

City of Corpus Christi, Texas

2023-2027 Five Year Consolidated Plan and FY 2023 Annual Action Plan



Submitted to HUD:

Housing and Community Department
1201 Leopard Street, Corpus Christi, Texas 78401



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Executive Summary

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

1. Introduction

The City of Corpus Christi is a federal entitlement community under the U.S. Department of Housing and Urban Development (HUD). As a HUD entitlement community, the City is required to prepare a Five-Year Consolidated Plan (ConPlan) in order to implement any federal programs that fund housing, community development and economic development within the community. The Corpus Christi ConPlan covers the period from FY 2023 through FY 2027 (October 1, 2023 through September 30, 2028).

This ConPlan consolidates into a single document the planning and application requirements for the following federal programs:

- Community Development Block Grant (CDBG)
- HOME Investment Partnerships (HOME)
- Emergency Solutions Grant (ESG)

Funds are provided under the following programs:

- **Community Development Block Grant (CDBG):** The primary objective of the CDBG Program is to develop viable urban communities by providing decent housing, a suitable living environment, and economic opportunities, principally for persons of low- and moderate-income levels. Funds can be used for a wide array of activities, including: housing rehabilitation, acquisition of existing housing or land, homeownership assistance, lead-based paint detection and removal, construction or rehabilitation of public facilities and infrastructure, removal of architectural barriers, water and efficiency improvements, abatement of hazards such as lead based paint or asbestos, public services, rehabilitation of commercial or industrial buildings, and loans or grants to businesses.
- **HOME Investment Partnerships (HOME):** The HOME Program provides federal funds for the development and rehabilitation of affordable rental and ownership housing for low- and moderate-income households. HOME funds can be used for activities that promote affordable rental housing and homeownership by low- and moderate-income households, including new construction, reconstruction, moderate or substantial rehabilitation, homebuyer assistance, and tenant-based rental assistance.

- **Emergency Solutions Grant (ESG):** The ESG Program supports outreach to and shelters for homeless individuals and families. ESG also supports programs that prevent homelessness or rapidly re-house homeless persons in Corpus Christi and may be used for certain Homeless Management Information System (HMIS) database costs.

The lead entity responsible for the preparation of the is the City of Corpus Christi's Housing and Community Development Department.

Purpose of the Consolidated Plan

The purpose of the Consolidated Plan (ConPlan) is to guide federal funding decisions in the next five years.

- Assess the City's affordable housing and community development needs;
- Analyze the City's housing market;
- Articulate the City's priorities, goals, and strategies to address identified needs; and
- Describe the actions the City will take to implement strategies for affordable housing and community development.

The ConPlan is guided by three overarching goals that are applied according to a community's needs. The goals are:

- To provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning homeless persons and families into housing.
- To provide a suitable living environment through safer, more livable neighborhoods, greater integration of low- and moderate- income residents throughout the City, increased housing opportunities, and reinvestment in deteriorating neighborhoods.
- To expand economic opportunities through more jobs paying self-sufficient wages, homeownership opportunities, development activities that promote long-term community viability, and the empowerment of low- and moderate- income persons to achieve self-sufficiency.

The City's ConPlan for FY 2023 – 2027 provides data on trends and conditions related to the City's current and future affordable housing and community development needs. The analysis of this data has been used to establish priorities, strategies, and actions that the City will undertake to address these needs over the next five years. Annually, the City will develop its Annual Action Plan (AAP) in which it will describe the planned investment of federal resources to implement specific activities.

The City of Corpus Christi anticipates receiving the following grant amounts in fiscal year 2023. Projections for the remaining four years of the five-year period follow in parentheses; however, these projected amounts are expected to change based on annual federal allocations.

- CDBG: \$2,663,378 (about \$10,653,512)
- HOME: \$1,352,610 (about \$5,410,440)
- ESG: \$235,549 (about \$942,196)

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The Strategic Plan provides a framework to address the needs of the City for the next five years using approximately \$2.6 million in Community Development Block Grant (CDBG) funds, \$1.3 million in HOME funds and \$235,000 annually. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit low- and moderate- income areas of a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome. The City's framework for realizing the objectives and outcomes include the following goals:

- Increase and Maintain Affordable Housing for low-income households
- Provide a Suitable Living Environment through public facilities and infrastructure improvements
- Provide public services and programs related to healthy outcomes for low- and moderate-income persons and households

- Address Homelessness or at risk of homelessness

3. Evaluation of past performance

The most recent CAPER (PY 2021) provided a summary of the City's performance. The City is following HUD regulations and continues to deliver housing and community development services in an effective and efficient manner.

Corpus Christi's Planning & Community Development Department (CCPCD) continues to successfully administer three (3) internal housing programs including: Homebuyer Closing Cost and Down Payment Assistance Program, Minor Home Repair Grant, and Single-Family Rehabilitation Loan Program. CCPCD also carries out all monitoring and meets expenditure ratio requirements to comply with HUD regulations and program benchmarks successfully.

PY2021 projects focused on owner-occupied housing rehabilitation, increasing affordable housing types through new affordable housing rental unit production; improvement to public facilities for youth and senior services; homebuyer assistance programs; food bank services to meet influx service demand; and prevention and elimination of slum and blight.

PY2021 projects also included amended projects added from the CARES Act related to COVID-19 which are successfully providing program services to prevent, prepare and respond to Coronavirus or are under implementation.

PY2021 projects included Code Enforcement activities through the CDBG program including:

1. Clearance of Vacant Properties
2. CDBG Funds continue to support code enforcement in designated low-mod block groups in the City and blight removal activities in low-income areas and eligible areas to reduce slum/blight to stabilize neighborhoods, demolition of substantial structures on a city-wide spot basis, create a safe environment for residents, and preserve the City's affordable housing stock. These programs include quality of life ordinance enforcement activities such as minimum housing code compliance; demolish unsafe, non-compliant structures; clean-up debris, weedy lots; and abandoned/junk vehicles. This initiative is part of the City's Strategic Plan to improve the quality of life in its neighborhoods for the benefit of all residents.
3. The Corpus Christi Planning and Community Development Department also provided funding to non-profit agencies focusing on improvement to public facilities for youth and senior services; Safe at Home mobility and accessibility program; Food Bank services; homelessness prevention and rapid rehousing services for homeless individuals, families and veterans, chronically homeless and at-risk populations of becoming homeless.
4. The City also amended the Corpus Christi Code of Ordinances, Part II. Council Policy, No. 9. The policy is required to outline the use of program income and set out other

requirements deemed necessary for the administration of the CDBG and HOME programs. The existing policy hindered the City's ability to respond to local conditions effectively and to help residents through outside groups. The amendment to the policy streamlined grant applications to respond to existing conditions identified through the needs assessment.

4. Summary of citizen participation process and consultation process

A series of Public Hearings, Technical Assistance (TA) workshops, and neighborhood meetings for the City of Corpus Christi's Five Year ConPlan and the FY2024/PY2023 Annual Action Plan which include CDBG, ESG, and HOME Programs were conducted on April 5, 2023, and April 6, 2023. The purpose of the Public Hearings, TA workshops, and neighborhood meetings were to provide program information, receive comments concerning housing and community needs and answer questions regarding request for proposals and the overall application process. All interested persons of low- and moderate-income residing in CDBG eligible areas were invited to attend. A first reading public hearing for the FY2024/PY2023 will be held on July 25, 2023, with a final public hearing held on August 8, 2023, during the scheduled City Council meetings to receive public comment.

In addition to the public hearings/meeting, the City conducted several virtual and one-on-one hearings, and calls with local stakeholders including affordable housing agencies, utility providers, social service providers, health care and mental health providers, emergency management, fire, police, transportation for regional planning efforts to assess needs and identify gaps of services.

A series of in person needs assessment hearings/meetings were also held during March 20-23, 2023, and March 27, 2023. The purpose of these needs hearings/meetings was to obtain the views and comments of individuals concerning the City's housing and community development needs for the next five years.

Several stakeholder sessions were also held during April 11, 2023, April 12, 2023, and April 13, 2023 with nonprofit organizations, partners in affordable housing, the local housing authority, homeless shelters/provider, social services agencies, nonprofit/for profit development organizations, advocacy groups, economic development organizations, and city Department heads.

In addition to the citizen participation efforts for the ConPlan and Annual Action Plan various consultations were held throughout the year to gather community input on the HOME-ARP Plan submitted during PY 2021. City staff held calls, virtual and in-person meetings with the Texas Balance of State Continuum of Care (CoC) that covers Corpus Christi, domestic violence provider agencies, agencies that serve persons with disabilities, public housing authority leadership, homeless service provider agencies, a local worship center serving black, indigenous and persons of color, and public agencies to discuss gaps in services and their priorities for the funding.

1. Summary of public comments

Comments from the public participation outreach efforts and stakeholder sessions included addressing the increasing needs of homeless persons and those at-risk of homelessness, need for public services, the need to develop and maintain of affordable housing, public facilities/infrastructure improvements, and other related needs. See unique appendices for all comments received.

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

All comments were received.

7. Summary

In summary, the ConPlan and Annual Action Plan have been developed with extensive community input as noted above and reflect the needs of the City.

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The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|--------------------|----------------|--|
| CDBG Administrator | CORPUS CHRISTI | Corpus Christi Planning & Community Development Department |
| HOME Administrator | CORPUS CHRISTI | Corpus Christi Planning & Community Development Department |
| ESG Administrator | CORPUS CHRISTI | Corpus Christi Planning & Community Development Department |

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Con Plan is the Corpus Christi Planning & Community Development Department. The City also consulted with a number of other agencies including the Corpus Christi Housing Authority, the City’s Community Housing Development Organizations (CHDOs), and the agencies involved in the local Continuum of Care (Homeless Issues Partnership, Inc.), homeless services providers, economic development agencies and Texas Homeless Network (THN) to address homelessness.

Consolidated Plan Public Contact Information

Public comments on the Consolidated Plan should be sent to:
 Leticia Kanmore
 Grant Monitoring Division Manager
 City of Corpus Christi, Grant Monitoring Department
 1201 Leopard Street
 Corpus Christi, TX 78401
 361-826-3010 fax 361-826-3005
 leticiak@cctexas.com

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

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

The process for preparation of the Consolidated Plan and Annual Plan involved outreach to an extensive number of local and regional organizations involved in providing housing, economic development, and social services in Corpus Christi.

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

City staff work actively with the Homeless Issues Partnership, Inc. (HIP), the local umbrella for the development of the Continuum of Care. Staff participate in regularly scheduled meetings and point-in-time surveys. The City often brings CDBG resources to the table to supplement Continuum of Care initiatives and distributes Emergency Solutions Grant funding to the various agencies that make up the membership of the Homeless Issues Partnership.

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

Staff from the City of Corpus Christi participates in the Balance of State Continuum of Care which is administered by the Texas Homeless Network (THN), by working with area service providers to include City resources, to the extent possible, in the provision of service and shelter operations (via ESG funding) to homeless individuals and families in Corpus Christi. The City is an active participant in the Homeless Issues Partnership, Inc, (HIP).

In addition, the City worked closely with HIP to identify eligible activities for the FY2023-2024 Annual Action Plan. Funding is based on agency needs to address homelessness. The City releases a pre-application in January each year to area non-profits and conducts technical assistance workshops in February before the application is due. The City also coordinates with the Texas Homeless Networks (THN) Balance of State staff on annual ESG allocations.

The City worked closely with THN and HIP to develop and implement a Coordinated Entry System (CES) that began in April 2018. The Salvation Army has taken the lead in the effort to provide a

central point to determine the housing and social service needs of homeless persons. Homeless Issues Partnership, Inc (HIP) is managing the CES.

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

| | | |
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| 1 | Agency/Group/Organization | NUECES COUNTY COMMUNITY ACTION AGENCY |
| | Agency/Group/Organization Type | Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Housing Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Agency was contacted through and email distribution list for homeless, elderly, and disability providers and advocates through HCD Administration. The organization brought several community needs to city staff members concerning the need for weatherization/minor home repairs that have been incorporated into the plan. |
| 2 | Agency/Group/Organization | CORPUS CHRISTI HOUSING AUTHORITY |
| | Agency/Group/Organization Type | PHA |
| | What section of the Plan was addressed by Consultation? | Public Housing Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. In addition, follow-up emails were exchanged to gather data on housing authority stock. The consultation provided input on CCHA housing and the ongoing partnership with the city to provide affordable housing. |

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| 3 | Agency/Group/Organization | CORPUS CHRISTI METRO MINISTRIES, INC. |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-homeless Services-Health Services-Education Regional |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment Homelessness Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. The City coordinates with Corpus Christi Metro Ministries via the Homeless Issues Partnership (HIP) to provide support to their mission to feed homeless persons and provide medical care and emergency housing. |
| 4 | Agency/Group/Organization | CORPUS CHRISTI HOPE HOUSE, INC. |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment Non- Homeless Special Needs Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. The anticipated outcomes include better coordination and assistance to provide Emergency Shelter to homeless families, specifically, homeless women with children and provide assistance to keep individuals and families at-risk of homelessness housed through Homeless Prevention Program Assistance, and transition individuals and families out of homelessness into permanent housing through Rapid Rehousing Program Assistance, as well as Case Management. |

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| 5 | Agency/Group/Organization | The Salvation Army |
| | Agency/Group/Organization Type | Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Needs Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. The anticipated outcomes include better coordination between the city and the Salvation Army. The city worked closely with Salvation Army to develop a central point (CES) to determine the housing and social service needs of homeless persons. This will be a continued area for improved coordination. |
| 6 | Agency/Group/Organization | Catholic Charities of Corpus Christi, Inc. |
| | Agency/Group/Organization Type | Services – Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Homeless Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Needs Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | In-person interview. The anticipated outcome includes better coordination between the city and Catholic Charities to provide assistance to homeless families and individuals. |
| 7 | Agency/Group/Organization | Family Endeavors |
| | Agency/Group/Organization Type | Services-Homeless Services-Education Services-Employment |

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| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | In-person interview. The anticipated outcome includes better coordination with Family Endeavors to serve additional Veterans who are homeless or at risk of homelessness in Corpus Christi with prevention funding to maintain housing or rapid rehousing services to regain housing stability. |
| 8 | Agency/Group/Organization | Mission 911 |
| | Agency/Group/Organization Type | Services-Homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment Homelessness Strategy |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. This meeting was held to gain a better understanding of the homeless population that Mission 911 and other homeless providers assist. |
| 9 | Agency/Group/Organization | Corpus Christi Metropolitan Planning Organization |
| | Agency/Group/Organization Type | Services – Transportation |
| | What section of the Plan was addressed by Consultation? | Non-Housing Community Development Needs Homelessness Needs Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. This meeting was held to gain a better understanding of transportation needs of the low/mod community and the transportation issues effecting the homeless population and other vulnerable communities in Corpus Christi. |
| 10 | Agency/Group/Organization | Corpus Christi Independent School District |
| | Agency/Group/Organization Type | Services – Education |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment |

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| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. This meeting was held to gain a better understanding of housing issues and other needs of students in the Corpus Christi Independent School Districts. |
| 11 | Agency/Group/Organization | Coastal Bend Wellness Foundation |
| | Agency/Group/Organization Type | Non-profit Services – Healthcare Services – Education Services – Homeless Services – Low/Mod Individuals |
| | What section of the Plan was addressed by Consultation? | Homelessness Needs Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Consultation was done online through Webex. This meeting was held to gather input on the healthcare needs of the low -income and homeless populations that are served by Coastal bend Wellness Foundation. |
| 12 | Agency/Group/Organization | Come Dream Come Build, Inc. |
| | Agency/Group/Organization Type | Non-profit/CHDO Developer |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment Non-Homeless Special Needs Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | In person interview. The anticipated outcome is to help identify the affordable housing needs in the City and input on how to address the need over the next five years. |
| 13 | Agency/Group/Organization | Fish Pond |
| | Agency/Group/Organization Type | Affordable Housing Developer |
| | What section of the Plan was addressed by Consultation? | Housing Needs Assessment |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Virtual one-on-one interview. The anticipated outcome is to help to identify affordable rental housing needs and how to help address the needs over the next five years. |
| 14 | Agency/Group/Organization | Corpus Christi Parks & Recreation Department |

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| | Agency/Group/Organization Type | City Department |
| | What section of the Plan was addressed by Consultation? | Non-housing community development needs. |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The anticipated outcome is to help to identify the non-housing community development needs in the City and how to potentially address them over the next five years. |
| 15 | Agency/Group/Organization | Federal Communications Commission |
| | Agency/Group/Organization Type | Federal – Broadband |
| | What section of the Plan was addressed by Consultation? | Broadband Needs |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | The FCC website was used during the consultation process to examine the broadband needs of Corpus Christi. |
| 16 | Agency/Group/Organization | Nueces County |
| | Agency/Group/Organization Type | County |
| | What section of the Plan was addressed by Consultation? | Hazard Mitigation |
| | Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination? | Nueces County is responsible for developing the Nueces County Multi-Jurisdictional Hazard Mitigation Action Plan. This plan was used to identify hazard issues associated with climate change. |

Table 2 – Agencies, groups, organizations who participated

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

There were not any agencies specifically not consulted. The meetings were an open invitation to any organizations that wish to participate in the consultation process.

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

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| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Texas Balance of State Continuum of Care Strategic Plan | Texas Homeless Network | Funding proposals in the Strategic Plan provide assistance to preserving housing units and preventing homelessness. |
| City of Corpus Christi HOME-ARP Plan | City of Corpus Christi | Funding proposals in the Strategic Plan provide assistance in the creation of affordable housing that will help address homelessness and at risk of homelessness in Corpus Christi. |
| Corpus Christi's Parks, Recreation, & Open Spaces Master Plan | City of Corpus Christi | Strategic Plan goals for improving community infrastructure provide assistance to parks & recreational spaces that benefit low to moderate income residence of Corpus Christi. |
| Corpus Christi's Citizen Participation Plan | City of Corpus Christi | The Citizen Participation Plan was used to help navigate citizen participation throughout the plan in order to gather community input on the goals for the strategic plan. |
| Plan CC Comprehensive Plan 2016 | City of Corpus Christi | All Strategic Plan goals will support the City's overall long-term community development vision. |
| Corpus Christi Downtown Management District FY 2022-2026 Five Year Strategic Plan | Downtown Management District (DMD) | Strategic Plan goals were influenced by the economic development efforts identified in the Five Year Plan for the downtown area of Corpus Christi. |
| Nueces County Multi-Jurisdictional Hazard Mitigation Plan (2017) | Corpus Christi Office of Emergency Management | Hazard Mitigation issues associated with climate change were identified in the Hazard Mitigation Plan and examined in the Hazard Mitigation portion of the ConPlan. |

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| Corpus Christi Climate Communities Report | Community Development Staff | Hazard Mitigation issues associated with climate change were identified in the Corpus Christi Climate Report and examined in the Hazard Mitigation portion of the ConPlan. |
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Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

During the implementation of the Consolidated Plan, the Corpus Christi Housing Authority (CCHA) was invited for a one-on-one stakeholder session to gather the needs of the public housing authority clients. The meeting was held with Gary Allsup the Chief Executive Officer (CEO) of the Corpus Christi Housing Authority (CCHA). The meeting resulted in the CCHA providing valuable information regarding their clients, their Tenant Based Rental Assistance program, their Project Based Rental Assistance program, their single-family new construction program, as well as their conversion into the RAD Program. During the process of the Consolidated Plan, additional questions were answered by CCHA. The City continues to work on establishing a strong working relationship with the CCHA. During the year, CCHA provides the City with their Action Plan for review and approval. The City ensures the objectives of the CCHA are in line with the City’s 5-year plan’s objectives. The CCHA and the City stakeholder meeting discussed the possibilities of the sale or donation of vacant lots for the CCHA’s new construction single family home program to address affordable housing needs in the City. The City also works closely with Nueces County in the areas of homelessness, substance abuse, and mental health. Both entities are involved in an Advisory Council who are working on homeless issues as they pertain to housing, substance abuse, and mental health. The collaboration with these entities allows the City to ensure implementation of the goals and objectives of the Consolidated Plan.

Narrative (optional):

N/A

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. 1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

City Council District Meetings- March 20-23 and March 27, 2023. Public needs were obtained during five, public council district meetings during the month of March 2023. These were held in each of the City Council districts, were duly advertised, and designed to obtain public comments on community development needs, affordable housing needs and the needs of the homelessness for the City's 2023-2027 Five -Year Consolidated Plan and FY 2023 Annual Action Plan.

Public Hearings – The first public hearing for the Consolidated Plan and Action Plan was held on April 5th and April 6th, 2023. Both meetings were held in person at City Hall.

Stakeholder Interviews – From April 20th through May 1st, 2023, a series of 16 stakeholder input sessions were conducted for the development of the Consolidated Plan. A number of individuals from organizations whose mission involves housing in one facet or another provided feedback. Individuals representing government and policy makers, nonprofit organizations, affordable housing providers, housing developers, community development organizations, educational institutions, and other interested parties were invited to participate to ensure that as many points-of-view as possible were heard. A complete summary of meeting minutes is included in the Citizen Participation Appendix.

Web-based Citizen Surveys – The City conducted a web-based survey for the public in English and Spanish, which generated 138 responses in total, an excellent response rate. Questions focused on housing and community development needs. The major priorities according to survey responses were infrastructure/roadway improvements, job creation and training, affordable housing construction/assistance, transit, and education and child/youth services. A complete summary of the survey is included in the Citizen Participation Appendix.

The City utilized input from all of the above sessions to assist in formulate and set goals contained in the Strategic Plan of the Con Plan for the next five year period.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/ attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|------------|---|--------------------|---------------------------------|--|--|---------------------|
| 1 | First Public Hearing | Public | | Participants provided Input on community needs and priorities. | All comments were accepted. | |
| 2 | Stakeholder Interviews | Stakeholders | | Participants provided input on community needs and priorities. | All comments were accepted. See Citizen Participation section for extensive notes. | |
| 3 | Final Public Hearing/First Reading of Ordinance | Public | TBD | TBD | TBD | |
| 4 | Second Reading of Ordinance | Public | TBD | TBD | TBD | |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Based on U.S. Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS) data (2013-2017), analysis included within this section of the Strategic Plan, and interviews and group discussions held with service providers, the following conclusions relative to housing needs in the City of Corpus Christi for all household types, income groups and racial/ethnic groups can be made. CHAS data (2013-2017) is the most up to date version of data provided by HUD to complete the consolidated plan.

