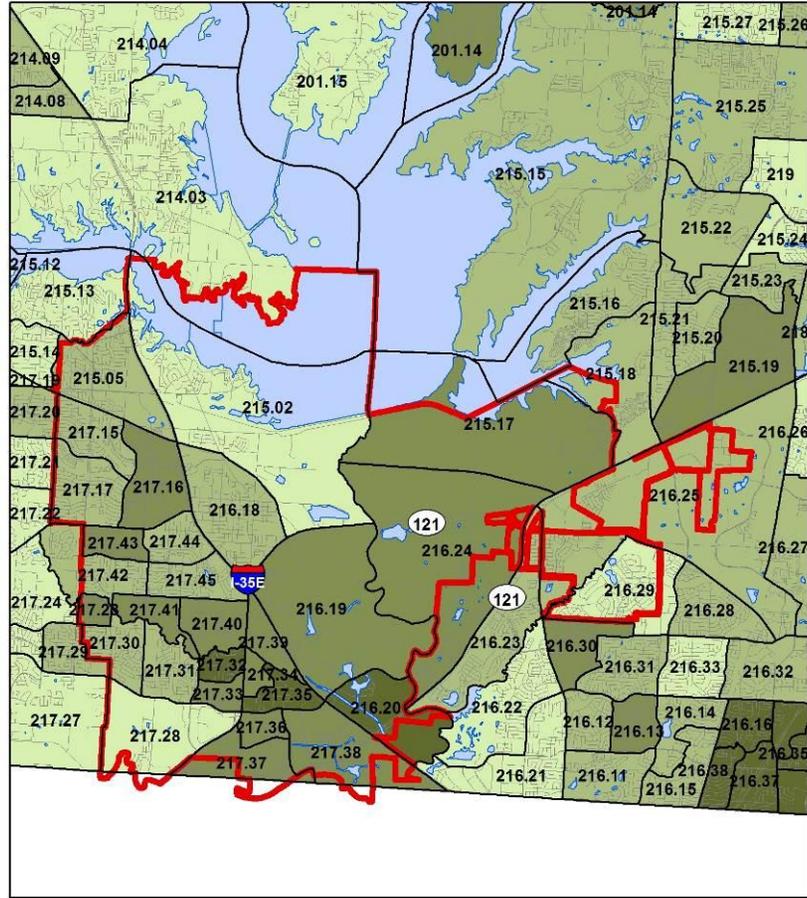
Source: U.S. Census

**Map 2: Percent African-American 2000 and 2010**



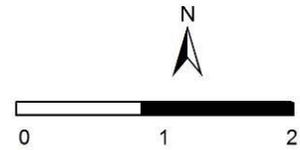
**Legend**

-  Lewisville City Limits
-  Water Bodies
-  Streets
- Percent African-American 2000**
-  0.4% - 5.0%
-  5.1% - 10.0%
-  10.1% - 20.0%
-  20.1% - 27.9%



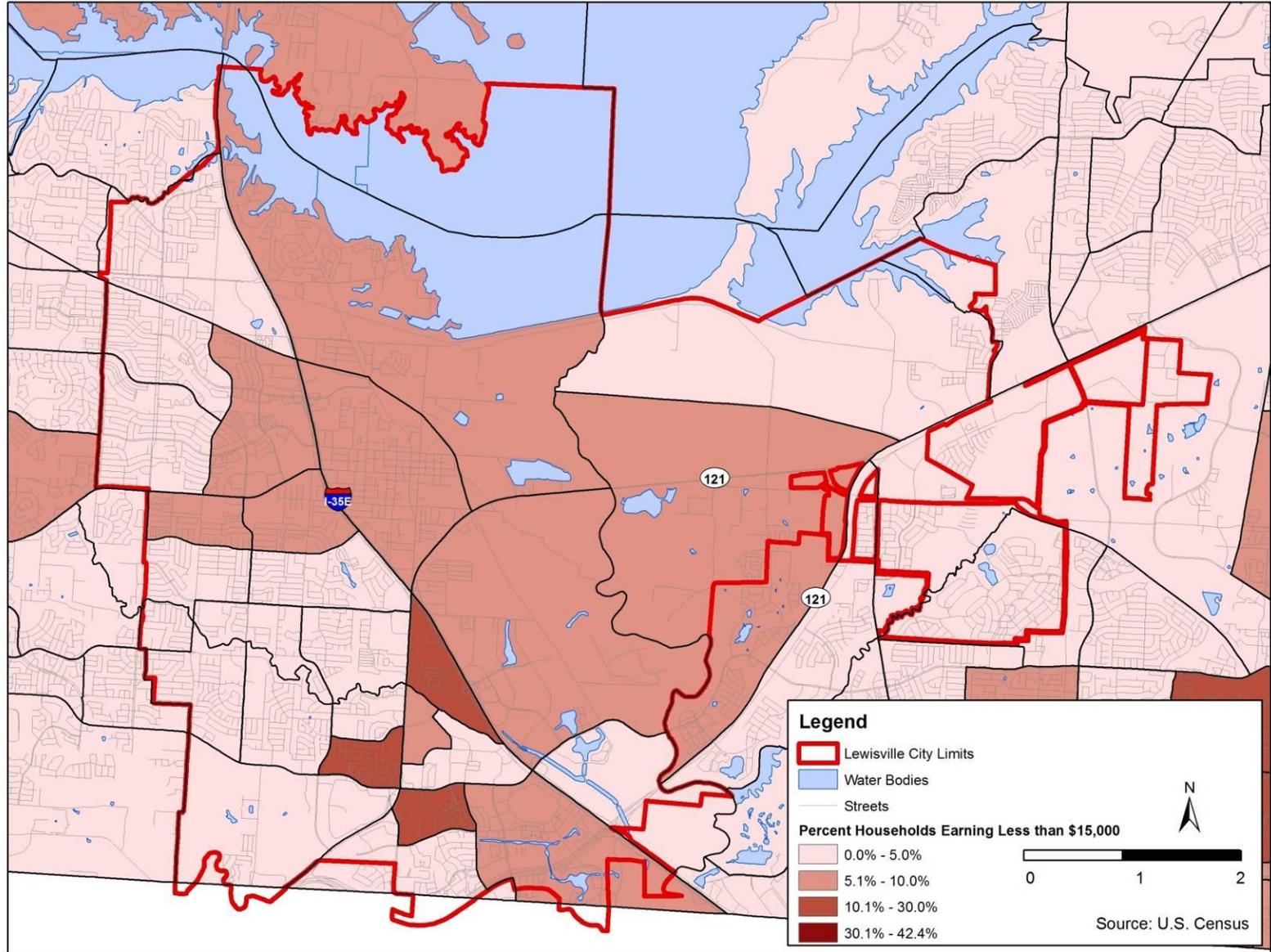
**Legend**

-  Lewisville City Limits
-  Water Bodies
-  Streets
- Percent African-American 2010**
-  0.7% - 5.0%
-  5.1% - 10.0%
-  10.1% - 20.0%
-  20.1% - 32.3%

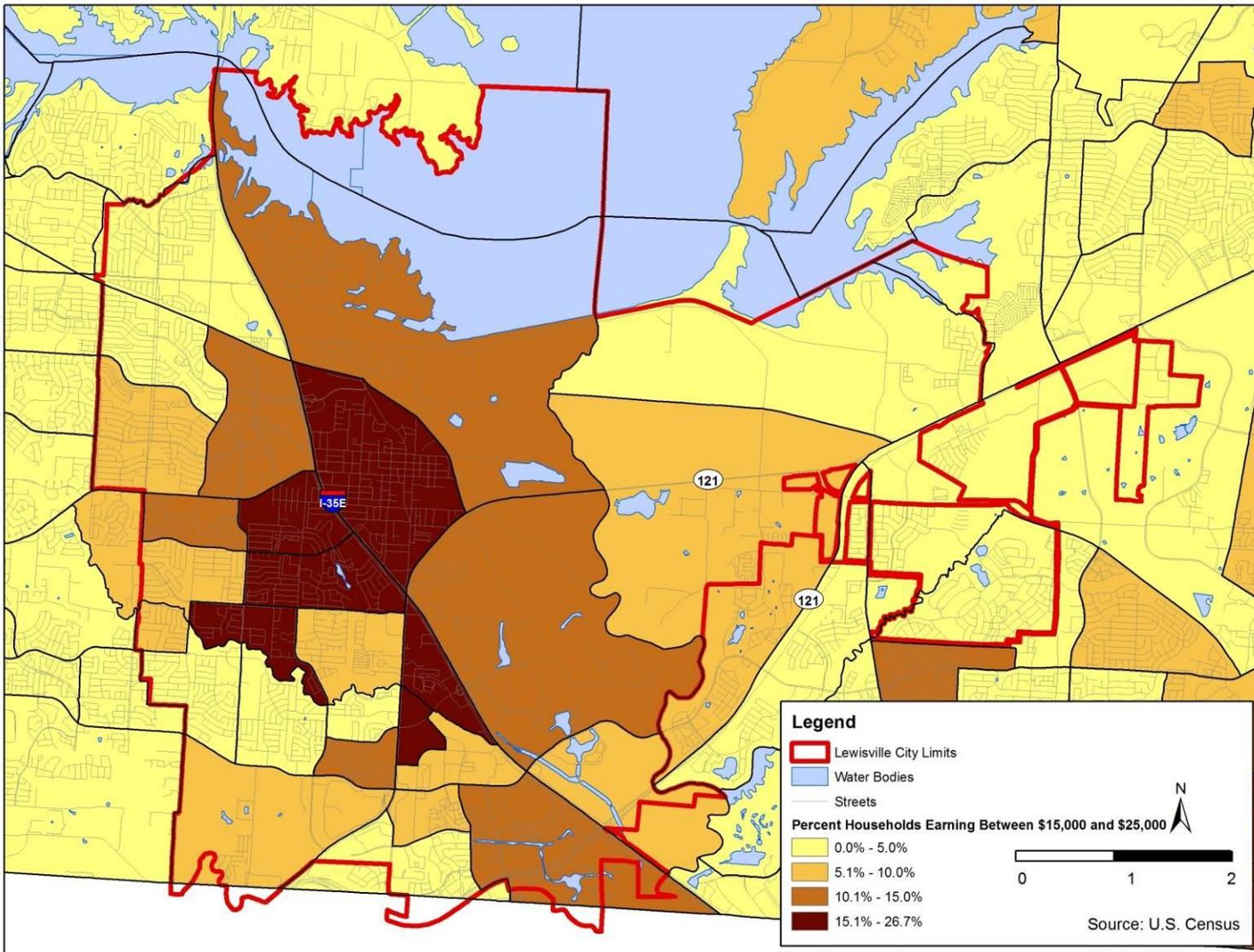


Source: U.S. Census

**Map 3: Percent Households with Income Less than \$15,000**



**Map 4: Percent Households with Income between \$15,000 and \$25,000**



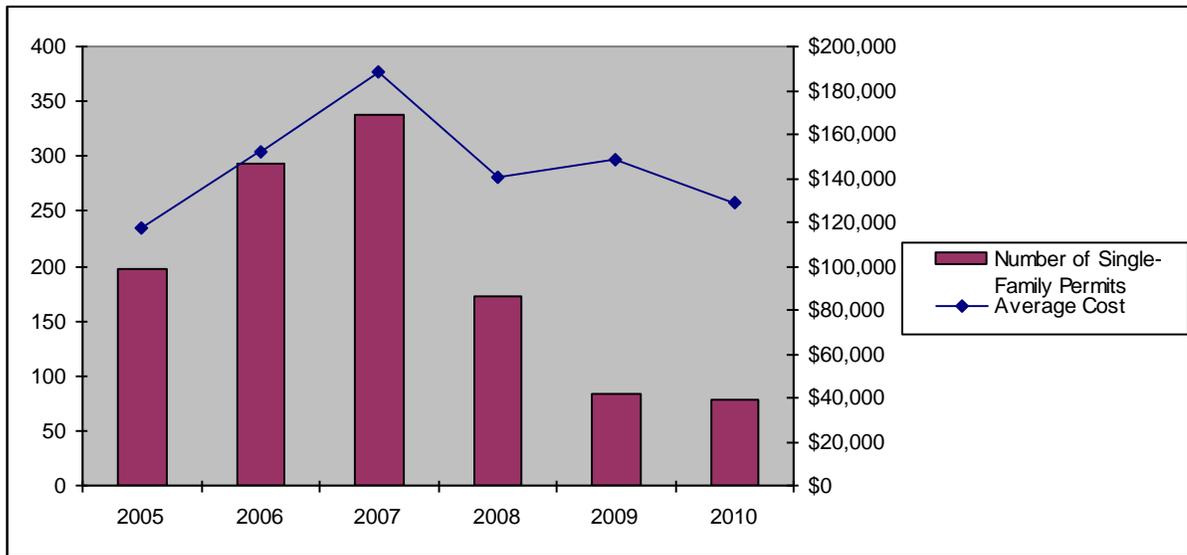
## **LEWISVILLE HOUSING MARKET ANALYSIS**

The following section of the Consolidated Plan presents the analysis of housing supply and demand in Lewisville. The analysis is based on data collected from the U.S. Census Bureau, Texas A&M Real Estate Center, realtytrac.com, and cost calculations by J-QUAD Planning Group. It should be understood that the current housing market was very unpredictable at the time of the creation of this document and projections into the future will be minimal. As economic conditions stabilize a clearer picture of the housing market will be possible. While some improvements have been seen in the market, further market declines could return through 2013 and possibly into 2015. Projections beyond that time period would be pure speculation without any concrete data to support it. This section will concentrate on the five years leading up to the preparation of this document.

### **SINGLE-FAMILY HOUSING SUPPLY**

According to the U.S. Census, there were 39,967 housing units in Lewisville in 2010. Between 2005 and 2010, 1,164 new single-family homes were issued building permits. These data are illustrated on the next page in Chart 3. Permitting activity peaked in 2007 at 337 units. Recent activity, however, shows an average of seven new permits per month over the last 24 months. According to the 2006 - 2010 ACS 5-Year estimates, Lewisville had 129 vacant units for sale and 1,324 vacant units for rent (all housing types).

The average cost data provided on the chart shows the highest average construction cost at \$188,195 in 2007 during the six year period. The lowest construction cost per unit during the period was at \$117,604 in 2005.



Source: U.S. Census

**Chart 3: Construction Permits (2006-2010)**

## HOUSING TYPE

According to the NCTCOG's 2010 Housing Estimates, provided in Table 6 to the right, 46.9 percent of housing units in Lewisville were single-family homes. Approximately 48.4 percent were multifamily units, with the remaining 4.7 percent other types, which include mobile/manufactured homes.

Housing Type	2000		2010	
	Number	Percent	Number	Percent
Single-Family	16,895	53.2%	18,711	46.9%
Multifamily	13,044	41.1%	19,316	48.4%
Other	1,825	5.7%	1,863	4.7%
<b>Total</b>	<b>31,764</b>	<b>100.0%</b>	<b>39,890</b>	<b>100.0%</b>

Source: NCTCOG - 2000 and 2010 Housing Estimates  
<http://www.nctcog.org/ris/demographics/housing/2010Housing.pdf> -Pg 12)

**Table 6 – Housing Type 2000 and 2010**

According to the 2000 Census, 54.6 percent of the city's housing units were single-family homes. This number of single-family units increased by 1,766 but their percentage of the total units decreased by 8.3 percentage points to 46.3 percent between 2000 and 2010. Of the 31,764 housing units, 1,721 units or 5.4

percent were vacant in 2000. Of the total units in 2010 at 19,537, 7.5 percent or 2,984 were vacant units. The 2010 Census data showed that renters occupied 12 percent of single-family housing units in 2000. Map 5, on page 15, provides an analysis of concentrations of single-family rental housing in Lewisville. As the map shows, some census tracts have 30 to 60 percent renter occupied single-family housing stock. Map 6, on page 16, shows vacant housing by census tract.

Units in Structure	2000	Percent	2010	Percent
1, detached	15,734	52.4%	17,145	43.7%
1, attached	665	2.2%	1,020	2.6%
2	134	0.4%	255	0.6%
3 or 4	765	2.5%	607	1.5%
5 to 9	2,697	9.0%	3,455	8.8%
10 to 19	3,476	11.6%	6,086	15.5%
20 to 49	1,742	5.8%	6,629	16.9%
50 or more	3,064	10.2%	2,186	5.6%
Mobile home	1,695	5.6%	1,874	4.8%
Boat, RV, van, etc.	53	0.2%	9	0.1%
Total:	30,025	100.0%	39,266	100.0%

Source: 2000 U.S. Census and 2006-10 American Community Survey

**Table 7: Units in Structure, 2000 and 2010**

## AGE OF HOUSING STOCK

Table 8, to the right, provides an analysis of the age of housing stock in Lewisville. Twenty two percent of the housing stock was built in the 2000s, over 31 percent in the 1990s, and over 26 percent in the 1980s. This means that approximately 79 percent of the housing stock is less than 30 years old. About two percent however is more than 50 years old, having been built prior to 1960. Over five percent of the housing

Housing Built	Number	Percent
Built 2005 or later	2,117	5.4%
Built 2000 to 2004	6,514	16.6%
Built 1990 to 1999	12,279	31.3%
Built 1980 to 1989	10,261	26.1%
Built 1970 to 1979	5,933	15.1%
Built 1960 to 1969	1,317	3.4%
Built 1950 to 1959	563	1.4%
Built 1940 to 1949	111	0.3%
Built 1939 or earlier	171	0.4%
Total:	39,266	100.0%

Source: 2006–10 American Community Survey – U.S. Census

**Table 8: Year Structure Built**

stock was built prior to 1970. This housing stock is more apt to be in poor condition, given its age, and has had a longer period for the effects of neglect. While age does not indicate housing condition, correlations exist. Map 7, on page 17, provides an analysis of the geographic concentrations of older housing units.

**SINGLE-FAMILY HOUSING DEMAND**

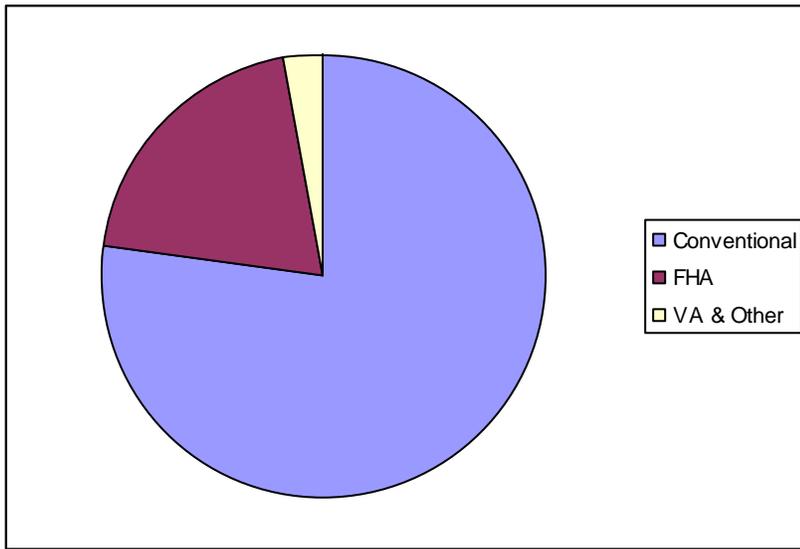
According to the 2000 Census, the median housing sale price in Denton County MLS Area was \$128,400. As per data provided by Texas A&M Real Estate Center, the average sale price in the Denton County MLS area was \$197,367 in 2011. Single-family housing demand, as measured by existing home sales, is illustrated in Table 9 below. Between 2007 and 2011, approximately 33,413 units were sold. The number of home sales was similar over the past four years. Table 9, below, shows the average housing sale price in the Denton County MLS, for the same period. The average sale price was \$190,608 in 2009, \$197,808 in 2010, and \$197,367 in 2011. The average sale price during the past five years was 197,475.

Chart 4 and 5, on the next page describe the type of home loans originated in the city between 2004 and 2009. Chart 4, on the following page, provides a look at the percentage of loans originated by the loan types: conventional, FHA, and VA. About 77 percent of the homes between 2004 through 2009 were financed through conventional loans and the remaining 23 percent were originated from government insured loans. Chart 5, on the next page, illustrates the percentage of loans originated by the loan purpose. This chart shows that about 59 percent of the home loans originated were for home purchase, about seven percent for home improvement, about 34 percent refinance loans.

Year	Total Sales	Average Sale Price
2007	8,128	\$206,300
2008	6,883	\$195,292
2009	6,412	\$190,608
2010	5,953	\$197,808
2011	6,037	\$197,367

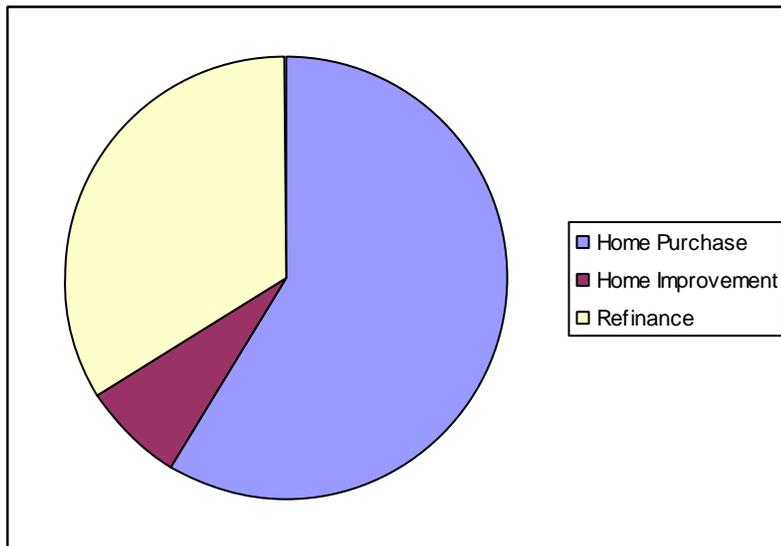
Source: Texas A&M Real Estate Center

**Table 9: Number of Housing Units Sold, Denton County MLS Area, TX**



Source: Home Mortgage Disclosure Act data

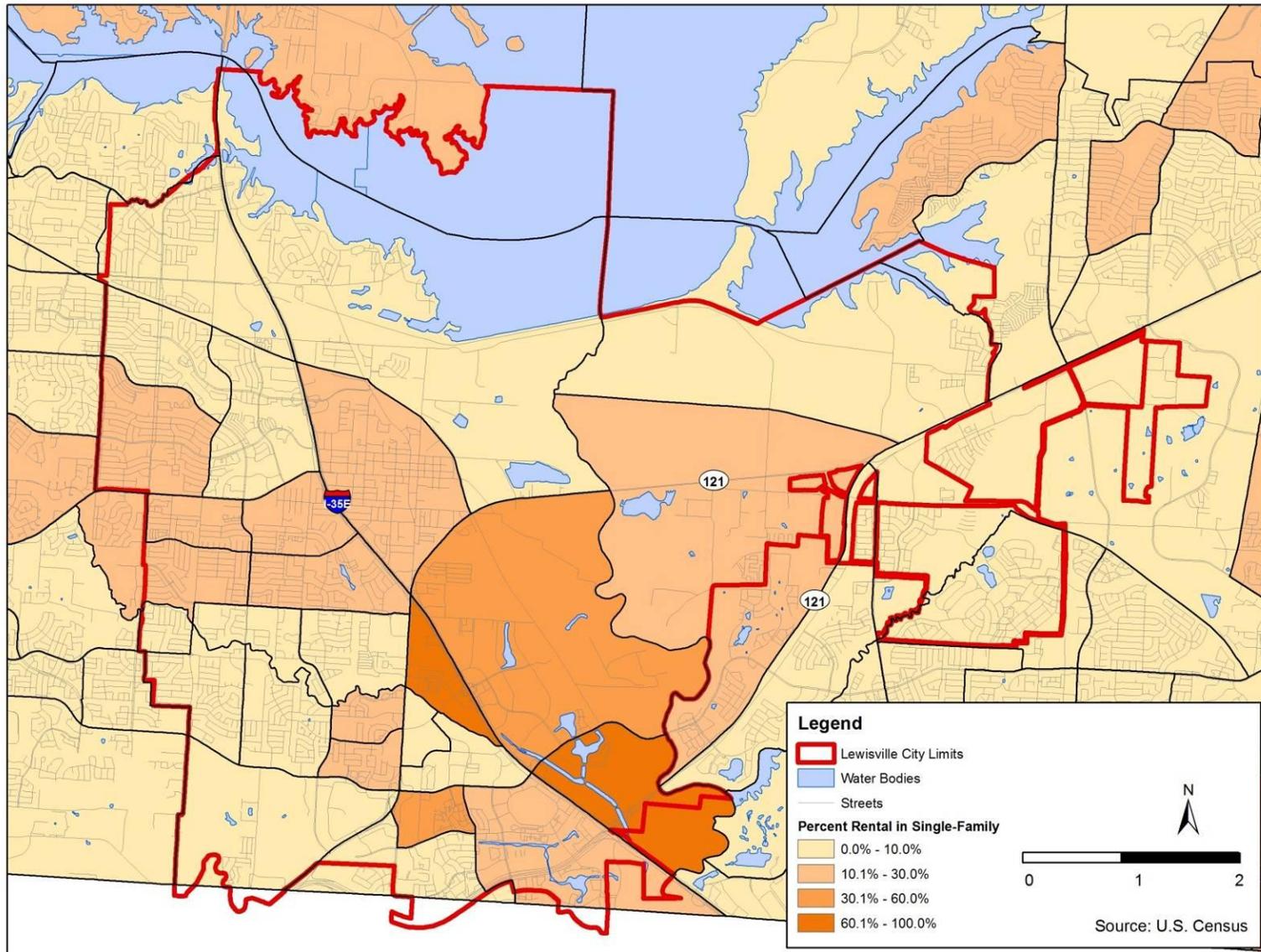
**Chart 4: Type of Home Loans Originated, Lewisville, TX (2004-2009)**