Racial/ethnic groups with disproportionate *housing problems* as defined by HUD include housing units lacking complete kitchen facilities and/or complete plumbing facilities, overcrowding (more than 1.5 person per room), and/or households paying more than 30% of its income toward housing include the following:

Housing Problems

- Black households earning 50-80% of AMI.
- Asian households earning 50%-80% of AMI and 80-100% of AMI (small sample size).
- Hispanics earning 80-100% of AMI (small sample size).

Racial/ethnic groups with disproportionate *housing problems* defined as housing units lacking complete kitchen facilities and/or complete plumbing facilities, overcrowding (more than 1.5 person per room), and households paying more than 30% of its income toward housing include the following:

Severe Housing Problems

- Asian households earning 0%-30% of AMI and 80-100% of AMI.
- Hispanic households earning 30-50% of AMI and 80-100% of AMI
- Pacific Islander households earning 80-100% of AMI (small sample size).

Racial/ethnic groups with disproportionate *housing cost burden* include the following:

Housing Cost Burden

According to HUDs definition, no racial/ethnic groups in Corpus Christi experienced cost burden at a disproportionate level. Nevertheless, the CHAS data shows that a large number of Hispanics 9,590, and African Americans 1,575, experience cost burden.

Lower-income households in the City have been greatly impacted by high housing costs, which reduce economic opportunities and access to prosperity. Real incomes in the area have declined while housing costs have risen, resulting in an increase in the need for affordable housing options. Between 2010 and 2017, the median income for City residents has increased by 23% after adjusting for inflation, while median contract rent increased by 20% and median home values increased by 16%. This means that housing costs take up a relatively larger share of income for households. Rising median home values translate to diminished buying power for households that want to reside in the City. Given a lack of decent, affordable housing options, the City's lower-income households often face a choice between deficient housing and cost burden.

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data used when available. Although the CHAS data is dated, it provides a glimpse of the housing needs within the City. This data, in combination with supplemental data and interviews with agencies and housing providers in the City, can provide a snapshot view of the housing needs.

Housing Needs - Agency Results:

Interviews with agencies that provide housing and social services provided an overview on housing needs. The following is a summary of the key points from the surveys and the stakeholder interviews:

- Extremely-low, very-low, low-income households, and moderate-income households have a very difficult time finding affordable housing.
- Small related households have the most residents who are cost burdened across a range of income levels and tenure.
- The lack of affordable housing affects some of the area's most vulnerable citizens.

Housing problems are broken down into four categories. The four housing problems include: cost burden, lack of complete plumbing or kitchen facilities, overcrowding, and zero/negative income.

As the data below show, the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 33% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Corpus Christi, over 27% of households are severely cost burdened.

In general, "small related" renter households are the largest cost-burdened category, with these households accounting for 41% of all cost-burdened households. It is important to note that this category includes households comprised of unrelated members. With regard to other housing

problems, overcrowding is the second most common problem. Overcrowding is less common for homeowner households compared to renter households.

The following bullet points summarize the tables found on the following pages:

Renter households:

- Between 0-30% and 31-50% of AMI and severely overcrowded
- Between 0-30% of AMI lacking complete plumbing or kitchen facilities, with one or more of four housing problems, and housing problems paying more than 50% of their gross income on housing costs

Owner households:

- Between 51-80% of AMI and severely overcrowded, with one or more of four housing problems, with housing problems paying more than 30% and 50% of their gross income on housing costs.

Households by Household Type

Renter households paying more than 30% of their gross income on housing costs:

- All households between 0-30% of AMI.

Owner households paying more than 30% of their gross income on housing costs:

- Small related and elderly households between 51-80% of AMI.

Renter households paying more than 50% of their gross income on housing costs:

- All households between 0-30% of AMI.

Owner households paying more than 50% of their gross income on housing costs:

- Small related households between 51-81% of AMI
- Elderly households between 50-81% of AMI

Demographic indicators are essential to understanding a community’s housing needs. The data provides a snapshot of the City’s rapid growth and highlights the ongoing increase in population and households.

Table 5 - Housing Needs Assessment Demographics

| Demographics | Base Year: 2010 | Most Recent Year: 2021 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 305,215 | 318,168 | 4% |
| Households | 110,954 | 117,210 | 6% |
| Median Income | \$41,845 | \$59,993 | 43% |

Data Source: 2010 Census (Base Year), 2017-2021 ACS (Most Recent Year)

Table 6 Housing Costs Table (SUPPLEMENTAL)

| | Base Year: 2010 | Most Recent Year: 2021 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | \$128,900 | \$157,400 | 22% |
| Median Contract Rent | \$807 | \$1,099 | 36% |

Data Source: 2010 Census (Base Year), 2017-2021 ACS (Most Recent Year)

The following are HUD-generated tables using 2013-2017 CHAS data that are part of the Consolidated Plan tool. These tables are automatically generated when creating the Consolidated Plan. Please note that HAMFI refers to “HUD Adjusted Median Family Income,” which is the median family income calculated by HUD for each jurisdiction, in order to determine Fair Market Rents and income limits for HUD programs. HAMFI will not necessarily be the same as other calculations of median incomes such as a simple Census number due to a series of adjustments that are made.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

| Demographics | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 283,843 | 25 | -100% |
| Households | 104,682 | 35 | -100% |
| Median Income | \$42,694.00 | \$53,626.00 | 26% |

Table 7 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households | 14,165 | 14,165 | 18,820 | 10,460 | 59,075 |
| Small Family Households | 4,015 | 5,120 | 7,430 | 4,455 | 29,695 |
| Large Family Households | 1,205 | 1,375 | 1,985 | 1,220 | 6,510 |
| Household contains at least one person 62-74 years of age | 3,260 | 3,100 | 3,505 | 2,269 | 12,830 |
| Household contains at least one person age 75 or older | 1,945 | 2,555 | 2,520 | 1,155 | 4,200 |
| Households with one or more children 6 years old or younger | 2,635 | 2,975 | 3,895 | 1,505 | 7,735 |

Table 8 - Total Households Table

Data Source: 2013-2017 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 310 | 310 | 110 | 25 | 755 | 80 | 95 | 100 | 10 | 285 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 95 | 130 | 285 | 120 | 630 | 0 | 65 | 90 | 40 | 195 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 420 | 485 | 655 | 245 | 1,805 | 75 | 195 | 560 | 315 | 1,145 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 5,410 | 2,975 | 850 | 115 | 9,350 | 2,345 | 1,275 | 820 | 100 | 4,540 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 880 | 3,115 | 4,045 | 1,265 | 9,305 | 905 | 1,275 | 2,270 | 875 | 5,325 |
| Zero/negative Income (and none of the above problems) | 875 | 0 | 0 | 0 | 875 | 450 | 0 | 0 | 0 | 450 |

Table 9 – Housing Problems Table

Data Source: 2013-2017 CHAS

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe

overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|--------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 6,240 | 3,900 | 1,900 | 505 | 12,545 | 2,500 | 1,630 | 1,570 | 470 | 6,170 |
| Having none of four housing problems | 2,440 | 4,690 | 7,680 | 4,365 | 19,175 | 1,660 | 3,945 | 7,660 | 5,125 | 18,390 |
| Household has negative income, but none of the other housing problems | 875 | 0 | 0 | 0 | 875 | 450 | 0 | 0 | 0 | 450 |

Table 10 – Housing Problems 2

Data Source: 2013-2017 CHAS

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 2,115 | 2,695 | 2,275 | 7,085 | 940 | 1,000 | 1,310 | 3,250 |
| Large Related | 895 | 730 | 370 | 1,995 | 110 | 250 | 240 | 600 |
| Elderly | 1,410 | 1,260 | 960 | 3,630 | 1,715 | 1,160 | 990 | 3,865 |
| Other | 2,595 | 2,075 | 1,694 | 6,364 | 565 | 350 | 615 | 1,530 |
| Total need by income | 7,015 | 6,760 | 5,299 | 19,074 | 3,330 | 2,760 | 3,155 | 9,245 |

Table 11 – Cost Burden > 30%

Data Source: 2013-2017 CHAS

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,845 | 1,070 | 365 | 3,280 | 830 | 545 | 275 | 1,650 |
| Large Related | 760 | 295 | 0 | 1,055 | 80 | 190 | 40 | 310 |
| Elderly | 1,045 | 630 | 315 | 1,990 | 1,080 | 440 | 295 | 1,815 |
| Other | 2,375 | 1,255 | 205 | 3,835 | 405 | 200 | 205 | 810 |
| Total need by income | 6,025 | 3,250 | 885 | 10,160 | 2,395 | 1,375 | 815 | 4,585 |

Table 12 – Cost Burden > 50%

Data Source: 2013-2017 CHAS

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 425 | 460 | 785 | 280 | 1,950 | 35 | 190 | 285 | 230 | 740 |
| Multiple, unrelated family households | 135 | 130 | 110 | 40 | 415 | 40 | 60 | 375 | 130 | 605 |
| Other, non-family households | 0 | 25 | 60 | 40 | 125 | 0 | 10 | 0 | 0 | 10 |
| Total need by income | 560 | 615 | 955 | 360 | 2,490 | 75 | 260 | 660 | 360 | 1,355 |

Table 13 – Crowding Information – 1/2

Data Source: 2013-2017 CHAS

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | | | | | | | | |

Table 14 – Crowding Information – 2/2
(CHAS data unavailable)

Describe the number and type of single person households in need of housing assistance.

According to 2021 American Community Survey (ACS) data, there are 30,122 single-person households in The City of Corpus Christi, 17,010 of which (34.4%) are renter households. The median income for a single female household in 2021 was \$25,006, while the median income for a single male household in 2021 was \$42,876. Given that single female households are roughly 42% of the City’s median household income of \$59,993, it can reasonably be assumed that there are a significant number of single female households experiencing difficulty finding affordable housing, and points to a need for additional studio and one-bedroom units.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Throughout the HOME-ARP process individual consultation sessions were held to gather data on the housing needs of the communities served in Corpus Christi. During these meetings the Planning and Community Development Department spoke with the Purple Door, Corpus Christi’s domestic violence service provider. They served between 800-900 nonresidential clients in 2022. They served 573 residential clients in the same period. The total number of bed days was 17,001. The ages of those served varies and generally falls between 18-55 years old some with minor children. They serve men and women and see a small population of LGBTQ clients, but the vast majority of clients are women. The racial distribution of clients is approximately 80% Hispanic, 15% White, 5% Black and a small percentage is Asian. Among those they serve, approximately 85-95% are below the poverty level, especially those seeking residential services.

These vulnerable populations are some of the most at risk of homelessness. During the consultation process for the Consolidated Plan and Action Plan stakeholder sessions were held with nonprofit organizations and public needs assessment meetings were held in the city council districts. At each of these meetings it was voiced several times that while there are some resources available for these vulnerable populations, there are not enough beds or services to meet the needs of all of those in need of assistance.

What are the most common housing problems?

There was a total of five public needs assessment meetings held in each of the city council districts in Corpus Christi. During these meetings the public was able to provide their input on the needs of the community. There were several common housing problems discussed amongst the public and Planning & Community Development staff.

The following responses were received:

- A need for a no barrier shelter for the homeless
- Lack of affordable housing
- Missing middle housing
- There is a need for nonprofit developers to develop more affordable units
- Fair housing education is needed for tenants to know their rights
- There is a need to combat blight
- Low barrier jobs are needed for those experiencing extreme poverty
- There is a need for weatherization programs for seniors and low/mod individuals

Are any populations/household types more affected than others by these problems?

Low-income individuals and homeless populations are the most affected by the concerns voiced by the public.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

The lack of affordable housing makes it difficult for low-income individuals and families with children to maintain a stable household. During stakeholder sessions the Corpus Christi Independent School District attended one of the stakeholder sessions to provide information concerning low-income families with children. The case manager from the CCISD stated that currently a lot of families are doubled up living with relatives or friends. These families do not

qualify as homeless under McKinney - Veto and are therefore unable to qualify for help they may otherwise have received. These families are in need of transportation to school for their children. While CCISD provides transportation for families that live more than 2 miles from the school, the students have to drive to a bus stop that will then transport them to school. The concern with this is that some families do not have transportation so the students have to walk to catch a bus stop which could be miles away from them.

No data exists that would specifically enumerate or describe the at-risk or formerly homeless population or rapid-rehousing recipients nearing termination within the City of Corpus Christi.

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

According to HMIS data from the Texas Homeless Network (THN), there were 966 persons in Emergency Shelter, Supportive Housing, Transitional Housing, and PH-RRH who exited homelessness in 2019. Of those who exited 453 exited to permanent housing destinations while 513 did not. These persons could be considered to be at risk for recidivism back to homelessness.

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

Corpus Christi's high housing costs, evident through the CHAS estimates that the most significant housing issue identified is cost burden, defined as spending over 30% of household income on housing costs, such as mortgage and rent payments. According to CHAS data, 33% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Corpus Christi, 27% of households are severely cost burdened. According to recent (2013-2017) ACS 5-Year Estimates, 17% of the City's population lives below the poverty level, and 5.3% of the population aged 16 and over is unemployed. Unemployment and poverty contribute to the increased risk of homelessness.

Discussion

As part of the development of the city's Assessment of Fair Housing (AFH), completed in 2017, a needs assessment was conducted using HUD's Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool. This tool used a slightly older version of CHAS (2008-2012), but found the same high level of cost burden, particularly for those with incomes 0-30% of AMI.

The following table was taken from Corpus Christi’s AFH document, showing severe cost burden by household type.

| Households with Severe Housing Cost Burden | Corpus Christi, Texas | | | Corpus Christi, Texas Region | | |
|--|-----------------------|--------------------------------|-----------------------------------|--|--------------------------------|----------------------|
| | Race/Ethnicity | Number with Severe Cost Burden | Number of Households ¹ | Percent with Severe Cost Burden ² | Number with Severe Cost Burden | Number of Households |
| White, Non-Hispanic | 5,425 | 44,940 | 12.07% | 7,965 | 68,239 | 11.67% |
| Black, Non-Hispanic | 995 | 4,915 | 20.24% | 1,074 | 5,450 | 19.71% |
| Hispanic | 8,980 | 58,760 | 15.28% | 11,210 | 78,115 | 14.35% |
| Asian or Pacific Islander, Non-Hispanic | 330 | 1,944 | 16.98% | 365 | 2,262 | 16.14% |
| Native American, Non-Hispanic | 0 | 249 | 0.00% | 15 | 342 | 4.39% |
| Other, Non-Hispanic | 175 | 947 | 18.48% | 199 | 1,470 | 13.54% |
| Total | 15,905 | 111,750 | 14.23% | 20,828 | 155,900 | 13.36% |
| Household Type and Size | | | | | | |
| Family households, <5 people | 7,199 | 62,160 | 11.58% | 9,644 | 89,499 | 10.78% |
| Family households, 5+ people | 1,675 | 13,085 | 12.80% | 2,025 | 18,245 | 11.10% |
| Non-family households | 7,029 | 36,490 | 19.26% | 9,142 | 48,145 | 18.99% |

Source: Comprehensive Housing Affordability Strategy (CHAS), 2008-2012, as retrieved from the HUD Affirmatively Furthering Fair Housing (AFFH) Data and Mapping Tool.

¹ The number of households is the denominator for the percent with problems, and may differ from the number of households for the table on severe housing problems.

² All percentages represent a share of the total population with the jurisdiction or region, except household type and size, which is compared with total households.

The table shows the demographics of households experiencing severe housing cost burden. These data show Black residents experiencing the highest rate of severe cost burden. For family households with five or more people, the rate of severe cost burden is notably low as compared with the rate of housing burden in general; large family households are less likely to be severely cost burdened than non-family households and only slightly more likely to be severely cost burdened than small family households. This suggests that many large family households experience housing burden not because of severe cost but because they have more than one person per bedroom.

In addition, according to the AFH mapping tool, the areas with the highest concentration of housing burden in Corpus Christi are the north-central, west-central, and northeast areas of the city. The north-central area includes several neighborhoods designated as racially or ethnically concentrated areas of poverty (R/ECAPs) due to their high concentrations of Hispanic and Black residents and the fact that at least 40 percent of residents are below the federal poverty line.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines disproportionately greater need when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e., cost burden)

In general, the percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions, there are no groups disproportionately impacted with one or more housing problems:

NA-15 Housing Problems

| | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|-----------------------------|--|------------|------------|-------------|
| Racial/ Ethnic Group | % with one or more housing problems | | | |
| White | 84.4% | 73.6% | 53.7% | 28.3% |
| Black/ African American | 79.7% | 51.7% | 55.1% | 29.5% |
| Asian | 89.3% | 44.0% | 53.5% | 31.8% |
| Hispanic | 80.8% | 70.3% | 50.8% | 30.4% |
| Jurisdiction as a Whole | 81.9% | 70.0% | 52.0% | 29.7% |

Data Source: 2013-2017 CHAS

Calculations: Mullin & Lonergan Associates

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|-------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 10,520 | 2,320 | 1,325 |

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| White | 2,650 | 490 | 500 |
| Black / African American | 590 | 150 | 115 |
| Asian | 125 | 15 | 120 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 6,895 | 1,635 | 590 |

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 9,920 | 4,245 | 0 |
| White | 2,850 | 1,020 | 0 |
| Black / African American | 375 | 350 | 0 |
| Asian | 59 | 75 | 0 |
| American Indian, Alaska Native | 15 | 30 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 6,565 | 2,775 | 0 |

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 9,785 | 9,035 | 0 |
| White | 3,070 | 2,645 | 0 |
| Black / African American | 485 | 395 | 0 |
| Asian | 115 | 100 | 0 |
| American Indian, Alaska Native | 0 | 85 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 5,945 | 5,750 | 0 |

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,100 | 7,350 | 0 |
| White | 925 | 2,344 | 0 |
| Black / African American | 180 | 430 | 0 |
| Asian | 70 | 150 | 0 |
| American Indian, Alaska Native | 0 | 40 | 0 |
| Pacific Islander | 0 | 30 | 0 |
| Hispanic | 1,895 | 4,340 | 0 |

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Introduction

HUD defines disproportionately greater need when the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than 1.5 persons per room)
- Housing costs greater than 50% of income (i.e., cost burden)

Assess the need of any racial or ethnic group that has disproportionately greater needs in comparison to the needs of that category of need as a whole.

In general, the percentage of households with a severe housing problem is highest for the lowest income bracket, most significantly for 0-30% AMI, and decreases as income increases. According to the above definitions, the following groups are disproportionately impacted with one or more housing problems:

- Asian households at 0 – 30% AMI and 80-100 % AMI
- Hispanic households at 0 – 30% AMI
- White households at 0 – 30% AMI

NA-20 Severe Problems

| | 0-30% AMI | 30-50% AMI | 50-80% AMI | 80-100% AMI |
|--------------------------------|---|-------------|--------------|--------------|
| Racial/ Ethnic Group | % with one or more severe housing problems | | | |
| White | 73.6% | 39.3% | 18.2% | 5.2% |
| Black/ African American | 56.8% | 18.1% | 15.3% | 8.2% |
| Asian | 89.3% | 3.0% | 13.3% | 20.9% |
| American Indian, Alaska Native | 0.0% | 0.0% | 0.0% | 0.0% |
| Pacific Islander | 0.0% | 0.0% | 0.0% | 0.0% |
| Hispanic | 67.2% | 41.2% | 18.9% | 11.4% |
| Jurisdiction as a Whole | 51.8% | 39.0% | 18.4% | 9.3% |

Data Source: 2013-2017 CHAS

Calculations: Mullin & Lonergan Associates

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 8,740 | 4,100 | 3,160 |
| White | 2,310 | 830 | 1,695 |
| Black / African American | 420 | 320 | 115 |
| Asian | 125 | 15 | 120 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 5,730 | 2,800 | 590 |

Table 19 – Severe Housing Problems 0 - 30% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,530 | 8,635 | 0 |
| White | 1,520 | 2,345 | 0 |
| Black / African American | 130 | 590 | 0 |
| Asian | 4 | 130 | 0 |
| American Indian, Alaska Native | 0 | 50 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 3,850 | 5,490 | 0 |

Table 20 – Severe Housing Problems 30 - 50% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 3,470 | 15,340 | 0 |
| White | 1,040 | 4,685 | 0 |
| Black / African American | 135 | 750 | 0 |
| Asian | 30 | 195 | 0 |
| American Indian, Alaska Native | 0 | 85 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,215 | 9,480 | 0 |

Table 21 – Severe Housing Problems 50 - 80% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 975 | 9,490 | 0 |
| White | 170 | 3,104 | 0 |
| Black / African American | 50 | 560 | 0 |
| Asian | 45 | 170 | 0 |
| American Indian, Alaska Native | 0 | 40 | 0 |
| Pacific Islander | 0 | 30 | 0 |
| Hispanic | 710 | 5,530 | 0 |

Table 22 – Severe Housing Problems 80 - 100% AMI

Data Source: 2013-2017 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points than that of the corresponding income level as a whole. Cost-burdened is defined as paying more than 30% of household income on housing, and severely cost burdened is defined as paying greater than 50% of household income on housing.

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various levels. Based on these definitions, there are no racial/ethnic groups that have a disproportionate housing need although it should be noted that 21% of Black/African American households spend between 30-50% of their income on housing in comparison to 16.3% of the jurisdiction as a whole.

NA-25 Cost Burden

| | Less than 30% (No Cost Burden) | 30-50% | More than 50% | No/ negative income (not computed) |
|-----------------------------|-----------------------------------|-----------------------------------|---------------|---------------------------------------|
| Racial/ Ethnic Group | | % with housing cost burden | | % |
| White | 73.3% | 15.5% | 11.3% | 1.3% |
| Black/ African American | 66.9% | 20.5% | 12.6% | 2.4% |
| Asian | 75.6% | 17.2% | 7.1% | 5.9% |
| Hispanic | 68.8% | 16.4% | 14.9% | 0.9% |
| Jurisdiction as a Whole | 70.4% | 16.3% | 13.3% | 1.2% |

Data Source: 2013-2017 CHAS

Calculations: Mullin & Lonergan Associates

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|--------|-------------------------------------|
| Jurisdiction as a whole | 81,195 | 18,820 | 15,310 | 1,375 |
| White | 31,185 | 6,595 | 4,790 | 540 |
| Black / African American | 3,190 | 975 | 600 | 115 |
| Asian | 1,535 | 350 | 145 | 120 |
| American Indian, Alaska Native | 275 | 15 | 0 | 0 |

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|---------------------|--------|--------|-------|-------------------------------------|
| Pacific Islander | 55 | 15 | 0 | 0 |
| Hispanic | 44,405 | 10,560 | 9,590 | 600 |

Table 23 – Greater Need: Housing Cost Burdens AMI

Data 2013-2017 CHAS
Source:

Discussion:

DRAFT

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The impact of housing problems in Corpus Christi varies primarily by income level. However, the following income tiers experienced problems at a rate of at least ten percentage points higher than the Corpus Christi as a whole:

Housing Problems

- The percentage of households with a housing problem is highest for the lowest income brackets (0-50% AMI) and decreases as income increases. According to the above definitions the no groups are disproportionately impacted with one or more housing problems:

Severe Housing Problems

- The percentage of households with a severe housing problem is highest for the lowest income bracket, most significantly for 0-30% AMI, and decreases as income increases. In general, the percentage of households with a severe housing problem is highest for the lowest income bracket, most significantly for 0-30% AMI, and decreases as income increases. According to the above definitions, the following groups are disproportionately impacted with one or more housing problems:
 - Asian households at 0 – 30% AMI and 80-100 % AMI
 - Hispanic households at 0 – 30% AMI
 - White households at 0 – 30% AMI

Cost Burden

- According to the above definitions, no racial/ethnic groups have disproportionate housing need; however, it is noteworthy that 21% of Black/African American respectively spend between 30-50% of their income on housing costs.

If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Households in the lower income categories have more general needs, as described in NA-10 and the Housing Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

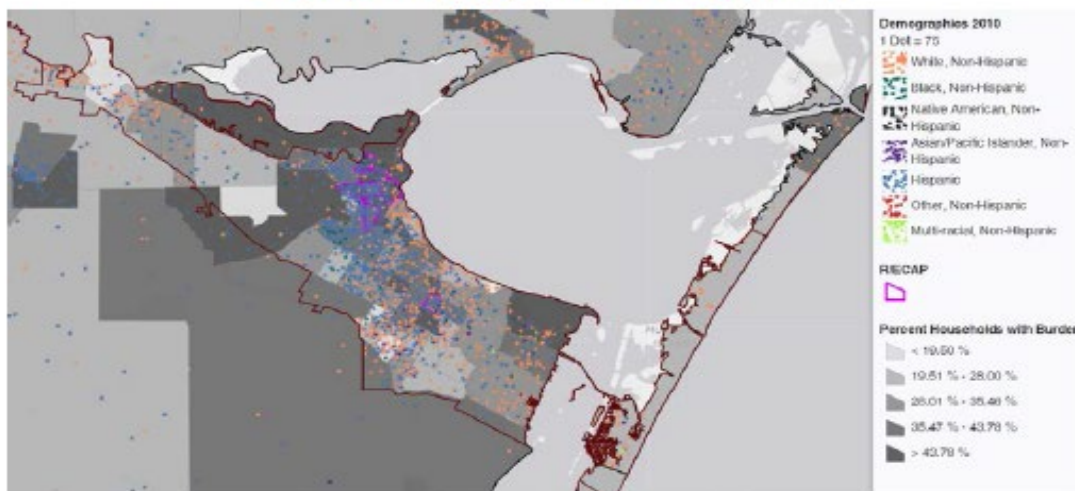
According to the 2017 AFH, the areas with the highest concentration of housing burden in Corpus Christi are the north-central, west-central, and northeast areas of the city, as shown in HUD Map 6.1 on the following page. The north-central area includes several neighborhoods designated as

racially or ethnically concentrated areas of poverty (R/ECAPs) due to their high concentrations of Hispanic and Black residents and the fact that at least 40 percent of residents are below the federal poverty line.

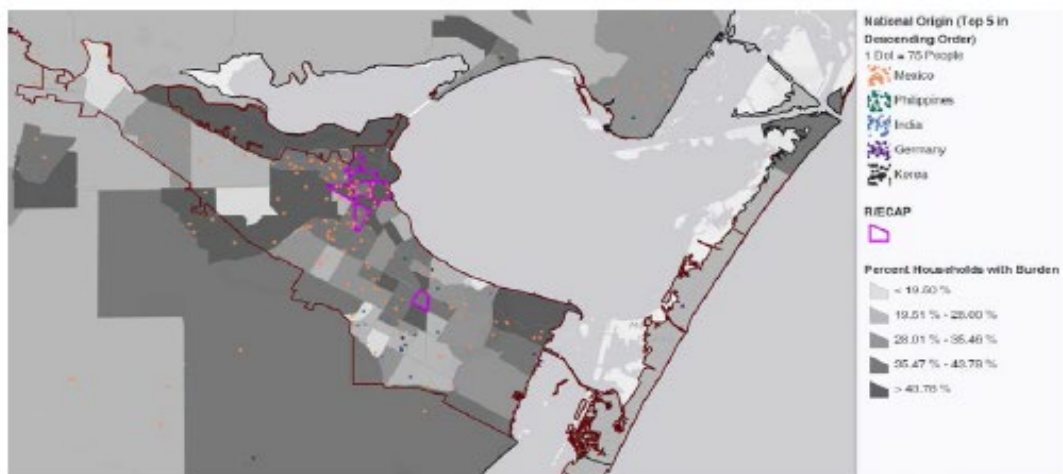
The west-central area, around Corpus Christi International Airport, has a high concentration of Hispanic residents as shown on HUD Map 6.2.

HUD Map 6.2 shows the northeast area has a relatively diverse mix of Hispanic and Non-Hispanic White residents.

HUD Map 6.1 Housing Burden and Race/Ethnicity



HUD Map 6.2 Housing Burden and National Origin



NA-35 Public Housing – 91.205(b)

Introduction

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units as a result of RAD conversions. CCHA completed converting all of its public housing units to Rental Assistance Demonstration (RAD) units as of 2023.

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

As stated earlier, the Corpus Christi Housing Authority's (CCHA) no longer owns public housing units. Therefore, this section is not applicable for public housing. The need for accessible units was clearly articulated by residents and other advocates at the stakeholder meetings.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to recent data from CCHA, a total of 3,264 persons were on the Housing Choice Voucher (HCV) waiting list. The Project Based Voucher (PBV) wait list included 13,577 persons.

One of the most prominent needs identified during the stakeholder meetings was the difficulty HCV holders had in finding an affordable, decent unit. The Corpus Christi Housing Authority (CCHA) provided tenant-based vouchers for relocation and mobility counseling to residents in order to teach them how to be good tenants. Not enough Housing Choice Vouchers are accepted by landlords, and voucher holders have 60 days to find a unit, with another 30 days often provided. The need for more vouchers in opportunity areas was clearly expressed.

According to stakeholders at the Consolidated Plan meetings, many do not believe that everyone in Corpus Christi can live where they want. To address the lack of affordable housing options within Corpus Christi the CCHA has constructed Thanksgiving Homes, a rental/owner occupied community that provides single family homes at Fair Market Rate Value.

In addition, stakeholders noted that residents using housing choice vouchers are frequently turned down for rentals because landlords do not accept vouchers as a form of payment. Thanksgiving Homes accepts tenant-based vouchers and address the need for more landlords. Stakeholders discussed that residents experienced difficulty finding housing that would accept vouchers in other parts of the City, especially on the south side.

How do these needs compare to the housing needs of the population at large

The population at large includes households that share the needs of CCHA residents and voucher holders because the resources available to CCHA are insufficient to meet local need. Until a unit or voucher becomes available, the large number of households on CCHA's waiting list continue

to subsist on extremely low incomes in housing conditions that are likely unaffordable, inadequate, or both. As stated earlier, there are too few landlords willing to participate in the voucher program, which severely limits the ability of low-income households to find decent, affordable units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Continuum of Care’s 2023 Point-in-Time (PIT) survey is the most recent survey data available. The PIT provides only a “snapshot” of the City’s homeless population and subpopulations, however, it is the best data available on the housing and supportive service needs of these populations. The City’s Continuum of Care (CoC) for homeless persons is coordinated through the Homeless Issues Partnership, Inc. (HIP), a regional coalition of agencies, individuals, and businesses addressing and resolving issues related to homelessness in the Coastal Bend through actions, resources, and education.

On January 26, 2023, a total of 614 homeless adults and children were counted in Corpus Christi, Texas: (528 adults, and 86 youth & children in households).

Corpus Christi is part of the Texas Balance of State Continuum of Care (CoC). Due to data collection limitations, no data was available for persons by homeless population type. In total there were 966 homeless persons who exited homelessness in 2019.

Homeless Needs Inventory

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | | Estimate the # exiting homelessness each year | | Estimate the # of days persons experience homelessness | |
|--|--|-------------|--|-------------|---|-------------|--|-------------|
| | Sheltered | Unsheltered | Sheltered | Unsheltered | Sheltered | Unsheltered | Sheltered | Unsheltered |
| Persons in Households with Adult(s) and Child(ren) | 88 | 3 | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 238 | 285 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | |
|----------------------------------|----|----|---|---|---|---|
| Chronically Homeless Individuals | 82 | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 32 | 31 | 0 | 0 | 0 | 0 |
| Unaccompanied Child | 9 | 18 | 0 | 0 | 0 | 0 |
| Persons with HIV | 3 | 2 | 0 | 0 | 0 | 0 |
| Severely Mentally Ill | 41 | 51 | 0 | 0 | 0 | 0 |
| Chronic Substance Abuse | 19 | 28 | 0 | 0 | 0 | 0 |
| Victims of Domestic Violence | 37 | 10 | 0 | 0 | 0 | 0 |

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to HMIS data from the Texas Homeless Network (THN), there were 966 persons in Emergency Shelter, Supportive Housing, Transitional Housing, and PH-RRH who exited homelessness in 2019. This represented a 46.89% successful exit from homelessness.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

According to the 2023 Point-In-Time survey, there were 28 households with at least one adult and one child, with a total of 91 persons. The majority were white females. According to the survey no veterans' households had one adult and one child. There were 63 veteran households without children. The majority of these veteran households were white males.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

As shown in the first table, for all households with at least one adult and one child the majority of homeless persons by ethnic group were Hispanic, while the largest category by race were White. The largest racial group after White was African-American with 8 homeless persons included in the count. While this number is relatively low, the African-American population in Corpus Christi is relatively small, compared to Whites and ethnic Hispanics. Homeless individuals and families living in Corpus Christi have a variety of shelters and services available to them. These facilities provide shelter, case management, substance abuse services, meals, and access to medical care.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2023 Point-in-time survey, 326 surveyed persons were sheltered, while 288 were unsheltered. Serious mental illness was identified by 92 respondents to the survey (both sheltered and unsheltered combined), with 47 identifying as having a substance abuse disorder and 47 identifying as survivors of domestic abuse.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Persons with special needs include the elderly and frail elderly, persons with developmental and physical disabilities, persons suffering from drug and alcohol addiction, and persons living with HIV/AIDS. Generally, individuals who have special needs are typically extremely low income and face tremendous challenges finding housing that they can afford. Individuals with special needs also require supportive services in addition to housing that they can afford. Public and private sources have much smaller funds available for these purposes, making it difficult for non-profit organizations to develop and operate housing and supportive service programs.

Describe the characteristics of special needs populations in your community:

Elderly

Elderly persons are more likely to live on fixed, very low incomes and/or require special supportive service to complete their daily routines. This means elderly residents especially need affordable housing options and easy access to service providers.

According to the gap and needs analysis completed during the HOME-ARP allocation planning process in Corpus Christi, about 14% of the population is 65 or older. Of the 44,529 seniors in Corpus Christi about 1,380 live at less than 50% of the poverty level, 5,299 live at less than 100% of the poverty level and 8,416 live at less than 125% of the poverty level.

Persons with Mental, Physical, and/or Other Developmental Disabilities

Severe mental illness includes the diagnoses of psychoses and the major affective disorders such as bipolar and major depression. The condition must be chronic, meaning it has existed for at least one year, to meet the HUD definition for a disability.

Not all persons with disabilities require supportive housing; however, those that cannot live with supportive family or are in need of help in basic life activities do require supportive housing and/or services. Physically disabled individuals usually require modifications to their living space including the removal of physical barriers. Generally, accommodations are made to adapt the unit for use by wheelchair bound persons. There is no data on accessibility features of private rental units in the City of Corpus Christi.

According to 2021 American Community Survey data:

- Among the civilian non-institutionalized population, 12.1% reported a disability.
- The likelihood of having a disability varied by age - from 3.5% of people under 18 years old, to 10% of people 18 to 64 years old, and to 37% of those 65 and over.

The data shows a higher level of disability for persons 65 and over than for all other age groups.

Persons with Alcohol or other Drug Addictions

There is no data available on the number of persons in the City of Corpus Christi with alcohol or other drug addictions.

Persons with HIV/AIDS and their families

According to the most recent information from the Texas Department of State Health Services, in Nueces County there were 14 AIDS cases and 29 HIV cases reported in 2019.

Victims of Domestic Violence, Dating Violence, Sexual Assault and Stalking

During the preparation of the City's HOME-ARP allocation plan in 2023, data was gathered from the Corpus Christi Police Department. There were 4,421 incidents reported to the Family Violence Unit in 2022. According to The Purple Door, Corpus Christi's domestic violence service provider, they served between 800-900 nonresidential clients in 2022. They served 573 residential clients in the same period. The total number of bed days was 17,001. Ages of those served varies and generally falls between 18-55 years old some with minor children. They serve men and women and see a small population of LGBTQ clients, but the vast majority of clients are women. The racial distribution of clients is approximately 80% Hispanic, 15% White, 5% Black and a small percentage is Asian. Among those they serve, approximately 85-95% are below the poverty level, especially those seeking residential services.

What are the housing and supportive service needs of these populations and how are these needs determined?

The non-homeless special needs populations in the City of Corpus Christi have a wide range of service needs including childcare, transportation, mental health services, substance use disorder treatment, legal services, food, security deposits, moving assistance, rental assistance and utility assistance. Legal services, eviction prevention, fair housing interventions and other strategies for keeping this group housed are important. The City determined the level of need and gaps by using ACS and CHAS data along with feedback received during community input meetings and stakeholder interviews.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Texas Department of State Health Services reports annually on the incidence of reported cases of HIV and AIDS. In 2019, the latest full year for which data were available, the department reported that there were 661 persons in Nueces County living with HIV/AIDS. The only data available for Corpus Christi indicated there were 14 AIDS cases and 29 HIV cases reported in 2019.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

Through CDBG funds, the City of Corpus Christi can fund the construction, rehabilitation, or installation of public facilities. Eligible public facilities include community centers and facilities for special needs populations (such as senior centers, homeless shelters, or centers for disabled persons).

Public Facility needs include:

- Parks and Recreational Improvements

How were these needs determined?

The City facilitated a series of stakeholder interviews, public meetings, online surveys, and requested feedback on needs across the community.

Describe the jurisdiction’s need for Public Improvements:

Through CDBG funds, the City can also fund the construction, rehabilitation, or installation of public improvements. Public improvements include, but are not limited to, street and sidewalk improvements, and ADA compliance construction and rehabilitation. The City of Corpus Christi

needs accessibility, curb, street and sidewalk improvements. Connectivity for safe routes to school and bicycle mobility network is also important.

Public Improvement needs include:

- Public Infrastructure Improvements: accessibility improvements (sidewalks, curbs) and street improvement

How were these needs determined?

The City facilitated a series of stakeholder interviews, public meetings, online surveys, and requested feedback on needs across the community.

Describe the jurisdiction's need for Public Services:

Through CDBG funds, Corpus Christi can fund an array of public services. Eligible public services include, but are not limited to, homeless services, education and workforce development programs, homebuyer counseling, elderly care and programs, and childcare and health services.

Public Service needs include:

- Senior services
- Job Training and Employment Skills Enhancement Program
- Code Enforcement

How were these needs determined?

The City facilitated a series of stakeholder interviews, public meetings, online surveys, and requested feedback on needs across the community.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The following is a numerical and narrative description of the market conditions within Corpus Christi. Corpus Christi is, as are many communities, experiencing dramatic change in the most basic elements of the housing market such as: housing value, tenure, and the cost of renting. The housing market analysis includes public housing stock as well as what is in the private market. Homeless people and special needs facilities are included in the analysis. Barriers to affordable housing and non-housing community development assets are also considered.

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

Introduction

In January 2022 HUD's Economic and Market Analysis Division prepared a Comprehensive Housing Market Analyses for Corpus Christi, Texas. Corpus Christi was one of four cities selected from around the country for HUD's first round of the 2022 Comprehensive Housing Market Analyses. Each analysis, HUD economists develop a factual framework based on information available, as of a particular date, from both local and national sources. The analysis takes into consideration changes in the economic, demographic, and housing inventory characteristics of a specific housing market area during three periods: from 2000 to 2010, from 2010 to the as-of date of the analysis, and from the as-of date to a forecast date. The reports present counts and estimates of employment, population, households, and housing inventory.

In the 2013-2017 ACS data in Table 1 below, the total number of housing units in Corpus Christi increased by 3.8% compared to 2012-2016 ACS data for the previous Consolidated Plan period which had a total of 125,520 housing units. The distribution of residential property types by number of units remains nearly identical to that of the previous plan period as well. Single unit detached housing remains the primary housing type with multifamily 2-4 units increasing by 2% since the 2012-2016 ACS data was released.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------|------|
| 1-unit detached structure | 85,826 | 65.9 |
| 1-unit, attached structure | 2,605 | 2.0 |
| 2-4 units | 14,196 | 10.9 |
| 5-19 units | 16,410 | 12.6 |
| 20 or more units | 7,814 | 6.0 |
| Mobile Home, boat, RV, van, etc | 3,386 | 2.6 |
| Total | 130,237 | 100 |

Table 24 – Residential Properties by Unit Number

Data Source: 2013-2017 ACS Table CP04 Comparative Housing Characteristics

| | Owners | | Renters | |
|--------------------|--------|------|---------|------|
| | Number | % | Number | % |
| No bedroom | 364 | 0.6 | 2,008 | 4.0 |
| 1 bedroom | 995 | 1.5 | 13,910 | 27.5 |
| 2 or 3 bedrooms | 49,333 | 74.7 | 32,010 | 63.3 |
| 4 or more bedrooms | 15,382 | 23.3 | 2,680 | 5.3 |

Unit Size by Tenure

Table 25 – Unit Size by Tenure

Data Source: 2013-2017 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City is committed to allocating funds that serve the needs of the most disadvantaged residents. Households with incomes less than 80% of the area median income, particularly those with extremely low incomes (less than 30% of area median income), are the top priority.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

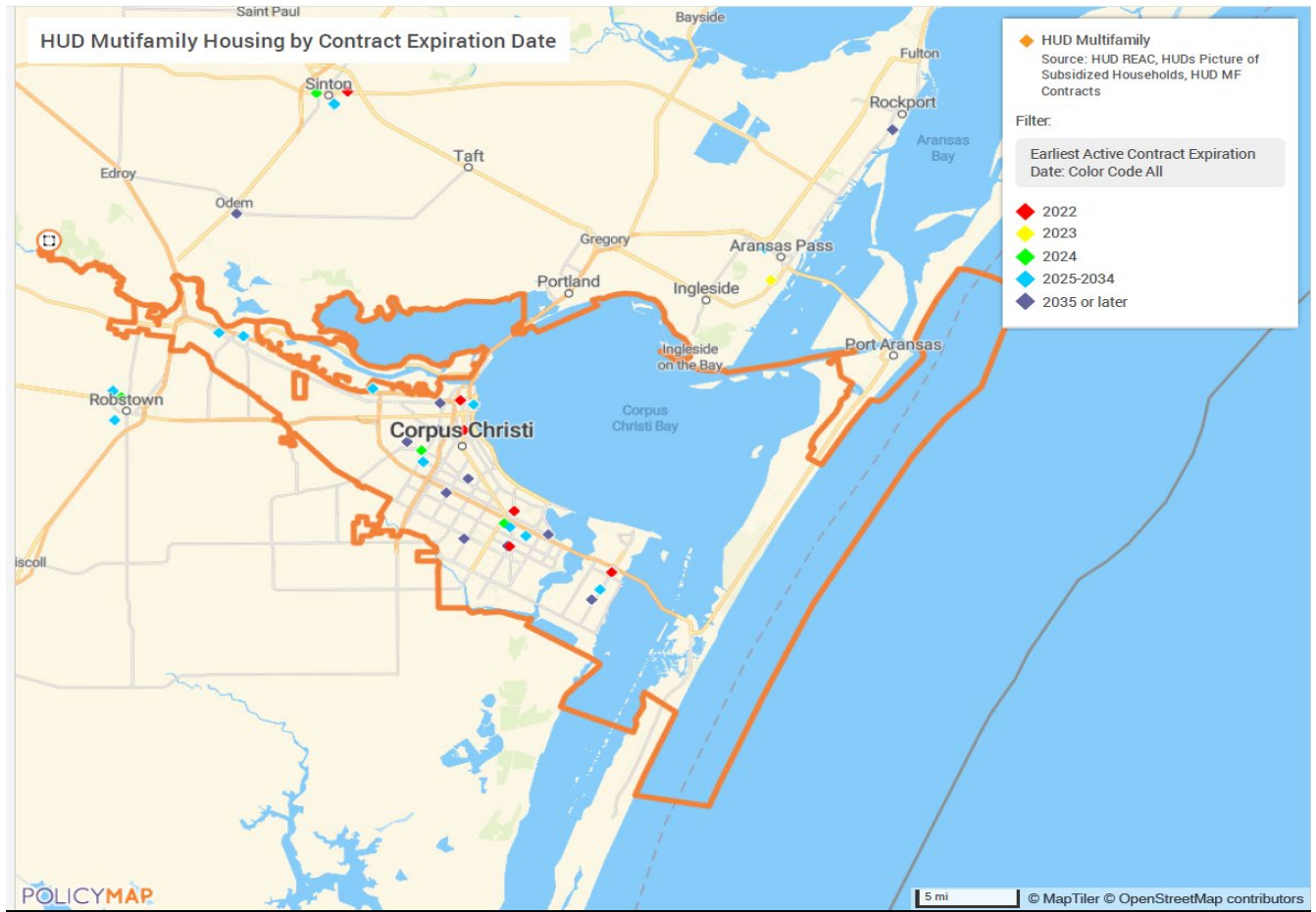
According to Policy Map data on HUD Multifamily Housing the following properties are part of the HUD Multifamily subsidized housing properties in Corpus Christi:

- 1602 South Staples Housing, Inc.
- Palacio Residencial & El Paraiso Apts.