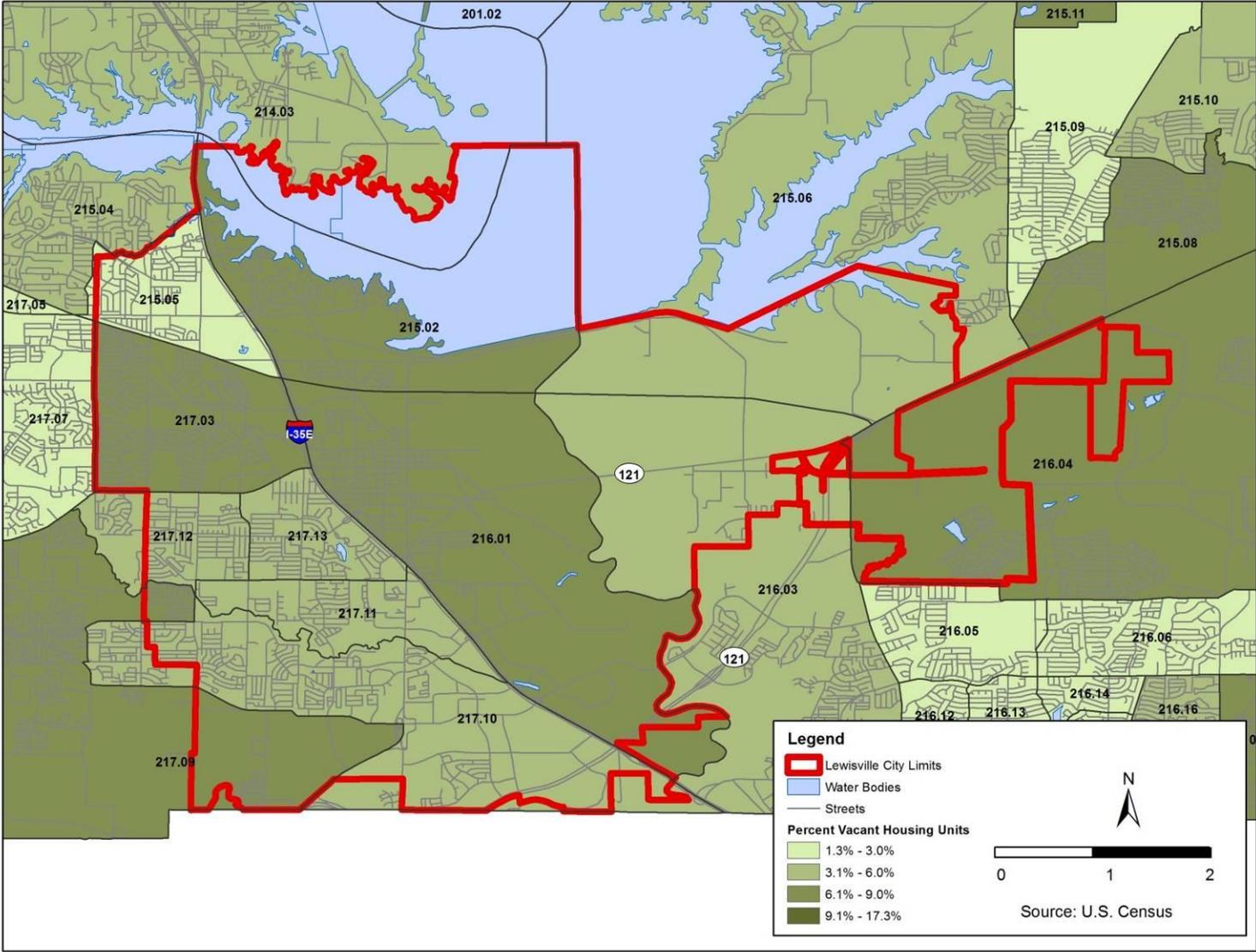
Source: Home Mortgage Disclosure Act data

**Chart 5: Type of Home Loans Originated, Lewisville, TX (2004-2009)**

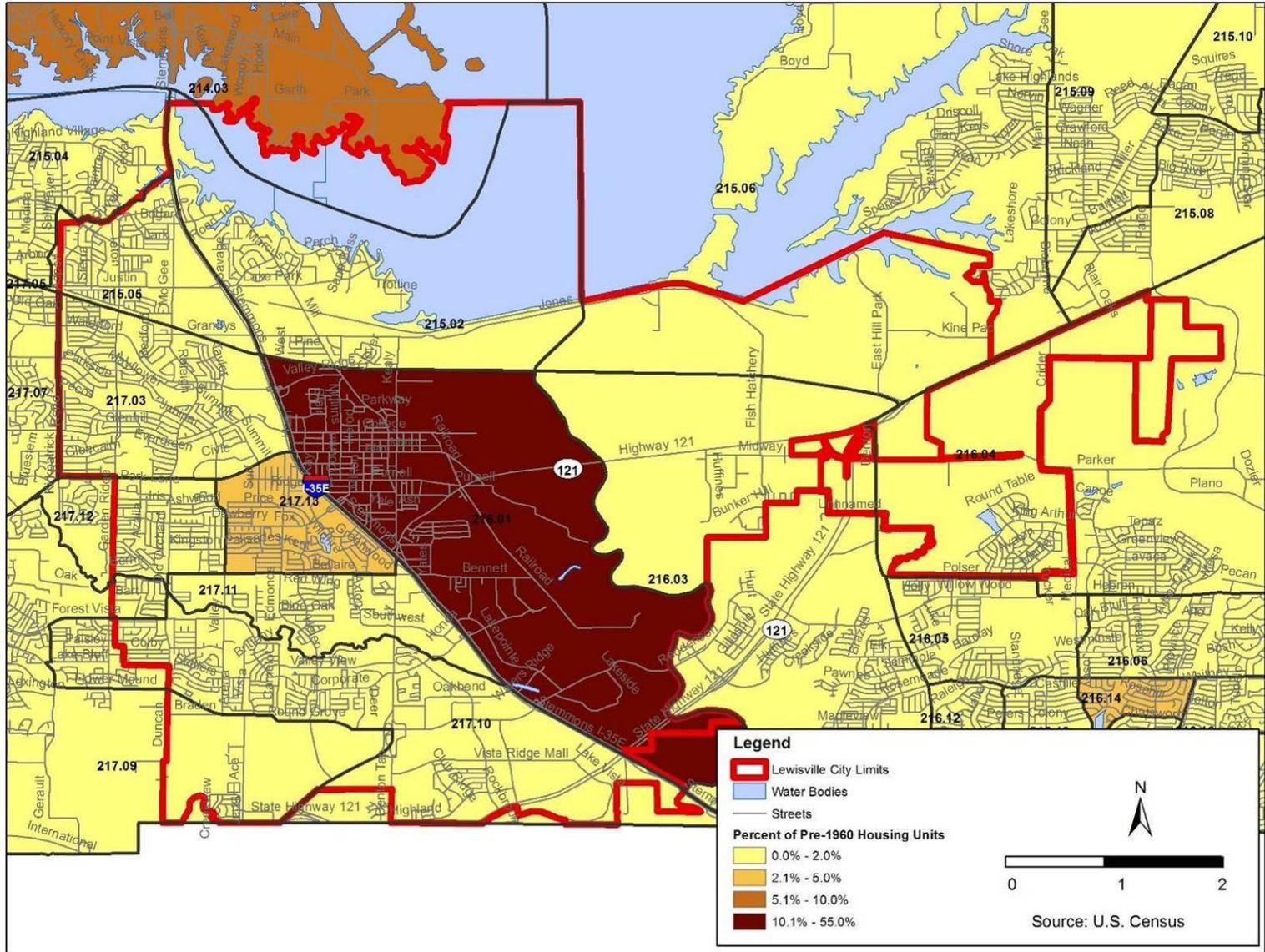
Map 5: Percent Rental in Single-Family Housing, 2010



Map 6: Percent Vacant Housing Units, 2010



Map 7: Percent Pre-1960 Housing Stock



## HOMEOWNERSHIP

According to the 2006 - 2010 American Community Survey, 45.9 percent of Lewisville residents own the home in which they reside, a decrease of eight percentage points from 53.9 percent in 2000. Table 10, below, provides a comparison of homeownership rates among the three major ethnic groups in Lewisville. The White homeownership rate stood at 53.1 percent between 2006 and 2010. The Hispanic homeowners represented 43.4 percent of all Hispanic households and the African-American homeowners represented 22.0 percent of all African-American households between 2006 and 2010. The Maps 8 and 9, on pages 21 and 22, provide a graphic representation of Hispanic and African-American homeownership rates by census tract.

	Number	%	White	%	Hispanic	%	African-American	%
<b>Owner-Occupied</b>	16,646	45.9%	11,613	53.1%	3,046	43.4%	896	22.0%
<b>Renter-Occupied</b>	19,636	54.1%	10,270	46.9%	3,975	56.6%	3,177	78.0%
<b>Total</b>	36,282	100.0%	21,883	100.0%	7,021	100.0%	4,073	100.0%

Source: 2006 – 2009 American Community Survey – U.S. Census

### Table 10: Tenure by Race

Housing affordability is an issue for those looking to become homeowners. Table 11, on the following page, provides examples of the income requirements for mortgage qualifications on homes of various values, based on current market conditions and basic assumptions concerning insurance and utility costs. The calculations were based on a 6.25 percent interest rate and a sliding scale for insurance and utilities, with the assumption that as values increase these expenses will increase as well. Taxes were estimated based on a tax rate in the City of Lewisville in the Lewisville School District at 1.866 in 2011. For example, the owner of a \$100,000 home would pay \$156 per month in property taxes. Income requirements assume that no more than 30 percent of gross income is needed to meet housing expenses.

Table 11 shows that with an interest rate of 6.25 percent, housing is relatively affordable, given that the housing stock within that price range is available. If interest rates were higher, housing would be less affordable. At a 9.25 percent interest rate, the principal and interest payment (P&I) on a \$100,000 home would increase by approximately \$207 per month, requiring an additional \$8,262 per year in gross income to cover housing expenses. As a reference, \$40,861 per year is approximately \$19.64 per hour for a forty-hour work week, 52 weeks a year for a single wage earner.

Housing Value	Monthly P&I	Monthly Tax	Monthly Insurance	Monthly Utilities	Monthly Total	Yearly Income Requirements
\$60,000	\$369	\$93	\$90	\$100	\$652	\$26,092
\$80,000	\$493	\$124	\$100	\$120	\$837	\$33,497
\$100,000	\$616	\$156	\$110	\$140	\$1,022	\$40,861
\$120,000	\$739	\$187	\$120	\$160	\$1,206	\$48,225
\$140,000	\$862	\$218	\$130	\$180	\$1,390	\$55,589
\$160,000	\$985	\$249	\$140	\$200	\$1,574	\$62,953

**Table 11: Income Requirements for Various Home Values**

According to the 2006 - 2010 ACS 5-Year estimates, the median housing value in the city was \$149,900. Map 10, on page 23, shows the median housing value by census tract between 2006 and 2010.

According to the 2005 - 2009 ACS estimates, 26.7 percent of renter households paid more than 30 percent of their household income towards rent, 26.7 percent of owner households were 30 percent cost burden and 7.2 percent of the owner households were 50 percent cost burden during the same period. Cost burdens for renters and homeowners, those paying more than 30 percent of their household income on housing expenses, is typically an indicator of problems with housing affordability.

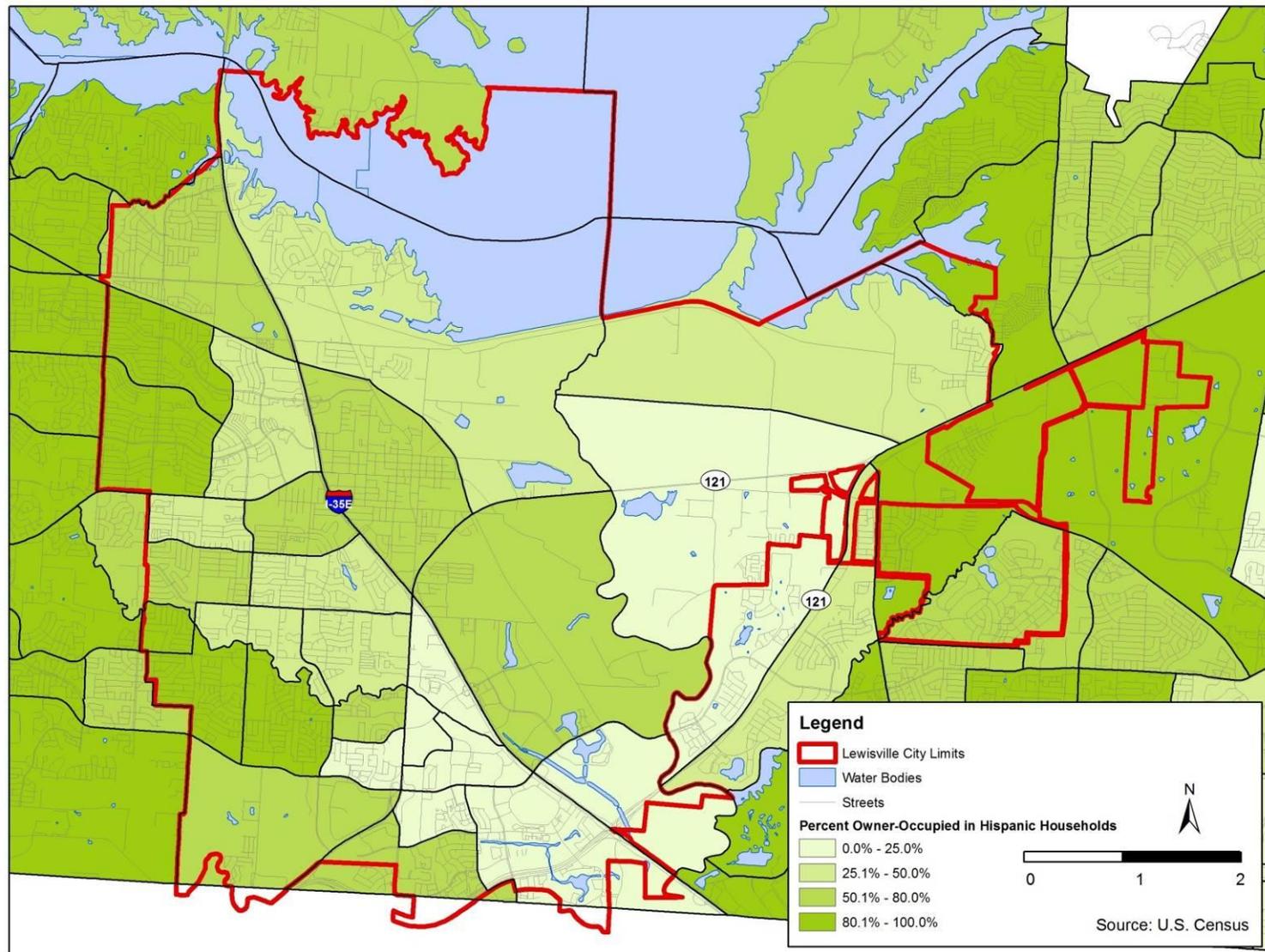
Maps 11 and 12, presented on pages 24 and 25, show the percentage of the housing stock owner occupied for all races. According to the 2005 - 2009 ACS data, homeownership rate among Whites was 54.9 percent, compared to 44.1 percent among Hispanics, 33.6 percent among African-Americans, and 28.2 percent among Asians.

Hispanics and African Americans in particular, face a number of demographic concerns such as lower income and higher poverty levels that typically impact housing choice and affordability negatively. One of the most revealing indicators that Hispanics and African-Americans lag far behind Whites in obtaining housing of their choice is in the category of homeownership. The homeownership rate among Whites was 54.9 percent, 10.8 percentage points higher than Hispanics at 44.1 percent, and 21.3 percentage points higher than African-Americans at 33.6 percent between 2005 and 2009.

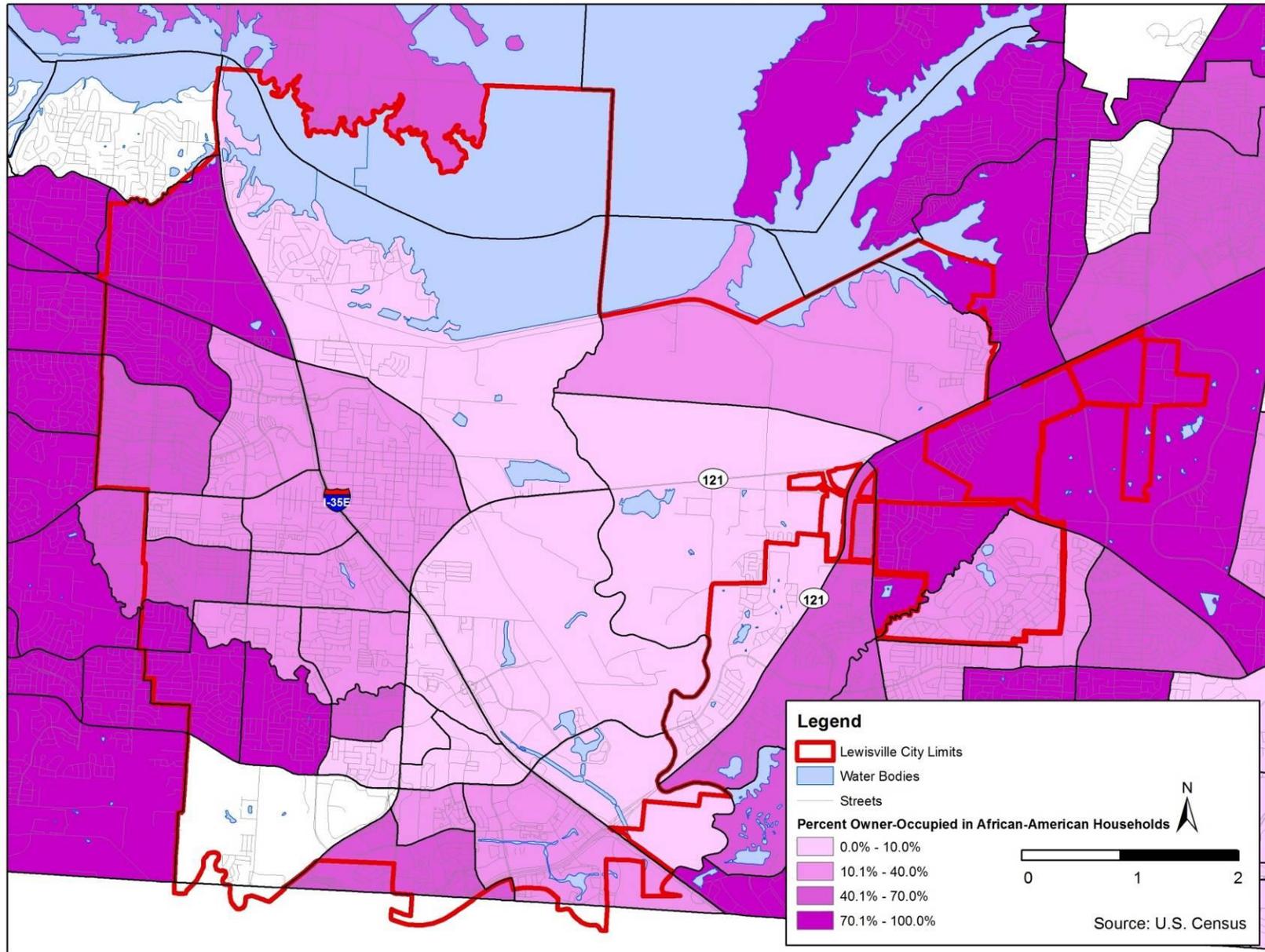
## **FORECLOSURE**

According to realtytrac.com, there are 211 foreclosure properties in Lewisville as of June 2012, which represents one in every 790 units within the zip codes for Lewisville. In comparison Denton County had 1,870 foreclosed homes, which represents one in every 557 homes overall. With foreclosed units being sold at a discount to move them out of bank ownership, the glut of these homes on the market has a depressing effect on market price. This rate of foreclosures is lower compared some other jurisdictions in Texas and when compared Texas overall at 1 in every 1,044. Texas has a lower foreclosure rate compared to various other states in the U.S.

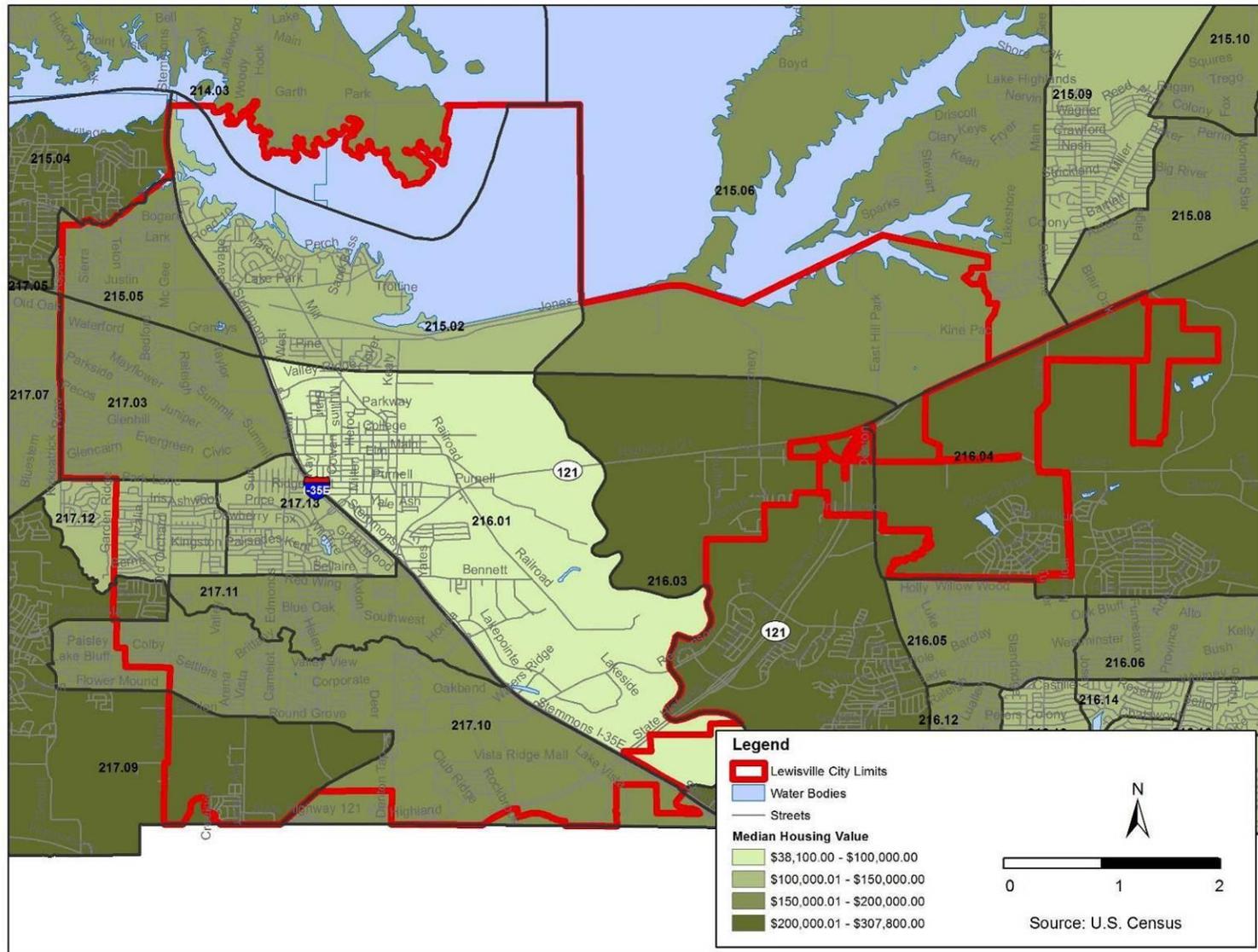
Map 8: Percent Owner-Occupied Housing Units in Hispanic Households, 2010



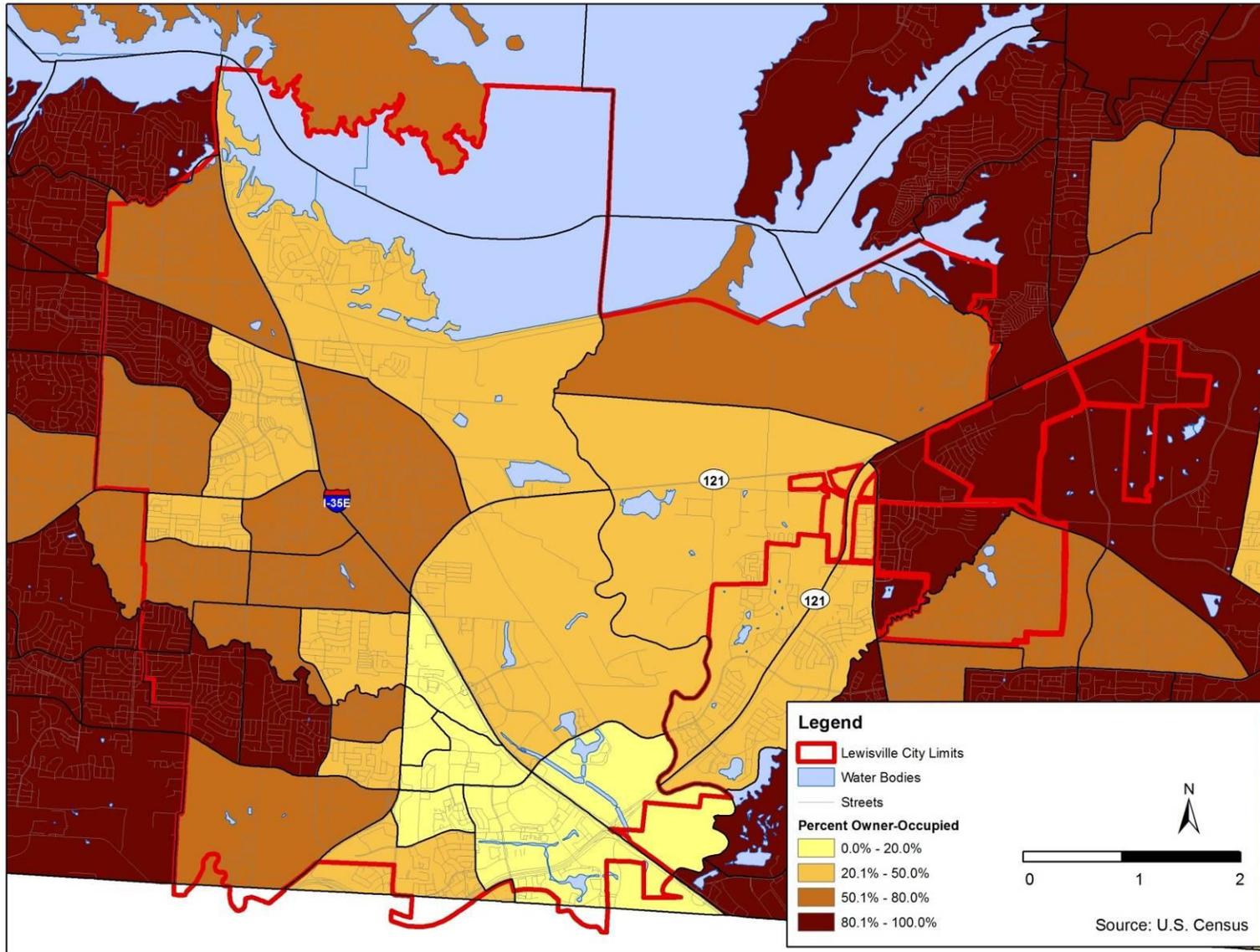
Map 9: Percent of Owner-Occupied Housing Units in African-American Households , 2010



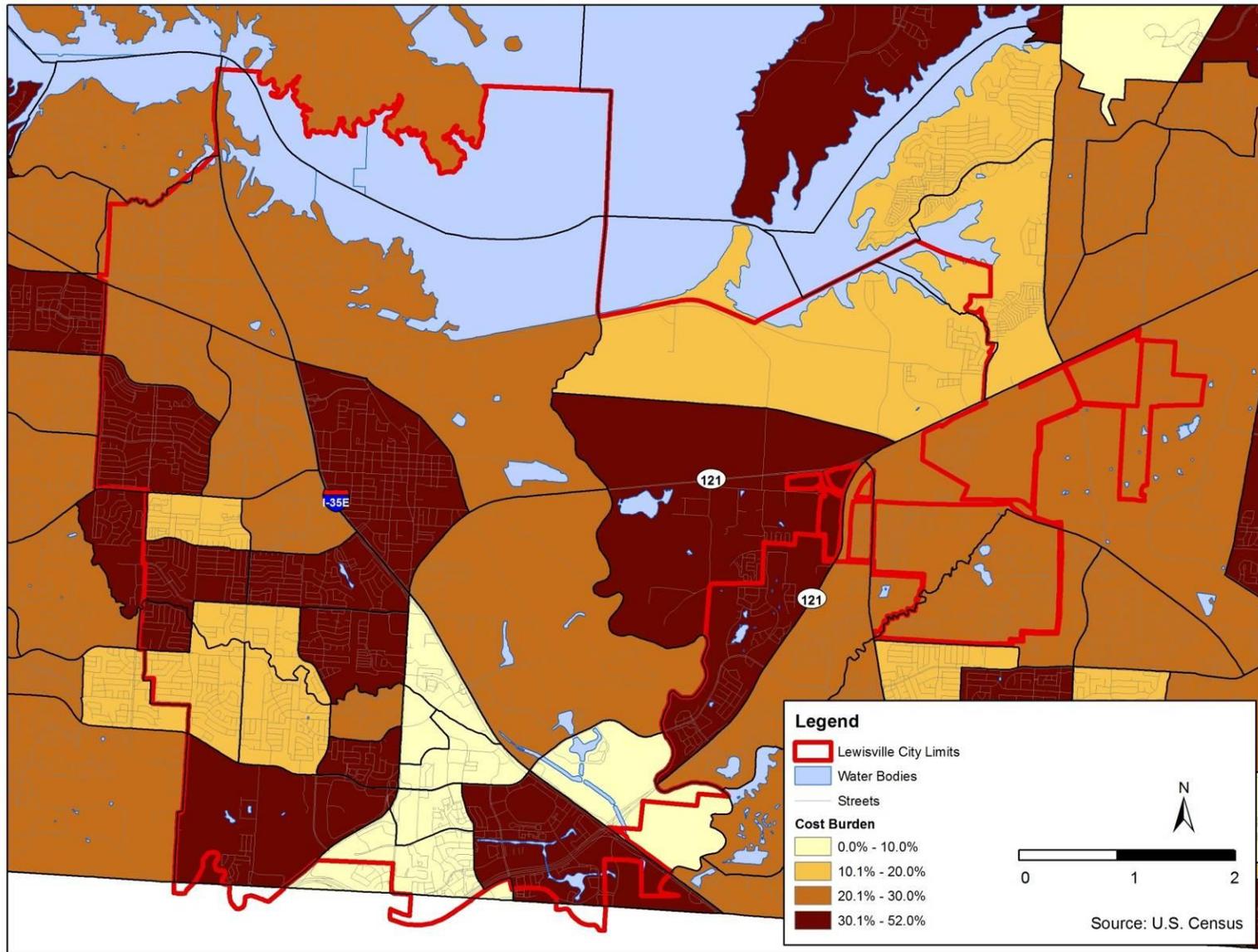
Map 10: Median Housing Value 2010



Map 11: Percent Owner-Occupied Units, 2010



**Map 12: Percent Owners Paying more than 30% of Household Income on Housing Expenses, 2010**



## MULTIFAMILY HOUSING SUPPLY

According to the Census data, multifamily permits were issued for 1,890 multifamily housing units in 127 buildings between 2006 and 2010. This figure represents about 11 percent of the stock of multifamily housing units reported in the 2006 - 2008 American Community Survey estimates at 17,538 multifamily units in Lewisville.