- Arrowsmith Apartments
- Briarwood Apartments
- Casa De Manana
- Castle Manor
Apartments
- Coastal Haven
- Elliott Grant Homes
- Gulfway Manor
Apartments
- Hampton Port
- Laguna Apartments
- Lantana Square Apts
- Lexington Manor
- Lulac Hacienda
Apartments
- Lulac Village Park
- Lulac West Park Apts
- Palms at Leopard, The
- Oso Bay Apartments
- Samuel Place
- Sea Gulf Villa
- Woodland Creek
- 911 GLENOAK APTS
- Henry Harbour
- Riley Gardens

* HUD REAC,HUDs Picture of Subsidized Households, HUD MF Contracts

The period of affordability for five of these properties, 1602 South Staples Housing, Inc., Elliott Grant Homes, Laguna Apartments, Henry Harbour, and Riley Gardens ended in 2022. However, it is unknown if these units have converted to market rate as of 2023.



Does the availability of housing units meet the needs of the population?

According to the Comprehensive Housing Market Analysis completed by HUD, the rental vacancy rate was 12.2 percent in 2010 and has fallen to an estimated 6.8 percent as of 2021. Strong renter household growth contributed significantly to the absorption of vacant rental units and to the decline in the vacancy rate since 2010. During the 3-year forecast period, demand is expected for 1,750 additional rental units; the 550 units that were under construction are expected to meet a portion of that demand during the first year of the forecast. Likewise, the inventory of single-family home sales fell to a 1.9-month supply in December 2021, down from 2.5 months a year earlier. New and existing home sales increased 7 percent during 2021. During the 3-year forecast period, demand is estimated for 4,725 additional sales units; the 900 units under construction are expected to meet a portion of demand during the first year of the forecast period.

CCHA has a waiting list of about 13,577 persons for its project-based units and a waiting list of around 3,264 persons for its Housing Choice Voucher program. This indicates an unmet need for affordable housing within the general population may exist.

Describe the need for specific types of housing:

There is a need for safe, sanitary, accessible, and affordable housing throughout Corpus Christi and specifically for households between 0-50% of the area median income. CHAS data revealed that a significant proportion of households between 0-50% AMI experience one or more housing problems. While 51% of households between 0-30% AMI experience severe housing problems.

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

Introduction

The Fair Market Rent (FMR) for a two-bedroom unit in Corpus Christi in 2023 is \$1,262 per month. To avoid being cost burdened, a household needs to earn \$4,206, per month, or roughly \$26.29 per hour. A minimum wage worker in Corpus Christi earning \$7.25 per hour needs to work in excess of 145 hours per week to afford a two-bedroom unit. The monthly Supplemental Security Income (SSI) payment is \$914. Households for which this is the sole source of income can spend \$274 monthly on housing (30% of their income), which is less than the FMR for both a one bedroom and two bedrooms.

*The blank tables should have populated with HUD data when downloaded but they did not. Unfortunately, most of them provide data that can be obtained only through HUD--which is why HUD populates the templates.**Cost of Housing**

| | Base Year: 2009 | Most Recent Year: 2017 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 100,200 | 125,000 | 25% |
| Median Contract Rent | 585 | 790 | 35% |

Table 26 – Cost of Housing

Data Source: 2000 Census (Base Year), 2013-2017 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|--------|------|
| Less than \$500 | 4,820 | 9.9 |
| \$500-999 | 22,116 | 45.4 |
| \$1,000-1,499 | 15,551 | 31.9 |
| \$1,500-1,999 | 4,494 | 9.2 |
| \$2,000 or more | 1,784 | 3.6 |

Table 27 - Rent Paid

Data Source: 2013-2017 ACS DP04 Selected Housing Characteristics

Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|--|---------|---------|
| 30% HAMFI | | No Data |
| 50% HAMFI | | |
| 80% HAMFI | | |
| 100% HAMFI | No Data | |

Table 28 – Housing Affordability

Affordable Housing units for Homeowners and Renters based on Income Tier:

| | | | | |
|--------------------------|-----------|------------|-------------|-----------|
| Owner Households | 0-50% AMI | 51-80% AMI | 81-100% AMI | 101%+ AMI |
| Affordable Housing Units | 29,783 | 17,930 | 6,370 | 8,509 |
| Renter Households | 0-30% AMI | 31-50% AMI | 51-80% AMI | 81% AMI |
| Affordable Housing Units | 5,690 | 8,555 | 28,695 | 11,450 |

Data Source: 2013-2017 CHAS Data * Note that CHAS only shows 0-50% AMI for homeowners and 0-30% for renters on the lower end and 100%+ AMI for owners and 80%+ AMI for renters on the higher end.

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$950 | \$1,034 | \$1,262 | \$1,647 | \$1,927 |
| High HOME Rent | \$860 | \$ 926 | \$ 1113 | \$ 1277 | \$1405 |
| Low HOME Rent | \$ 678 | \$ 726 | \$ 872 | \$ 1007 | \$ 1123 |

Table 29 – Monthly Rent

Data Source: HUD FMR and HOME Rents 2023

Is there sufficient housing for households at all income levels?

According to CHAS data, 32% of households in the City are cost burdened. Similarly, severe cost burden is defined as spending over 50% of household income on housing. In Corpus Christi, over 26.6% of households are severely cost burdened. These rates of cost burden indicate there is insufficient housing that is affordable for households at all income levels.

How is affordability of housing likely to change considering changes to home values and/or rents?

Between 2009 and 2017 the median home value and median contract rent in Corpus Christi increased by 25% and 35%, respectively, after adjusting for inflation. Over the same period, the median household income has increased by 7.3%. This means that housing has become less affordable over the past ten years since the rate of increase between income and housing has not grown in the same way. If these trends continue, then housing affordability will become an even higher barrier for more City residents.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The City's median contract rent (\$790) is lower than the 2023 HOME fair market rent (\$1,034) for a 1-bedroom apartment. This compares to an area median rent of \$1,142 for a 1-bedroom apartment. This means that a household receiving a tenant-based rental subsidy should be able to afford most homes within Corpus Christi. However, this does not mean that the supply of median priced homes is sufficient to satisfy everyone receiving a subsidy. In fact, during stakeholder sessions, stakeholders described situations in which residents have a difficult time securing affordable housing for several reasons, including a lack of available affordable units or landlords' unwillingness to rent to voucher holders.

As detailed above, housing costs in the City are increasing at a much faster rate than incomes. As housing construction and rehabilitation costs rise, it will be increasingly difficult to produce much needed affordable housing at an optimal rate.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The following data provides an overview of the condition of housing in Corpus Christi, particularly as it relates to housing that is or is in the process of becoming unsafe or obsolete. Compared to the nation overall, the City’s housing stock is newer, with the majority of the housing stock built between 1950 and 1979. Although both owner and rental units may require rehabilitation from normal wear and tear, the need is slightly greater for renter-occupied units. This does not reflect on the affordability or availability of housing, however, especially given the City’s rapid population growth. In addition, Hurricane Harvey damaged a significant number of older, affordable housing units.

In addition, there was no available data on the condition of units. Therefore, data was supplemented using ACS Table S2504: PHYSICAL HOUSING CHARACTERISTICS FOR OCCUPIED HOUSING UNITS: COMPLETE FACILITIES.

Definitions

Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

Housing Conditions: Condition of units is assessed using the same criteria as in the Needs Assessment. This includes: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|-----------------------------------|----------------|------|-----------------|------|
| | Number | % | Number | % |
| With complete plumbing facilities | 65,796 | 99.6 | 50,230 | 99.3 |
| With complete kitchen facilities | 65,698 | 99.4 | 49,865 | 98.5 |

Table 30 - Condition of Units

Data Source: This table was supplemented with data from 2013-2017 ACS Table S250 Physical Housing Characteristics for Occupied Housing Units: Complete Facilities

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| 2000 or later | 11,199 | 17 | 8,932 | 18 |
| 1980-1999 | 17,971 | 27 | 14,675 | 29 |
| 1960-1979 | 17,078 | 26 | 15,421 | 30 |
| Before 1959 | 19,823 | 30 | 11,580 | 23 |
| Total | 66,071 | 100 | 50,608 | 100 |

Table 31 – Year Unit Built

Data Source: 2013-2017 CHAS Supplemented with data from ACS 2013-2017 S2504 Physical Characteristics of Occupied Housing Units

Table 32 – Risk of Lead-Based Paint

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|---|-----------------|---|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980. | | | | |
| Housing units built before 1980 with children present | | | | |

Source: 2013-2017 ACS (Total Units) 2013-2017 CHAS (Units with Children present). Note: data did not populate in HUD ConPlan template.

Table 33 - Vacant Units

Vacant Units

| | Suitable for Rehabilitation | Not Suitable for Rehabilitation | Total |
|--------------------------|-----------------------------|---------------------------------|-------|
| Vacant Units | | | |
| Abandoned Vacant Units | | | |
| REO Properties | | | |
| Abandoned REO Properties | | | |

Note: data did not populate in HUD ConPlan template.

Need for Owner and Rental Rehabilitation

Older housing typically requires more continual maintenance. In the absence of routine maintenance, older housing can quickly become substandard. The common age threshold used to signal a potential deficiency is around 50 years or more. The age of the housing stock in Corpus Christi is slightly newer than the U.S. overall. Over 19.3% of the nation’s overall housing stock was built before 1950; for Corpus Christi, 30% of owner-occupied units were built before 1959 and 23% of rental units.

The need for owner-occupied and renter-occupied rehabilitation was frequently mentioned in stakeholder meetings. Many of the areas in the northern and western areas of the City, contain

numerous low-quality, dilapidated properties that are a safety hazard and decrease property values. Due to the rise in housing costs, many families are doubling-up in small units, creating safety hazards as well.

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

Lead-based paint is widespread in housing. An estimated 64 million homes in the United States, of which 83 percent of the privately owned housing units built before 1980, have lead-based paint somewhere in the building. There are 56,079 estimated number of housing units built prior to 1979 with lead-based paint in Corpus Christi. As part of the ConPlan and other sources of funds the City is working to address lead-based paint hazards.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units. CCHA completed converting all of its public housing units to RAD units in 2018.

CCHA manages 1,100 Housing Choice vouchers and project- based vouchers. The agency also owns three apartment complexes built utilizing tax credit financing, with a total of 438 apartment units. These include Corban Townhomes, Seabreeze, and Hampton Port.

CCHA is currently implementing a new project to focus on single-family housing rentals and sales. This concept identifies moderately priced, typically infill lots, to turn them into newly constructed homes for either rent or home ownership opportunities.

Describe the supply of public housing developments:

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units. Therefore, this section is not applicable.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units. Therefore, no public housing condition data is available.

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units. Therefore, no public housing revitalization or restoration is needed.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

The Corpus Christi Housing Authority's (CCHA) no longer owns public housing units.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The following data was compiled from the Housing Issues Partnership, Inc. (HIP) from the Texas Homeless Network’s (THN) Housing Inventory County (HIC) report for 2023.

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 139 | 0 | 34 | 2 | 0 |
| Households with Only Adults | 214 | 120 | 74 | 155 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 7 | 0 |
| Veterans | 0 | 0 | 10 | 146 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 34 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Corpus Christi has a wide range of service providers that offer mainstream services to the homeless, in addition to other persons in the community. These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services. Contained within this group of programs are emergency shelters, transitional and permanent housing, drug treatment programs, services for victims of domestic violence, mental health treatment, healthcare, and numerous associated services that attempt to address the continuum of needs of homeless persons.

In addition, a Resource Fair is held in the fall to provide both sheltered and unsheltered individuals and families with social service information and appointments are generally setup for these services. City leaders are invited to participate. The City and the Homeless Issues Partnership, Inc. (HIP) have also continued with the development and issuance of "Resource Cards" to all homeless persons which has a directory of service providers and services offered in the community. Corpus Christi Police Department, along with non-profit and public organizations, also utilizes resource cards with service and emergency information for the

homeless on the streets.

Through the Coordinated Entry System (CES) program a central point to determine the housing and social service needs of homeless persons has been provided. The Salvation Army has taken the lead in the effort to CES is designed to account for the diversity of needs of people experiencing homelessness, urgently responds to these needs with permanent housing solutions, and successfully incorporates the housing, healthcare, and employment systems.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

The following is a summary of the targeted and main-stream services available to homeless persons in the Corpus Christi area:

- South Texas Homeless Health Care for Veterans - Healthcare for Homeless Veterans
- Coastal Bend Alcohol and Drug Rehab Center (Charlie's Place) - HCHV Sunrise Recovery House

The following is a list of facilities available to homeless persons in the Corpus Christi area:

Emergency/Transitional/Permanent Supportive Housing:

- Ark Assessment Center - Emergency Shelter
- Corpus Christi Hope House - Emergency Shelter
- Corpus Christi Metro Ministry - Rainbow House & Rustic House - Emergency Shelter and Transitional Housing
- First Presbyterian Church of Robstown - Emergency Shelter
- Good Samaritan Rescue Mission - Emergency Shelter and Permanent Housing
- Home Sweet Home - Emergency Shelter and Transitional Housing
- Mission 911 Rescue Shelter - Emergency Shelter and Transitional Housing
- New Life Fellowship Victory Home - Emergency Shelter
- Search for Truth - Emergency Shelter
- The Salvation Army - Emergency Shelter, HCHV Project Bridge for Singles, Project Bridge for Families
- Timon's Ministry - Emergency Shelter
- Women's Shelter of South Texas - Housing for Victims of Domestic Violence
- Family Endeavors – Shelter and Social Services
- Catholic Charities
- Metro Ministries

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities. Several organizations provide facilities and services for special needs populations in Corpus Christi.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

Supportive housing is defined as living units that provide a planned services component with access to a wide range of services needed for the resident to achieve personal goals. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

Meetings stakeholders from several social service agencies highlighted many of the same issues facing those with special needs:

- It's difficult to find decent, affordable housing
- Multiple issues often exist: drug addiction, mental health problems, etc.
- Transportation is a problem – lack of density limits walkability
- Finding ADA accessible housing units

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

Corpus Christi's coordinated entry system for homeless services is designed to ensure that all individuals within the homeless system, including those leaving institutional care, are directed to suitable housing options.

The City and HIP are jointly exploring a supportive housing model that would address the need for housing for persons discharged from institutions, including hospitals. With the mandatory requirement of Coordinated Entry, this process has been streamlined. If a person is being discharged from a location and discharge planning is not fully done, the receiving agency understands to redirect the person to the Coordinated Entry entry-point. An alternative action is to have the Coordinated Entry person travel to the receiving agency or shelter for a full assessment of their housing needs. This approach seems to be the best as the data is entered

into HMIS and social service providers can access the file to provide the best social services required for the person(s).

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In FY 2023, the City will continue funding housing rehabilitation and emergency repair programs that work with the elderly, among other populations, in an attempt to maintain their home so they can continue to reside there. As a homeowner age he/she is often unable to continue to provide the maintenance needed to keep the home habitable. The City's programs work with those homeowners to address pressing issues that arise, such as roof leaks or plumbing failures, and also more extensive rehabilitation needed to bring a home completely up to current building code.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

See response above.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

During the 2018, the City updated its locally approved Affirmatively Fair Housing (AFH) document the following issues were identified as public policy contributing factors:

- Lack of local private fair housing outreach and enforcement
- Lack of local public fair housing enforcement
- Lack of resources for fair housing agencies and organizations
- Lack of state or local fair housing laws
- Unresolved violations of fair housing or civil rights law

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

The U.S. Economic Development Administration requires each of its Economic Development Districts to develop a plan every five years as a roadmap for regional economic development. Corpus Christi is a part of the 11-county region of Coastal Bend, the newly developed CEDS for 2021-2026 is an outcome of year-long discussions among committee members, who represent different sectors of the region. The CEDS identified the following key industries in the Coastal Bend:

- Oil and Gas
- Construction
- Government
- Hospitality
- Healthcare

Labor Force

| | |
|--|---------|
| Total Population in the Civilian Labor Force | 160,848 |
| Civilian Employed Population 16 years and over | 150,345 |
| Unemployment Rate | 5.6% |
| Unemployment Rate for Ages 16-24 | 36.6% |

Data Source: 2013-2017 ACS

Table 35 – Occupations by Sector

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 16,161 |
| Farming, fisheries and forestry occupations | 252 |
| Service | 32,403 |
| Sales and office | 37,099 |
| Construction, extraction, maintenance and repair | 18,876 |
| Production, transportation and material moving | 17,403 |

Data Source: 2013-2017 ACS

Travel Time

| Travel Time | Number | Percentage |
|--------------------|--------|------------|
| < 30 Minutes | | 87% |
| 30-59 Minutes | | 10.4% |
| 60 or More Minutes | | 2.5% |
| Total | | 100% |

Table 36 - Travel Time

Data Source: 2013-2017 ACS Commuting Characteristics

Education:

Educational Attainment by Employment Status (Population 25 and Over)

| Educational Attainment | In Labor Force | Not in Labor Force |
|---|----------------|--------------------|
| Less than high school graduate | 17,229 | 18,983 |
| High school graduate (includes equivalency) | 60,582 | 22,015 |
| Some college or Associate's degree | 47,403 | 19,967 |
| Bachelor's degree or higher | 33,309 | 11,437 |

Table 37 - Educational Attainment by Employment Status

Data Source: 2013-2017 ACS

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18-24 yrs | 25-34 yrs | 35-44 yrs | 45-65 yrs | 65+ yrs |
| Less than high school graduate | 4,568 | n/a | n/a | n/a | n/a |
| High school graduate, GED, or alternative | 11,431 | 42,620 | 34,496 | 77,834 | 31,594 |
| Some college or Associate's degree | 14,522 | n/a | n/a | n/a | n/a |
| Bachelor's degree or higher | 2,619 | 10,044 | 9,145 | 63,988 | 9,091 |

Table 38 - Educational Attainment by Age

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | \$20,260 |
| High school graduate (includes equivalency) | \$28,588 |
| Some college or Associate's degree | \$35,138 |
| Bachelor's degree | \$50,282 |
| Graduate or professional degree | \$61,655 |

Table 39 – Median Earnings in the Past 12 Months

Data Source: 2013-2017 ACS

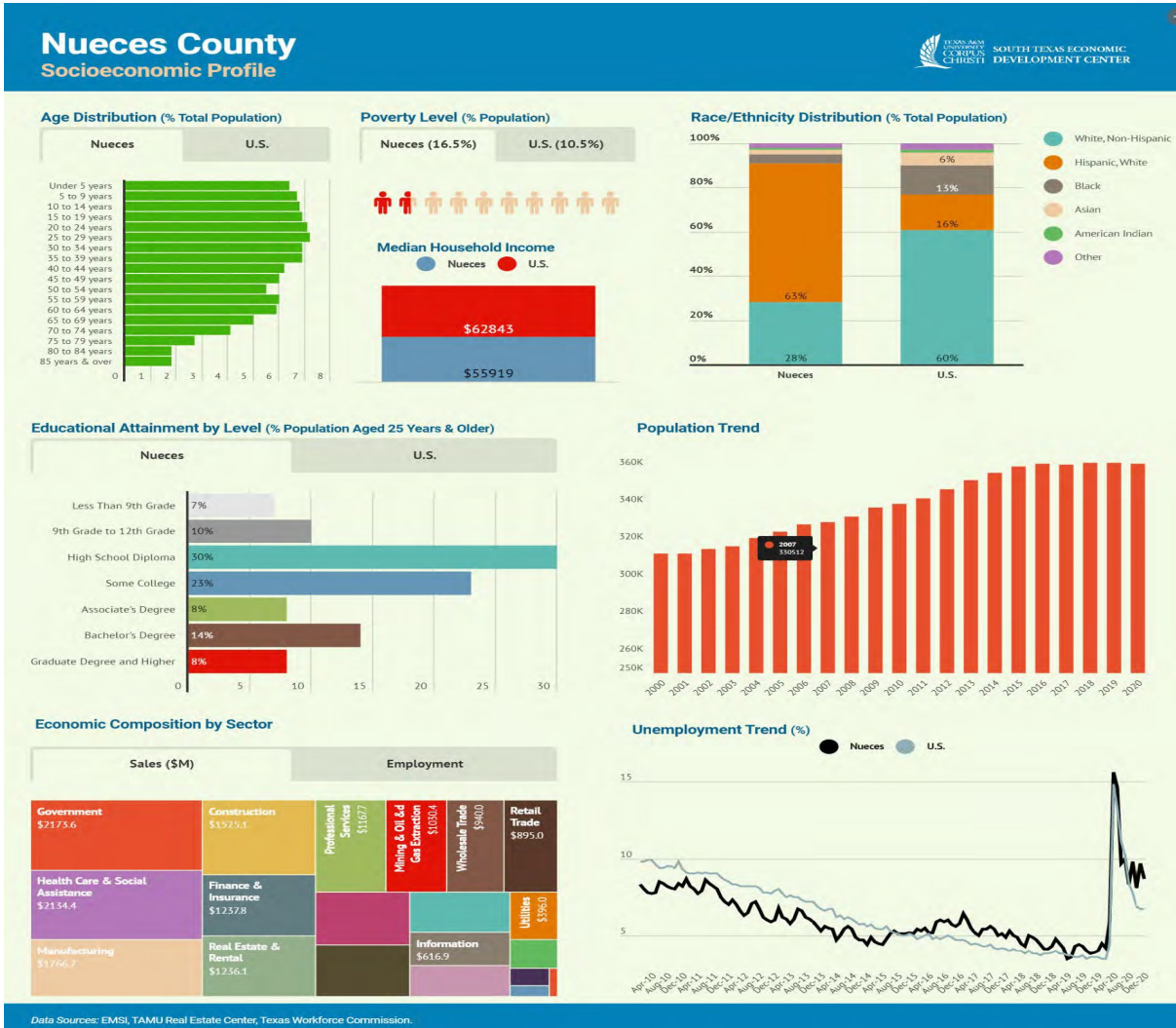
Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Data is unavailable from the business activity table provided by HUD. Information from the CEDS report has been supplemented in its place. The major employment sectors in Coastal Bend are as following:

- Oil and Gas
- Construction
- Government
- Hospitality
- Healthcare

The table below shows the individual community profile for Nueces County.