## RENTAL HOUSING

According to the 2006 - 2010 ACS 5-Year estimates, about 11 percent of rental housing in Lewisville was single-family housing and 89 percent was multifamily housing. Table 12, to the right, provides the distribution of rental units by the number of units in the structure between 2006 and 2010. Over 85 percent of rental housing is found in apartment buildings (five or more units in the structure).

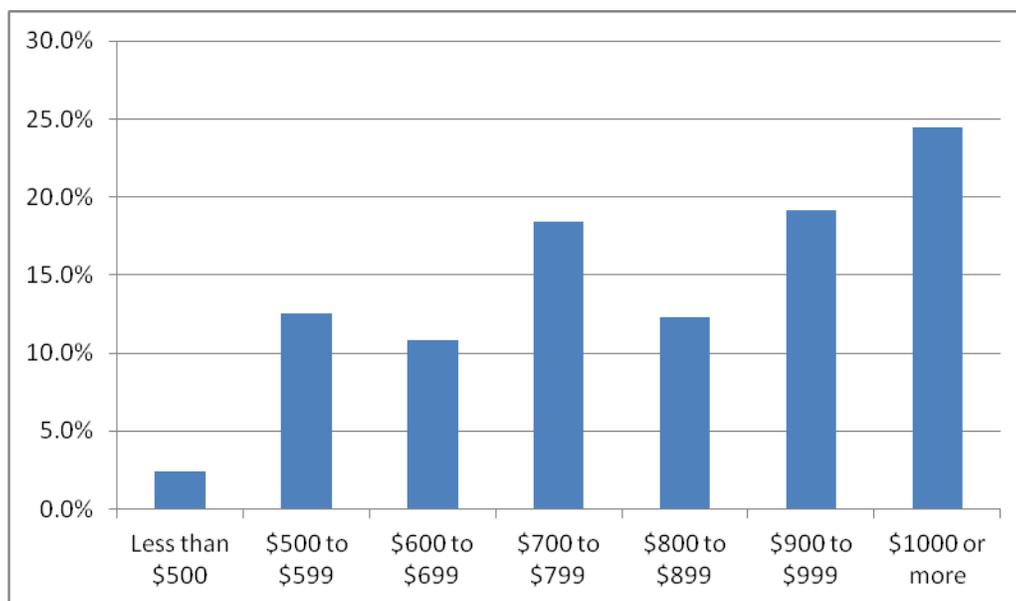
Units in Structure in Renter Units	Number	%
1, detached	1,780	9.1%
1, attached	318	1.6%
2	169	0.9%
3 or 4	573	2.9%
5 to 9	3,145	16.0%
10 to 19	5,350	27.2%
20 to 49	5,720	29.1%
50 or more	1,952	9.9%
Mobile home and other	629	3.2%
Total:	19,636	100.0%

Source: 2006–10 American Community Survey – U.S. Census

**Table 12: Units in Structure**

## DEMAND FOR RENTAL HOUSING

According to the 2006 - 2010 ACS 5-Year estimates, Lewisville had 129 vacant units for sale and 1,324 vacant units for rent (all housing types). Chart 6, on the next page, shows the number of vacant rental units by rent range during the period. Of the 1,324 units available for rent during the 5-year period, over two percent were in the less than \$500 rent range, about 12 percent were in the \$500 to \$599 rent range, 10 percent were the \$600 to \$699 rent range, over 18 percent were in the \$700 to \$799 rent range, and about 56 percent were in the over \$800 rent range. According to the ACS estimates, the median gross rent for the city was \$887 between 2006 and 2010.



Source: 2006–09 American Community Survey – U.S. Census

**Chart 6: Number of Units by Rent Range for Vacant Units for Rent in Lewisville, TX**

## RENTAL AFFORDABILITY

According to the 2006 - 2010 ACS 5-Year estimates, 40.7 percent of renters in Lewisville paid more than 30 percent of their household income on gross rent. Those paying more than 30 percent of their income are considered “cost burdened” by the U.S. Department of Housing and Urban Development (HUD).

Table 13, on the following page, provides a look at gross rent by number of bedrooms in Lewisville between 2006 and 2010. Table 13 shows that for studio units, the modal rent category was \$500 to \$749. For single- and two-bedroom units the modal rent category was \$750 to \$999. For three or more bedroom units, modal rent was \$1000 or more. Map 13, on page 29, provides a look at the geographic distribution of rents. Map 14, on page 30, shows the distribution of renter occupied between 2006 and 2010.

	No bedroom		1 bedroom		2 bedrooms		3 or more bedrooms	
	Number	%	Number	%	Number	%	Number	%
With cash rent:	132	100.0%	7,965	99.9%	8,000	99.4%	3,413	98.0%
Less than \$200	0	0.0%	47	0.6%	29	0.4%	0	0.0%
\$200 to \$299	0	0.0%	59	0.7%	7	0.1%	62	1.8%
\$300 to \$499	0	0.0%	34	0.4%	117	1.5%	56	1.6%
\$500 to \$749	100	75.8%	3,233	40.5%	666	8.3%	133	3.8%
\$750 to \$999	10	7.6%	4,182	52.5%	3,650	45.3%	564	16.2%
\$1,000 or more	22	16.7%	410	5.1%	3,531	43.9%	2,598	74.6%
No cash rent	0	0.0%	8	0.1%	49	0.6%	69	2.0%
<b>Total</b>	132	100.0%	7,973	100.0%	8,049	100.0%	3,482	100.0%

Source: 2006–09 American Community Survey – U.S. Census

**Table 13: Number of Bedrooms by Gross Rent**

## AGE OF RENTAL HOUSING

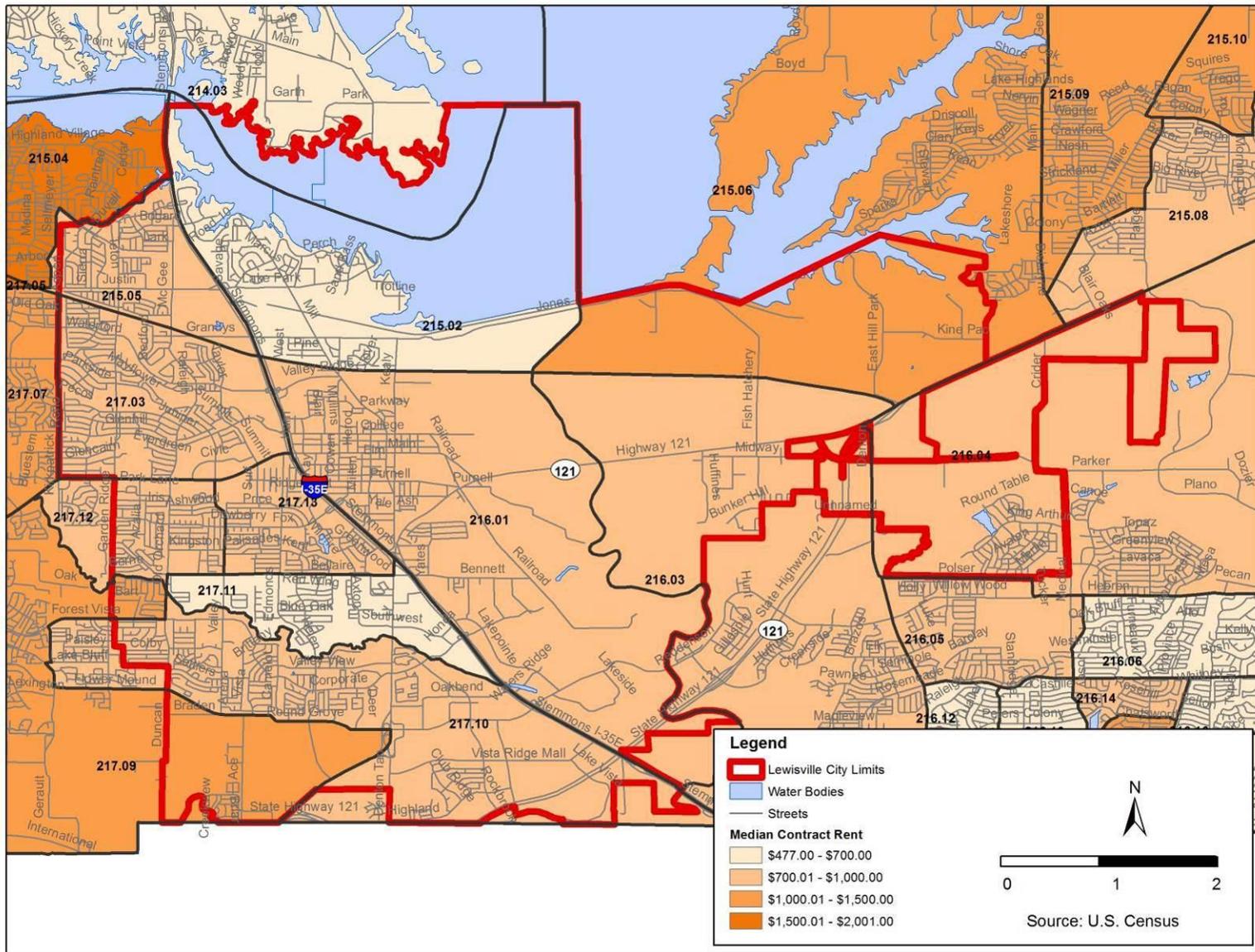
Table 14 below compares the age of rental housing to the age of owner-occupied housing. The data show that the age of the housing stock tends to be marginally older for renter-occupied housing, with 3.7 percent of rental housing and 7.4 percent of owner-occupied housing built prior to 1970.

Year Built	Renter-Occupied		Owner-Occupied	
	Number	Percent	Number	Percent
Built 2005 or later	1,340	6.8%	763	4.6%
Built 2000 to 2004	4,434	22.6%	1,228	7.4%
Built 1990 to 1999	5,415	27.6%	6,290	37.8%
Built 1980 to 1989	5,804	29.6%	3,466	20.8%
Built 1970 to 1979	1,931	9.8%	3,660	22.0%
Built 1960 to 1969	454	2.3%	733	4.4%
Built 1950 to 1959	134	0.7%	348	2.1%
Built 1940 to 1949	54	0.3%	57	0.3%
Built 1939 or earlier	70	0.4%	101	0.6%
Total:	19,636	100.0%	16,646	100.0%

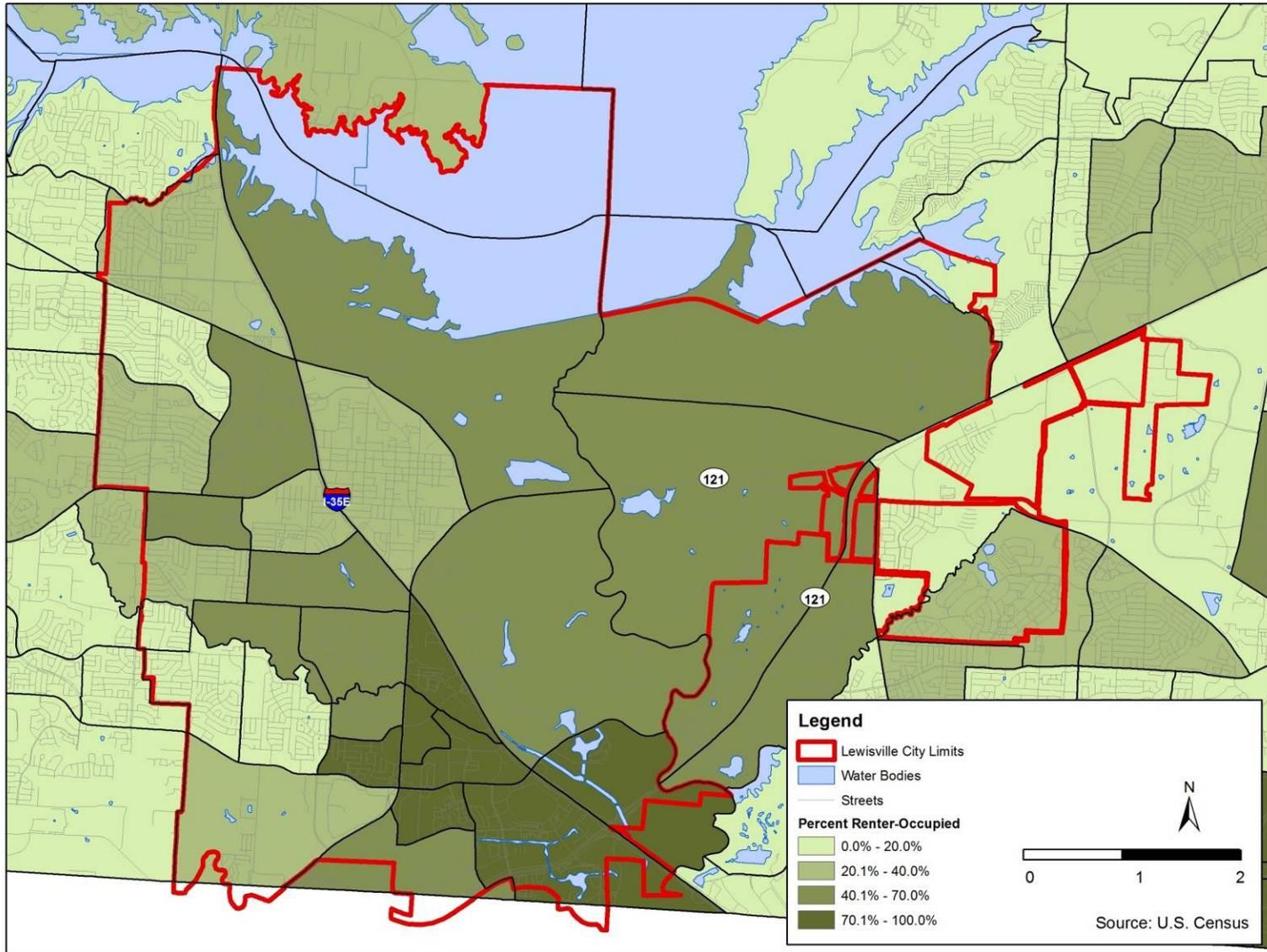
Source: 2006–10 American Community Survey – U.S. Census

**Table 14: Age of Rental and Owner-Occupied Housing**

Map 13: Median Contract Rent 2010



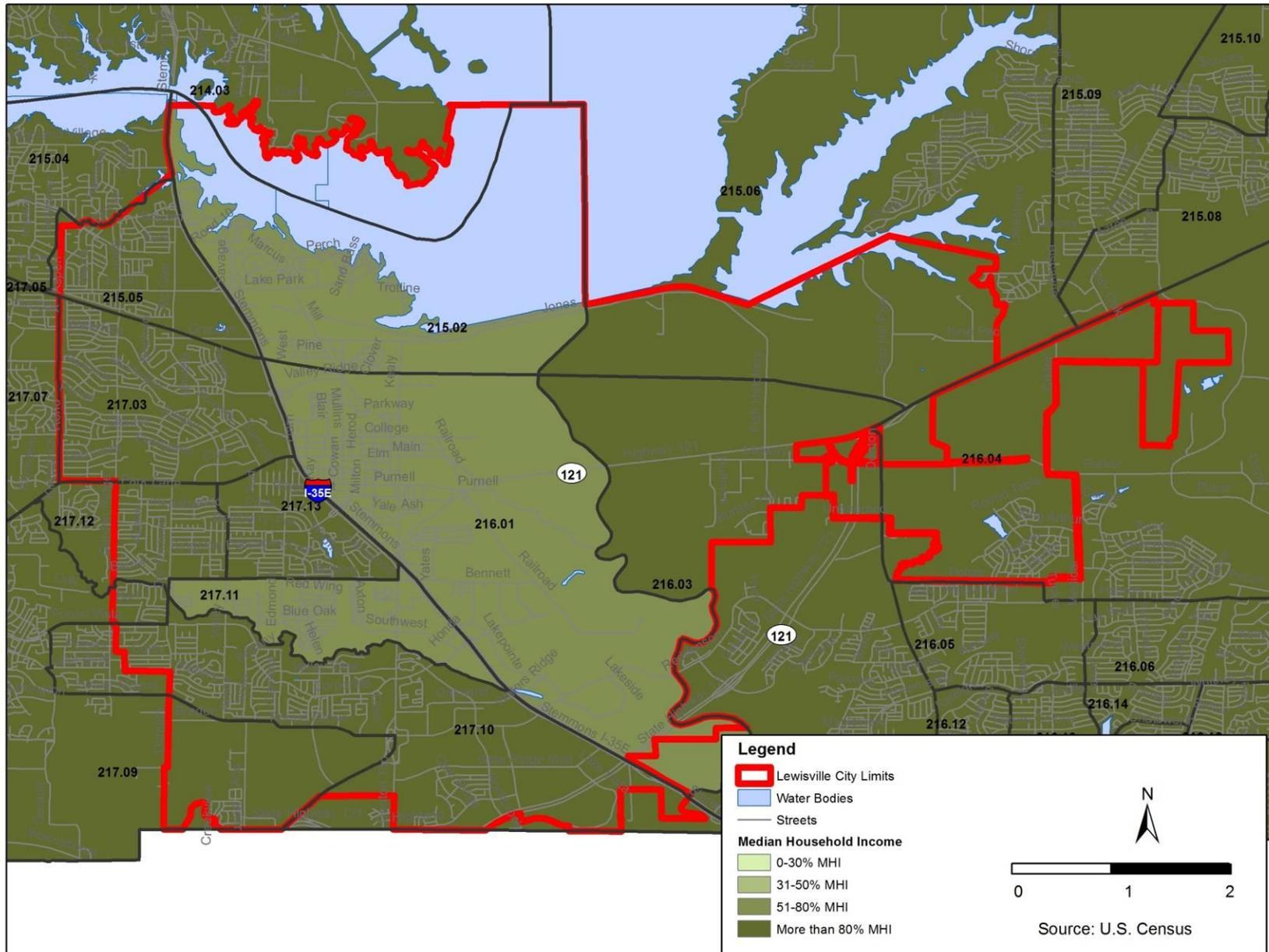
Map 14: Percent Renter-Occupied 2010



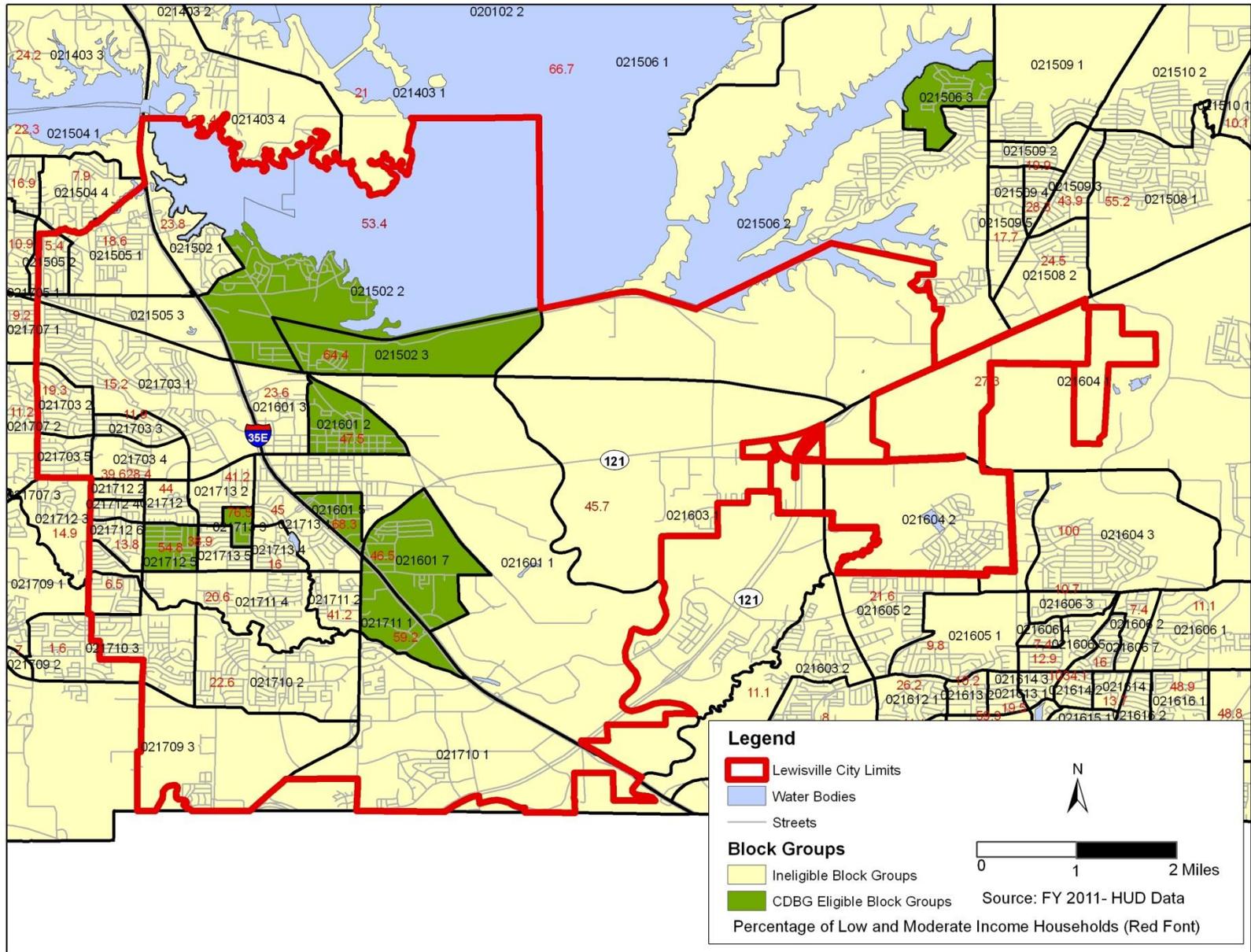
## **CDBG ELIGIBLE CENSUS TRACTS**

Income guidelines associated with the Community Development Block Grant and other federal housing programs specify that benefits be directed at households or communities where incomes are less than 80 percent of the household median. Eighty percent of median income is \$43,671 for Lewisville based on the median household income in 2010 of \$54,589. Map 15, on the following page, presents the median household income data by census tract, broken down by typical eligibility requirements found in federal housing grant regulations: 0 to 30 percent MHI, 31 to 50 percent MHI, 51 to 80 percent MHI, 81 to 100 percent MHI, and greater than 100 percent MHI. These data are aggregated further on Map 16, on page 33, identifying those census blocks eligible for CDBG area benefit, where 51 percent or more of the residents have a household income that is at or below 80 percent of the area median income. The yellow census blocks on Map 16 indicates the concentrations of low-income persons by geographical area and depicts the city census tracts and block groups eligible for CDBG funding according to the 2010 U.S. Census. The CDBG eligible block groups are concentrated in the western and northern census tracts of the city, which have higher concentration of minorities as indicated on Maps 1 and 2 on pages 6 and 7.

Map 15: Median Household Income 2010



**Map 16: CDBG Eligible Block Groups 2011**



## **PUBLIC AND ASSISTED HOUSING**

The City of Lewisville does not operate a public housing authority. Through local agreement, the Denton Housing Authority (DHA) receives federal funding for Section 8 Vouchers that are available to eligible applicants for use in Lewisville. All requests for application and information for Section 8 Vouchers and similar public housing programs are referred to Denton County Housing Authority. There is no direct participation of residents of public housing developments in the process of developing and implementing the Consolidated Plan.

## **NEED FOR PUBLIC HOUSING AND SECTION 8 VOUCHERS**

The City of Lewisville does not operate a public housing authority. There is no need that can be documented from waiting lists in this section. There is no loss of assisted housing units expected, though units may go in and out of service due to maintenance, and as soon as repairs are complete the units will be placed back into service. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured.

## **HOUSING PROGRAMS AND SUPPORTIVE SERVICES FOR LOW- TO MODERATE-INCOME AND NON-HOMELESS SPECIAL NEEDS POPULATIONS:**

The City of Lewisville is in full support of placing an emphasis on housing programs and supportive services for low- to moderate- income and non-homeless special needs populations. The City believes neighborhood preservation and revitalization are an essential component of maintaining the sustainability of low income housing.

First-time Homebuyer Assistance Program: The First-time Homebuyer Assistance Program was created and has been very successful, assisting low-to-moderate income families into homeownership in the last five years. The Program provides down payment and closing cost assistance to eligible families. An extension of this program has also been very successful in providing homebuyer classes to potential buyers (classes serve the general population and are not restricted by income).

Lewisville Housing Rehabilitation Program (LHRP): Through LHRP, the City assists eligible homeowners with repairs to maintain safe, decent, and affordable housing. The program rehabilitates single-family, owner-occupied homes by making required repairs to bring the home into compliance with current local codes as much as feasible. Elderly, disabled, and the lowest income applicants are given priority in the application process.

Rental or Utility Assistance: The City of Lewisville currently does not offer direct rental or utility assistance but local programs are available through non-profit partnerships with Christian Community Action (CCA), Lewisville Salvation Army, and Community Services, Inc. that provide rental and utility assistance and other social services.

Supportive Services: The City of Lewisville provides funding to various non-profit organizations to provide supportive services such as senior, health, disabled, youth, domestic violence, and crisis services to non-homeless populations in the community. Various funded agencies that provide supportive services include: Communities In Schools of North Texas (CISNT), SPAN, Operation Peace of Mind (OPM), New Hope Learning Center, First United Methodist Church, PediPlace, Christian Community Action (CCA), Health Services of North Texas (HSNT), Day Stay for Adults, Denton County Friends of the Family, CASA of Denton County, Inc., Children's Advocacy Center for Denton County, and the

Salvation Army. The City of Lewisville partners with the Town of Flower Mound to host quarterly Agency Roundtables. The quarterly roundtables provide a forum for community dialogue amongst local non-profits.

Housing Opportunities for People with AIDS (HOPWA): The City has no assigned HOPWA funds under any of the Programs.

## ASSISTED HOUSING

The City has 893 subsidized units, which are affordable to very low income and low income households. Table 16, below, provides an inventory of various types of assisted housing in Lewisville by Program and target population. These properties represent a number of different housing HUD programs and including Section 207/223(f), 221(d)(4)MKT, Section 811, Low Income Housing Tax Credits (LIHTC). The total number of units was approximately 1,780 units, 145 of which were constructed or adapted for the elderly or disabled persons.

Developments	Program	Total Units	Assisted Units	Target Population
Community Options Lewisville	811	6	6	Disabled
Evergreen at Lewisville Senior Apartment Community	4% HTC	218	218	Elderly
Evergreen at Vista Ridge	9% HTC	120	120	Elderly
Lakepointe Residences	221(d)(4)MKT	221	0	Family
Legacy at Garden Ridge	223(a)(7)/221(d)(4)M	180	0	Elderly
Marquis at Vista Ridge Apts	207/223(f)	276	0	Family
Oak Tree Village	9% HTC	272	163	Low Income
Saint Charles Apartments	9% HTC	126	126	Low Income
The Tuscany at Lakepointe	4% HTC	168	68	Low Income
Valley Ridge Apartments	9% HTC	192	192	Low Income

Source: HUD – Multifamily Assisted Housing Inventory [http://portal.hud.gov/hudportal/documents/huddoc?id=DOC\\_13020.pdf](http://portal.hud.gov/hudportal/documents/huddoc?id=DOC_13020.pdf)  
 HUD – LIHTC Inventory - <http://lihtc.huduser.org/>

**Table 15: Assisted Housing Inventory**

## **HOUSING NEEDS ASSESSMENT**

This portion of the Consolidated Plan describes the estimated housing needs projected for the ensuing five-year period. The housing data and the analysis included in the section utilize Comprehensive Housing Affordability Strategy (CHAS) data, ACS 2006 - 2010 5-Year estimates, 2010 and 2000 US Census data, Consolidated Plan for Fiscal Years 2007 through 2012, and other sources.

The housing needs assessment gauges areas in the housing market that are not meeting the needs of the community. These needs include issues dealing with the cost of housing, appropriate housing, and housing conditions. The cost of housing is measured by cost burden – the percentage of a household's income needed to cover housing expenses (rent or mortgage payment plus utilities). Over 30 percent of a household's income is considered a cost burden and more than 50 percent is considered a severe cost burden.

Appropriate housing refers to a household residing in a housing unit that provides sufficient space for the number of occupants, without exceeding their capacity to maintain the unit. Overcrowding is the primary problem in the consideration of appropriate housing. HUD defines overcrowding as more than one person per room. Another issue with appropriate housing is being over-housed. This problem manifests itself mainly with elderly households where the children have all moved out and the remaining couple or individuals have more space than is required for just themselves. While that is not typically a problem, as income becomes more limited and other demands become more pressing, home maintenance sometimes takes a backseat, being put off until later. Often, these deferred maintenance items become larger problems such as water damage from leaky roofs, wood damage from worn paint, or foundation problems resulting from neglecting to maintain appropriate moisture conditions. What should have been a \$2,000 roofing repair job can turn into a \$30,000 major rehabilitation project.

Physical housing problems included in this section refer to 2000 Census data concerning lack of complete plumbing and/or kitchen facilities and the age of the housing stock. The 2000 Census provides a general overview of conditions through the housing data, but it must be loosely interpreted. Older housing stock tends, generally speaking, to be in poorer condition than newer housing stock. Those without complete kitchen and/or plumbing facilities are likely to have other housing problems as well. Hence, these data are incorporated into this discussion as a substitute for an on-site housing condition evaluation.

## Overcrowding

HUD defines overcrowding as more than one person per room. Table 16 to the right provides a comparison between owner-occupied and rental housing overcrowding based on the definition. Rental housing tends to be more overcrowded with 4.7 percent of total rental occupied housing compared with 2.4 percent of total owner-occupied housing. According to the 2006 - 2010 ACS data, the average household size was 2.3 for rental housing and 2.9 for owner-occupied housing.

Table 17, on the following page, provides the details on overcrowding by race and ethnicity. Based on 2006 - 2010 ACS data, Hispanic and African-American households have higher levels of overcrowding compared to White households.

Occupants Per Room	Number	%
Owner occupied		
0.50 or less occupants per room	11,827	71.1%
0.51 to 1.00 occupants per room	4,404	26.5%
1.01 to 1.50 occupants per room	284	1.7%
1.51 to 2.00 occupants per room	123	0.7%
2.01 or more occupants per room	8	0.0%
Owner occupied Total	16,646	100.0%
Renter occupied		
0.50 or less occupants per room	12,964	66.0%
0.51 to 1.00 occupants per room	5,751	29.3%
1.01 to 1.50 occupants per room	680	3.5%
1.51 to 2.00 occupants per room	185	0.9%
2.01 or more occupants per room	56	0.3%
Renter occupied Total	19,636	100.0%

Source: Source: 2006-10 American Community Survey (ACS) – U.S. Census

**Table 16: Occupants per Room**

Race	Total	1.00 or less Occupants Per room	1.01 or more occupants Per room	Percent of Total Overcrowded
White	21,883	21,697	186	0.8%
Hispanic	7,021	6,227	794	11.3%
African-American	4,073	4,019	54	1.3%

Source: U. S. Census- 2006 -2010 ACS Data

**Table 17: Occupants per Room (Overcrowding) by Race**

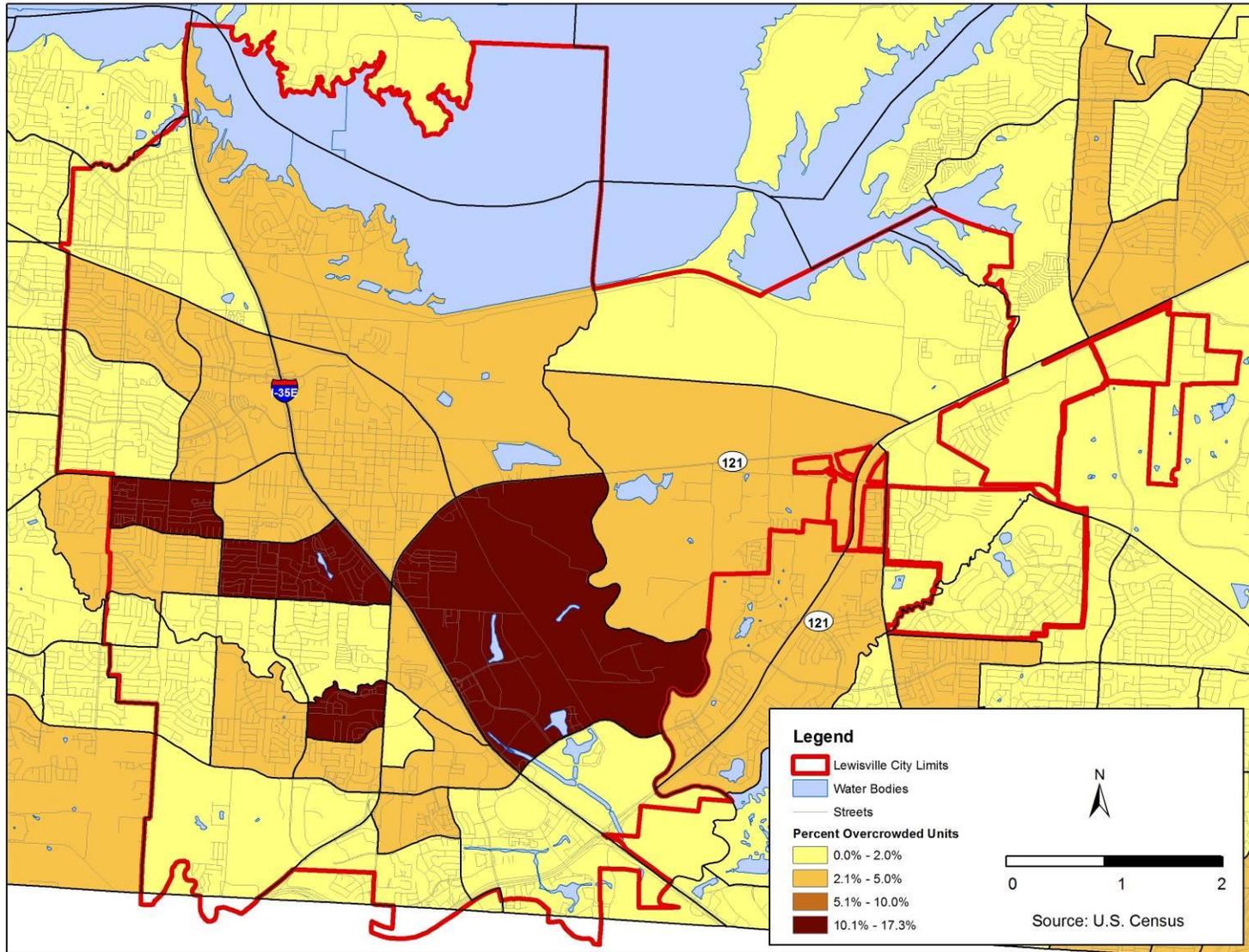
Map 17, on page 40, illustrates the geographic dispersion of overcrowded households in Lewisville.

### Cost Burden

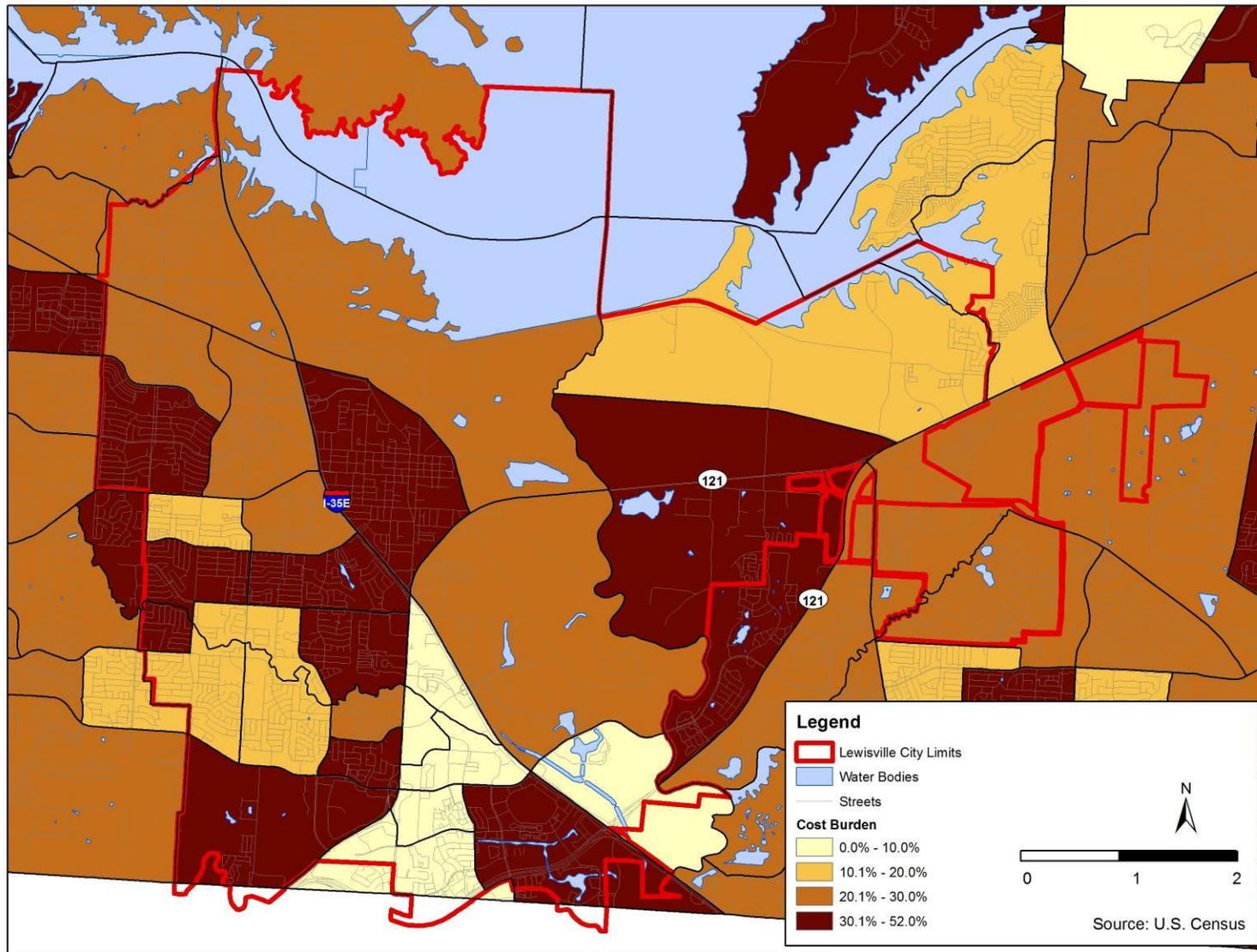
A significant indicator of housing affordability is the percentage of renters paying more than 30 percent of household income for housing related expense. This information has been analyzed and presented by census tract. Citywide, 40.7 percent of households pay more than 30 percent of their household income on housing expenses and of that group 15.3 percent pay more than 50 percent of their income. Maps 18 and 19, on pages 40, 41, and 42 provide an illustration of these variables.

According to the 2006 - 2010 ACS data, about 82 percent of those earning less than \$10,000 per year paid more than 30 percent of their income on housing. In the income group \$10,000 to \$19,999 per year, about 96 percent of renters paid more than 30 percent of their income on housing expenses. In the next income category, \$20,000 to \$34,999 per year, over 77 percent of households paid 30 percent of their income for housing expenses. It is only in the upper income levels (household incomes of \$75,000 to \$99,000 and household incomes over \$100,000) that no households exceed the 30 percent level in housing expenses. Cost burden is further examined in the CHAS tables, starting on page 48.

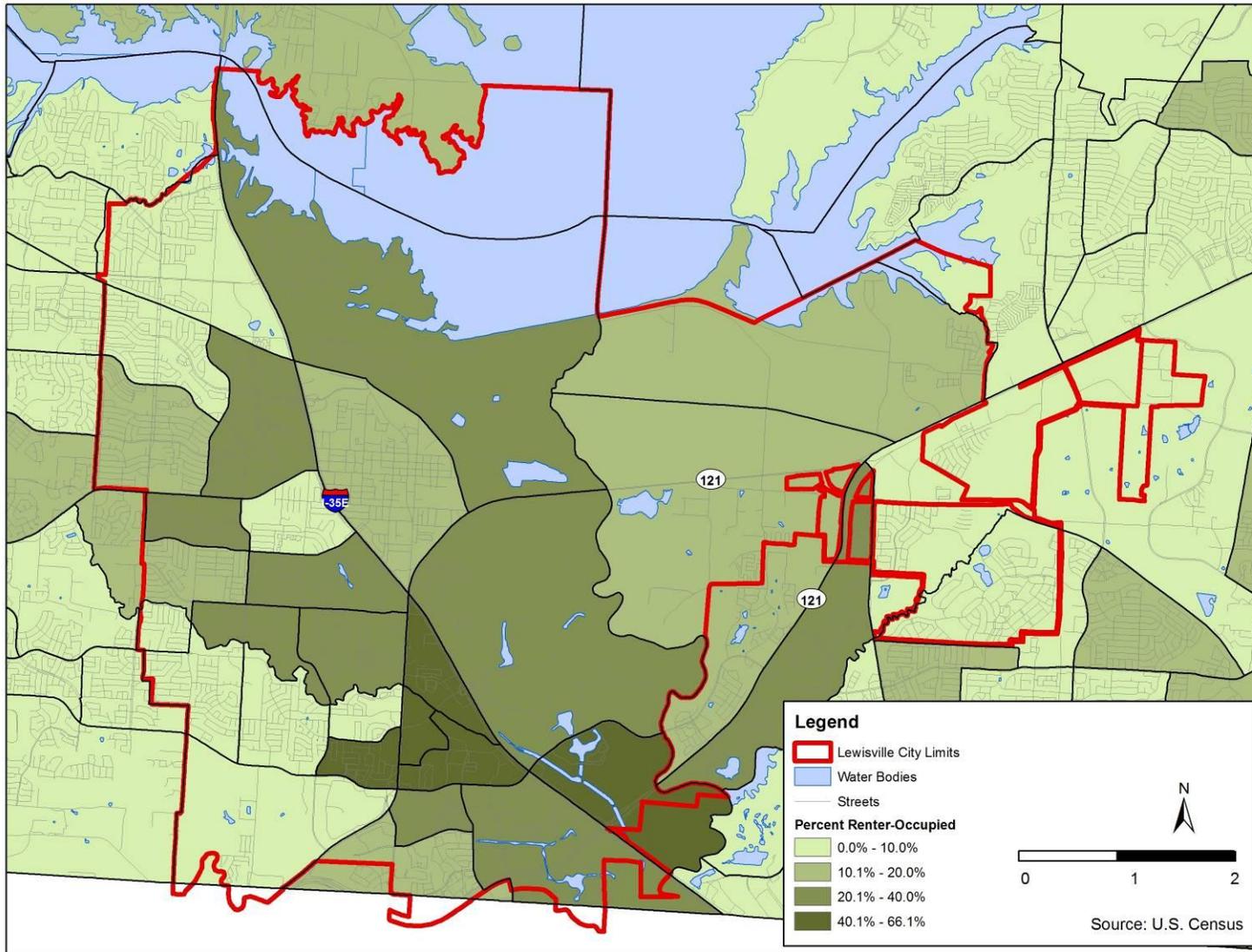
Map 17: Percent Overcrowded Housing Units 2010



**Map 18: Percent Owner Households Paying More than 30% of Household Income On Housing Expenses, 2010**



**Map 19: Percent Renter Households Paying More than 30% of Household Income On Housing Expenses, 2010**



## HOUSING DATA – FAMILY NEEDS

The following section of the housing needs assessment summarizes the available data on the current need for:

- Housing assistance for low, moderate and middle income households;
- Supportive housing for persons with special needs.

This assessment also considers the housing needs of persons living with disabilities, mental illness, and their families.

### Housing Needs of Low, Moderate and Middle Income Households

Affordable housing is defined as gross housing costs (rent or mortgage payment plus utilities) totaling no more than 30 percent of a household's gross income. A household paying more than 30 percent of their total income towards their rent or mortgage is considered to be cost burdened. A household paying more than 50 percent of their income towards their rent or mortgage is considered to be severely cost burdened. The following discussion analyzes the housing problems and assistance needs of households by various income groups. For purposes of the discussion below, a household with a housing problem is described as:

Occupying a housing unit that meets the U.S. Census definition of having a physical defect (lacking complete kitchen or bathroom); or cost burden (paying more than 30 percent of their income on housing expenses) are evidence of housing problems.

Table 18, to the right, presents a comparison of households with 30 percent and 50 percent cost burdens among renters by ethnicity, which are calculated from 2000 Census data.

Race/Ethnicity	% Cost Burden > 30%	% Cost Burden > 50%
White Non-Hispanic	30.6%	10.5%
Hispanic	36.4%	14.9%
African-American	43.4%	16.8%

Source: 2000 Census

**Table 18: Percentage Cost Burden by Race**

Approximately 43 percent of African-American households, 36 percent of Hispanic households, and 31 percent of White Non-Hispanic households were designated as having a cost burden of more than 30 percent based on 2000 Census. Also, about 17 African-American households, 15 percent of Hispanic households, and over 10 White households have a cost burden of more than 50 percent.

### **Very Low-Income Households**

The "Very Low Income" designation applies to those households whose incomes are at or below 50 percent of the adjusted family median income. Table 20, on page 49, indicates that 3,411 households of the 3,972 very low-income households in Lewisville had a housing problem. More than 3,220 households are paying more than 30 percent of their income for housing. Among them 2,203 are renters and 1,024 are homeowners. Cost burdened low-income households can be further identified by household type: elderly, small family, large family, and all others. Of the 2,203 cost burdened very low-income renters, 319 were elderly households, 680 were small families, 191 were large families, and the remaining 1,013 households were in the "other" category.

#### **Disproportionate Need, Very Low-Income**

Disproportionate need is defined as one racial or ethnic group displaying a noticeably greater need for housing assistance than the population as a whole. For purposes of the Consolidated Plan, a difference of 10 percent in housing needs data between the population as a whole and a minority population is an indicator of disproportionate need.

Comparing Table 20A and Table 21, 88 percent of White Non-Hispanic Households within the Very Low Income (0 to 30 % MFI) had housing

problems compared to 78 percent for the population as a whole, in the Family Owners category. Under Very Low-Income (31 to 50% MFI) White Non-Hispanic Households showed disproportionate need in the Family Owners Category.

Comparing Table 20A and Table 22 it can be noted that 96.3 percent of Hispanic households within the Very Low-Income group (0 to 30 % MFI) had housing problems compared to 85.7 percent for the population as a whole, in the All Other Households category. In the same income group, Elderly Owner and Family Owner Households also showed a disproportionate need. Within the Very Low-Income group (31 to 50 % MFI), Hispanic Households showed disproportionate need under Elderly Owners and Family Owners categories.

Comparing Table 20A and Table 23 it can be noted that 100 percent of African-American households within the Very Low-Income group (0 to 30 % MFI) had housing problems compared to 81.6 percent for the population as a whole, in the category of Elderly Renters. Also, Family Renters, Family Owners, and All Other Owners categories had a disproportionate need in the same income group. Within the Very Low-Income group (31 to 50 % MFI) African-American households showed a disproportionate need under Family Owner Households with 100 percent housing problems compared to 72 percent housing problems for all households.

### **Other Low-Income**

The "Other Low-Income" designation applies to those households whose incomes are greater than 50 percent but less than or equal to 80 percent of the adjusted family median income. Table 20 indicates that 2,899 households of the 4,972

Other Low-Income households in Lewisville had some sort of housing problem. It is estimated that 1,770 Other Low-Income renters and 791 Other Low-Income homeowners were paying more than 30 percent of their income towards their rent or mortgage (cost burdened). Of the 1,770 cost burdened "Other Low-Income" renters, 185 were elderly households, 655 were small families, 95 large families, and the remaining 834 were in the "Other" category. There is significant improvement in the cost burden data from the Other Low-Income group, when compared with data for the Very Low-Income households.

*Disproportionate Need, Other Low-Income*

The following are the most obvious incidents from the CHAS data indicating disproportionate need, a difference of 10 percent in housing needs data between the population as a whole and minority population that are included in the Other Low-Income population.

Comparing Table 20A and Table 21, 62.9 percent of White Non-Hispanic Households within the Other Low Income (51 to 80 % MFI) had housing problems compared to 49 percent for the population as a whole in the Family Owners category.

Comparing 20A and Table 22, 100 percent of Hispanic Households within the Other Low Income (51 to 80 % MFI) had housing problems compared to 21.3 percent for the population as a whole in the Elderly Owners category. In the same income group, Hispanic Households showed a disproportionate need under Family Owners category.

Comparing Table 20A and Table 23, 100 percent of African-American Households within the Other Low Income category (51 to 80 % MFI) had housing problems compared to 82.2 percent for the population as a whole, in the Elderly Renters category. In the same income category, 93.8 percent of African-American Family Owner Households had housing problems compared

to 49 percent for the overall population in the same income category. This indicates a disproportionate impact on African- American households.

### **Moderate-Income**

The "Moderate-Income" designation applies to those households whose incomes are greater than 80 percent but less than or equal to 95 percent of the adjusted family median income. Table 20 indicates that 1,958 households, or 9.3 percent, of the 21,058 Moderate-Income households, had some sort of housing problem. About 270 Moderate-Income renters and 889 Moderate-Income homeowners were paying more than 30 percent of their income towards their rent or mortgage (cost burdened). Of the 269 cost burdened moderate-income renters, 20 are estimated to be elderly households, 114 small families, and the remaining 135 were in the "Other" category.

#### *Disproportionate Need, Moderate Income*

Comparing Table 20A and Table 22, 31.1 percent of Hispanic Households within the Moderate Income (81 to 95% MFI) had housing problems compared to 13.8 percent for the population as a whole, in the Family Renters category. In the same income group, 21.6 percent of Hispanic Households had housing problems compared to 6.2 percent for the population as a whole, in the All Other Renters category. Hispanic households also showed a disproportionate need in the Family Owners category in this income group.