Nueces County Socioeconomic Profile



Describe the workforce and infrastructure needs of the business community:

Within Coastal Bend, the Corpus Christi International Airport offers full commercial services. The region is also served by local airports and assets. The Port of Corpus Christi is the third largest U.S. seaport by tonnage and is well positioned to take advantage of the increased traffic through the newly expanded Panama Canal and opening of trade opportunities with South America. The Port has continued to grow due to a 50-year ban on crude oil exports being lifted in 2015, emerging as the nation's top crude oil exporter in early 2020. Along with expansion in oil and gas export infrastructure, the Coastal Bend was able to attract the development of industrial manufacturing plants that use oil and gas as feedstock or energy, including a \$10 billion Exxon-Mobil/SABIC plastics plant and a \$1.9 billion Steel Dynamics steel mill. In addition, Cheniere Energy Inc.'s \$20 billion LNG facility yielded a significant number of local permanent jobs since opening in 2018. The development of these industrial facilities expanded the region's manufacturing sector and accompanying requirements for a skilled workforce.

The SWOT analysis in the CEDS report identified meeting workforce needs of new large employers and preparing workforce for specialized high paying jobs as a strategic need of the region. To address this need the CEDS report created a goal to promote workforce agility. Regional workforce development is needed to support a growing, competitive and resilient economy. CEDS aims to focus on building a trained, educated, highly skilled and diversified workforce to support alignment of workforce activities throughout the region, including through new partnerships for expanded community outreach.

The goals and strategies section of the CEDS report also identified a goal to strengthen resilient infrastructure investments. This goal aims to strengthen and expand physical and digital infrastructure in the Coastal Bend Region. CEDS entities plan to support cooperative and regional planning on issues related to broadband, water resources, energy, housing, transportation connectivity, supply chains, land use, storm water management and more, especially considering infrastructure assets in light of climate and environmental change, e.g., increased intensity or frequency of hurricanes, flooding and drought.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Corpus Christi Regional Economic Development Corporation developed the 2022 Annual Report to report on regional investments. As part of the report a targeted industry study was completed. The study shares what industries the CCREDC is targeting to invest in the region. The targeted sectors are as following:

- Energy
- Chemical
- Steel/Metal Fabrication
- Manufacturing
- UAS/Drone Aerospace

Several recent investments were made to help grow these targeted industries.

- \$4 million from the Corpus Christi Type B Incentive Fund for new downtown command center for Lone Star UAS Center TAMU-CC-downtown command center (drones). This will diversify the economy and establish Corpus Christi as a center for drone testing and innovation. The goal is to get companies to locate in Corpus Christi to earn FAA certification for their drone platforms and drone crews.
- \$2 million-Type A- TAMU-CC-Civil/Industrial Energy Program at TAMU-CC (energy)

- \$2 million TAMU-CC-Electrical Engineering Program at TAMU-CC (electrical/advanced manufacturing)
- \$4.0 Process Technology Program-Del Mar College (chemical processing)

Workforce development will be needed to help keep the local workforce up to date with the most recent skill sets that will be needed to obtain the jobs that will be created from these programs.

Another important study done by the CCREDC is the 2022 Business Retention and Expansion Report. This report connects with businesses to better understand their needs. Data is collected from interviews conducted with CCREDC staff, existing businesses, owners, and human resource managers in Corpus Christi. Interviews were held with industry representatives from Oil & Gas, Contractors, Manufacturing, Fabricated Metal Product Manufacturing, and Professional Services.

These industry leaders noted that the top business challenges post Covid-19 were:

- Supply Chain - 63% of businesses experienced supplier disruptions that affected their business.
- Workforce – 29% of businesses lost or were at risk of losing high value employees.
- Inflation – 53% of businesses indicated that their key products’ market share was stable or increasing.

The top requested assistance amongst businesses were:

- Employee- training programs
- Grant funding for specialized workforce training
- Supply chain assistance.

It can be noted that workforce/employee training is an important and growing need of the Corpus Christi business community. The City of Corpus Christi is working to address this concern by making workforce training one of its top priorities of the 2023-2027 Consolidated Plan.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The CEDS report identified a strategic need for workforce training for big businesses that come into the region. These jobs may require a more specialized and skilled workforce. Workforce training will be needed to help prepare individuals for employment opportunities coming to the area.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Workforce Solutions of Coastal Bend provides no cost workforce training for job seekers or those wanting to improve their skills for better paying jobs.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

The city of Corpus Christi participated in the Coastal Bend Economic Development CEDS completed in 2021.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City plans on providing public service programs, over the next five years, related to healthy outcomes for LMI persons and households in the form of job training and employment skills enhancement programs.

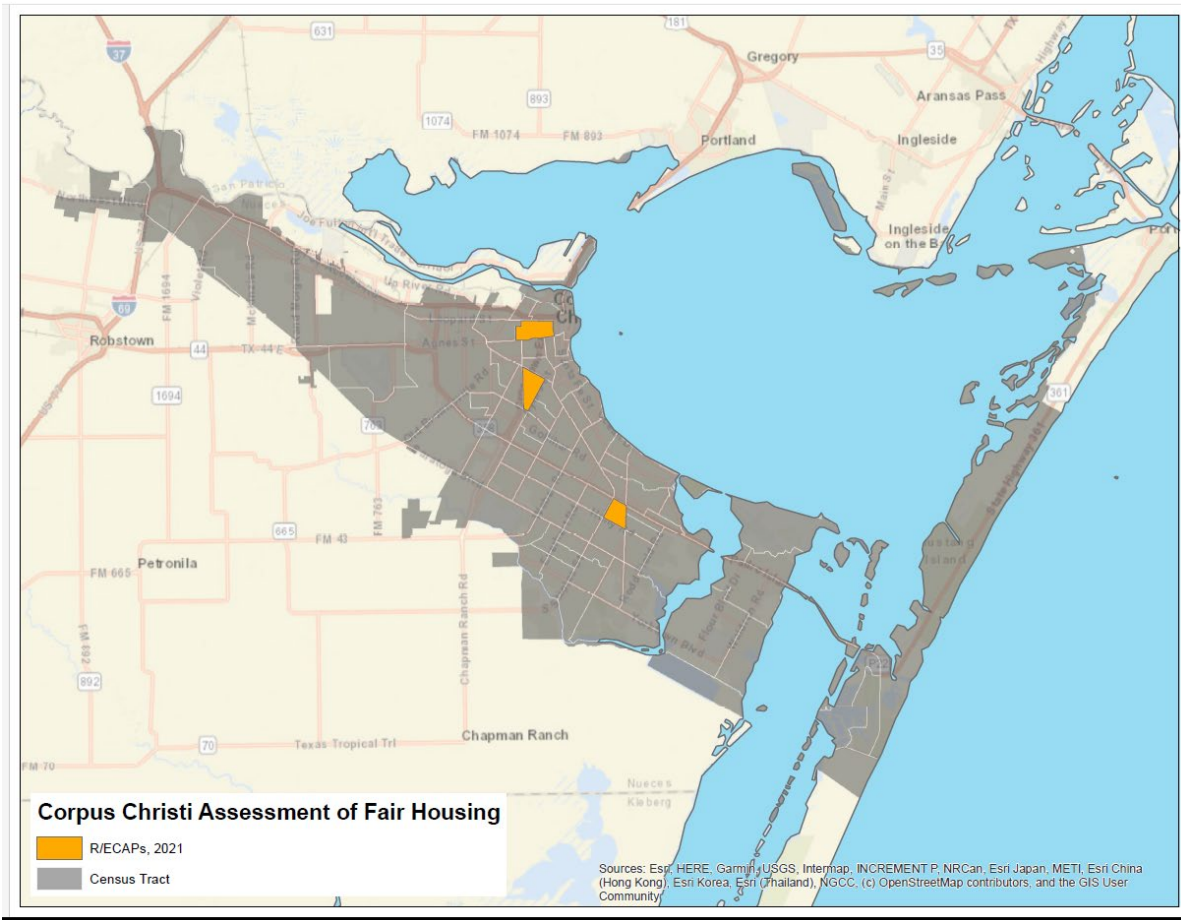
Discussion

MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

The U.S. Department of Housing and Urban Development (HUD) defines a racially or ethnically concentrated area of poverty (R/ECAP) as an area that has a majority Non-White population and a poverty rate that is either above 40 percent or three times the regional average. The HUD Map, provided on the following page, shows the location of the three census tracts that are R/ECAPs in the City of Corpus Christi. These are tracts 11, 15 (located in the center of the city north of Horne Road and east of Airport Road), and tract 33.05 (located around Glen Arbor Park between Holly Road, Padre Island, Staples Street, and Airline Road). During the (December 2017) Assessment of Fair Housing (AFH) in the disproportionate housing needs section of the document. These geographic areas of Corpus Christi were identified to have highly concentrated housing problems, such as cost burden, overcrowding, or substandard housing. These areas are the north-central and northeast areas of the city. The north-central area includes several neighborhoods designated as Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs).

Map 1: Corpus Christi 2021 RE/CAPs Map



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

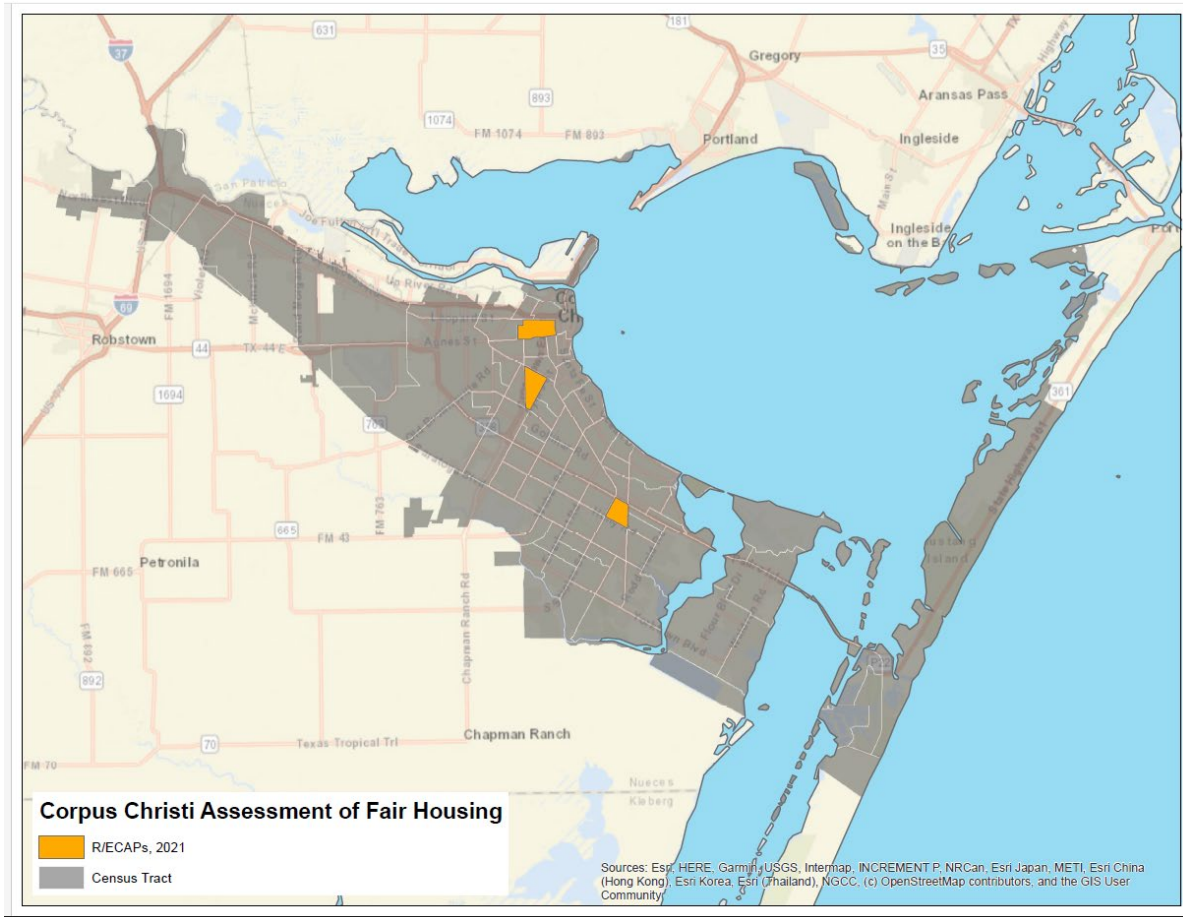
R/ECAPS are areas of a city that has a majority Non-White population and poverty rate that is either above 40 percent or three times the regional average. In 2021 AFFH maps were developed from HUD that indicate that three areas of Corpus Christi are defined as R/ECAPs. R/ECAPs in Corpus Christi have a much higher proportion of Hispanic residents (80 percent) than in the City of Corpus Christi and the Corpus Christi region (Nueces and San Patricio counties). The R/ECAPs also have a higher percentage of Black residents than in the jurisdiction and region.

The highest concentrations of homeowners are in the west-central, central, and southeast areas of the city. The west-central and central areas are relatively segregated and include mostly Hispanic residents, while the southeast part of the city is relatively integrated, including Non-Hispanic White, Hispanic, and Black residents.

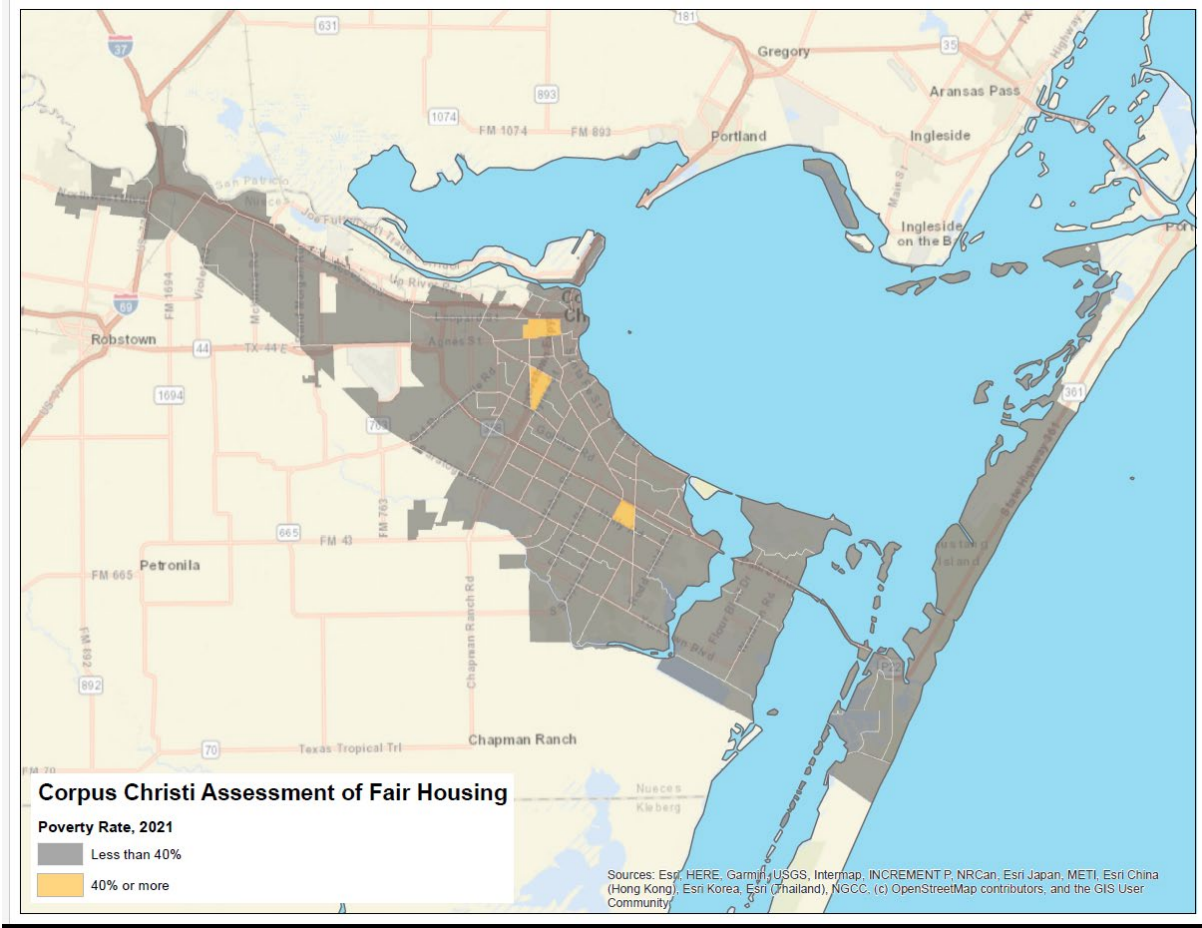
The areas with the highest concentration of renters (the lowest percentage of homeowners) are the north-central area and the northeast corner of the city, both of which are relatively segregated. The north-central area, which includes several neighborhoods designated as racially or ethnically concentrated areas of poverty (R/ECAPs) on HUD maps, has mostly Hispanic residents, while the northeast corner of the city has mostly Non-Hispanic White residents.

According to the AFH data, as shown in HUD Map 6.1 on the following page, the areas with the highest concentration of housing burden in Corpus Christi are the north-central, west-central, and northeast areas of the city. The north-central area includes several neighborhoods designated as racially or ethnically concentrated areas of poverty (R/ECAPs) due to their high concentrations of Hispanic and Black residents and the fact that at least 40 percent of residents are below the federal poverty line.

Map 2: Corpus Christi 2021 RE/CAPs Map



Map 3: Corpus Christi Poverty Rate in 2021



What are the characteristics of the market in these areas/neighborhoods?

The northern and western areas of the City tend to have high exposure to poverty, less access to proficient schools, lower labor market engagement, and less access to environmentally healthy neighborhoods.

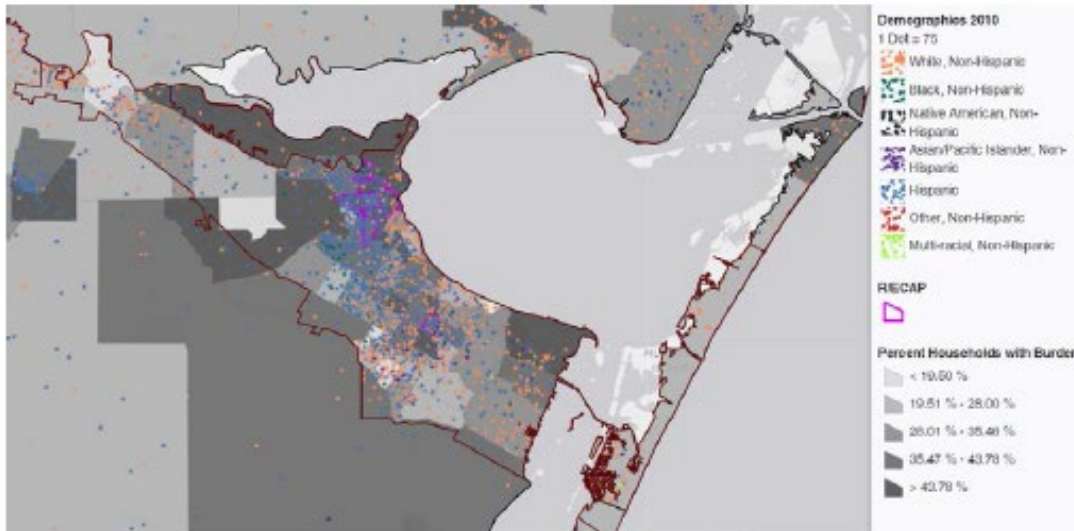
Are there any community assets in these areas/neighborhoods?

These areas do have community assets, including community and senior centers, parks, and other public facilities. The international airport is located within a CDBG area benefit census tract, as are some petroleum refineries and other large employers.

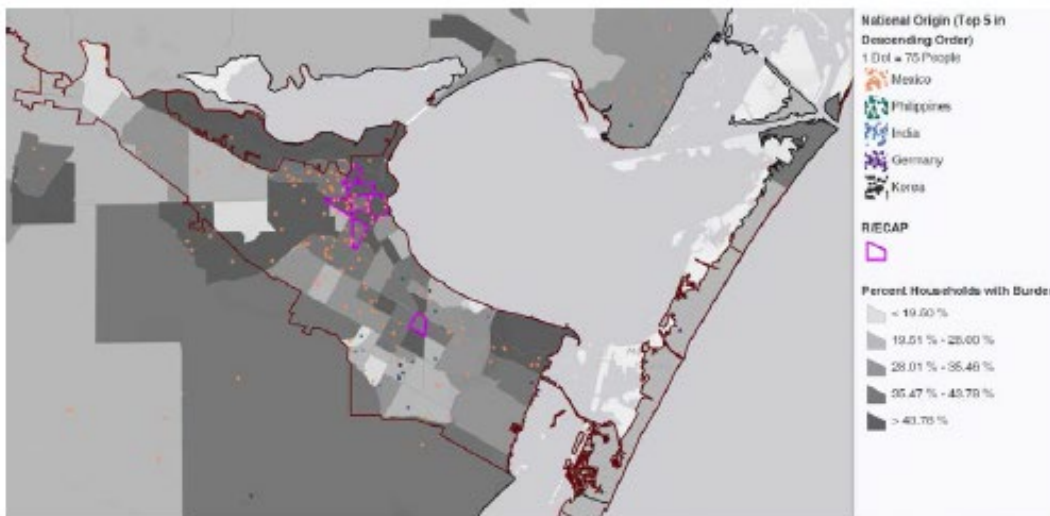
Are there other strategic opportunities in any of these areas?