**Table 19: Households by Type and Income**

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Households	Total Renters	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 or More)	All Other Owners	Total Owners	
<b>Very Low Income (0 to 50% MFI)</b>	379	860	256	1,138	2,633	427	464	219	229	1,339	3,972
<b>0 to 30% MFI</b>	244	305	83	588	1,220	152	184	82	134	552	1,772
<b>31 to 50% MFI</b>	135	555	173	550	1,413	275	280	137	95	787	2,200
<b>Low-Income (51 to 80% MFI)</b>	225	1,200	215	1,644	3,284	394	705	299	290	1,688	4,972
<b>Moderate Income (81 to 95% MFI)</b>	285	3,455	340	3,839	7,919	999	8,890	1,335	1,915	13,139	21,058
<b>Total Households</b>	889	5,515	811	6,621	13,836	1,820	10,059	1,853	2,434	16,166	30,002

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 20: All Households**

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 or more)	All Other Households	Total Renters	Elderly	Small Related (2 to 4)	Large Related (5 or more)	All Other Owners	Total Owners	
<b>1. Very Low Income (0 to 50% MFI)</b>	379	860	256	1,138	2,633	427	464	219	229	1,339	3,972
<b>2. 0 to 30% MFI</b>	244	305	83	588	1,220	152	184	82	134	552	1,772
<b>3. % with any housing problems</b>	81.6	77	100	85.7	83.7	61.2	91.8	95.1	88.8	83.2	83.5
<b>4. % Cost Burden &gt; 30%</b>	81.6	77	100	84	82.9	61.2	91.8	90.2	85.8	81.7	82.5
<b>5. % Cost Burden &gt; 50%</b>	79.9	67.2	90.4	78.2	76.6	46.1	81.5	53.7	85.8	68.7	74.2
<b>6. 31 to 50% MFI</b>	135	555	173	550	1,413	275	280	137	95	787	2,200
<b>7. % with any housing problems</b>	88.9	87.4	100	98.2	93.3	58.2	85.7	94.2	89.5	78	87.8
<b>8. % Cost Burden &gt; 30%</b>	88.9	80.2	62.4	94.5	84.4	58.2	82.1	72.3	89.5	72.9	80.3
<b>9. % Cost Burden &gt; 50%</b>	48.1	32.4	2.3	44.5	35	23.6	46.4	13.9	68.4	35.5	35.1
<b>10. Other Low-Income (51 to 80% MFI)</b>	225	1,200	215	1,644	3,284	394	705	299	290	1,688	4,972
<b>11. % with any housing problems</b>	82.2	63.7	79.1	53.5	60.9	21.3	64.5	66.6	55.2	53.2	58.3
<b>12. % Cost Burden &gt; 30%</b>	82.2	54.6	44.2	50.7	53.9	21.3	62.4	36.8	55.2	47	51.5
<b>13. % Cost Burden &gt; 50%</b>	24.4	5.4	0	1.5	4.4	6.3	12.1	3.3	19	10.4	6.4
<b>14. Moderate Income (81 to 95% MFI)</b>	285	3,455	340	3,839	7,919	999	8,890	1,335	1,915	13,139	21,058
<b>15. % with any housing problems</b>	7	10.7	45.6	6.2	9.9	6.4	5.8	20.6	17	9	9.3
<b>16. % Cost Burden &gt; 30%</b>	7	3.3	0	3.5	3.4	6.4	5.2	3.7	16.2	6.7	5.5
<b>17. % Cost Burden &gt; 50%</b>	0	0	0	0	0	1.4	0.3	0	1.3	0.5	0.3
<b>18. Total Households</b>	889	5,515	811	6,621	13,836	1,820	10,059	1,853	2,434	16,166	30,002
<b>19. % with any housing problems</b>	58.9	33.6	71.6	32.7	37	22	13.8	36.8	28.3	19.5	27.6
<b>20. % Cost Burden &gt;30</b>	58.9	26.3	35.3	30	30.7	22	12.9	18	27.5	16.7	23.2
<b>21. % Cost Burden &gt;50</b>	35.4	8.2	9.7	11	11.4	9.6	3.9	3.9	10.7	5.6	8.2

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 20A: All Households**

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly	Family Households	All Other Owners	Total Owners	
<b>1. Very Low Income (0 to 50% MFI)</b>	379	1,116	1,138	2,633	427	891	229	1,339	3,972
<b>2. 0 to 30% MFI</b>	244	388	588	1,220	152	336	134	552	1,772
<b>3. % with any housing problems</b>	81.6	81.9	85.7	83.7	61.2	78.0	88.8	83.2	83.5
<b>4. % Cost Burden &gt; 30%</b>	81.6	81.9	84	82.9	61.2	78.0	85.8	81.7	82.5
<b>5. % Cost Burden &gt; 50%</b>	79.9	72.2	78.2	76.6	46.1	65.5	85.8	68.7	74.2
<b>6. 31 to 50% MFI</b>	135	728	550	1,413	275	555	95	787	2,200
<b>7. % with any housing problems</b>	88.9	90.4	98.2	93.3	58.2	72.1	89.5	78	87.8
<b>8. % Cost Burden &gt; 30%</b>	88.9	76.0	94.5	84.4	58.2	70.3	89.5	72.9	80.3
<b>9. % Cost Burden &gt; 50%</b>	48.1	25.2	44.5	35	23.6	35.1	68.4	35.5	35.1
<b>10. Other Low-Income (51 to 80% MFI)</b>	225	1,415	1,644	3,284	394	1,099	290	1,688	4,972
<b>11. % with any housing problems</b>	82.2	66.0	53.5	60.9	21.3	49.0	55.2	53.2	58.3
<b>12. % Cost Burden &gt; 30%</b>	82.2	53.0	50.7	53.9	21.3	47.7	55.2	47	51.5
<b>13. % Cost Burden &gt; 50%</b>	24.4	4.6	1.5	4.4	6.3	10.0	19	10.4	6.4
<b>14. Moderate Income (81 to 95% MFI)</b>	285	3,795	3,839	7,919	999	9,889	1,915	13,139	21,058
<b>15. % with any housing problems</b>	7	13.8	6.2	9.9	6.4	5.9	17	9	9.3
<b>16. % Cost Burden &gt; 30%</b>	7	3.0	3.5	3.4	6.4	5.3	16.2	6.7	5.5
<b>17. % Cost Burden &gt; 50%</b>	0	0.0	0	0	1.4	0.4	1.3	0.5	0.3
<b>18. Total Households</b>	889	6,326	6,621	13,836	1,820	11,879	2,434	16,166	30,002
<b>19. % with any housing problems</b>	58.9	38.5	32.7	37	22	15.1	28.3	19.5	27.6
<b>20. % Cost Burden &gt;30</b>	58.9	27.5	30	30.7	22	14.3	27.5	16.7	23.2
<b>21. % Cost Burden &gt;50</b>	35.4	8.4	11	11.4	9.6	4.8	10.7	5.6	8.2

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 21: White Non-Hispanic Households**

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
<b>1. Household Income &lt;=50% MFI</b>	335	410	800	1,545	350	310	209	869	2,414
<b>2. Household Income &lt;=30% MFI</b>	200	140	410	750	130	125	125	380	1,130
% with any housing problems	87.5	64.3	84.1	81.3	61.5	88	88	78.9	80.5
<b>3. Household Income &gt;30 to &lt;=50% MFI</b>	135	270	390	795	220	185	84	489	1,284
% with any housing problems	88.9	87	97.4	92.5	50	83.8	95.2	70.6	84.1
<b>4. Household Income &gt;50 to &lt;=80% MFI</b>	200	820	1,210	2,230	380	620	220	1,220	3,450
% with any housing problems	80	68.3	56.6	63	19.7	62.9	56.8	48.4	57.8
<b>5. Household Income &gt;80% MFI</b>	270	2,765	3,250	6,285	930	8,125	1,665	10,720	17,005
% with any housing problems	7.4	8.7	4.6	6.5	7	5.6	18.6	7.7	7.3
<b>6. Total Households</b>	805	3,995	5,260	10,060	1,660	9,055	2,094	12,809	22,869
% with any housing problems	59	28.2	29.7	31.4	19.9	12.3	29.8	16.1	22.8

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 22: Hispanic Households**

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
<b>1. Household Income &lt;=50% MFI</b>	30	440	214	684	40	284	8	332	1,016
<b>2. Household Income &lt;=30% MFI</b>	30	115	109	254	15	84	0	99	353
<b>% with any housing problems</b>	66.7	82.6	96.3	86.6	100	95.2	N/A	96	89.2
<b>3. Household Income &gt;30 to &lt;=50% MFI</b>	0	325	105	430	25	200	8	233	663
<b>% with any housing problems</b>	N/A	95.4	100	96.5	100	92.5	50	91.8	94.9
<b>4. Household Income &gt;50 to &lt;=80% MFI</b>	0	310	175	485	10	240	25	275	760
<b>% with any housing problems</b>	N/A	66.1	51.4	60.8	100	62.5	60	63.6	61.8
<b>5. Household Income &gt;80% MFI</b>	4	530	255	789	15	865	55	935	1,724
<b>% with any housing problems</b>	0	31.1	21.6	27.9	0	20.8	0	19.3	23.2
<b>6. Total Households</b>	34	1,280	644	1,958	65	1,389	88	1,542	3,500
<b>% with any housing problems</b>	58.8	60.5	55.1	58.7	76.9	42.8	21.6	43.1	51.8

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 23: African-American Non-Hispanic Households**

Household by Type, Income, & Housing Problem	Renters				Owners				Total Households
	Elderly 1 & 2 member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 member Households	Family Households	All Other Owners	Total Owners	
<b>1. Household Income &lt;=50% MFI</b>	15	220	55	290	15	50	4	69	359
<b>2. Household Income &lt;=30% MFI</b>	15	125	45	185	15	35	4	54	239
<b>% with any housing problems</b>	100	100	66.7	91.9	0	100	100	72.2	87.4
<b>3. Household Income &gt;30 to &lt;=50% MFI</b>	0	95	10	105	0	15	0	15	120
<b>% with any housing problems</b>	N/A	89.5	100	90.5	N/A	100	N/A	100	91.7
<b>4. Household Income &gt;50 to &lt;=80% MFI</b>	10	210	185	405	0	64	20	84	489
<b>% with any housing problems</b>	100	69	48.6	60.5	N/A	93.8	0	71.4	62.4
<b>5. Household Income &gt;80% MFI</b>	0	245	245	490	25	640	145	810	1,300
<b>% with any housing problems</b>	N/A	18.4	10.2	14.3	0	10.9	10.3	10.5	11.9
<b>6. Total Households</b>	25	675	485	1,185	40	754	169	963	2,148
<b>% with any housing problems</b>	100	59.3	32	48.9	0	23.9	11.2	20.7	36.3

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

## HOUSING NEEDS FOR NON-HOMELESS SPECIAL NEEDS POPULATIONS

As shown in Table 24, to the right, the number of people with various types of disabilities in Lewisville is significant. Some of these disabilities may not require any particular special housing modifications, while many do. Typically, special home modification must be made to accommodate a resident and are not already available in a unit, with the exception of new apartments that must comply with Americans with Disabilities Act (ADA) standards. Accommodations are often expensive to provide in an existing unit. Universal design ordinances require that all new housing units be built with future accommodations in mind, minimizing the cost of future changes. These include larger doors to allow for wheelchair access, blocking in walls to facilitate the installation of grab bars, and larger space in closets and bathrooms to allow turning room for a wheelchair.

While no data exist that indicate the extent to which the housing stock in Lewisville accommodates persons with disabilities, it is not very likely to be a significant number, for units other than the recently built multifamily units that comply with ADA standards.

<b>Age by Disability Status</b>	<b>Population</b>
<b>Population under 18 years</b>	<b>532</b>
With a hearing difficulty	95
With a vision difficulty	0
With a cognitive difficulty	440
With an ambulatory difficulty	48
With a self-care difficulty	54
<b>Population 18 to 64 years</b>	<b>4,026</b>
With a hearing difficulty	1,452
With a vision difficulty	428
With a cognitive difficulty	1,311
With an ambulatory difficulty	1,673
With a self-care difficulty	420
With an independent living difficulty	756
<b>Population 65 years and over</b>	<b>2,051</b>
With a hearing difficulty	771
With a vision difficulty	222
With a cognitive difficulty	414
With an ambulatory difficulty	1,511
With a self-care difficulty	366
With an independent living difficulty	857
<b>Total civilian non-institutionalized population</b>	<b>6,609</b>

Source: U.S Census – 2008-2010 ACS data

**Table 24 - Disabilities**

Table 2A, presented on the following page, establishes the priority need for housing in Lewisville. The priorities were based in part on public input and the extent of the need identified in terms of the number of households and income level. The estimated number of units was derived from Comprehensive Housing Affordability Strategy (CHAS) Table 1C data provided from 2000. These data were combined to use the percentage of households within each income category with a 30 percent or 50 percent cost burden from the 2000 table with the household count within each income category.

While the lowest income households are not the highest priority on Table 2A on the following page, responsibility for addressing the needs of this group are divided between the City and other organizations. The City's CDBG funded housing programs typically address the needs of low- and moderate- income households needing help with home repairs or those looking to realize the dream of homeownership. Non-profit organizations also assume some of the responsibility for meeting these needs.

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

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	L	235
		31-50%	M	485
		51-80%	H	764
	Large Related	0-30%	L	83
		31-50%	H	173
		51-80%	H	170
	Elderly	0-30%	H	199
		31-50%	H	120
		51-80%	H	185
	All Other	0-30%	M	504
		31-50%	L	540
		51-80%	L	880
<b>Owner</b>	Small Related	0-30%	L	169
		31-50%	H	240
		51-80%	H	455
	Large Related	0-30%	L	78
		31-50%	H	129
		51-80%	H	199
	Elderly	0-30%	H	93
		31-50%	H	160
		51-80%	H	84
	All Other	0-30%	M	119
		31-50%	L	85
		51-80%	L	160
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	50
	Frail Elderly	0-80%	H	20
	Severe Mental Illness	0-80%	M	10
	Physical Disability	0-80%	H	45
	Developmental Disability	0-80%	M	20
	Alcohol/Drug Abuse	0-80%	M	30
	HIV/AIDS	0-80%	M	10
	Domestic Violence	0-80%	H	7

**NEEDS OF PUBLIC HOUSING** - The City of Lewisville does not operate a public housing authority. There is no need that can be documented from waiting lists in this section. The housing need documented in Table 2A for Very Low Income Owner and Renter households reflects the overall need for affordable housing in the city.

The City has 893 subsidized units, which are affordable to very low income and low income households. Table 15, on page 34, provided an inventory of various types of assisted housing in Lewisville by Program and target population. The assisted housing properties represent a number of different housing HUD programs and including Section 207/223(f), 221(d)(4)MKT, Section 811, Low Income Housing Tax Credits (LIHTC). The total number of units was approximately 1,780 units, 145 of which were constructed or adapted for the elderly or disabled persons.

There is no public housing in Lewisville and there is no loss of assisted housing units expected, though units may go in and out of service due to maintenance, and as soon as repairs are complete the units will be placed back into service. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured.

**PUBLIC HOUSING 504 NEEDS ASSESSMENT** – The City of Lewisville does not operate a public housing authority and this section is not applicable.

**ABANDONED STRUCTURES; DEMOLITION; SECTION 104(d) COMPLIANCE**

The City has conducted two housing conditions surveys in prior years to assess the housing stock in the older parts of the City. A study area was selected based in part on the age of housing, comments from Code Enforcement and previous studies showing housing values and other characteristics. The survey area was

broken into sub-areas for ease of reporting. The study consisted of a ‘windshield’ survey that used a specific methodology to rate the conditions of single family homes from Standard, meaning no need of repairs is evident, to Minor Repairs, Major Repairs or Dilapidated. The surveys were designed to provide data on housing conditions to the CDBG Advisory Committee as a basis for selecting target neighborhoods and neighborhood revitalization based approach for allocating funds and project selection.

The last survey was conducted in 2005 so it does not give a current picture of vacant and abandoned housing, but it gives a good basis for the following estimates. The survey was not city-wide but did cover almost all pre-1970 housing stock. Major Repair units are suitable for rehabilitation.

2005 Units in Need of Major Repairs	57
2005 Dilapidated/Substandard and Abandoned Units	12
2005 Abandoned and Demolished over previous 4 years	14
2012 Est. Units in Need of Major Repairs	72
60 suitable for rehab	
2012 Est. Dilapidated/Substandard and Abandoned Units	10
0 suitable for rehab	
2012 Est. Demolished over previous 4 years	12

### **Compliance with Section 104(d)**

The City of Lewisville may utilize CDBG funding for code enforcement and for clearance and or demolition/removal of dilapidated and/or unsafe structures and the elimination of slum and blighted conditions. These structures are located in CDBG eligible low and moderated income census tracts and have been ordered demolished by Code Enforcement or Building Official action.

**Dilapidated Substandard Units / unsafe and or unfit for Human Habitation**

are defined by the City of Lewisville as housing units where the condition is so deteriorated that they have been declared by the City Building Official or the Code Enforcement Officers “no longer safe due the eminent danger of collapse or fire damage or units unfit for Human Habitation” due to infestation or dilapidation and ordered demolished. The investment required to rehabilitate these unit would probably be more than the value of the repaired home. These units typically have major burn damage, infestation, foundation problems, severely deteriorated roofs or no roof at all, often accompanied by holes apparent in the walls, shingles, or other openings that allow rain water into the unit. Units are often being illegally occupied by vagrants who are in danger due to the structural conditions.

**Standard Units** are defined by the City of Lewisville as housing units where all exterior conditions are deemed to be in good condition and in compliance with our Property Standards and Uniform Building Codes. The paint and roof appear to be in good condition, doors and windows fit well in their openings, there are no apparent sags in the roof or attached porches, and the siding or brick veneer are in good condition, with no holes apparent from the street.

**Substandard Condition but suitable for rehabilitation** are defined by the City of Lewisville as units in need of **minor to major repairs to avoid further compromise of the integrity of the structure or replacement of major components of the structure. Minor Repair** - those units where there is a need for repairs / maintenance ranging from painting of surfaces, to the repair of holes in siding, missing bricks, and spot repair of the roof. For example, the roof, as a whole, is generally in good to fair condition, no sags are observable in the roof or porch members. Doors and windows appear to fit well in their openings.

**Major Repair** - are those housing units where there are obvious, costly maintenance needs. These needs may include a major paint job, re-roofing, repairs of large holes in siding or brickwork, sags in the roof or attached porches, and evidence of minor foundation problems, such as dips at the corners of the housing unit. Major Repair Units may show evidence of doors and windows fitting poorly in their openings. Despite the cost of repairs, a Major Repair Unit is typically suitable for rehabilitation and the cost investment involved in fixing-up the home reasonable.

**BARRIERS TO AFFORDABLE HOUSING** - Numerous documents were collected and analyzed to determine the affect public policies have on affordable housing. The key documents were the Consolidated Plan, Analysis of Impediments to Fair Housing Choice, the City's zoning ordinances, Annual Action Plans, Consolidated Annual Performance Reports (CAPERS) and documentation on various housing programs and projects. City staff also provided information on its various efforts.

A significant barrier to affordable housing remains the financial ability of the low-mod income families to provide necessary funding for acquisition or for major or minor homeowner repairs, so acquisition and repair programs implemented by the City help address this obstacle. Another obstacle the City continues to face is the rising cost of materials and labor for rehabilitation projects in the community and the negative impact of that escalation on the existing program limits. The City currently administers minor repair programs that enable low-mod income homeowners to stay in their homes in a safe and decent environment. The City continues to assist the low-income community by offering the First-Time Home Buyer program to eligible participants. This program continues to be very successful.

The First-time Homebuyer Assistance Program was created and has been very successful, assisting low-to-moderate income families into homeownership in the last five years. The Program provides down payment and closing cost assistance to eligible families. An extension of this program has also been very successful in providing homebuyer classes to potential buyers (classes serve the general population and are not restricted by income). Through Lewisville Housing Rehabilitation Program (LHRP), the City assists eligible homeowners with repairs to maintain safe, decent, and affordable housing. The program rehabilitates single-family, owner-occupied homes by making required repairs to bring the home into compliance with current local codes as much as feasible.

**FAIR HOUSING** - The City of Lewisville conducted a Fair Housing Analysis of Impediments in conjunction with the preparation of the 2012 - 2017 Consolidated Plan. The analysis provided a detailed look at the demographic data provided by the 2000 and 2010 U.S. Census and Home Mortgage Disclosure Act (HMDA) data from 2005 through 2009. The study identified various impediments to the fair housing and recommends remedial activities to address those impediments. The process of identifying impediments to fair housing includes data analysis efforts combined with community input through focus group sessions and key person interviews. Through these methods, important impediments or barriers to fair housing choice were identified. A summary of Impediments identified in the 2012 Analysis of Impediments to Fair Housing and remedial actions to be undertaken by the city to lessen their impacts include the following.

The recently completed Analysis of Impediments to Fair Housing Choice identified fair housing impediments related to **real estate market conditions as impediments**: a lack of affordability and insufficient Income; **public policy related impediments**: a lack of public awareness of fair housing rights and local fair housing legislation; **banking, finance, insurance and other Industry related impediments**: large numbers of foreclosures in the real estate market; predatory

lending; and low number of loan applications and lower origination rates among minority borrowers; **socio-economic impediments:** poverty and low-income among minority populations; and **neighborhood conditions related impediments:** Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods. Housing affordability, and the cost, qualifying and associated issues such as credit appeared to be the most pressing issues faced relative to acquiring housing of one's choice. The increase in home foreclosures can be linked to predatory lending as a significant aftereffect of those lending practices. Adjustable Rate Mortgages (ARMs), interest only loans, one hundred percent loan-to-value mortgages, and other mortgage instruments that enabled large numbers of families enter into homeownership have become burdens to many as the housing bubble proved to be unsustainable.

Review of City practices revealed no significant policy barriers to affordable housing. These policies include land use controls, zoning ordinances, building codes, fees and charges, and tax policies. No excessive, exclusionary, discriminatory or duplicatory policies, rules or regulations were found that constitute barriers to affordability. However, in an effort to expand local resources, we also recommend that the City initiate an effort to research and consider one particular policy change, inclusionary zoning, as one alternative means of promoting balanced housing development. Inclusionary zoning has been used in other communities to ensure that some portion of new housing development is affordable.

## **HOMELESS NEEDS ASSESSMENT**

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, the term "homeless" or "homeless individual or homeless person" includes:

1. an individual who lacks a fixed, regular, and adequate nighttime residence;  
and
2. an individual who has a primary night time residence that is —
  - a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - an institution that provides a temporary residence for individuals intended to be institutionalized; or
  - a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Regardless of their other difficulties, the lack of means or resources to meet their basic needs, housing, food, clothing, and medical care, is common to all homeless people. Some homeless people require limited assistance in order to regain permanent housing and self-sufficiency. Others, especially people with physical or mental disabilities, will require extensive and long-term supportive services.

### **EXTENT OF HOMELESSNESS**

Homeless Population: According to the results of the point-in-time surveys provided by the Denton County Homeless Coalition (DCHC), 280 homeless persons were counted in the county in 2005, 220 in 2007, 165 in 2009, and 216 in 2011. According to the 2011 point-in-time survey results in the county, Emergency Shelters had 44 homeless persons, transitional housing had 25 homeless

persons, permanent supportive housing had 49 homeless persons, and additional 98 unsheltered homeless persons were enumerated in the county.

Based on the research study, *Helping America's homeless: Emergency shelter or affordable housing?* conducted by Burt, M. R., L. Y. Aron, E. Lee, & J. Valente (2001), DCHC estimated that overall estimated number of homeless in the county may be 576 persons.

Reasons for Homelessness: The point-in-time counts surveyed the causes of their homelessness from 93 people in Denton County. When asked the reason why the respondent became homeless, 163 total responses were given—as multiple responses were allowed. “Unemployment” and “Unable to pay rent or mortgage” are the most common responses. Sixty three percent of the respondents attributed their homelessness in some part as due to unemployment. Other common causes include “Domestic Violence,” “Divorce/Separation,” and “Family illness or other family issues.”

Duration of Homelessness: Of the 73 respondents to the question on the duration of their homelessness, 49 percent (or 36) said they had been homeless for a year or more. The average (mean) length of time was 761 days, while the median length of time was 279 days, indicating that there are possibly a relatively small number of homeless who have been homeless for a several years, raising the overall average. The maximum response was 25 years.

## **HOMELESS SERVICES**

The Denton County Homeless Coalition was formed in 2001 in order to address the problems of chronic homelessness persons. The DCHC serves as the lead entity in managing Continuum of Care planning and implementation process. A

steering committee was formed to serve as a working group and an advisory board which meets frequently and makes recommendations to the full coalition.

Before the formation of the DCHC, the City of Denton and the City of Lewisville were the only HUD entitlement cities in Denton County with Continuum of Care Plans. The two communities had two separate Continuums of Care Committees with several common members. In 2000, the two cities agreed to merge in order to have a greater impact in serving the homeless population. Since then the Town of Flower Mound has also actively participated in the DCHC.

The City of Denton receives and manages Emergency Shelter Grant (ESG) from Texas Department of Housing and Community Affairs (TDHCA) on behalf of agencies in Denton County. These funds are utilized in the implementation of Homeless Management Information System (HMIS), to support development of a county-wide, coordinated Discharge Policy and Plan to End Chronic Homelessness, and to improve availability and accessibility of emergency shelter services.

Since the forming of the D.C.H.C the following activities have occurred:

- Super NOFA Continuum of Care Grants up to \$714,000 and with annual renewals, have been awarded to Health Services of North Texas, Denton County MHMR and Giving HOPE Inc. for homeless services and supportive housing.
- A HMIS has been implemented to coordinate services, referrals, providers, reporting and data pertaining to homeless persons.
- Collaborating agencies in the Emergency Solutions Grant Program have continued receiving competitive grants from the State of Texas and have expanded including two service providers in Lewisville that now serve southern Denton County in the collaborative effort.

- Annual homeless counts have been instituted along with a bi-annual homeless survey.
- The Denton County Homeless Coalition meets every other month; its Steering Committee meets monthly.

According to the 2011 Community Needs Assessment conducted by the United Way of Denton County, various service agencies provide food, shelter, health, education, advocacy, counseling, mentoring, and job training services in the county. The list of service providers includes the following agencies:

- Adult Day Stay
- Ann's Haven VNA
- Arc of Denton County
- Big Brothers Big Sisters
- Boy Scouts, Longhorn Council
- Camp Sweeney – SW Diabetic
- Child Study Center
- Children's Advocacy Center for Denton County
- Communities In School of North Texas
- CASA – Court Appointed Special Advocates
- Denton Christian Preschool
- Denton City County Day School
- DC Friends of the Family
- Fred Moore Day Nursery School
- Girls Scouts of Northeast Texas
- Health Services of North Texas
- Giving HOPE, Inc.
- Interfaith Ministries
- Pilot Point Goodfellows
- Reading & Radio Resource

- RSVP – Retired & Senior Volunteer Program (office)
- RSVP (Program)
- SPAN – Services Program for Aging Needs
- Christian Community Action
- New Hope Learning Center

## **CHARACTERISTICS AND NEEDS OF THE HOMELESS**

Table 1A, on page 67 details estimates of the sheltered homeless sub-populations in shelters in Lewisville. Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, dually diagnosed, veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Each sub-category has its own special circumstances around which services are offered.

Of the homeless persons identified in the city, ten persons had HIV/AIDS, seven persons were victims of domestic violence, and three individuals were youth.

According to point-in-time surveys conducted by DCHC, the most common needs indicated by 58 respondents include basic needs such as clothing and food (52%), transportation assistance (47%), Dental Care (45%), Food Stamps (43%), Medical Care (41%), and job training and placement (36%).

## **GAPS IN HOUSING SERVICES FOR HOMELESS**

Table 1A, on page 67, provides details on gaps in the continuum of housing services. There is a need for an additional 13 beds for individuals and 25 beds for families in Lewisville including 14 emergency shelter beds, 13 transitional housing beds, and 11 permanent supportive housing beds.

The City funds other organizations that assist persons who are homeless or at-risk of homelessness. An important aspect of addressing homeless needs is the City's continuing support and participation in the development of the County Continuum of Care. Several organizations also provide homeless prevention services in Lewisville and are also funded, in part, with CDBG funds.

**Table 1A**

**Homeless and Special Needs Populations**

**Continuum of Care: Housing Gap Analysis Chart**

		<b>Current Inventory</b>	<b>Under Development</b>	<b>Unmet Need/ Gap</b>
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Beds</b>	Emergency Shelter	0	0	0
	Transitional Housing	0	0	13
	Permanent Supportive Housing	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>13</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	0	0	10
	Transitional Housing	0	0	8
	Permanent Supportive Housing	0	0	7
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>25</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):	0	0	0	0
1. Number of Persons in Families with Children	0	0	25	25
2. Number of Single Individuals and Persons in Households without children	0	0	13	13
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>38</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	0		0	0
b. Seriously Mentally Ill	0			
c. Chronic Substance Abuse	0			
d. Veterans	0			
e. Persons with HIV/AIDS	10			
f. Victims of Domestic Violence	7			
g. Unaccompanied Youth (Under 18)	3			

## **CHRONIC HOMELESSNESS STRATEGY**

The following description shows the Chronic Homeless Strategy for the Denton County Housing Coalition including the City of Lewisville:

The Denton County Homeless Coalition is focusing its efforts to provide a structured and seamless collaborative system of services and programs that can move individuals experiencing chronic homelessness to sustainable permanent supportive housing. This transition to sustainable permanent housing is the key to ending chronic homelessness. The DCHC's point-in-time homeless count taken in March 2009 identified fifteen sheltered and 13 unsheltered chronic homeless.

The Coalition's subcommittee is in the process of developing a Ten-Year Plan to End Chronic Homelessness. Since the plan is in process, the steering committee decided to take a three-step planning approach to building a community strategy to end chronic homelessness.

1. A small committee conducting research on strategies, stakeholders, goals, and activities to promote appropriate services for the community and chronic homelessness.
2. Identify community stakeholders and possible actions necessary to end chronic homelessness.
3. To convene a large community meeting for all identified stakeholders to review, modify, and agree upon a plan for the community to end-chronic homelessness.

The Denton County Homeless Coalition has identified several obstacles to ending chronic homelessness including lack of major substance abuse

services, healthcare services, and transportation. These items present significant barriers in moving the chronic homeless from experiencing homelessness to maintaining a stable housing option.

## **DISCHARGE PLANNING STRATEGY**

The DCHC's Steering Committee's research on the current discharge planning policies discovered the following items:

- The nearest mental health institution places the responsibility of discharge on clients place of origin mental health center,
- The state's foster care program uses a legal statute as a discharge plan and no children should age out of foster care to the street,
- Local hospitals developed relationships with local non-profits for clients to be discharged with prescription assistance and to available service;
- A church reported a local police department dropped off a homeless man in the field behind the church.

Since the current discharge policies are widespread and vary, the DCHC's Steering Committee felt that a community plan would be the best way to start the discussion of a unified discharge polices. The steering committee decided to include discharge planning as a component of the ten-year plan to increase visibility and support for a community approach to coordinated discharge practices.

### **Characteristics and Needs of Low Income Households at Risk of becoming Homelessness**

The CHAS data shown in Table 20, on page 49, indicates that 3,411 households of the 3,972 very low-income households in Lewisville had a housing problem.

More than 3,220 households are paying more than 30 percent of their income for housing. Among them 2,203 are renters and 1,024 are homeowners. Cost burdened low-income households can be further identified by household type: elderly, small family, large family, and all others. Of the 2,203 cost burdened very low-income renters, 319 were elderly households, 680 were small families, 191 were large families, and the remaining 1,013 households were in the "other" category. The very low-income renters and homeowners that experience 30 percent and 50 percent cost burdens are at risk of becoming homeless.

### **HOMELESS NEEDS FOR SERIOUSLY MENTALLY ILL**

The homeless mentally ill are typically unable to work and are often not connected to entitlement programs. They usually benefit from the availability of supportive services, such as outreach, medication, case management, representative payee, specialized crisis services, and, often, substance abuse treatment. With housing placement, the mentally ill are often only successful if case management is available to help them manage their affairs.

Schizophrenia, major depression, and bi-polar disorder are the primary forms of mental illness that impact the ability of homeless individuals to meet their own needs. These illnesses differ in their causes, course, and treatment, and their symptoms can differ dramatically as well. Some people with major depression, for instance, may be too exhausted and overwhelmed to seek food, shelter, and medical care. People with other conditions may be talkative, fidgety, and wildly energized by mania. Some are tortured by delusions, fantasies, suspicion, and fear and may avoid human contact. Homeless conditions may also exacerbate the disorientation and mistrust that can accompany severe mental illness. It is important to note that severe mental disorders tend to endure, often for life, although they frequently follow a cyclical course that is unlike mental retardation or physical disabilities and, often, can be controlled with medication when consistently administered.

A significant number of the homeless mentally ill are substance abusers, which further troubles their lives. People who are severely mentally ill and homeless often have a weak social support system. Due to their conditions, they do not have or cannot use the informal social networks that might help them overcome homelessness. Minority homeless mentally ill persons may also have a variety of special needs resulting from their cultural background. For those who cannot speak English, navigating a complex social welfare system can be even more difficult. Multi-lingual, multi-cultural outreach workers and treatment staffs are generally more successful in assisting ethnic and minority homeless individuals.

According to the 2005 - 2007 ACS estimates 2,524 persons in the city had mental disability, which represents 2.6 percent of the total population of the city. Based on the 2008 - 2010 ACS estimates, 440 persons under the age of 18 years, 1,131 persons under between the ages of 18 and 64 years, and 414 persons over the age of 65 had a cognitive difficulty in the city. These figures represent a total of 2,165 or 2.3 percent of the city's total population. Also, 532 persons under the age of 18, 4,026 between the ages of 18 to 64, and 2,051 persons age 65 years and older were classified as having a disability in 2000. Of those 1,613 persons reported an independent living difficulty, who may need more intensive supportive care and facilities and assistance.

Supportive Services for this population group will generally focus on the following needs:

- Group housing,
- Mobility assistance in normal daily activities,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and

- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

## **ALCOHOL/DRUG ABUSE**

Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent and that of adult women at six percent. These percentages, applied to Lewisville, would yield a population total of 9,718 persons.

Supportive Services for this population group generally focus on the following needs:

- Temporary group housing,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions, and
- Temporary assistance in meal preparation, housekeeping and shopping (based upon the stage of the problem), and
- Physical rehabilitation, in case of injuries.

## **Persons with HIV/AIDS**

The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or in imminent danger of becoming homeless due to their illness, lack of income or other resources, and weak support networks. The Commission further estimates that 15 percent of all homeless people are infected

with HIV. As shown in Table 1A, the City had 10 homeless persons with HIV/AIDS receiving the homeless services.

Supportive Services for this population group will generally focus on the following needs:

- Hospice care of the advanced stages of the disease,
- Counseling/support groups to deal with the debilitating effects of the disease,
- Unemployment and the resulting loss of income/insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

### **Elderly Households**

The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population of over 65 years of age has increased over 88 percent in the city. The 2010 Census estimated the city's population of 65 and over at 6,237 which is 6.5 percent of the total population. The 2000 Census estimated that 3,311 or 4.3 percent of city residents were over the age of 65. According to the 2008-10 ACS estimates, 366 or 17.8 percent of the population over the age of 65 had a self care difficulty and 857 or 41.8 percent of the elderly population reported an independent living difficulty. It is anticipated that supportive services for the elderly will increase locally, as well as nationwide, as the "baby boomer" generation approaches retirement age.

Table 25, below, shows the number of households by income group for the elderly population as derived from CHAS data. Very Low income elderly households may be at-risk of becoming homeless due to limited or lack of income.

Elderly Renters and Owners	Very Low Income			Low-Income (51 to 80% MFI)	Moderate Income (81 to 95% MFI)	Total Elderly Households
	(0 to 50% MFI)	0 to 30% MFI	31 to 50% MFI			
Renters 1 & 2 member households	379	244	135	225	285	889
Owners	427	152	275	394	999	1,820

Source: The Comprehensive Housing Affordability Strategy (CHAS) 2000 data

**Table 25: Number of Elderly by income group**

The needs to be addressed for this population group can be summarized as follows:

- Fixed incomes, limiting their ability to secure/ maintain housing and pay utilities,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls.

### **Lead Based Paint**

The use of lead-based paints was banned in 1978. As a result, only housing built before 1978 typically presents a lead hazard, and then only if any coat of paint contains lead. The presence of lead itself is not a hazard, but the exposure to lead through dust or paint chips can have a detrimental effect on young children, who may be exposed by inadvertently ingesting dust contaminated with lead

through the course of normal activities. Children may also be exposed to these hazards during remodeling or repair or of older homes. Exposure to lead through ingestion of paint dust or chips can cause developmental problems in young children.

Children in all income levels are susceptible to lead poisoning. Because low-income families are typically housed in older housing stock, they are disproportionately affected. As the housing stock ages, inadequate maintenance can potentially create a hazardous environment for children less than 7 years of age, through the chipping, peeling, or flaking of lead-based paint. Older housing stock in deteriorated condition is what is typically available to low-income families.

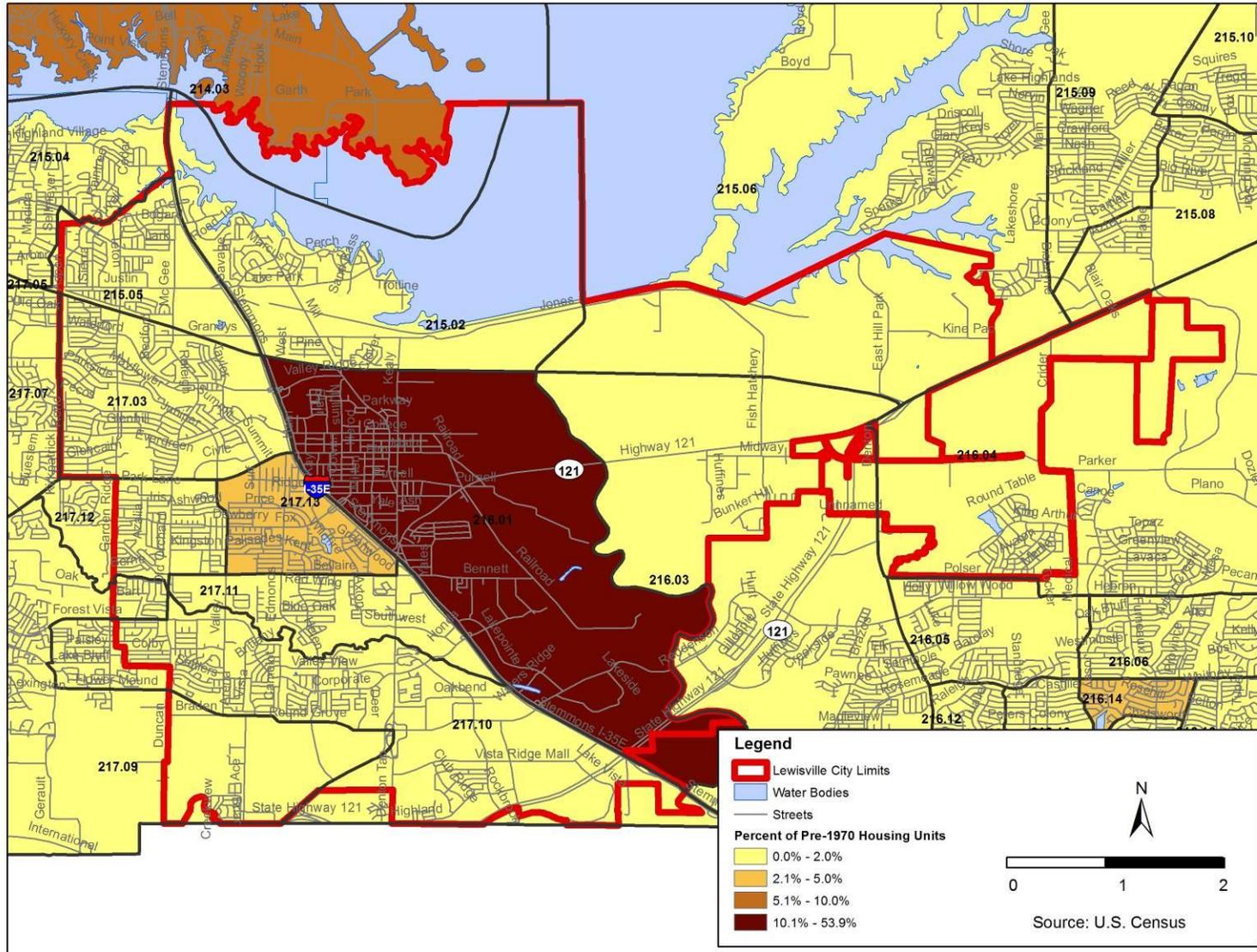
The lead hazard is particularly important in the City of Lewisville relative to older housing units. According to the 2006 - 2010 ACS data, about two percent of housing stock in the city was built prior to 1960. Over five percent of the housing stock was built prior to 1970. About four percent of rental housing and 7.4 percent of owner-occupied housing built prior to 1970.

According to the Comprehensive Housing Affordability Strategy (CHAS) data, among Very Low-Income (0-30%) households, 458 owner-occupied households and 1,021 renter households were living in units with some type of problem related to housing condition in the city. Among Other Low-Income (31-50%) households, 613 owner-occupied households and 1,318 renter households fall in this category. Among Moderate-Income (51-80%) households, 899 owner-occupied households and 2,000 renter households were in this category. A total of 1,970 owner-occupied households and 4,339 renter-occupied households had housing problems. The figures from this estimate are likely to have high overlap with the pre-1970 housing unit estimates of 1,239 owner-occupied households and 712 renter-households. This represents about 5.3 percent of the total housing stock.

Based on this estimate, as many as 1,203 low- to moderate-income homeowners and 501 low- to moderate-income renter households in Lewisville could be at risk of lead- based paint hazards.

Map 20, on the following page, shows the census tracts throughout the city with the highest concentrations of housing units that might contain lead-based paint.

### Map 20: Percent Pre-1970 Housing Stock



## STRATEGIC PLAN

The City of Lewisville traditionally funds a variety of housing, community service, public improvement, community facility, and homeless service programs through the Community Development Block Grant. The Housing Market Analysis and Housing and Homeless Needs Assessments highlighted areas where pressing needs are present in the community. The Strategic Plan provides a basis for funding decisions for FY 2012 and through FY 2017, the 5-year span of this Consolidated Plan.

Table 1, to the right, provides an overview of City funding priorities ranked by general category. These priorities were determined in part through public input received during Consolidated Plan Public Forums and Fair Housing Impediment Analysis Focus Group Sessions held in December 2011 and January

2012, and a Community Needs Workshop in February 2012. Priority Needs Surveys were completed by the general public various advocacy groups and industry representatives involved in housing and homelessness, community services, health services, transportation and economic development during these sessions and during outreach to others not in attendance with the assistance of non-profit organizations during the aforementioned periods. In April - July of 2012, as part of the development of a Community Needs Assessment to determine non-housing and public service needs and priorities in the community, the City administered a separate Community Needs Survey among the general public and community service agencies and their clients. Surveys were also available for completion at agency sites and on the internet. The Consolidated Plan 30 Day Public Comment Period and City Council Public Hearings held in July and August 2012 provided an opportunity for public review and comment on

**Table 1: Funding Priorities**

Funding Category	Priority Rank
Public Improvements / Infrastructure	1
Housing	2
Public / Community Services	3
Economic Development	4
Community Facilities	5
Homeless Prevention	6
Homeless Facilities	7

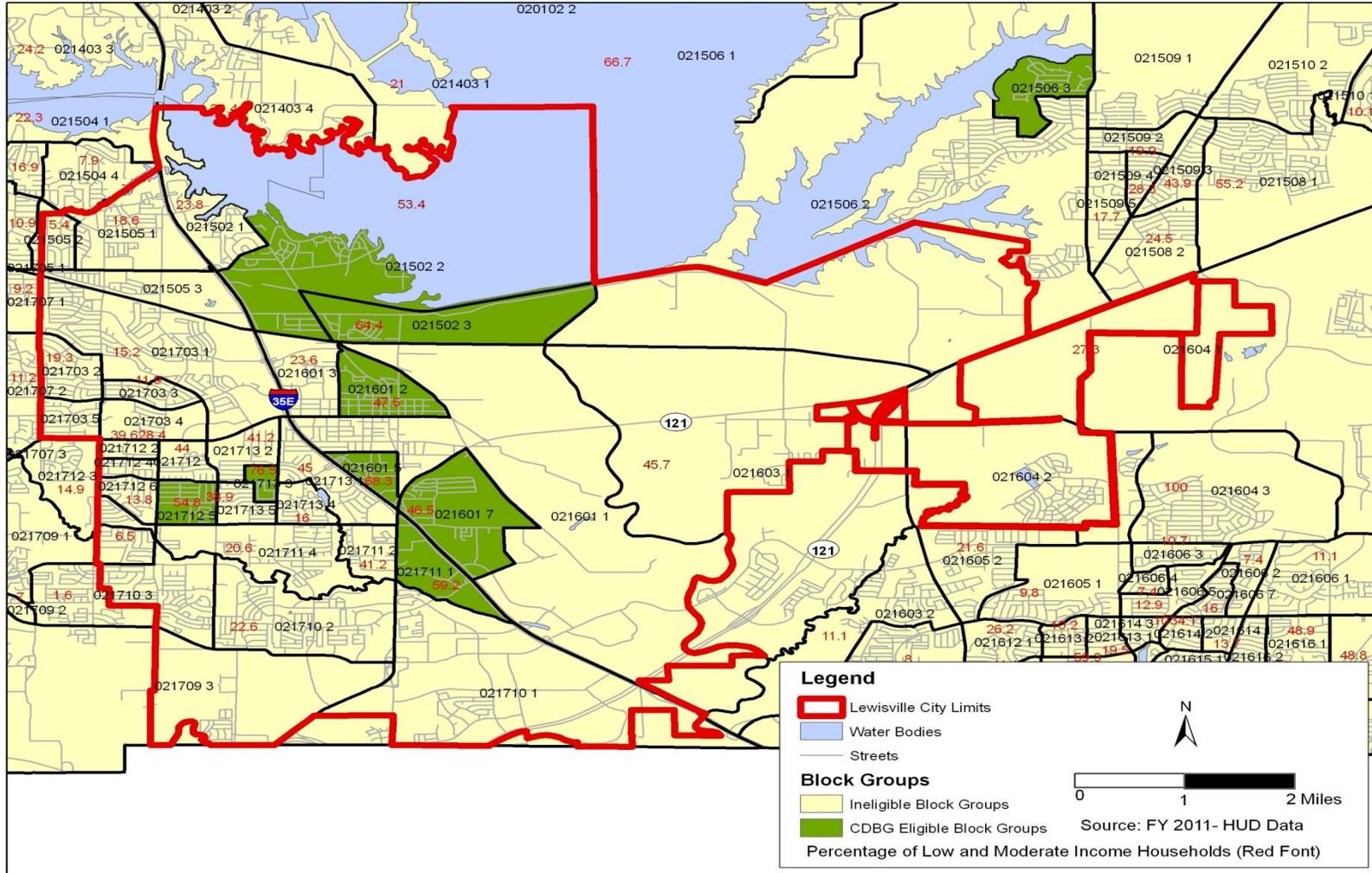
the resulting priorities established by the City and the Draft Consolidated Plan and Fair Housing Impediment Analysis.

The City of Lewisville will take advantage of any opportunity to secure additional federal and private funding for housing and community development activities through responses to Notices of Funding Availability issued by federal agencies, state agencies and through public/private partnerships. The City continuously looks for opportunities to leverage federal funding, extending the ability of the federally funded programs to impact community needs.

Preferences indicated through the public input were also utilized by the City in developing the relevant subcategories in the tables that follow. The methodology for the development of these tables will be discussed as each table is presented. Proposed accomplishments detailed in this plan represent project outcomes projected on a yearly basis.

Map 5, on the following page, indicates those areas where the use of CDBG and HOME funding will be concentrated. Boundaries for these areas are defined by census block groups. Utilizing HUD 2011 calculations of eligibility and 2010 Census data, block groups have been identified based on having more than 51 percent of the population with a household income of less than 80 percent of the citywide median household income. It is within these areas that CDBG funding can be utilized under the “area benefit” provisions of the CDBG regulations. Note, the City benefits from the “quartile exception rule” which allows additional census block groups to qualify so that at least a quarter of all block groups are eligible. This allows two additional block groups to qualify under the “area benefit” with only 46.5% or greater population that is low/moderate income. Grant funding under the “individual benefit” provision is available anywhere in the city where the individual household income meets the income guidelines of the program. Program guidelines are generally designed to offer assistance to individuals earning 80 percent or below the median household income based on household size.

Map 21: CDBG Eligible Block Groups 2011



## **Strategic Plan and 5 Year Goals**

This Strategic Plan is designed to provide an overview of priority needs, goals and objectives to be pursued over the course of the five-year period from 2012 through 2017. The Strategic Plan also provides a basis for funding decisions in FY 2012, the current Annual Action Plan, and each pursuing Annual Action Plan for FY 2013 - 2017.

### **HOMELESSNESS**

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, the term "homeless" or "homeless individual or homeless person" includes:

1. an individual who lacks a fixed, regular, and adequate nighttime residence; and
2. an individual who has a primary night time residence that is —
  - a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - an institution that provides a temporary residence for individuals intended to be institutionalized; or
  - a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Regardless of their other difficulties, the lack of means or resources to meet their basic needs, housing, food, clothing, and medical care, is common to all homeless people. Some homeless people require limited assistance in order to regain permanent housing and self-sufficiency. Others, especially people with physical or mental disabilities, will require extensive and long-term supportive services.

Homeless Population: According to the results of the point-in-time surveys provided by the Denton County Homeless Coalition (DCHC), 280 homeless persons were counted in the county in 2005, 220 in 2007, 165 in 2009, and 216 in 2011. According to the 2011 point-in-time survey results in the county, Emergency Shelters had 44 homeless persons, transitional housing had 25 homeless persons, permanent supportive housing had 49 homeless persons, and an additional 98 unsheltered homeless persons were enumerated in the county. Currently, there are no shelters or beds for homeless persons in Lewisville City. However, as part of the DCHC point-in-time count, the Lewisville Salvation Army provided supplemental survey information for City of Lewisville homeless populations with 24 homeless persons identified and surveyed during the point-in-time survey in 2011 and 26 in 2012.

Homeless Services: The Denton County Homeless Coalition was formed in 2001 in order to address the problems of chronic homelessness persons. The DCHC serves as the lead entity in managing Continuum of Care planning and implementation process. A steering committee was formed to serve as a working group and advisory board which meets frequently and makes recommendations to the full coalition.

Before the formation of the DCHC, the City of Denton and the City of Lewisville were the only HUD entitlement cities in Denton County with Continuum of Care Plans. Since then the Town of Flower Mound has also actively participated in the DCHC. The City of Denton receives and manages Emergency Shelter Grant (ESG) from Texas Department of Housing and Community Affairs (TDHCA) on behalf of agencies in Denton County. These funds are utilized in the implementation of Homeless Management Information System (HMIS), to support development of a county-wide, coordinated Discharge Policy and Plan to End Chronic Homelessness, and to improve availability and accessibility of emergency shelter services.

Data for Table 1A on page 85 was derived from the Denton County Homeless Coalition, as presented in the 2011 Continuum of Care. The COC data was collected for Denton County with some specific data for Lewisville City provided by the Lewisville Salvation Army based on interviews of homeless persons in Lewisville during the point-in-time survey. Table 1A reflects homeless data estimates for Lewisville based on that data and as detailed in the Denton County Continuum of Care. The methodology for gathering the COC data included an annual point-in-time survey of the homeless conducted during January 2011. Data for Part 2: Homeless Subpopulations was derived from the 2011 survey and COC report as well. The survey gathered information about the needs of the homeless and provided a head-count. Addressing the full range of needs in Lewisville will require an extensive expansion of funding available. Non-profit agencies operating in this arena are working to expand their own organizations' financial capacity, but systematic increases are needed as well.

Needs of the Homeless: Table 1A details estimates of the sheltered homeless sub-populations in shelters in Lewisville and the unmet needs / gaps. Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, dually diagnosed, veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Each sub-category has its own special circumstances around which services are offered.

Of the homeless persons identified in the city, ten persons had HIV/AIDS, seven persons were victims of domestic violence, and three individuals were youth. According to point-in-time surveys conducted by DCHC, the most common needs indicated by 58 respondents include basic needs such as clothing and food (52%), transportation assistance (47%), Dental Care (45%), Food Stamps (43%), Medical Care (41%), and job training and placement (36%).

Gaps in Housing Services for Homeless: Table 1A provides details on gaps in the continuum of housing services. There is a need for an additional 13 beds for individuals and 25 beds for families in Lewisville including 14 emergency shelter beds, 13 transitional housing beds, and 11 permanent supportive housing beds. The City funds other organizations that assist persons who are homeless or at-risk of homelessness. An important aspect of addressing homeless needs is the City's continuing support and participation in the development of the County Continuum of Care. Several organizations also provide homeless prevention services in Lewisville and are also funded, in part, with CDBG funds.