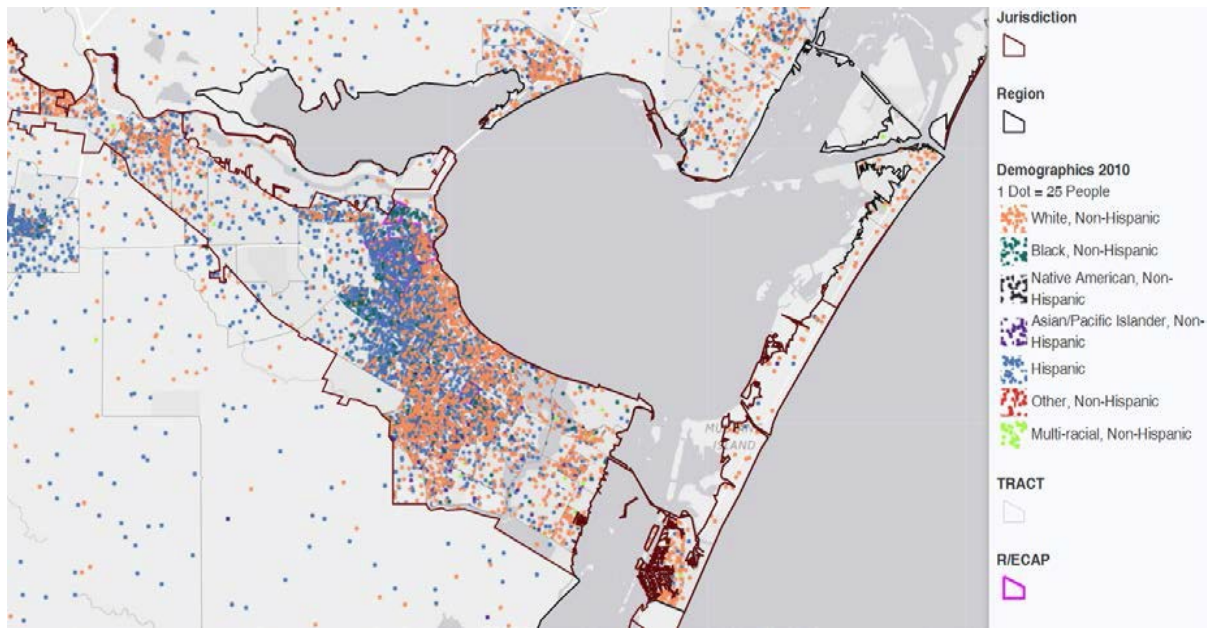
Strategic opportunities in these areas could include vacant land that could be used for infill affordable housing and proximity to job opportunities in the industrial corridor along Nueces Bay and the downtown area.

HUD Map 6.1 Housing Burden and Race/Ethnicity



HUD Map 6.2 Housing Burden and National Origin



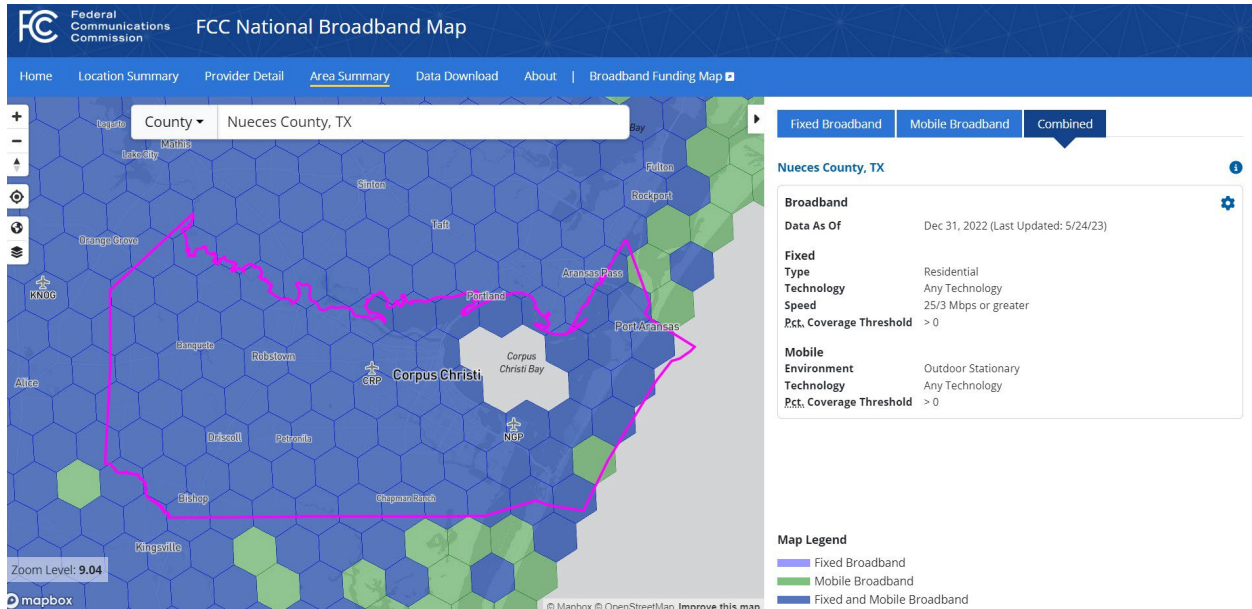


MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the FCC National Broadband Map 100% of Corpus Christi has access to both fixed and mobile broadband.

Map 4: Nueces County, TX FCC National Broadband Map, 2022 - Fixed and Mobile Broadband



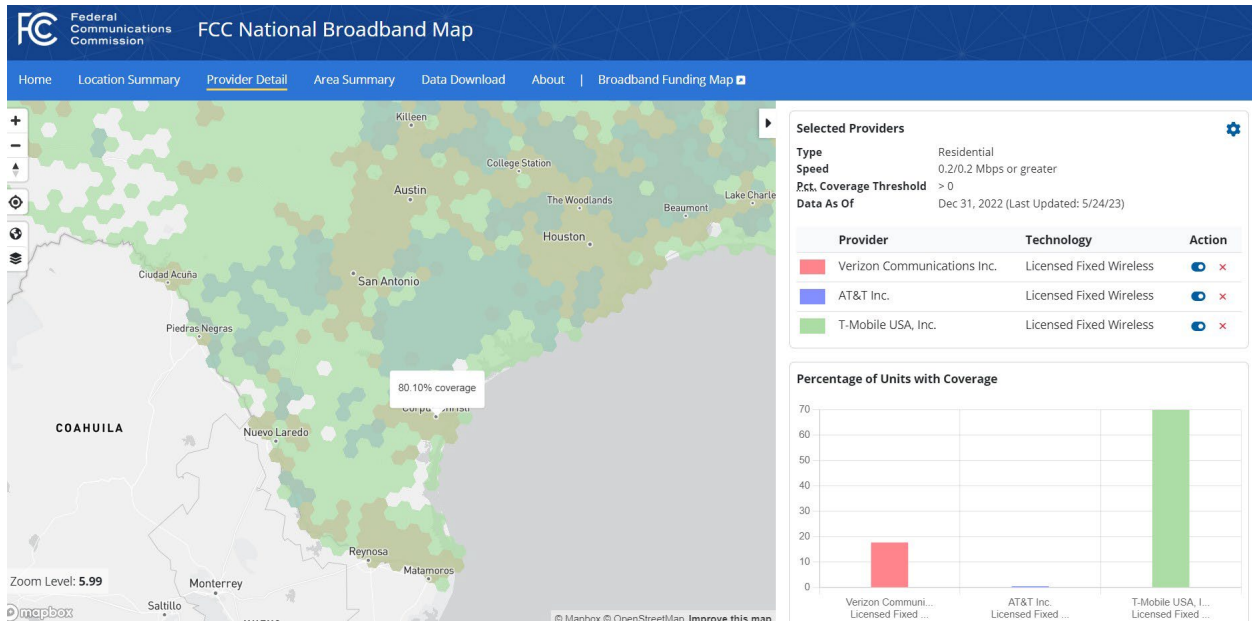
Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

Using the FCC National Broadband Map, the percentage of units covered by Verizon Communications, AT&T Inc. and T-Mobile USA Inc. in Corpus Christi were examined to show how many units were covered by each group.

T-Mobile covered 80.10% of units while AT&T and Verizon covered 1% of units combined.

There is a great need for increased competition of broadband internet service providers. More competition allows for better prices for services and more internet options that meet the needs of residents in Corpus Christi.

Map 5: Nueces County, TX FCC National Broadband Map, 2022: Service Providers by Units With Coverage



MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

In 2017 a multi-jurisdictional hazard mitigation plan was formulated for Nueces County. The plan identified 14 hazards which were identified from input from Planning team members. The planning team was made up of a representative from each participating jurisdiction in the county. The following hazards were identified in the hazard mitigation plan:

- Hurricanes/Tropical Storms
- Flood
- Drought
- Windstorms
- Extreme Heat
- Lightning
- Coastal Erosion
- Tornado
- Hailstorm
- Expansive Soils
- Dam Failure
- Land Subsidence
- Wildfire
- Severe Winter Storms

Corpus Christi is designated as a HUD Climate Community in 2023. The community is experiencing a variety of climate hazards with escalating risks due in part to its location along the Gulf Coast. Hurricane Harvey had a severe impact on Corpus Christi and as a result. Additionally, like other Texas communities, Corpus Christi was unprepared for Winter Storm Uri, which left many of the coastal community's pier and beam homes damaged by burst pipes and flooding water heaters with little to no insulation, no functioning toilets, nor alternative heat sources. Many of these households lacked insurance. Flood insurance costs escalated with FEMA remapping. Windstorm insurance also escalated given recent hurricane activity. While the community is still recovering from these acute weather events, the city is also grappling with an ongoing drought, coastal erosion, and routine heat advisories that are placing sustained pressure on vulnerable groups and on Corpus Christi's aging infrastructure.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

There is currently no data available to support findings of increased natural hazard risks on housing occupied by low- and moderate-income households. However, the City plans to address these issues as part of their work as a designated HUD climate community.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The purpose of the Strategic Plan is to guide the use of CDBG, HOME, and ESG funds in Corpus Christi over the next five years. The highest priorities include the following:

- Affordable Housing Initiative:
 - Housing Rehabilitation
 - Homebuyer Program
 - Emergency Housing Repair Program
- Public Infrastructure Improvements: accessibility improvements (streets, sidewalks, curbs), and parks
- Support homeless efforts: provide funding for operational support to shelters and provide funding for public services aimed at addressing homelessness.
- Public services: provide funding for public services related to healthy outcomes for LMI persons/households.
- Public Facility Improvements: Improvements to parks and recreational facilities that provide programs and activities that promote healthy outcomes in LMI areas.

Geographic Priorities

The City will focus the majority of funds in the defined LMI areas.

Influence of Market Conditions

An inadequate supply of affordable housing, in addition to the high cost of housing in the City - for low-income persons (paying more than 30% of household income for housing), is the major housing problem in the area.

Anticipated Resources

The City anticipates receiving \$2,663,378 in CDBG entitlement funding, \$1,352,610 in HOME funds, and \$235,549 in ESG funds in FY 2024.

Institutional Delivery Structure

The City relies on a network of public sector, private sector, and non-profit organizations to implement the Strategic Plan, particularly to address homelessness and special needs.

Goals

See SP-45.

Public Housing

The City will continue to support the efforts of the housing authority to supply affordable housing to area residents.

Barriers to Affordable Housing

In late 2017, the City of Corpus Christi completed its Assessment of Fair Housing (AFH). The City will continue to use the recommendations from the AFH as a tool for policy decisions.

Homelessness Strategy

The City works closely with the Homeless Issues Partnership, Inc. (HIP) to address housing and services for homeless individuals and families, including veterans, those with special needs, the disabled, HIV/AIDS, and victims of domestic violence in Corpus Christi.

Lead-based Paint Hazards

According to 2017 ACS data, there are 56,079 estimated number of housing units built prior to 1979. Many of these units may cause lead-based paint hazards.

Anti-Poverty Strategy

The City's efforts to address poverty are based on partnerships with other organizations that are involved in working to address the underlying causes of poverty. The City will continue to leverage its existing CDBG, HOME, and ESG allocations with other resources, including local, state, and federal, in addition to private funds, to address the issue of poverty.

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

| | | |
|---|-------------------|---|
| 1 | Area Name: | CDBG Low/Mod Tracts |
| Area Type: | | CDFI area |
| Other Target Area Description: | | |
| HUD Approval Date: | | |
| % of Low/ Mod: | | 80 |
| Revital Type: | | Other |
| Other Revital Description: | | CDBG Eligible Areas |
| Identify the neighborhood boundaries for this target area. | | The boundaries of this geographic area coincide with the boundaries of the census tracts which have been identified through examination of 2010 U.S. Census data as having median incomes below 80 percent of the area median income. These tracts are located primarily in the northern parts of the city and include tracts 3, 4, 5, 7, 8, 9, 10, 11, 12, 13, 15, 16.01, 16.02, 17, and 50. |
| Include specific housing and commercial characteristics of this target area. | | The housing in these census tracts are among the oldest housing stock in the city and among the poorest condition. Commercial and industrial interests include petroleum refining facilities, portions of downtown Corpus Christi, port facilities, and small retail strips scattered throughout the area. The area also includes the site of the international airport. |
| How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | | This area was selected as a target area in compliance with CDBG regulations. |
| Identify the needs in this target area. | | The needs of this target area following the general needs described in the needs assessment. The target area is home to the poorest households in Corpus Christi, living in mostly older housing stock. Many of the community's homeless and service providers are located within the target area. Housing rental assistance, housing rehabilitation, housing demolition, code enforcement, facility improvements, street and sidewalk improvements, and social services are all needed within the area. Residents need |

| | |
|---|---|
| | <p>educational opportunities, employment opportunities, mortgage loan assistance, emergency housing options, and a wide variety of services to help them combat poverty and improvement their living conditions.</p> |
| <p>What are the opportunities for improvement in this target area?</p> | <p>Code enforcement activities are funded through the CDBG program and are focused on residential neighborhoods in the target area and these activities provide cases that eventually end up in the demolition program. Elimination of older, dilapidated housing stock makes room for new housing construction in those areas where there are no environmental concerns.</p> |

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

The following is a framework for priorities, needs and goals to address the City's identified needs during the next five years. The final determination on funded activities will occur during the review process for the prioritization of projects.

The priorities presented were developed by:

- Weighing the severity of the need among all groups and sub-groups
- Analyzing current social, housing, and economic conditions
- Analyzing the relative needs of low- and moderate-income families
- Assessing the resources likely to be available over the next five years, and
- Evaluating input from focus group sessions, public input, stakeholder interviews, service provider surveys, City department staff and public hearings.

Priorities were established using the following definitions:

- **High** priorities are those activities that will be considered first for funding with CDBG resources.
- **Low** priorities are those activities that will be considered after high-priority projects if CDBG resources are available.

Low priority activities are still important and are not meant to be understood as being unnecessary in the City. The City has identified a limited number of priorities to provide a focus for activities that will be funded in the next five years. If additional funding becomes available, low priority activities will be considered.

For projects that address a high priority need, the City will base funding decisions on the capacity and past performance of the sub-recipient, the type of project, the potential to leverage federal funds with other resources, the anticipated impact of the project and the reasonableness of the proposed budget and timeline for completion. Once projects that address high priorities are acted upon, the City will then review projects and activities to meet low priorities.

| Priority Need Name | Priority Level | Population | Goals Addressing |
|---|----------------|--|---|
| Increase and Maintain Affordable Housing | High | Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Veterans | Affordable Housing |
| Public Facility Improvements | High | Extremely Low Low Moderate Large Families Families with Children Elderly | Public Facility Improvements including parks and recreation, youth centers, neighborhood facilities, and accessibility improvements |
| Public Infrastructure Improvements | High | Extremely Low Low Moderate Large Families Families with Children Elderly | Public Infrastructure Improvements including curb/sidewalk improvements and related accessibility improvements. |
| Address Homelessness | High | Chronic Homelessness Individuals Homeless Families with Children Mentally Ill Chronic Substance Abuse Veterans Homeless Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth | Homeless Services and Housing |
| Public Services | High | Extremely Low Low Moderate | Public Services |
| Administration and Planning | High | Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence | Administration and Planning |

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---------------------------------------|--|
| Tenant Based Rental Assistance (TBRA) | As shown in the Needs Assessment and Market Assessment, there is need for rental housing assistance throughout the City. The housing market does not provide a sufficient amount of affordable housing to meet the needs of all the households that require it. |
| TBRA for Non-Homeless Special Needs | As shown in the Needs Assessment and Market Analysis, as well as feedback from stakeholder interviews, there is need for non-homeless special needs rental housing assistance throughout the City. The City’s housing market does not provide sufficient affordable, accessible rental housing to elderly and non-elderly persons with disabilities or supportive housing for persons with HIV/AIDS, persons with substance abuse and mental health diagnoses, domestic violence victims, the elderly and persons with disabilities. |
| New Unit Production | There is a substantial need for affordable housing in Corpus Christi. The housing stock is old and there are few new developments in general and specifically that can meet the needs of low- and moderate-income households and households with a person with a disability. The City will continue to support efforts to increase the supply of single family and multi-family affordable housing units by both private sector and public sector entities. |
| Rehabilitation | Owner-occupied rehabilitation assistance is an effective way to preserve the City’s affordable housing inventory, particularly if the market value of the home is such that the cost and extent of rehabilitation does not exceed the value that can be achieved. The housing stock is deteriorating/deteriorated. Rehabilitation efforts should also include the ability to make upgrades to the home to allow for aging in place as well as provide for lead/asbestos abatement. |
| Demolition/Reconstruction | Owner-occupied homes where the cost and extent of rehabilitation exceed the value that can be achieved are facilitated through demolition and reconstruction. These programs are administered through the HOME program. |
| Homebuyer Assistance | Given the recent increase in housing costs and a limited supply of housing units, assistance to home buyers is necessary especially for low and moderate income buyers. The city will continue to provide direct home buyer assistance in the form of down payment and closing cost assistance. |

Table 40 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The City of Corpus Christi receives funding from three federal grant programs, the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program. These three grant programs combined will bring \$4,251,537 into the city in FY 2023 to support affordable housing, homeless, and community development programs and projects. An additional \$452,235 in prior year funds, \$392,364 from CDBG Program Income and \$308,520 in HOME Program Income brings the total resources for the 1st year of the Consolidated Plan to \$5,404,656.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description | |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|---|-----------------------|---|
| | | | Annual Allocation : \$ | Program Income: \$ | Prior Year Resources: \$ | | | |
| CDBG | Federal | Admin and Planning Housing rehabilitation Public Facility and Improvements Public Services | \$2,663,378 | \$392,364 | \$452,235 | \$3,507,977 | \$10,653,512 | The estimated expected amount available for the remainder of the Con Plan is four times the 2023 annual allocation. |

| | | | | | | | | |
|-------------|------------------|--|-------------|-----------|-----|-------------|-------------|---|
| HOME | Federal | Single Family Rehab. Acquisition and New construction for ownership Admin and Planning | \$1,352,610 | \$308,520 | \$0 | \$1,661,130 | \$5,410,440 | The estimated expected amount available for the remainder of the Con Plan is four times the 2023 annual allocation. |
| ESG | public - federal | Operational Assistance for shelters Rapid re-housing and homeless prevention (rental assistance) Admin. | \$235,549 | 0 | 0 | \$235,549 | \$942,196 | The estimated expected amount available for the remainder of the Con Plan is four times the 2023 annual allocation. |

Table 41 - Anticipated Resources

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

The Texas Department of Housing and Community Affairs' Low-Income Housing Tax (LIHTC) Credits have been used in the past as a match for use of HOME funds. This is anticipated to be the case in FY 2023. ESG funding will be matched 100% (less administrative costs) by each subgrantee.