**Table 1A**

**Homeless and Special Needs Populations**

**Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Example</b>	<b>Emergency Shelter</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Beds</b>	Emergency Shelter	0	0	0
	Transitional Housing	0	0	13
	Permanent Supportive Housing	0	0	0
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>13</b>
<b>Persons in Families with Children</b>				
<b>Beds</b>	Emergency Shelter	0	0	10
	Transitional Housing	0	0	8
	Permanent Supportive Housing	0	0	7
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>25</b>

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):	0	0	0	0
1. Number of Persons in Families with Children	0	0	25	25
2. Number of Single Individuals and Persons in Households without children	0	0	13	13
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>0</b>	<b>0</b>	<b>38</b>	<b>38</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	0		0	0
b. Seriously Mentally Ill	0			
c. Chronic Substance Abuse	0			
d. Veterans	0			
e. Persons with HIV/AIDS	10			
f. Victims of Domestic Violence	7			
g. Unaccompanied Youth (Under 18)	3			

Transitional housing provides temporary housing for homeless individuals and families. Residence at transitional housing facilities is limited, by HUD regulations, to 24 months. Supportive housing programs include support services in conjunction with housing. Supportive housing is provided to persons in special needs categories where independent living arrangements are likely to be unsuccessful. These categories include the mentally ill, chronic substance abusers, and persons with HIV/AIDS. Beds available for both transitional and supportive housing are in short supply, compared to the need as detailed in Table 1A.

### **Other Special Needs**

The information provided by the DCHC and 2010 census data dealing with physically and mentally impaired indicate that there is significant need for special services. Trends established by 1990, 2000, and, 2010 indicate that the number will continue to increase significantly in the cases of elderly, frail elderly, physically and mentally impaired, and persons with HIV/ AIDS. An integrated network of social, educational, job training, health, food, and welfare assistance programs must be developed. Otherwise the continued increase needs among these population groups will place a considerable burden on the City and will further impact the City's efforts to effectively address affordable housing issues as well.

### **Elderly (High Priority)**

The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2010, the population of over 65 years of age has increased over 88 percent in the city. The 2010 Census estimated the city's population of 65 and over at 6,237 which is 6.5 percent of the total population. The 2000 Census estimated that 3,311 or 4.3 percent of city residents were over the age of 65. According to the 2008 - 2010 ACS estimates, 366 or 17.8 percent of the population over the age of 65 had a self care difficulty and 857 or 41.8 percent of

the elderly population reported an independent living difficulty. It is anticipated that supportive services for the elderly will increase locally, as well as nationwide.

### **Frail Elderly (High Priority)**

The 2007 American Community Survey estimated Lewisville's population aged 65 and above at 13,135. According to the 2008 - 2010 ACS estimates, 366 or 17.8 percent of the population over the age of 65 had a self care difficulty and 857 or 41.8 percent of the elderly population reported an independent living difficulty or "go-outside-the-home" disability. These data indicate that the need for services for this group is extensive and include most or all of the needs mentioned above for the elderly.

### **Severe Mental Illness (Medium Priority)**

The homeless mentally ill are typically unable to work and are often not connected to entitlement programs. They usually benefit from the availability of supportive services, such as outreach, medication, case management, representative payee, specialized crisis services, and, often, substance abuse treatment. With housing placement, the mentally ill are often only successful if case management is available to help them manage their affairs.

Schizophrenia, major depression, and bi-polar disorder are the primary forms of mental illness that impact the ability of homeless individuals to meet their own needs. These illnesses differ in their causes, course, and treatment, and their symptoms can differ dramatically as well. Some people with major depression, for instance, may be too exhausted and overwhelmed to seek food, shelter, and medical care.

A significant number of the homeless mentally ill are substance abusers, which further troubles their lives. People who are severely mentally ill and homeless often have a weak social support system. Due to their conditions, they do not have or cannot use the informal social networks that might help them overcome homelessness. Minority homeless mentally ill persons may also have a variety of

special needs resulting from their cultural background. For those who cannot speak English, navigating a complex social welfare system can be even more difficult. Multi-lingual, multi-cultural outreach workers and treatment staffs are generally more successful in assisting ethnic and minority homeless individuals. According to the 2005 - 2007 ACS estimates 2,524 persons in the city had mental disability, which represents 2.6 percent of the total population of the city. Based on the 2008 - 2010 ACS estimates, 440 persons under the age of 18 years, 1,131 persons under between the ages of 18 and 64 years, and 414 persons over the age of 65 had a cognitive difficulty in the city. These figures represent a total of 2,165 or 2.3 percent of the city's total population. Also, 532 persons under the age of 18, 4,026 between the ages of 18 to 64, and 2,051 persons age 65 years and older were classified as having a disability in 2000. Of those 1,613 persons reported an independent living difficulty, which may need more intensive supportive care and facilities and assistance.

### **Physically Disabled (High Priority)**

According to the 2010 Census, the number of people with various types of disabilities in Lewisville is significant. Some of these disabilities may not require any particular special housing modifications, while many do. Typically, special home modification must be made to accommodate a resident and are not already available in a unit, with the exception of new apartments that must comply with Americans with Disabilities Act (ADA) standards. Accommodations are often expensive to provide in an existing unit. Universal design ordinances require that all new housing units be built with future accommodations in mind, minimizing the cost of future changes. These include larger doors to allow for wheelchair access, blocking in walls to facilitate the installation of grab bars, and larger space in closets and bathrooms to allow turning room for a wheelchair.

While no data exist that indicate the extent to which the housing stock in Lewisville accommodates persons with disabilities, it is not very likely to be a

significant number, for units other than the recently built multifamily units that comply with ADA standards.

### **Alcohol/Other Drug Addictions (Medium Priority)**

Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent and that of adult women at six percent. These percentages, applied to Lewisville, would yield a population total of 9,718 persons.

Supportive Services for this population group generally focus on the following needs:

- Temporary group housing,
- Extensive medical care and treatment,
- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions, and
- Temporary assistance in meal preparation, housekeeping, shopping (based on the stage of the problem), and physical rehabilitation, in case of injuries.

### **HIV/AIDS (Medium Priority)**

The National Commission on AIDS states that up to half of all Americans with AIDS are either homeless or in imminent danger of becoming homeless due to their illness, lack of income or other resources, and weak support networks. The Commission further estimates that 15 percent of all homeless people are infected with HIV. As shown in Table 1A, the City had 10 homeless persons with HIV/AIDS receiving the homeless services. HIV/AIDS services are provided by a number of organizations operating in Denton County. The *2009 Texas Integrated Epidemiologic Profile for HIV/AIDS* indicates that 309 individuals were

living with HIV/AIDS in Denton County. The 2005 Continuum of Care indicates that there are 45 beds in the Denton County dedicated to HIV/AIDS patients.

Supportive Services for this population group will generally focus on the following:

- Hospice care of the advanced stages of the disease,
- Counseling/support groups to deal with the debilitating effects of the disease,
- Unemployment and the resulting loss of income/insurance coverage due to inability to perform job functions,
- Special transportation needs due to medical and physical condition, and
- Assistance in meal preparation, housekeeping and shopping (depending on the stage of the disease).

### **Developmentally Disabled (Medium Priority)**

According to the 2000 census data, Approximately 530 persons under the age of 18 had disabilities between 2008 and 2010, of which 440 persons had cognitive difficulty, 95 persons had hearing difficulty, 54 persons had self-care difficulty, and 48 persons had ambulatory difficulty. These populations indicate the extent of developmental disabilities in Lewisville.

### **Victims of Domestic Violence (High Priority)**

Victims of Domestic Violence are one of the fastest growing populations in need of services, shelter and temporary housing. Analysis of the need for services and shelter for victims of domestic violence is based on COC survey and social service input on unmet need.

Table 1B summarizes the priority needs of Special Needs Non-Homeless Subpopulations. Data for Table 1B was derived from the 2010 Census, 2007 and 2008 American Community Survey estimates, 2006 – 2009 American Community Survey Averages and other sources.

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

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level</b> High, Medium, Low, No Such Need	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need</b>	<b>Multi- Year Goals</b>	<b>Annual Goals</b>
Elderly	H	50		50	10
Frail Elderly	H	20		20	5
Severe Mental Illness	M	10		10	2
Developmentally Disabled	M	20		20	4
Physically Disabled	H	45		45	8
Persons w/ Alcohol/Other Drug Addictions	M	30		30	3
Persons w/HIV/AIDS	M	10		10	3
Victims of Domestic Violence	H	7		7	7
Other					
<b>TOTAL</b>		220		220	42

## Homeless Goals

Prioritization of the needs was established through consultation with supportive service and homeless agencies and surveys conducted during the development of the Consolidated Plan. The results were tabulated and adapted to the table as presented in Table 1A and 1B. Given the extent of the need, the low levels shown in the current inventory, demand for CDBG funding for other purposes, all issues dealing with homelessness received at least a medium level of priority, with most receiving a high level.

**Goal 1:** Facilitate an expansion of housing and services offered to homeless families and individuals in Lewisville.

**Objective 1:** Strengthen the collaboration with homeless providers to supply a continuum of services.

**Strategy 1.1:** Attend meetings, conferences, seminars, and outreach activities through Denton County Homeless Coalition to support homeless efforts.

**Output:** Attend at least 3 meetings and support at least one outreach effort each year.

**Outcome:** A clear understanding of issues surrounding homelessness and possible solutions.

**Strategy 1.2:** Provide staff assistance for subcommittees, homeless counts, and Continuum of Care development.

**Output:** At least one staff member will participate on one subcommittee and assist with homeless counts.

**Outcome:** Increased participation by the City of Lewisville in the Denton County Homeless Coalition's homeless continuum of care process.

**Objective 2:** Support emergency shelter facilities serving homeless families and individuals.

**Strategy 2.1:** Provide technical assistance and support non-profit efforts in seeking state, and federal funds and private funding sources.

**Output:** Assist homeless organizations by providing technical assistance.

**Outcome:** Increased collaboration between the City and non-profit organizations.

**Objective 3:** Support transitional housing opportunities for homeless families and individuals.

**Strategy 3.1:** Provide technical assistance, capacity building, and support to non-profit organizations to seek state, and federal funds and private funding sources to develop transitional housing projects.

**Output:** Support to non-profit agencies to develop transitional housing opportunities for homeless families and individuals.

**Outcome:** Better coordination of non-profit agencies providing homeless shelter and transitional housing.

**Objective 4:** Support permanent supportive housing units available to special needs populations.

**Strategy 4.1:** Work with non-profit agencies to develop partnerships that will enhance their ability to increase permanent supportive housing services to the homeless.

**Output:** Support for permanent supportive housing projects.

**Objective 5:** Support efforts to continue to provide homeless programs for homeless special needs populations.

**Strategy 5.1:** Provide assistance and support to non-profit agencies to continue to provide homeless programs for homeless special needs populations such as employment counseling and shelter assistance.

**Output:** Provide technical assistance and support to Denton County Homeless Coalition and non-profit agencies to continue to provide homeless programs for homeless special needs populations.

**Outcome:** To increase the supportive services for homeless special needs populations in Lewisville.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish nonprofit/public/private partnerships in the development and financing of homeless projects.
- Not enough funding to expand the range of programs offered.

Funding required to meet the objectives listed above would come from the City of Lewisville CDBG Entitlement Grants, and Denton County ESG Grants if available/allocated. City of Lewisville is not an Entitlement for the ESG Grant and CDBG funds are competitive with other priority needs. Funding levels determined annually based grant funds available. Coordination efforts will be carried out by existing staff.

## **AFFORDABLE HOUSING**

Table 2A, presented at the end of this section, establishes the priority need for housing in Lewisville. The priorities were based in part on public input and the extent of the need identified in terms of the number of households and income level. The estimated number of units was derived from Comprehensive Housing Affordability Strategy (CHAS) Table 1C data provided from 2000. These data were combined to use the percentage of households within each income category with a 30 percent or 50 percent cost burden from the 2000 table with the household count within each income category. CHAS Data for 2010 is not yet available.

While the lowest income households are not the highest priority on Table 2A on the following page, responsibility for addressing the needs of this group are divided between the City and other organizations. The City's CDBG funded housing programs typically address the needs of low- and moderate- income households needing help with home repairs or those looking to realize the dream of homeownership. Non-profit organizations also assume some of the responsibility for meeting these needs.

### **Need for Public Housing**

The City of Lewisville does not operate a public housing authority. There is no need that can be documented from waiting lists in this section. The housing need documented in Table 2A for Very Low Income Owner and Renter households reflects the overall need for affordable housing in the city.

The City has 893 subsidized units, which are affordable to very low income and low income households. Table 15, on page 36, provided an inventory of various types of assisted housing in Lewisville by Program and target population. The assisted housing properties represent a number of different housing HUD

programs and including Section 207/223(f), 221(d)(4)MKT, Section 811, Low Income Housing Tax Credits (LIHTC). The total number of units was approximately 1,780 units, 145 of which were constructed or adapted for the elderly or disabled persons.

The Denton Housing Authority, under an agreement with the City of Lewisville, provides 237 Section 8 Program Vouchers specifically to Lewisville applicants and maintains a separate waiting list for those applicants. There is no public housing in Lewisville and there is no loss of assisted housing units expected, though units may go in and out of service due to maintenance, and as soon as repairs are complete the units will be placed back into service. Major obstacles to meeting underserved needs consist primarily of a lack of funding for the development of additional units and rental subsidies to support additional units. Additional units may be added if funds are secured.

### **Public Housing 504 Needs Assessment**

The City of Lewisville does not operate a public housing authority and this section is not applicable.

### **Abandoned Structures, Demolition and Section 104(d) Compliance**

The City has conducted two housing conditions surveys in prior years to assess the housing stock in the older parts of the City. A study area was selected based in part on the age of housing, comments from Code Enforcement and previous studies showing housing values and other characteristics. The survey area was broken into sub-areas for ease of reporting. The study consisted of a 'windshield' survey that used a specific methodology to rate the conditions of single family homes from Standard, meaning no need of repairs is evident, to Minor Repairs, Major Repairs or Dilapidated. The surveys were designed to provide data on housing conditions to the CDBG Advisory Committee as a basis for selecting

target neighborhoods and neighborhood revitalization based approach for allocating funds and project selection.

### **Compliance with Section 104(d)**

The City of Lewisville may utilize CDBG funding code enforcement and for clearance and or demolition/removal of dilapidated and/or unsafe structures and the elimination of slum and blighted conditions. These structures are located in CDBG eligible low and moderated income census tracts and have been ordered demolished by Code Enforcement or Building Official action.

### **Dilapidated Substandard Units / unsafe and or unfit for Human Habitation**

are defined by the City of Lewisville as housing units where the condition is so deteriorated that they have been declared by the City Building Official or the Code Enforcement Officers “no longer safe due the eminent danger of collapse or fire damage or units unfit for Human Habitation” due to infestation or dilapidation and ordered demolished. The investment required to rehabilitate these unit would probably be more than the value of the repaired home. These units typically have major burn damage, infestation, foundation problems, severely deteriorated roofs or no roof at all, often accompanied by holes apparent in the walls, shingles, or other openings that allow rain water into the unit. Units are often being illegally occupied by vagrants who are in danger due to the structural conditions.

**Standard Units** are defined by the City of Lewisville as housing units where all exterior conditions are deemed to be in good condition and in compliance with our Property Standards and Uniform Building Codes. The paint and roof appear to be in good condition, doors and windows fit well in their openings, there are no apparent sags in the roof or attached porches, and the siding or brick veneer are in good condition, with no holes apparent from the street.

**Substandard Condition but suitable for rehabilitation** are defined by the City of Lewisville as units in need of **minor to major repairs to avoid further compromise of the integrity of the structure or replacement of major components of the structure. Minor Repair** - those units where there is a need for repairs / maintenance ranging from painting of surfaces, to the repair of holes in siding, missing bricks, and spot repair of the roof. For example, the roof, as a whole, is generally in good to fair condition, no sags are observable in the roof or porch members. Doors and windows appear to fit well in their openings.

**Major Repair** - are those housing units where there are obvious, costly maintenance needs. These needs may include a major paint job, re-roofing, repairs of large holes in siding or brickwork, sags in the roof or attached porches, and evidence of minor foundation problems, such as dips at the corners of the housing unit. Major Repair Units may show evidence of doors and windows fitting poorly in their openings. Despite the cost of repairs, a Major Repair Unit is typically suitable for rehabilitation and the cost investment involved in fixing-up the home reasonable.

### **Barriers to Affordable Housing**

Numerous documents were collected and analyzed to determine the affect public policies have on affordable housing. The key documents were the previous Consolidated Plan, Analysis of Impediments to Fair Housing Choice, the City's zoning ordinances, Annual Action Plans, Consolidated Annual Performance Reports (CAPERS) and documentation on various housing programs and projects. City staff also provided information on its various efforts.

A significant barrier to affordable housing remains the financial ability of the low-mod income families to provide necessary funding for acquisition or for major or minor homeowner repairs, so acquisition and repair programs implemented by the City help address this obstacle. Another obstacle the City continues to face is the rising cost of materials and labor for rehabilitation projects in the

community and the negative impact of that escalation on the existing program limits. The City currently administers home repair programs that enable low-mod income homeowners to stay in their homes in a safe and decent environment. The City continues to assist the low-income community by offering the First-Time Home Buyer program to eligible participants. This program continues to be very successful.

The First-time Homebuyer Assistance Program was created and has been very successful, assisting low-to-moderate income families into homeownership in the last five years. The Program provides down payment and closing cost assistance to eligible families. An extension of this program has also been very successful in providing homebuyer classes to potential buyers (classes serve the general population and are not restricted by income). Through Lewisville Housing Rehabilitation Program, the City assists eligible homeowners with repairs to maintain safe, decent, and affordable housing. The program rehabilitates single-family, owner-occupied homes by making required repairs to bring the home into compliance with current local codes as much as feasible.

### **Fair Housing**

The City of Lewisville conducted a Fair Housing Analysis of Impediments in conjunction with the preparation of the 2012 - 2017 Consolidated Plan. The analysis provided a detailed look at the demographic data provided by the 2000 and 2010 U.S. Census and Home Mortgage Disclosure Act (HMDA) data from 2005 through 2009. The study identified various impediments to the fair housing and recommends remedial activities to address those impediments. The process of identifying impediments to fair housing includes data analysis efforts combined with community input through focus group sessions and key person interviews. Through these methods, important impediments or barriers to fair housing choice were identified. A summary of Impediments identified in the 2012 Analysis of Impediments to Fair Housing and remedial actions to be undertaken by the city to lessen their impacts include the following.

The recently completed Analysis of Impediments to Fair Housing Choice identified fair housing impediments related to **real estate market conditions as impediments**: a lack of affordability and insufficient Income; **public policy related impediments**: a lack of public awareness of fair housing rights and local fair housing legislation; **banking, finance, insurance and other Industry related impediments**: large numbers of foreclosures in the real estate market; predatory lending; and low number of loan applications and lower origination rates among minority borrowers; **socio-economic impediments**: poverty and low-income among minority populations; and **neighborhood conditions related impediments**: Limited resources to assist lower income, elderly and indigent homeowners maintain their homes and stability in neighborhoods. Housing affordability, and the cost, qualifying and associated issues such as credit appeared to be the most pressing issues faced relative to acquiring housing of one's choice. The increase in home foreclosures can be linked to predatory lending as a significant aftereffect of those lending practices. Adjustable Rate Mortgages (ARMs), interest only loans, one hundred percent loan-to-value mortgages, and other mortgage instruments that enabled large numbers of families enter into homeownership have become burdens to many as the housing bubble proved to be unsustainable. As the Community Profile points out, a number of Lewisville homeowners have lost their homes to foreclosure, many as a direct result of these lending practices. However, with this unfortunate state of the economy come opportunities for others. Relative bargains have been available to families as these foreclosed units are put back on the market. Investor purchases are common, with these homes being marketed as rental units, but where a family has been able to save enough for a down-payment and has avoided sub-prime mortgage products, some have been able to take advantage of the bursting housing bubble to find their own opportunities.

Review of City practices revealed no significant policy barriers to affordable housing. These policies include land use controls, zoning ordinances, building codes, fees and charges, and tax policies. No excessive, exclusionary,

discriminatory or duplicatory policies, rules or regulations were found that constitute barriers to affordability. However, in an effort to expand local resources, we also recommend that the City initiate an effort to research and consider one particular policy change, inclusionary zoning, as one alternative means of promoting balanced housing development. Inclusionary zoning has been used in other communities to ensure that some portion of new housing development is affordable.

Several specific issues were identified through the Housing Market Analysis and other research conducted in preparation of this document. Some of these issues are addressed in this Strategic Plan. Of major concern is the presence in Lewisville of older and some poorly maintained housing stock. As the economy has worsened, homeowners have been less able to appropriately maintain their homes. The City should continue its efforts to assist homeowners with major rehabilitation or reconstruction efforts.

The need for more homeownership opportunities for low- and moderate-income households should be addressed. The average price of a home in Lewisville's resale market is beyond the typical low- and moderate-income household's ability to make payments and still remain within HUD's definition of housing affordability. The City should continue to provide down-payment and closing cost assistance and principal reduction assistance to help these household reduce the mortgage principal and their resulting monthly housing costs.

Homebuyer education provides households with better prospects of being successful homeowners. Homebuyer programs help prepare buyers for their obligations and commitments as homeowners and help them understand what is required to properly maintain their home. The City should continue its well-established partnership with HUD approved housing counseling agencies and local professionals to assist buyers through educational programs.

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

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	H	235
		31-50%	H	485
		51-80%	H	764
	Large Related	0-30%	H	83
		31-50%	H	173
		51-80%	H	170
	Elderly	0-30%	H	199
		31-50%	H	120
		51-80%	H	185
	All Other	0-30%	M	504
		31-50%	M	540
		51-80%	M	880
<b>Owner</b>	Small Related	0-30%	H	169
		31-50%	H	240
		51-80%	H	455
	Large Related	0-30%	H	78
		31-50%	H	129
		51-80%	H	199
	Elderly	0-30%	H	93
		31-50%	H	160
		51-80%	H	84
	All Other	0-30%	M	119
		31-50%	M	85
		51-80%	M	160
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	H	50
	Frail Elderly	0-80%	H	20
	Severe Mental Illness	0-80%	M	10
	Physical Disability	0-80%	H	45
	Developmental Disability	0-80%	M	20
	Alcohol/Drug Abuse	0-80%	M	30
	HIV/AIDS	0-80%	M	10
	Domestic Violence	0-80%	H	7

## Affordable Housing Goals

**Goal 1:** Improve the condition and availability of affordable housing over a five-year period.

**Objective 1.1:** Improve the condition of housing for low-income homeowners.

**Strategy 1.1.1:** Provide major housing rehabilitation for low-income homeowners.

**Output:** Allocate funds for 15 units of major housing rehabilitation of owner-occupied structures for 5 year period.

**Outcome:** Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

**Indicator:** The number of households with improved living conditions and the number of substandard housing brought to code standards.

**Strategy 1.1.2:** Provide urgent and minor repairs / ADA housing rehabilitation for low-income homeowners.

**Output:** Allocate funds for 16 units of urgent and minor repair / ADA housing rehabilitation of owner-occupied structures for 5 year period.

**Outcome:** Improve the quality of life for participants by improving their living conditions and reduction of substandard housing.

**Indicator:** The number of households with improved living conditions and the number of housing units brought into conformance with ADA.

**Objective 2.1:** Increase the viability for potential homeownership opportunities.

**Strategy 2.1:** Provide down-payment and closing cost assistance and principle reduction assistance to low-income homebuyers.

**Output:** Provide assistance to 50 eligible applicants over a five year period.

**Outcome:** Participants move from being renters to homeowners.

**Indicator:** The number of participants who purchase a home.

**Objective 3:** Increase the number of affordable housing units available on the market in Lewisville.

**Strategy 3.1:** Investigate alternative housing types for development in Lewisville to enhance affordability in housing.

**Output:** Evaluate alternative housing types for possible pilot program development.

**Outcome:** The introduction of alternative types of housing choices in Lewisville.

**Indicator:** The number of alternative types of housing choices introduced in the Lewisville market.

**Objective 4:** Improve the condition of housing for low-income renters.

**Strategy 4.1:** Identify funding for Tenant Based Rental Assistance.

**Output:** Identify and secure federal, state or other grant funding resulting in 15 units of TBRA over a 5 year period.

**Outcome:** Increase affordability among renters or special needs populations.

**Indicator:** Funding applied for or grant applications submitted.

**Objective 5:** Strengthen the capacity of non-profit housing providers.

**Strategy 5.1:** Identify and evaluate non-profit providers to participate in the CHDO Program or other affordable housing programs and identify and secure federal, state or other grant funding resulting in development of 5 units of affordable housing over 5 year period.

**Output:** The number of non-profit providers participating in affordable housing programs.

**Outcome:** Enhanced capacity of non-profit to participate in the affordable housing program.

**Indicator:** The number of non-profits participating in the development of affordable housing.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.
- Lack of qualified residents for homeownership opportunities.

Funding required to meet the objectives listed above would come from the City of Lewisville CDBG Entitlement Grants, Denton County ESG Grants if available/allocated, and if available/allocated, State of Texas HOME Program entitlement grants. Proposals for the development of partnerships with private developers and homebuilders should include private financial participation on the part of the partners to leverage federal funds.

## **NON-HOUSING COMMUNITY DEVELOPMENT PLAN**

Table 2B, on the following page, prioritizes Non-housing Community Development needs determined in part through public input during this planning process and previous priorities detailed in earlier Consolidated Plans. The dollars needed to address the identified priorities are rough estimates without substantial back up from engineering studies or extensive cost estimation.

Needs identified for non-housing community development spans a range of issues from social services to economic development initiatives. Included in this category are public facilities, small business assistance, support to persons affected by code enforcement actions, elderly and special needs services, accessibility, and youth and children programming, and substance abuse services.

Of particular concern is the need to promote the strengthening of existing neighborhoods throughout Lewisville. These efforts should be concentrated on target marketing of existing programs toward residents of neighborhoods where the fabric of the community is weakening due to a variety of economic or demographic conditions.

<b>Table 2B Priority Community Development Needs</b>	<b>Priority Need Level High, Medium, Low, No Such Need</b>	<b>Estimated Dollars Needed To Address</b>
<b>Community and Public Facility Needs</b>		
Senior Center	L	\$0
Youth Centers	L	\$0
Neighborhood Facilities	M	\$1,000,000
Child Care Centers	M	\$1,000,000
Parks and/or Recreation Facilities	M	\$2,000,000
Health Facilities	M	\$1,000,000
Non Residential Historic Preservation	L	\$0
<b>Public Improvements and Infrastructure Improvement</b>		
Flood Drain Improvements	M	\$2,000,000
Water / Sewer Improvements	M	\$3,000,000
Streets, Lighting and Traffic Signal Improvements	M	\$10,000,000
Sidewalk Improvements	M	\$1,000,000
<b>Community and Public Service Needs</b>		
School Aged After School Care and Tutoring	M	\$200,000
Services for Victims of Domestic Violence	H	\$200,000
Child Abuse/Domestic Violence Prevention and Outreach	H	\$300,000
Senior Services – Meals on Wheels/In Home Health Care	H	\$200,000
Senior Services Ombudsman Nursing Home/Assisted Living	L	\$0
Shared Housing for Seniors	L	\$0
Dental Services	M	\$100,000
Youth Services Recreational Activities	M	\$200,000
Transportation Services	H	\$350,000
Substance Abuse Treatment	H	\$200,000
Employment Training	M	\$500,000
Crime Awareness/Prevention – Neighborhood Watch	M	\$50,000
Fair Housing Services	M	\$50,000
Tenant/Landlord Dispute Resolution	L	\$10,000
Pre-School Child Care Services	H	\$200,000
Health Services	H	\$750,000
Counseling Child Crime Victims/Struggling with Transition	M	\$50,000
Legal Assistance and Advocacy	M	\$50,000
<b>Accessibility Needs</b>		
Accessibility – Rehabilitation/Additions/Structural Modification	M	\$500,000
Accessibility Services for Disabled / Independent Living / Job Training	M	\$200,000
<b>Economic Development Needs</b>		
Commercial-Industrial Rehabilitation	M	\$400,000
Commercial-Industrial Infrastructure	M	\$200,000
Micro-Business	M	\$250,000
Technical Assistance	L	\$50,000
<b>Other Community Development Needs</b>		
Energy Efficiency Improvements	M	\$200,000
Lead-Based Paint Hazards	M	\$50,000
Code Enforcement	M	\$50,000
<b>Planning</b>		
Planning	H	\$250,000
<b>Total Estimated Dollars to Address</b>		<b>\$42,385,000</b>

## Non Housing Goals

**Goal 2:** Improve living conditions in Lewisville by addressing non-housing community development needs over a five-year period.

**Objective 2.1:** Address infrastructure and public facility needs in the CDBG eligible areas of Lewisville.

**Strategy 2.1:** Provide funding for infrastructure improvements including public facilities, streets, drainage, sidewalks, water improvement, and lighting in designated target areas.

**Output:** Funding for 5 infrastructure projects that support target neighborhoods over a five-year period.

**Outcome:** Improve the quality of life for participants by improving the living conditions within the revitalization area.

**Objective 2.2:** Address community needs through community-based public service programs.

**Strategy 2.2:** Provide funding and technical assistance to organizations to provide homebuyer and credit counseling as well as financial literacy, health services and crisis assistance programs; and to deliver services to seniors, to at risk populations, unemployed and disabled adults, youth and children, including educational programs related to the prevention of chronic diseases and victims of domestic violence and child abuse.

**Output:** Provide funding (CDBG 15% cap annually) for public service programs determine annually through a competitive bid process.

**Outcome:** Improved accessibility of program to low-income at risk populations in the City.

**Strategy 2.2.1:** Provide funding for “Homebuyer Education - Credit Counseling Program” – will provide credit counseling and homebuyer education assistance.

**Output:** Provide funding for Homebuyer Education - Credit Counseling Program over a 5 year period for assistance to 500 potential first-time homebuyers.

**Outcome:** Improved accessibility of program to low-income at risk populations in the City.

Funding required to meet the objectives listed above would come from the CDBG Program entitlement grant. Funding levels determined annually based on the 15% cap for public services projects and City Social Service Agency Fund allocations from local resources. Project funding allocations to eligible projects will be based on a competitive RFP process.

Potential obstacles that may be faced in the realization of the performance goals presented above include:

- The need to establish public/private partnerships in the development and financing of housing projects.
- Not enough funding to expand the range of programs offered.
- Decreases in local tax revenues.

## PRIORITY NEEDS ADDRESSED

Priority needs for the City of Lewisville are provided below. The outcomes listed show the range of strategies to be employed in reaching the performance targets that are included in the outcome statements. These outcomes form the structure of the City's Performance Measurement System, utilized in determining goals in the Annual Action Plan and reporting performance in the CAPER.

### I. SUITABLE LIVING ENVIRONMENT

#### **A. Outcome: Availability/Accessibility**

##### **Outcome Statements:**

1. **"Public Services"**: Provides funding (up to 15% of CDBG annually) during the 5 year period. Public service programs determined annually through a competitive bid process.

#### **B. Outcome: Affordability**

##### **Outcome Statements:**

2. **"Public Services"**: Provides funding (up to 15% of CDBG annually) during the 5 year period. Public service programs determined annually through a competitive bid process.

#### **C. Outcome: Sustainability**

##### **Outcome Statements:**

1. **"Homeless Services"**: Strengthen collaboration with homeless service providers during the 5 year period.

2. ***“Continuum of Care and Homeless Coordination”***: Provide support for the homeless count and development of the continuum of care during the 5 year period.
3. ***“Infrastructure including Street improvements, Curbs and Gutter in target areas”***: Provides funding for project delivery costs and infrastructure improvements for five projects in designated target areas.

## II. DECENT HOUSING

### A. Outcome: Availability/Accessibility

#### Outcome Statements:

1. ***“Housing Rehabilitation Program”***: Funding for project delivery costs for Urgent Repair / ADA renovations for units occupied by low-income homeowners. CDBG funds are used to remove conditions that threaten the immediate safety and health of homeowner occupants and to increase handicapped accessibility for disabled during the 5 year period.
2. ***“Homebuyer Education - Credit Counseling Program”*** – will provide credit counseling and homebuyer education assistance to potential first-time homebuyers during the 5 year period.

### B. Outcome: Affordability

#### Outcome Statements:

1. ***“Homebuyer’s Program”***: Provides project delivery costs & Down payment, Closing Cost and principal reduction assistance to low-income homebuyers, incomes up to 80% MFI, over the 5 year period.

2. ***“Alternative Housing”***: research alternative housing programs, funding and products over the five year period.
3. ***“Tenant based Rental Assistance”***: Support programs providing tenant based rental assistance and Section 8, VASH and other programs during the five year period.
4. ***“Non-profit and CHDO Capacity Building”***: Strengthen existing non-profit capacity and evaluate the establishment of a new CHDO organization during the five year period.

#### **C. Outcome: Sustainability**

**Outcome Statements: None**

### **III. ECONOMIC OPPORTUNITY**

#### **A. Outcome: Availability/Accessibility**

**Outcome Statements: None**

#### **B. Outcome: Affordability**

**Outcome Statements: None**

#### **C. Outcome: Sustainability**

**Outcome Statements: None**

**Table 2C  
Summary of Specific Housing/Community Development Objectives**

Goal #	Specific Objectives and Strategies	Performance Measure Outputs and Objectives	5-Year Expected Units	1-Yr Expected Units	Performance Measures
	<b>Housing Objectives</b>				
1	1.1.1 Provide major housing rehabilitation for low-income homeowners.	Number of households with improved living conditions and number of substandard housing brought into conformance with ADA.	15	3	DH-1
1	1.1.2 Provide urgent repair/ADA housing rehabilitation for low-income homeowners.	Number of households with improved living conditions and the number of housing units brought into conformance with ADA with CDBG or HOME.	16	0	DH-1
1	1.2.1 Provide down payment and closing cost assistance and principal reduction assistance.	The number of projects assisted with CDBG or HOME resulting in homeownership, including Section 8 HCVP.	50	10	DH-2
1	1.3.1 Investigate alternative housing programs (e.g. NSP, infill housing, acquisition and rehab, etc.) in an effort to enhance affordability.	The introduction of new affordable housing products that increase the affordable housing stock and affordability.	TBD	No funding provided this fiscal year	DH-2
1	1.5 Improve conditions for renters by providing Tenant Based Rental Assistance and support Section 8, VASH, etc.	Increased affordability for low income and/or special needs renters.	15	No funding	DH-2
1	1.6 Strengthen existing nonprofits / evaluate the creation of a new CHDO Housing Providers.	Increased effectiveness and production on nonprofit and CHDO housing providers.	5	No funding	DH-2

	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

Goal #	Infrastructure				
2	2.1 Provide funding for infrastructure improvements and public facilities. (SW Parkway)	Improve quality of life for residents by improving living conditions within CDBG eligible Target Areas; assist non profits with facility needs.	5	1	SL-3
	<b>Public Services Objectives</b>				
2	2.2.1 Provide homebuyer education services to first time homebuyers.	The number of persons receiving services through these programs.	500	100	DH-1
2	2.2.2 Provide support for early childhood services (e.g. Launchability)	The number of persons receiving services through these programs.	20	4	SL-1
2	2.2.3 Provide support for child abuse services (e.g. CACDC & CASA)	The number of persons receiving services through these programs.	165	33	SL-1
2	2.2.4 Provide support for health services (e.g. CCA)	The number of persons receiving services through these programs.	165	33	SL-1
2	2.2.5 Provide support for domestic violence services (e.g. DCFOF)	The number of persons receiving services through these programs.	25	5	SL-1
2	2.2.6 Provide support for elderly / disabled services ( e.g. SPAN & DayStay)	The number of persons receiving services through these programs.	705	141	SL-2
2	2.2.7 Provide support HIV/AIDS services (HSNT)	The number of persons receiving services through these programs.	20	4	SL-2
2	2.2.8 Collaboration to provide financial literacy programs to encourage use of EITC & tax preparation services.	The number of persons receiving services through these programs.	1000	200	EO-1
	<b>Homeless Service Objectives</b>				
3	3.1.1 Strengthen the collaboration with homeless providers.	Improved coordination and understanding of homeless issues.	TBD	No funding	SL-3
3	3.1.2 Provide support for homeless count.	Improved understanding of homeless issues.	TBD	No funding	SL-3

	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

## **LEAD-BASED PAINT HAZARDS**

The City recognizes that older homes are potential sources of lead-based paint hazards, which can have detrimental effects on young children. As noted in the Homeless Needs Assessment, a considerable portion of the housing stock in Lewisville has the potential of containing lead-based paint hazards.

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 track the level of reported lead poisoning,
- Encourage local construction contractors to become certified as lead paint inspectors, removers, and abaters, and
- Continue to develop technical capacity within the City to manage lead-paint impacted projects

## **ANTI-POVERTY STRATEGY**

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

- Continue to provide and expand the Housing Choice Voucher Homeownership Program and apply for Family Self Sufficiency Program funding which is designed to provide supportive and educational services leading to a decreased dependence on subsidy programs,
- Continue to provide and expand 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 retention and creation of employment opportunities available to low income residents,
- Continue to include and enforce requirements of Section 3 in applicable contracts utilizing federal funds,
- Continue to support local 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,
- Continue to support public service activities that enhance the quality of life of low-income residents,
- Continue to support public service activities that allow youth to meet their maximum potential and ultimately leave the poverty environment,
- Continue to provide assistance and outreach for local efforts to promote the use of free tax preparation services and awareness of the Earned Income Tax Credit.
- Encourage and initiate efforts to promote collaboration and reduce duplication of effort amongst the region's entities and public service providers, and
- Actively participate in the Denton County Coalition for the Homeless and other local initiatives designed to provide supportive services and environments to assist homeless and special need populations.

## **COORDINATION**

The City continues to pursue all funding opportunities that provide assistance to public and private agencies and other public service providers. The City will continue to provide technical assistance, assist in securing other funding sources (federal and non-federal), and break down barriers in an effort to streamline processes and increase local coordination efforts.

The City of Lewisville will continue to carry out and implement the consolidated strategy and plan. City Departments involved in this coordinated effort include, but are not limited to: Community Development Department, Planning & Zoning Department, Engineering Department, Building Inspections Department, and the Police Department.

The Community Services Coordinator will continue to work with neighborhood organizations, non-profit agencies, social service agencies, and the Denton County Homeless Coalition to enhance coordination among agencies to address the needs of persons that are chronically homeless. In addition, this department will continue to consult with public, private, and nonprofit organizations that participated in the Consolidated Planning process to keep up to date with changes within the community regarding community services.

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

**Strategies:**

1. Continue to organize and facilitate quarterly roundtable meetings with local public service providers.
2. Expand participation with agencies / organizations in order to address the needs of the chronically homeless and implement the Consolidated Plan.
3. Initiate a housing roundtable that brings together participants from all sectors of the housing industry, including non-profit and for-profit builders, financial institutions, community activists, appraisers, and insurance representatives, to discuss relevant topics and provide an opportunity for participants to network within the industry.

## **INSTITUTIONAL STRUCTURE**

The City of Lewisville will coordinate and administer the identified goals, objectives, and strategies discussed in this document through its Community Development Department. The City will utilize and administer its CDBG, Community Service, and other local, state, and federally-funded programs (as available) to support numerous affordable housing programs and other community development activities to assist low-income citizens and revitalize declining neighborhoods. The City will also consider and offer letters of support when appropriate to other organizations and agencies seeking grant or state/federal funding. The staff in the Community Development Department shall act as liaisons to coordinate with volunteer groups who offer free labor assistance to low-income homeowners, other public and private groups providing housing assistance, and public and private groups who provide supportive services to low-income families. In addition, the City will continue to provide technical assistance and funding of health and public services as funds are available.

## **PUBLIC HOUSING RESIDENT INITIATIVES**

Lewisville does not have a public housing authority or public housing units.

## **CITIZEN PARTICIPATION PLAN**

The City of Lewisville is an Entitlement Recipient of Community Development Block Grant Funds (CDBG) under Title I of the Housing and Community Development Act of 1974, as amended and HOME Investment Partnership Act, Title II of the National Affordable Housing Act of 1990. The City of Lewisville' citizen participation plan was prepared in accordance with section 104 (a) 3 of the Housing and Community Act of 1974 and has been amended as required for the Consolidated Plan in accordance to CFR Part 91, section 105.

The Citizen Participation Plan encourages participation by very low and low-income persons, particularly those living in slum and blighted areas and in areas where CDBG and HOME funds are proposed to be used. In addition, it encourages the participation of all its citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments. It encourages the participation of residents receiving housing assistance or living in assisted housing developments, in the process of developing and implementing the consolidated plan, along with other low income residents of targeted revitalization areas as designated by the City.

### **I. Participation of residents in low and moderate income neighborhoods**

The City will encourage citizens to participate in the development of the consolidated plan, any amendments to the plan, and the performance report through the following methods:

The principle mechanism for achieving citizen involvement in the development, administration and evaluation of Community Development Block Grant and HOME Activities will be through the Grants Division of the Department of Economic Development and Planning of the City of Lewisville. All aspects of citizen's participation will be conducted in an open manner, with freedom of access for all interested person and at handicapped accessible locations. The

CDBG Advisory Committee will assist in receiving public input from the community. All citizen advisory committee meetings, public forums and public hearings will be posted on the official bulletin board of the City.

## **2. Function**

The Grants Division of the Department of Economic Development and Planning will perform the following functions:

- a. To solicit comments from persons within the community and persons residing in CDBG eligible census tracts relating to the needs of their neighborhoods and performance of the CDBG program.
  - b. To provide information to persons within community and persons residing in CDBG eligible census tracts concerning public hearings, public forums or meetings, proposed CDBG and HOME funded activities, performance evaluations, etc.
  - c. Conduct or assist with public hearings and neighborhood meetings to obtain citizen views at all stages of the Community Development Block Grant and HOME Program activities. The Department and any appointed Advisory Committee will review all public comments, recommendations and proposals concerning the development of needs, proposed activities, program amendments and program performance and submit its recommendations to the City Council.
  - d. Conduct Citizen Advisory Commission meetings as required.
- I. It is the policy of the City of Lewisville to give citizens timely notice of local meetings and reasonable and timely access to local meetings,

information, performance reports, and records relating to the City's proposed and actual use of Community Development Block Grant, and HOME Investment Partnership funds.

## **Procedures**

- A. Official notice of public meetings and public hearings will be posted at least 72 hours in advance with the City Secretary of the City of Lewisville, Lewisville City Hall, Lewisville, Texas.
- B. Notice of public hearings will be published in the Neighbors Go section of the Denton Record Chronicle prior to hearing dates.
- C. A statement of program objectives, proposed use of funds, and other information regarding the proposed Consolidated Plan will be published in the Neighbors Go section of the Denton Record Chronicle prior to the public hearing.
- D. Information that may be reviewed includes, but is not limited to:
  - i. Amount of grant funding and program income anticipated in the coming year.
  - ii. Range of activities that may be undertaken.
  - iii. Estimated amount of grant funding and program income proposed to be used for activities that will benefit low and moderate-income persons.
  - iv. Any proposed activities likely to result in displacement and the City of Lewisville' plan for minimizing displacement.

- II. It is the policy of the City of Lewisville to take reasonable steps to provide technical assistance to group representative of persons of low and moderate-income that request assistance in developing proposals.

### **Procedures**

Groups representing persons of low and moderate income who are interested in receiving technical assistance may write or call the City of Lewisville, Grants Division of the Department of Economic Development and Planning, 151 west Church Street, Lewisville, Texas 75057, Telephone Contact: (972) 219-3780.

- A. An assessment of the type and extent of technical assistance needed by the representative group will be made by City staff upon request and in a timely manner.
  - B. The City will make a good faith effort to see that reasonable requests for technical assistance are responded to in a timely manner.
- III. It is the policy of the City of Lewisville to hold public hearings and public forums for the purpose of obtaining the views of citizens and responding to proposals and questions.

### **Procedures**

- A. A minimum of one Public Input Forum or Public Hearing to obtain the views of citizens on community development and housing needs will be held by the City of Lewisville Grants Division of the Department of Economic Development and Planning in a public facility accessible to the broader public. It is anticipated that hosting

a public hearing or forum at a community facility will enhance citizen participation.

- B. A minimum of one advertised Public Hearing to obtain the views of citizens on community development and housing needs will be held by the Lewisville City Council during the 30 day public comment period and advertised publication of the Consolidated Plan and Annual Action Plan for public comment. This public hearing will be held in the Lewisville City Hall, City Council Chambers. This site is equally accessible to all sections of the city and is the normal place for public hearings.
  - C. Other public meetings may be held as necessary.
  - D. Together, the public input forum and public hearing will address community development and housing needs, development of proposed activities, and review of program performance.
  - E. Any additional public hearings will be held in the Lewisville City Hall, City Council Chambers.
  - F. Reasonable accommodation for the physically challenged will be provided at public hearing sites. At least 48 hours (two complete business days) advance notice is required.
  - G. Comments received during the public comment period and at public hearings will be incorporated into the Consolidated Plan.
- IV. It is the policy of the City of Lewisville to take reasonable steps to assist non-English speaking residents to be able to understand and participate in discussions that take place at public hearings and public

forums, when a significant number of non-English speaking residents can reasonably be expected to attend.

## **Procedures**

- A. Anyone anticipating that the effectiveness of the public hearing will be significantly reduced because of English language limitations should contact the City of Lewisville, Grants Division as far in advance of the public hearing as possible.
- B. At least 48 hours (two complete business days) advance notice is required.
- V. It is the policy of the City of Lewisville to provide citizens with reasonable advance notice of and opportunity to comment on proposed activities not previously included in the Consolidated Plan and any proposed deletion or other substantial change to the activities.

## **Procedures**

- A. If the proposed Consolidated Plan is approved and it subsequently becomes necessary to substantially change the program content, a formal amendment process will be followed.
  - i. An additional public hearing will be held.
  - ii. Reasonable advance notice of the date, time, and place of the public hearing will be made available to the public.
  - iii. The nature of the proposed change(s) will be described in sufficient detail to allow citizens to determine if they are affected and desire to comment on the proposed change.

- B. "Substantial Change" is defined by the City of Lewisville to be:
- i. A proposed new activity which cannot reasonably be construed to have been included within the programmatic intent of the adopted application or in the commitment of funds to a specific project; or
  - ii. An activity that was identified in the adopted application, but which subsequently is proposed to be deleted; or
  - iii. An activity that is proposed to be altered in terms of its purpose, scope, location, or beneficiaries to such an extent that it can no longer reasonably be construed as the activity reviewed by the public and approved by the Lewisville City Council.
- C. The criteria to be used in determining if an activity is at risk of becoming substantially changed from its originally intended purpose will be based upon further Lewisville City Council actions to modify/amend the Consolidated Plan proposed activities.
- D. City staff shall proactively monitor each funded project for compliance with its respective performance criteria and provide periodic progress reports to the City Council.
- E. Any activity that is judged to be at risk of substantially changing from its originally intended purpose, scope, location, or beneficiaries will be reviewed in a public hearing forum prior to a decision by the City Council as to whether the performance objectives of the project shall be amended.

- VI. It is the policy of the City of Lewisville to take reasonable steps to address concerns expressed by citizens and to respond to any formal complaints or grievances in a timely manner.

## **Procedures**

- A. Citizens are urged to bring any concerns they may have regarding the Consolidated Plan to the attention of the City of Lewisville, Grants Division by calling (972) 219-3780 or to [jkirby@cityoflewisville.com](mailto:jkirby@cityoflewisville.com). It is anticipated that most concerns can be quickly and successfully addressed through direct conversation.

- B. Unresolved issues, complaints, or grievances may be formally submitted to the following address:

City of Lewisville Grants Division Department of Economic  
Development and Planning  
Lewisville City Hall, 151 West Church Street,  
Lewisville, Texas 75057  
Attention: Consolidated Plan Comment

- C. In order for the City to be able to respond effectively, any formal complaint or grievance must be in writing and follow the procedures shown below:

- i. It must be legible – typed correspondence is strongly urged.
- ii. It must be signed, dated, and indicate if the correspondent is representing his/her personal concerns or those of a larger group, in which case, the name and description of the group must be stated.

- iii. It must clearly identify the specific complaint or grievance and should state what corrective action is being sought.
  - D. The City will provide timely written answers to written complaints and grievances. The time required to respond may vary depending upon the nature and complexity of the specific complaint. Where practicable, written answers will be provided within 15 working days of the receipt of the written complaint.
- VII. It is the policy of the City of Lewisville to encourage citizen participation, particularly by low and moderate-income persons who reside in the areas for which grant funding is proposed to be used.

## **Procedures**

- A. Reasonable notice will be given to the general public at appropriate times as the details of the proposed use of grant funding is identified.
- B. After specific proposals are received and evaluated and authorization is given by the City Council for the City Manager to negotiate the final funding decision, additional citizen participation procedures will be implemented. The specifics of these procedures may vary from project-to-project in order to respond to unique circumstances. The general process will be as follows:
  - i. Identify the geographic boundaries of the area most likely to be affected by the proposal and the principal organizations known to represent or otherwise be affiliated with the low and moderate-income residents.

- ii. Proactively communicate the purpose of and means by which grant funding will to be used.
- iii. Provide reasonable opportunities for low and moderate-income residents to ask questions and receive answers regarding how they might be affected by the proposed use of grant funding.

### **3. Publications**

#### **1. Five-Year Consolidated Plan**

A summary of the proposed five-year consolidated plan will be placed in *The Neighbors GO Section of the Denton Record Chronicle* and will allow at least thirty (30) days for persons to comment. The summary will describe the contents and purpose of the consolidated plan and include a list of the locations where copies of the entire plan may be examined.

#### **2. One-Year Action Plan**

A notification will be placed in *The Neighbors GO Section of the Denton Record Chronicle* to inform citizens of the availability of the one-year action plan to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

#### **3. Substantial Amendments**

A notification will be placed in *The Neighbors GO Section of the Denton Record Chronicle* to inform citizens of the availability of any substantial amendments to the one-year action plan or the five-year consolidated

plan, as these documents are developed, to afford citizens a reasonable opportunity to examine their contents. At least thirty (30) days will be allowed to receive citizen comments.

#### **4. Consolidated Annual Performance and Evaluation Report**

A notification will be placed in *The Neighbors GO Section of the Denton Record Chronicle* to inform citizens of the availability of the consolidated performance report to afford citizens a reasonable opportunity to examine the contents. At least fifteen (15) days will be allowed to receive citizen comments

## **II. Access to Public Information**

### **A. Public access to information and records regarding the CDBG and other Grant Programs.**

The City will provide for full and timely disclosure of its program records and information for the preceding five years consistent with applicable state and local laws regarding personal privacy and obligations of confidentiality.

Documents relevant to the program shall be made available at the City of Lewisville, Grants Division of the Department of Economic Development and Planning, 151 West Church Street, Lewisville, Texas 75057, during normal working hours for citizens' review upon either written or oral request. Such documents include 1) all mailing and promotional material; 2) records of public hearings; 3) All key documents, including all prior applications, letters of approval, grant agreements, the citizens participation plan, performance reports, evaluation reports, Consolidated Plan, other

reports required by HUD, and the proposed and approved application for the current year; 4) Copies of the regulations and issuance's governing the program; and, 5) Documents regarding other important program requirements, such as contracting procedures, environmental policies, fair housing and other equal opportunity requirements, and relocation provisions

#### **B. Availability of Consolidated Plan**

Copies of the consolidated plan will be available at the City of Lewisville Grants Division of the Department of Economic Development and Planning and at the Lewisville Public Library.

### **III. Technical Assistance**

The City of Lewisville Grants Division of the Department of Economic Development and Planning will provide for and encourage the submission of views and proposals regarding the Community Development and HOME Program funded activities by citizens, particularly low and moderate-income persons and residents of blighted neighborhoods. The City will provide technical assistance to groups representative of persons of very low and low income that request such assistance in developing proposals for funds under any of the programs covered by the consolidated plan. The level and type of assistance will be determined at the time of the request. The City will provide a timely written response to all written proposals submitted within thirty (30) days stating the reasons for the action taken by the City of the Proposals.

The Grants Division of the Department of Economic Development and Planning will provide technical assistance to any appointed citizen advisory board or committee to familiarize them with overall program aspects; particularly the

process for determining community needs, program planning, citizen input and program assessment.

#### **IV. Anti-Displacement**

The City of Lewisville intends to minimize displacement of persons in the implementation of CDBG and HOME activities. If displacement becomes necessary in order to accomplish program objectives, persons displaced will be assisted according to the HUD Handbook 1378, Tenant Assistance, Relocation and Real Property Acquisition, including any amendments and 24 CFR part 92.353, displacement, relocation and acquisition regulations.

#### **V. Complaints and Grievances**

Citizen complaints or grievances may be submitted in writing and mailed to the Grants Division of the Department of Economic Development and Planning Office or may be hand delivered. A written response will be provided within fifteen (15) working days where practicable to all written complaints and grievances received by the Grants Division of the Department of Economic Development and Planning.

#### **VI. Amendments**

The City of Lewisville will amend its consolidated plan whenever one of the following decisions is made:

1. To make a substantial change in its allocation of priorities or a substantial change in the method of distribution of funds;

2. To carry out an activity, using funds from any program covered by the consolidated plan (including program income), not previously described in the action plan;
3. To substantially change the purpose, scope, location, or beneficiaries of an activity.

Public comments for amendments to the consolidated plan will follow the procedures outlined above in section I-B concerning public hearings.

A “Substantial Change” is defined by the City of Lewisville to be:

1. A proposed new activity which cannot reasonably be construed to have been included within the programmatic intent of the adopted application or in the commitment of funds to a specific project; or
2. An activity that was identified in the adopted application, but which subsequently is proposed to be deleted; or
3. An activity that is proposed to be altered in terms of its purpose, scope, location, or beneficiaries to such an extent that it can no longer reasonably be construed as the activity reviewed by the public and approved by the Lewisville City Council.