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

The City does not currently own any parcels that would be suitable for housing development or to meet other needs identified in the plan.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|-------------------------------------|-------------------------|--|------------------------|
| City of Corpus Christi | Government | Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services | Jurisdiction |
| Housing Authority of Corpus Christi | PHA | Public Housing | Jurisdiction |

| | | | |
|---|--------------------------|------------------|--------------|
| CATHOLIC CHARITIES OF CORPUS CHRISTI, INC | Non-profit organizations | Homelessness | Jurisdiction |
| CHARLIE'S PLACE RECOVER CENTER, INC | Non-profit organizations | Homelessness | Jurisdiction |
| CORPUS CHRISTI HOPE HOUSE, INC. | Non-profit organizations | Homelessness | Jurisdiction |
| CORPUS CHRISTI METRO MINISTRIES, INC. | Non-profit organizations | Homelessness | Jurisdiction |
| THE SALVATION ARMY, TX | Non-profit organizations | Homelessness | Jurisdiction |
| Wesley Community Center | Non-profit organizations | Homelessness | Jurisdiction |
| NUECES COUNTY COMMUNITY ACTION AGENCY | CHDO | Ownership Rental | Jurisdiction |

Table 42 - Institutional Delivery Structure

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|-----------------|--|-------------------|---|
| 1 | Increase and Maintain Affordable Housing for Low Income Households: Housing Repair | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | CDBG: \$4,375,000 | Homeowner Housing Rehabilitated: 183 |
| 2 | Increase and Maintain Affordable Housing for Low Income Households: Housing Rehabilitation | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$4,530,000 | Homeowner Housing Rehabilitated: 30 |
| 3 | Increase and Maintain Affordable Housing for Low Income Households: Homebuyer Program | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$300,000 | Direct Financial Assistance to Homebuyers: 10 |
| 4 | Increase and Maintain Affordable Housing for Low Income Households: Homebuyer and Builder Program | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$431,500 | Homeowner Housing added: 4 |

| | | | | | | | | |
|----------|---|------|------|--------------------|------------------------------|---|----------------------|---|
| 5 | Increase and Maintain Affordable Housing for Low Income Households: Increase and Maintain Affordable Rental Housing -New construction | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$3,000,000 | Rental Units constructed: 40 |
| 6 | Increase and Maintain Affordable Housing for Low Income Households: Increase and Maintain Affordable Rental Housing- Rehabilitation | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$200,000 | Rental Units Rehabilitated: 4 |
| 7 | Increase and Maintain Affordable Housing for Low Income Households: Increase and Maintain Affordable Rental Housing | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$300,000 | Tenant Based Rental Assistance/Rapid Rehousing: 15 Households Assisted |
| 8 | Public Facilities/Infrastructure Improvement | 2023 | 2027 | Public Facilities | Low to Moderate Income Areas | Public Facility Improvements Youth Centers Neighborhood Facilities Parks and Recreation Accessibility, Curb, Sidewalks And Street Improvements | CDBG: \$3,000,000 | Public Facilities or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13,550 |

| | | | | | | | | |
|-----------|---|------|------|-----------------------------|----------|--|---------------------|--|
| 9 | Addressing Homelessness or At Risk of Homelessness for Households below 30% AMI: Continue to provide Emergency Shelter and Operational Support through ESG funds | 2023 | 2027 | Homeless | Citywide | Address Homelessness | ESG: \$1,089,415 | Other: 5,000 |
| 10 | Addressing Homelessness or At Risk of Homelessness for Households below 30% AMI: Provide funding for public services aimed at addressing the supportive service needs of households who are homeless or at-risk of homelessness | 2023 | 2027 | Homeless | Citywide | Address Homelessness | CDBG: \$50,000 | Public Service activities other than Low/Moderate Income Housing Benefit: 10 |
| 11 | Addressing Homelessness or At Risk of Homelessness for Households below 30% AMI: Increase and maintain affordable rental housing including permanent supportive housing | 2023 | 2027 | Affordable Housing | Citywide | Affordable Housing Address Homelessness | HOME \$500,000 | Rental units constructed: 10 |
| 12 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Senior Services | 2023 | 2027 | Suitable Living Environment | Citywide | Public Services (Senior Services) | CDBG: \$50,000 | Public Service activities other than low/moderate income housing benefit:15 |

| | | | | | | | | |
|-----------|--|------|------|-----------------------------|------------------------------|--|--|---|
| 13 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Job Training and Employment skills enhancement programs | 2023 | 2027 | Economic Development | Citywide | Public Services (Job Training and Employment Skills) | CDBG: \$50,000 | Public Service activities other than low/moderate income housing benefit:30 |
| 14 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Code Enforcement | 2023 | 2027 | Suitable Living Environment | Low to moderate income areas | Blight elimination | CDBG: \$500,000 | Housing/Code Enforcement/Foreclosed Property Care: 350 |
| 15 | Planning and Administration | 2023 | 2027 | Administration | Citywide | Planning and Administration | CDBG: \$4,427,580 ESG: \$88,331 HOME: \$830,568 | Other: 5 |

SP-50 Public Housing Accessibility and Involvement - 91.415, 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

N/A since the CCHA no longer has public housing units.

Activities to Increase Resident Involvements

N/A since the CCHA no longer has public housing units.

Is the public housing agency designated as troubled under 24 CFR part 902?

N/A since the CCHA no longer has public housing units.

Plan to remove the 'troubled' designation

Not applicable.

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Barriers to Affordable Housing

The City of Corpus Christi has determined that it will use its locally approved AFH document as its AI update because of the vast amount of resources expended to prepare the AFH document. These resources included funding, extensive community outreach, the time and effort expended to develop the data analysis and all other sections of the AFH.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

In FY 2022-2023 the City held the following fair housing sessions to teach the community about housing discrimination and their rights:

- Fair Housing Bingo
- Fair Housing Essay Contest
- Fair Housing Month Billing Insert
- Home and Garden Expo

The City will continue to provide these types of events during the next five years.

SP-60 Homelessness Strategy – 91.215(d)

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

City staff continue to work with the Homeless Issues Partnership, Inc. (HIP), and the Texas Homeless Network which administers the Balance of State Continuum of Care and submits grant applications for homeless initiatives. The coalition also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participate in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assesses individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The Strategic Plan specifies that the City provides letters of support for fundraising efforts for non-profit homeless providers. The City also provides funding for organizations that offer emergency shelters through the Emergency Solutions Grant program. In 2021, the Department of Housing and Urban Development (HUD) allocated the City of Corpus Christi \$4,213,937 in HOME-ARP funds through the American Rescue Plan Act (ARPA).

The HOME- ARP funds are intended to serve primarily people experiencing homelessness or at risk of homelessness. In 2023, the City submitted its HOME ARP allocation Plan to HUD for review and approval. Once approved by HUD, the City will use its HOME ARP funds on a range of eligible activities to support this population with housing stability including rental assistance, non-congregate shelter, affordable housing development, and supportive services. The City will begin to implement its HOME ARP Allocation Plan in 2023-2024.

The City's HOME-ARP funds are anticipated to be used for the priority needs established through the consultations with stakeholders. This includes \$2,000,000 for supportive services, \$1,160,454 for TBRA, \$210,696 for non-profit operating assistance, \$210,696 for non-profit capacity building and \$632,095 for administration and planning.

As stated earlier, current efforts are focused on homeless prevention and rapid rehousing, in addition to permanent housing. Corpus Christi recently began participation in the Coordinated Entry System (CES) program in April 2018. The Salvation Army has taken the lead in the effort to provide a central point to determine the housing and social service needs of homeless persons. CES is designed to account for the diversity of needs of people experiencing homelessness, urgently responds to these needs with permanent housing solutions, and successfully incorporates the housing, healthcare, and employment systems. This community response will

ensure an accessible and navigable set of entry points; a universal assessment for all person requesting assistance; and effective and appropriate connections to housing and services for all populations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

During the HOME-ARP Allocation Plan consultations, the need for supportive services and TBRA were identified as priority needs. The City anticipates funding these activities to meet those needs. The PIT Count and HIC do not reflect a great need for non-congregate shelter. The consultations provided descriptions of the service delivery system that demonstrates a rationale for providing supportive services including case management, childcare, transportation, mental health services, substance use disorder treatment, legal services, utility assistance, other supportive services and TBRA for clients stabilizing their housing situation. Providing these services will offer a gateway out of homelessness for the unsheltered, help stabilize those at-risk and provide a healthy start for those fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The Strategic Plan supports efforts to continue providing permanent supportive housing. The plan also provides for attention to expansion of services for the prevention of homelessness through emergency shelter operational support through ESG funding and provide funding to public service providers aimed at addressing the supportive housing needs of those homeless or at risk of homelessness.

In addition, the Coordinated Entry System (CES) program should provide a path for homeless individuals and families to make the transition to permanent housing and independent living. The coordinated entry process is “Housing First” oriented, focused on housing people quickly without preconditions or service participation requirements. The goal is to prevent a re-occurrence of homelessness by addressing the specific issues of the homeless person or family, whether it is a health issue or income related.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City's goal is to Increase the inventory of lead safe housing units.

Strategies:

1. Continue to meet HUD lead-based paint abatement standards in housing rehabilitation programs.
2. Expand the stock of lead safe housing units through continuation of the housing rehabilitation program and other new home construction efforts.

How are the actions listed above related to the extent of lead poisoning and hazards?

The City works to address potential lead-based paint hazards through its housing rehabilitation program as outlined below.

How are the actions listed above integrated into housing policies and procedures?

The City does lead-based paint hazard screening on all housing rehabilitation projects funded by the City using CDBG or HOME grant funds. The City will continue these efforts during the five years of this ConPlan. City staff have already attended and passed state training and has begun in house lead testing. The City will continue to send new staff to Lead inspector and Lead Risk Assessor training in order to expand knowledge and provide Lead services in house instead of by vendor. If needed, the City will use an outside vendor to conduct lead testing.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City recognizes the best way to assist people in improving their economic positions is to provide employment opportunities. Therefore, through its policies and planning, the City will continue to encourage business growth and the availability of workforce training and educational opportunities in the community. It will also continue to fund agencies that provide services to LMI persons to reduce poverty and create job opportunities for themselves. These programs will assist City residents with services such as job searching, resume creation, and interview skills.

As stated earlier, the City of Corpus Christi Education and Workforce Committee recently adopted a Corpus Christi Education Strategic Plan, a data-driven collaboration between education and business to grow economic prosperity through increased educational attainment. The three priorities selected to assist education and workforce leaders included the following:

Priority 1 – Improve awareness and preparation for postsecondary education and careers throughout the P-16 system.

Priority 2 – Use data to drive decisions and create a compelling call to action.

Priority 3 – Enhance collaboration and partnerships among education, business, industry, and community organizations to align student skills with workforce needs.

These efforts are part of a strategy to enhance the education and employment levels of City residents and in turn reduce the number of poverty-level families.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

As noted in the Needs Assessment of this Consolidated Plan, cost burden (paying more than 30% of household income for housing) is the most common housing problem for low- and moderate-income residents and is especially common among extremely low-income residents.

The City works closely with a variety of non-profit service providers who work with homeless clients and other households with low- and extremely-low incomes to assist them in improving their situations. These providers provide programs that help locate and secure affordable housing. The City also operates programs to provide downpayment and closing cost assistance, as well as other programs that help reduce poverty in the area.

Corpus Christi will continue to support organizations that provide supportive services to encourage local economic development, and to preserve and improve affordable housing options as part of its strategy to prevent and alleviate poverty. By combining job creation, workforce

development, increased production of multi-family affordable housing units and other income-raising activities with efforts to increase the supply of affordable housing, fewer residents will experience housing cost burden.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

For all activities funded by HUD allocations received by the City of Corpus Christi and awarded to Sub-recipients for program implementation and prior to project implementation and expenditure of funds, execution of a contract is required. The contract document will provide the basis for all expenditures, monitoring of project production and compliance.

In addition to delineating the basic standards and regulations in effect for the particular funding sources, the contract will set forth responsibilities and procedures for each party, establish performance/product measure, and specify monitoring review schedules and products to ensure that the program is implemented and completed in a time- and cost-effective manner in accordance with all applicable statutory requirements.

1. Performance Measures/Quality Controls

Performance measures/quality controls will be required for all projects, and will be in writing, quantifiable, and measurable. In addition, the performance measures will outline standards, identify deadlines, list corrective measures if deadlines are not met, and for housing projects, set the minimum number of lower income occupants to be housed in the property, establish appropriate lease/sale schedules, and provide copies of the lease/sale agreements as an attachment to the contract.

2. Monitoring Activities

By the tenth (10) calendar day of each quarter, Sub-recipients of federal funds shall submit a narrative description outlining specific progress/accomplishments for each applicable performance indicator achieved during the proceeding quarter. In addition, any problems surfacing must be discussed, and mitigating measures taken indicated to ensure compliance with established deadlines. Prior to initiation of rehabilitation/construction activity, the Sub-recipient must provide data indicating household characteristics and incomes for all units. Following completion of rehabilitation/construction activity, the data indicating household characteristics and incomes must again be submitted for all units.

Violation of program guidelines, or the terms and conditions of the contract, and/or

approved loan documents executed with the City, will result in the entire amount of the City's funding plus interest, to be due and payable at the sole discretion of the City. Immediately following completion of the rehabilitation/construction, and annually thereafter for the time period of time specified in the contract/ agreement, the Sub-recipient must provide household characteristics and income data for all project units. The required number of units must be leased or sold to eligible low-income households for the term specified in the contract/agreement.

3. Monitoring Schedules

Effective monitoring requires on-going communication between the Sub-recipient and City to assess progress towards meeting the objectives and performance indicators. City staff will actively monitor the Sub-recipient progress towards program completion, and in meeting all policy, regulatory, and statutory requirements. Appropriate monitoring schedules will be established for each project, and will be conducted on a regular, periodic basis. Monitoring schedules will be coordinated with the Sub-recipient for implementation. Effective monitoring will require personal on-site observations of performance in order to facilitate communication and cooperation throughout the contract/compliance term; reinforcement of positive activity to achieve performance measures; and timely guidance and technical assistance to determine and initiate effective measures to mitigate occurrences of non-compliance.

Annual Plan

Expected Resources

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

Introduction

The City of Corpus Christi receives funding from three federal grant programs, the Community Development Block Grant (CDBG) Program, the HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program. These three grant programs combined will bring \$4,251,537 into the city in FY 2023 to support affordable housing, homeless, and community development programs and projects. An additional \$452,235 in prior year funds, \$392,364 from CDBG Program Income and \$308,520 in HOME Program Income brings the total resources for the 1st year of the Consolidated Plan to \$5,404,656.

Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan \$ | Narrative Description |
|---------|-----------------|---|----------------------------------|--------------------|--------------------------|-------------|---|---|
| | | | Annual Allocation: \$ | Program Income: \$ | Prior Year Resources: \$ | Total: \$ | | |
| CDBG | Federal | Admin and Planning Housing rehabilitation Public Facility and | \$2,663,378 | \$392,364 | \$452,235 | \$3,507,977 | \$10,653,512 | The estimated expected amount available for the |

| | | | | | | | | |
|-------------|---------------------|--|-------------|-----------|-----|-------------|-------------|--|
| | | Improvements Public Services | | | | | | remainder of the Con Plan is four times the 2023 annual allocation. |
| HOME | Federal | Single Family Rehab. Acquisition and New construction for ownership Admin and Planning | \$1,352,610 | \$308,520 | \$0 | \$1,661,130 | \$5,410,440 | The estimated expected amount available for the remainder of the Con Plan is four times the 2023 annual allocation. |
| ESG | public - federal | Operational Assistance for shelters Rapid re-housing and homeless prevention (rental assistance) Admin. | \$235,549 | 0 | 0 | \$235,549 | \$942,196 | The estimated expected amount available for the remainder of the Con Plan is four times the 2023 annual allocation. |

Consolidated Plan

CORPUS CHRISTI

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Table 41 - Expected Resources – Priority Table

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

Non-profits funded with CDBG funds are encouraged to leverage non-federal resources for funded projects.

In addition, the Texas Department of Housing and Community Affairs' Housing Tax Credits will be used as match. The program assists income eligible homebuyers with up to \$10,000 in down payment assistance. The Emergency Solutions Grant Program requires a 100% match. These matching funds will be generated by the funded agencies. The match used will be derived from salaries, building leases, case management, and insurances paid for the administration of the different programs.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|--------------------|-----------------|--|----------------------|--|
| 1 | Increase and Maintain Affordable Housing for Low Income Households: Housing Repair | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | CDBG: \$1,152,204 | Homeowner Housing Rehabilitated: 584 housing units |
| 2 | Increase and Maintain Affordable Housing for Low Income Households: Housing Rehabilitation | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$1,063,517 | Homeowner Housing Rehabilitated: 7 |
| 3 | Increase and Maintain Affordable Housing for Low Income Households: Homebuyer and Builder Program | 2023 | 2027 | Affordable Housing | Citywide | Increase and Maintain Affordable Housing | HOME: \$431,500 | Homeowner Housing added: 4 |

| | | | | | | | | |
|----------|--|------|------|-----------------------------|------------------------------|---|--------------------|---|
| 4 | Public Facilities/Infrastructure Improvement | 2023 | 2027 | Public Facilities | Low to Moderate Income Areas | Public Facility Improvements Youth Centers Neighborhood Facilities Parks and Recreation Accessibility, Curb, Sidewalks And Street Improvements | CDBG: \$663,485 | Public Facilities or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1,400 |
| 5 | Addressing Homelessness or At Risk of Homelessness for Households below 30% AMI: Continue to provide Emergency Shelter and Operational Support through ESG funds | 2023 | 2027 | Homeless | Citywide | Address Homelessness | ESG: \$235,549 | Households Assisted: 162 Households Assisted 1,028 persons assisted |
| 6 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Youth | 2023 | 2027 | Suitable Living Environment | Citywide | Public Services (Senior Services) | CDBG: \$151,955 | Public Service activities other than low/moderate income housing benefit: |
| 7 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Job Training and Employment skills enhancement programs | 2023 | 2027 | Economic Development | Citywide | Public Services (Job Training and Employment Skills) | CDBG: \$50,000 | Public Service activities other than low/moderate income housing benefit: |

| | | | | | | | | |
|---|---|------|------|-----------------------------|------------------------------|--------------------------|---|--|
| 8 | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Code Enforcement | 2023 | 2027 | Suitable Living Environment | Low to moderate income areas | Blight elimination | CDBG: \$604,817 | Housing/Code Enforcement/Foreclosed Property Care: |
| 9 | Planning and Administration/Program Delivery | 2023 | 2027 | Administration | Citywide | Planning /Admin/Delivery | CDBG: \$356,785 ESG: \$17,666 HOME: \$166,113 CDBG Program Delivery: \$528,731 | City-wide |

Table 42 – Goals Summary

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input from the community survey.

Projects

| # | Project Name |
|----|---|
| 1 | CDBG Program Administration |
| 2 | Grant Monitoring - Minor Home Repair Grant Program |
| 3 | Rising Tide Ministries-Wave Academy Program |
| 4 | Rising Tide Ministries-"Safe at Home" Program |
| 5 | Parks and Recreation-Dr. HC Dilworth Pavilion |
| 6 | Parks and Recreation-Littles-Martin House |
| 7 | Corpus Christi Police Department-Corpus Christi Police Athletic League (CC-PAL) |
| 8 | Code Enforcement Program Staffing |
| 9 | Grant Monitoring - Program Administration |
| 10 | Grant Monitoring - Program Delivery |
| 11 | Corpus Christi Hope House |
| 12 | The Salvation Army |
| 13 | Grant Monitoring - Program Administration |
| 14 | Grant Monitoring - Single Family Rehabilitation |
| 15 | Habitat for Humanity - Land Acquisition and Construction |
| 16 | Grant Monitoring - Administration & Technical Assistance |

Table 61 – Project Information

AP-38 Project Summary

Project Summary Information

| | | |
|----------|--|--|
| 1 | Project Name | CDBG Program Administration |
| | Target Area | Citywide |
| | Goals Supported | Non-housing Community Development |
| | Needs Addressed | Accessibility Needs Homeowner Housing Rehabilitation Housing Demolition Emergency Home Repair |
| | Funding | CDBG: \$356,785 |
| | Description | This request funds 5 FTEs. 1 Sr. Management Assistant at about 70%; 1 Contract Administrator at about 60%; 1 Contract Administrator at about 45.5%; 1 Grant Monitoring Program Coordinator at about 55%; 1 Assistant Director at about 50%. These staff are funded predominately from CDBG General Administration. The remaining percentages are funded from other funds. Staff interprets CDBG, HOME, and ESG federal regulations, conducts public hearings/meetings, reviews proposed projects and activities to determine funding and eligibility, monitors subrecipients for program compliance, provides technical assistance, conducts environmental assessments of funding projects/activities, and enforces Davis Bacon Federal Labor Standards requirements. Staff must attend mandatory and required trainings in order to remain in federal compliance. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | 1201 Leopard St. Corpus Christi, Texas 78401 |

| | | |
|----------|--|---|
| | Planned Activities | Staff is responsible for administering the Community Development Block Grant (CDBG), the HOME Investment Partnerships (HOME) and Emergency Solutions (HESG) Programs. Staff interprets CDBG, HOME and ESG federal grant regulations, conducts public hearings/meetings, reviews proposed projects and activities to determine funding and eligibility, monitors Subrecipients for program compliance, provides technical assistance, conducts environmental assessments of funding projects/activities and enforces Davis Bacon Federal Wage rate requirements. |
| 2 | Project Name | Grant Monitoring - Minor Home Repair Grant Program |
| | Target Area | Citywide |
| | Goals Supported | Increase Affordable Housing |
| | Needs Addressed | Homeowner Housing Rehabilitation Emergency Home Repair |
| | Funding | CDBG: \$1,102,204 |
| | Description | The Minor Home Repair Grant Program assists 44 homeowners with a grant to provide repairs involving the roof, plumbing, electrical, heating, minor structural repairs, and accessible ramps. The applicant must be at least 62 years old or disabled. The applicant must meet the very low-income limits (50% AMI). |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 44 households |
| | Location Description | Various locations within the city |
| | Planned Activities | Repairs involving the roof, plumbing, electrical, heating, minor structural repairs, and accessible ramps. |
| | Project Name | Rising Tide Ministries-"Safe at Home" Program |

| | | |
|---|--|--|
| 3 | Target Area | Citywide |
| | Goals Supported | Increase Affordable Housing |
| | Needs Addressed | Emergency Home Repair Homeowner Housing Rehabilitation |
| | Funding | CDBG: \$50,000 |
| | Description | Rising Tide Ministries will provide a Minor Home Repair Grant " Safe at Home" Program assists with a grant to improve aging -in -place outcomes for low-income older adults by making repairs to their home environment to meet their mobility and accessibility needs including repairs such as accessible ramps, handrails, bathroom and kitchen modifications. The applicant must be at least 62 years old or disabled. The applicant must meet the very low -income limits (50% AMI) |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 10 housing units |
| | Location Description | Various locations within the city |
| | Planned Activities | Rising Tide Ministries will provide a Minor Home Repair Grant " Safe at Home" Program assists with a grant to improve aging -in -place outcomes for low-income older adults by making repairs to their home environment to meet their mobility and accessibility needs including repairs such as accessible ramps, handrails, bathroom and kitchen modifications. The applicant must be at least 62 years old or disabled. The applicant must meet the very low -income limits (50% AMI) |
| 4 | Project Name | Rising Tide Ministries-Wave Academy Program |
| | Target Area | Various locations within the city |
| | Goals Supported | Provide Public Services/Programs |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$50,000 |
| | Description | Rising Tide Ministries will provide a Wave Academy program to offer assistance to low-to moderate residents seeking employment or better employment with Identification cards, education, certification or tools for employment. Through the program residents will increase their earning potential and quality of life. |

| | | |
|---|--|---|
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 150 persons |
| | Location Description | Various locations within the city |
| | Planned Activities | Rising Tide Ministries will provide a Wave Academy program to offer assistance to low-to moderate residents seeking employment or better employment with Identification cards, education, certification or tools for employment. Through the program residents will increase their earning potential and qualify of life. |
| 5 | Project Name | Parks and Recreation-Dr. HC Dilworth Pavilion |
| | Target Area | 2726 Easley St, Corpus Christi, TX 78405 |
| | Goals Supported | Public Facilities/Infrastructure Improvement |
| | Needs Addressed | Public Facilities/Infrastructure Improvement |
| | Funding | CDBG: \$320,000 |
| | Description | Dr. HC Dilworth Park is an underserved area that would benefit from having park amenities that would improve the health and well-being of its residents. Improvement may include but are not limited to a 30' x 30' covered pavilion, concrete floor with new sidewalks, wood structure on pier foundation, asphalt shingle tile roof, controlled lighting, electrical service and wooden sunscreen structures. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 910 Persons |
| | Location Description | 2726 Easley St, Corpus Christi, TX 78405 |
| | Planned Activities | Improvement may include but are not limited to a 30' x 30' covered pavilion, concrete floor with new sidewalks, wood structure on pier foundation, asphalt shingle tile roof, controlled lighting, electrical service and wooden sunscreen structures. |
| 6 | Project Name | Parks and Recreation-Littles-Martin House |
| | Target Area | 1519 North Chaparral Street Corpus Christi, Texas |

| | | |
|----------|--|---|
| | Goals Supported | Public Facilities/Infrastructure Improvement |
| | Needs Addressed | Public Facilities/Infrastructure Improvement |
| | Funding | CDBG: \$343,485 |
| | Description | Parks is requesting funding for the renovation of the Littles-Martin House. The home was relocated to Heritage Park area which is located on a CDBG census tract. Heritage Park contains historic preservation homes that are registered in the National Registry. The Littles-Martin home is not eligible for historic preservation because it was relocated from another site. However, Littles-Martin is a registered landmark. Heritage Park is Corpus Christi's historic park which hosts and supports many art and cultural activities, as well as a variety of community events throughout the year. The home was restored by the National Association of Colored People (NAACP) to serve as its Corpus Christi headquarters. However, significant weather events have damaged the home. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 490 Persons |
| | Location Description | Littles-Martin House. |
| | Planned Activities | Renovation of the Littles-Martin House. |
| 7 | Project Name | Corpus Christi Police Department-Corpus Christi Police Athletic League (CC-PAL) |
| | Target Area | Citywide |
| | Goals Supported | Provide Public Services/Programs related to healthy outcomes for LMI persons/households: Youth |
| | Needs Addressed | Public Services |
| | Funding | CDBG: \$151,955 |

| | | |
|----------|--|---|
| | Description | CCPAL was established in 2003 and has offered baseball, volleyball, basketball, and Taekwondo to thousands of kids from ages 6- 18 at the gym. A significant percentage of the youth it serves live in challenged neighborhoods and have limited resources to learn the teambuilding, leadership, self-esteem, and character skills that are taught. The renovations may include but are not limited to bleachers, basketball backstops, volleyball score clocks, a storage addition, improvements to the concession stand and exterior improvements. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 1310 Persons |
| | Location Description | Various Citywide |
| | Planned Activities | Renovations may include but are not limited to bleachers, basketball backstops, volleyball score clocks, a storage addition, improvements to the concession stand and exterior improvements. |
| 8 | Project Name | Code Enforcement Program Staffing |
| | Target Area | Citywide |
| | Goals Supported | Provide Public Services/Programs related to healthy outcomes for LMI persons/households |
| | Needs Addressed | Code Enforcement |
| | Funding | CDBG: \$604,817 |
| | Description | This request is to fund full salaries for 10 full-time employees in the Code Enforcement Division of Development Services - 9 Compliance Officers at 100% and 1 Administrative Support II at 100% for special enforcement activities associated with the investigation, notification and abatement of ordinance violations in CDBG eligible areas |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 3,300 Households |
| | Location Description | Citywide |

| | | |
|---------------------------|--|---|
| | Planned Activities | Fund full salaries for 5 full-time employees in the Code Enforcement Division of Development Services |
| 9 | Project Name | Grant Monitoring - Program Delivery |
| | Target Area | 1201 Leopard St. Corpus Christi, Tx. 78401 |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | CDBG: \$528,731 |
| | Description | This request funds 7 FTEs. 1 Program Manager at about 65%; 2 Rehabilitation Specialists at about 95%; 1 Program Coordinator at about 50%; 1 Program Coordinator at about 90%; 1 Program Specialist at about 90%; 1 Program Specialist at about 95%. The Program Specialist at about 95% is a new FTE. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 0 other |
| | Location Description | Citywide |
| Planned Activities | Fund staff. | |
| 10 | Project Name | Emergency Solutions Grant (ESG) Projects |
| | Target Area | Citywide |
| | Goals Supported | Address Homelessness |
| | Needs Addressed | Address Homelessness |
| | Funding | ESG: \$235,549 |

| | | |
|----|--|--|
| | Description | <p>Corpus Christi Hope House: \$117,883 - Funding will go towards emergency shelter and supportive services to homeless families. Homeless women with children and provide assistance to keep individuals and families at- risk of homelessness stably housed through Homeless Prevention Program Assistance, and transition individuals and families out of homelessness into permanent housing through Rapid Rehousing Program Assistance. Specifically, Hope House is allocating 57.5% of the ESG grant for emergency shelter and 42.5% for homeless prevention and rapid rehousing.</p> <p>Salvation Army: \$100,000 - The requested funding will allow TSA to continue to provide food, shelter, case management, and supportive services including Rapid Rehousing to homeless and at-risk individuals, families and Veterans. Specifically, they are allocating 60% for emergency shelter 40% for Homeless Prevention and Rapid Rehousing. Emergency Shelter funding will provide case management and kitchen staff, and a portion of shelter utilities, maintenance, and food (~10,000 cases/year). Rapid-Rehousing funding will provide 5 households with an average of 3 people each for a total of 15 people.</p> <p>ESG Grant Monitoring Admin: \$17,666</p> |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | <p>600 persons – Salvation Army</p> <p>Corpus Christi Hope House - 428 Persons and 162 Households</p> |
| | Location Description | Citywide |
| | Planned Activities | <p>Provide food, shelter, case management, and supportive services including Rapid Rehousing to homeless and at-risk individuals, families and Veterans. Specifically, Emergency Shelter funding will provide case management and kitchen staff, and a portion of shelter utilities, maintenance, and food (~10,000 cases/year). Rapid-Rehousing portion will provide 5 households with an average of 3 people each for a total of 15 people.</p> |
| 11 | Project Name | Grant Monitoring - Single Family Rehabilitation |
| | Target Area | Citywide |
| | Goals Supported | Increase Affordable Housing |

| | | |
|-----------|--|---|
| | Needs Addressed | Increase and Maintain Affordable Housing for Low Income Households |
| | Funding | HOME: 1,063,517 |
| | Description | The Single Family Rehabilitation Loan Program benefits only low- and very low-income homeowners. The program provides zero percent loans to homeowners interested in rehabilitating their homes. Funds requested will be used to provide demolition and relocation grants and reconstruction loans to eligible homeowners whose homes are 51% deteriorated. 7 homes |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 7 housing units. |
| | Location Description | Citywide |
| | Planned Activities | The program provides zero percent loans to homeowners interested in rehabilitating their homes. Funds requested will be used to provide demolition and relocation grants and reconstruction loans to eligible homeowners whose homes are 51% deteriorated. |
| 12 | Project Name | Habitat for Humanity - Land Acquisition and Construction |
| | Target Area | Citywide |
| | Goals Supported | Increase Affordable Housing |
| | Needs Addressed | Affordable Housing |
| | Funding | HOME: \$431,500 |
| | Description | Habitat for Humanity is proposing to purchase minimum of 4 lots to build new single family residential homes for low-income families. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | 4 Households |
| | Location Description | Citywide |
| | Planned Activities | Purchase minimum of 4 lots and build new single family residential homes for low income families. |

| | | |
|-----------|--|---|
| 13 | Project Name | HOME Grant Monitoring - Administration & Technical Assistance |
| | Target Area | Citywide |
| | Goals Supported | Administration |
| | Needs Addressed | Administration |
| | Funding | HOME: \$166,113 |
| | Description | This request funds 1 FTE which is a Management Assistant at about 60%. This staff is funded predominately from HOME General Administration. The remaining percentage is funded from other funds. Administrative funds for staff planning, oversight, coordination, staff supervision, monitoring and evaluation, contracting, recordkeeping/reporting and overall program management. Staff training and administrative expenses are also included in the request. Technical assistance will be provided to enhance the capacity of CHDO's, non-profits, owners/investors of rental property and other organizations that may participate in the program. |
| | Target Date | 9/30/2024 |
| | Estimate the number and type of families that will benefit from the proposed activities | N/A |
| | Location Description | Citywide |
| | Planned Activities | Program Administration |

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Funding will be directed to qualified low- and moderate income (LMI) census tracts, in addition to other areas indirectly through assistance to LMI households who are income qualified for program funding. Other assistance for City and homeless facilities also are in the LMI census tracts. All the CDBG funding (100%) will benefit LMI clientele and areas.

Geographic Distribution

| Target Area | Percentage of Funds |
|---------------------|----------------------------|
| CDBG Low/Mod Tracts | 100 |
| Citywide | 100 |

Table 43 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Federal regulations specify that funds used for area benefit, as opposed to individual benefit, be targeted to census tracts where 51 percent or more of the population earns below 80 percent of the area median income. The target areas include those designated LMI tracts.

Discussion

The vast majority of the funding allocated to CDBG projects are targeted to the CDBG eligible LMI census tracts, either for code enforcement, parks, accessibility improvements, public service for qualified beneficiaries and new construction for LMI persons. An undetermined amount of funding will be allocated to projects within the CDBG tracts, to benefit and assist individuals/families who qualify for programs based on income. These projects include homebuyer assistance, minor repair, and homeowner rehabilitation. The percentage of CDBG funds which will go towards CDBG LMI census tracts is estimated to be 100%, with the exception of the funds that will go towards staff salaries. It is estimated that all of the ESG funding will be used on projects within qualified CDBG tracts, but the assistance is not directed according to area benefit. 100% of ESG funding will benefit low-income homeless individuals, other than the percentage allowed for administrative funds. Likewise, the HOME funding may benefit the CDBG target area, but is not directed according to area benefit. HOME funding will also primarily benefit LMI eligible persons and families for all proposed projects other than administration costs which is 10%.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

| One Year Goals for the Number of Households to be Supported | |
|--|-----|
| Homeless | 167 |
| Non-Homeless | 7 |
| Special-Needs | 54 |
| Total | 228 |

Table 44 - One Year Goals for Affordable Housing by Support Requirement

| One Year Goals for the Number of Households Supported Through | |
|--|-----|
| Rental Assistance | 167 |
| The Production of New Units | 7 |
| Rehab of Existing Units | 54 |
| Acquisition of Existing Units | 0 |
| Total | 228 |

Table 45 - One Year Goals for Affordable Housing by Support Type
Discussion

AP-60 Public Housing – 91.220(h)

Introduction

CCHA is no longer a public housing agency since the RAD conversion.

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

CCHA is no longer a public housing agency since the RAD conversion.

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

CCHA is no longer a public housing agency since the RAD conversion.

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

N/A

Discussion

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

Introduction

The City is an active participant in the Homeless Issues Partnership, Inc, (HIP). The City recently worked with HIP to allocate funding to support the implementation of a Coordinated Entry System (CES). The City continues to work with HIP to identifying eligible activities for the FY2024-2025 Annual Action Plan. The City also coordinates with the Texas Homeless Networks Balance of State staff on annual ESG allocations.

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has severe or persistent mental illness, development and/or physical disabilities. Several organizations provide facilities and services for special needs populations in Corpus Christi.

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

The city will fund Hope House and Salvation Army homeless programs in order to provide assistance to keep individuals and families at- risk of homelessness stably housed through Homeless Prevention Program Assistance, and transition individuals and families out of homelessness into permanent housing through rapid rehousing program assistance.

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

Each January, HIP conducts a Point-in-Time (PIT) count of the City's sheltered and unsheltered homeless in coordination with Texas Homeless Network and Balance of State to ascertain the number and characteristics of the homeless population and to assess their needs. Corpus Christi's continued active participation in the PIT count gives the City the ability to collect information to be used in setting priorities, written standards, and performance measures for the area.

CES is designed to account for the diversity of needs of people experiencing homelessness, urgently responds to these needs with permanent housing solutions, and successfully incorporates the housing, healthcare, and employment systems. This community response will ensure an accessible and navigable set of entry points; a universal assessment for all person requesting assistance; and effective and appropriate connections to housing and services for all populations.

In addition, The Resource Fair will be held in the fall to provide both sheltered and unsheltered individuals and families with social service information and appointments are generally are set

up for these services. City leaders will be invited to participate. The City and HIP have also continued with the development and issuance of "Resource Cards" to all homeless persons which has a directory of service providers and services offered in the community. Corpus Christi Police Department also utilizes the resource cards with service and emergency information for the homeless on the streets.

Addressing the emergency shelter and transitional housing needs of homeless persons

Homeless providers are focusing efforts on increasing the bed count for the emergency shelter program. These efforts are reflected in the proposed ESG funding. HIP has been working to develop and implement a Housing First model, which is intended to replace transitional housing.

The funding requested for FY 2024 will support the programs at Salvation Army that provide emergency shelter, homeless prevention, and rapid re-housing services to the ever-increasing number of homeless, poor, and working poor in the community. All cost estimates are based on the previous year's budget.

The funding requested for Hope House will provide assistance and Emergency Shelter to homeless families, specifically, homeless women with children and provide assistance to keep individuals and families at-risk of homelessness stably housed through Homeless Prevention Program Assistance, and transition individuals and families out of homelessness into permanent housing through Rapid Rehousing Program Assistance, as well as Case Management. Budgeting classes will also be offered for clients receiving Homeless Prevention and Rapid Rehousing Assistance.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Proposed funding for the ESG program include activities targeting improvements in the areas of rapid rehousing, discharge planning, and homeless prevention.

For instance, ESG funds would allow Endeavors to serve additional Veterans who are homeless or at risk of homelessness in Corpus Christi with prevention funding to maintain housing or rapid rehousing services to regain housing stability. Endeavors will provide rapid re-housing assistance through security deposits, first month's rental assistance, and utility deposits.

Homeless prevention will be provided through the form of rental and utility arrears and continuing case management.

The Salvation Army will continue to provide food, shelter, case management, and supportive services including coordinated entry, homeless prevention, and rapid re-housing to homeless and at-risk individuals, families, and veterans. Funding requested will also support Coordinated Entry and family reunification programs.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Homeless prevention is a major focus of the participants in the Homeless Issues Partnership. For some agencies, homeless prevention is their sole purpose. Other agencies include homeless prevention as a support program in conjunction with the provision of shelter and other support services. The implemented Coordinated Entry System (CES) should assist greatly in identifying issues that impact homelessness and end the “recycling” of persons who are prone to bouts of homelessness.

Discussion

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

Introduction:

In late 2017, the City of Corpus Christi completed its Assessment of Fair Housing (AFH). The City planned to submit the approved AFH to HUD on January 2, 2018.

On January 5, 2018 HUD published a notice in the Federal Register that extended the AFH submission deadline for all Consolidated Plan grantees until after October 30, 2020. As a result, the City was unable to submit its locally-approved AFH to HUD for review.

On May 23, 2018 HUD published a follow-up notice in the Federal Register withdrawing the January 5, 2018 notice that extended the AFH submission deadline for all Consolidated Plan grantees. On the same date HUD also published a notice in the Federal Register that withdrew the Local Government Assessment Tool which the City had utilized to prepare its AFH. HUD also reiterated the responsibility of all grantees that had not submitted their AFH that they must continue to comply with existing legal obligations to affirmatively further fair housing, including the preparation of an Analysis of Impediments to Fair Housing Choice (AI).

The City of Corpus Christi has determined that it will use its locally-approved AFH document as its AI update because of the vast amount of resources expended to prepare the AFH document. These resources included funding, extensive community outreach, the time and effort expended to develop the data analysis and all other sections of the AFH.

As part of its Consolidated Planning process currently underway, the City has identified the following fair housing strategies to be implemented over the next year (2024-2025) and over the next five years:

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

The following Affordable Housing goals are to be addressed in FY 2024-2025. These are based on Tables 1 and 5 located in SP-55, Barriers to Affordable Housing:

- By the end of 2024, the city will meet with local non-profit service providers, regional housing developers, and other stakeholder, to develop a strategy for increasing the availability of affordable housing in Corpus Christi over the next 10 to 20 years.
- The City amended the Infill Housing Incentive Program (IHIP) guidelines. The amendment changed the program from a fee waiver program to a reimbursement program and expanded eligible expenses to include permits, fees, demolition, water/wastewater

infrastructure improvements, and infrastructure improvements to the sewer lines and streets. Also, the revision increased the length of time a builder must complete the home from six to nine months, removed the maximum square footage requirement, increased the allowable sales price to 80% of the area median, restricted homebuyers to those households with incomes at or below 80% of the area median, and set recapture requirements for the homebuyer. Reimbursement up to \$25,000 is allowed. The City using local dollars through the Corpus Christi B Corporation authorized \$1,000,000 over two years for the program and adopted the City Council approved program guidelines without the requirement that homes must be in a Community Development Block Grant block group area allowing homes to be built city-wide.

- The City to further ameliorate the negative effects of public policies also approved \$100,000 in the general fund operating budget to provide up to \$7,000 developers fee waivers for homes built on infill lots. The program will increase the availability of homes for sale at an affordable price. The City also approved the Housing Development Fee Waivers for Non-qualifying Homebuyers Program Guidelines. Waivable fees in the program guidelines include building permit and plan review fees, municipal solid waste fees, and tap fees for water, wastewater, and gas. Reinspection fees are not included. Waived fees are not to exceed \$7,000 per home.
- The Housing Development Fee Waivers for Non-qualifying Homebuyers Program is a complementary program to the Infill Housing Incentive Program (IHIP). Builders can choose to participate in one program or the other but can't receive the benefit of both programs.
- The City will continue to work on a comprehensive plan or policy to be adopted by City Council which will aim to address the challenge of affordable housing in Corpus Christi.

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The City currently provides a variety of services to the residents of Corpus Christi, some funded by CDBG, HOME, and ESG, with private, State, and City funding bringing additional assets to bear on these problems. Below are some of the actions currently performed by the City or under consideration for the future.

Actions planned to address obstacles to meeting underserved needs

The City will continue its ongoing efforts to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

The City has allocated funding for several housing rehabilitation programs and has granted Habitat for Humanity funding for an acquisition and construction project. This project would allow habitat for humanity to purchase lots to build new construction single family homes for low-income families.

Actions planned to reduce lead-based paint hazards

The City provides lead-based paint hazard screening on all housing rehabilitation projects funded by the City using CDBG or HOME grant funds. It will continue these efforts during the five years of this Consolidated Plan.

Actions planned to reduce the number of poverty-level families

The City will continue its efforts in conjunction with the Homeless Issues Partnership and the Housing Authority of Corpus Christi to reduce the number of poverty-level families through the development of services needed to assist those families with educational opportunities, job growth, and life skills training through the various social service agencies operating in the city. The City will also work with the Texas Homeless Network in order to explore the best use of funding to assist poverty-level families.

Actions planned to develop institutional structure

The City continues to make attempts to build its CHDO base and encourage more CHDO's to participate in the HOME Program. Since the 2013-2017 Consolidated Action Plan the City's relationship with the existing CHDOs has increased; with a new CHDO (Habitat for Humanity)

was established. Additional CHDO's are sought for the competitive process. The City has also been fortunate to receive projects with Housing Tax Credits each year thus supporting affordable housing in the community. The City has begun to regularly attend the Texas Homeless Network's Balance of State monthly meetings by Webinar and have begun to participate in the Advisory Council on Homelessness, Mental Health, and Substance Abuse. This effort is to maintain and build the City's infrastructure regarding homelessness in the community. The City is working to continue to build on its strengths and meet the gaps identified in the 5-year plan. The City is also working to strengthen its relationship with the Corpus Christi Housing Authority, which will overall benefit the low income families which we both serve.

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

The City will continue to coordinate planning activities with private housing and social service agencies, including participation in the Housing Issues Partnership meetings, development of the Continuum of Care, and enumeration of point-in-time and homeless surveys. City staff will also continue its participation in other coalitions and study groups as the opportunity arises. The City will also continue its efforts of collaborating with the Corpus Christi Housing Authority to develop a program which will assist in providing infill rental housing in order to expand the city's overall Affordable Housing inventory.

The City has created a collaborative homeless outreach team that includes agencies serving veterans, those needing substance use disorder treatment and those needing mental health services. The collaborative homeless outreach team performs weekly street outreach at different locations across the City to reach the chronically homeless.

In addition, the City is establishing strong working relationships with local housing developers by establishing affordable housing policies and procedures and continuing to provide guidance and support to funded agencies.

Discussion:

Throughout 2022, the City of Corpus Christi was a member of the Bloomberg Harvard City Leadership Initiative Innovation Track with creating solutions in response to homelessness as the focus. Through that program, 169 services providers, unsheltered homeless persons, residents, and businesses were engaged. Engagements included identifying issues, examining gaps, and testing assumptions. Responses received through the program identified that there are gaps throughout the continuum of care for the homeless and current options are not adequate. This presents a problem for people unable to access the care and services they need trapping individuals in a cycle of homelessness. Gaps in the continuum of care were identified as rental assistance, supportive housing, supportive services such as transportation, job

training, mental health services, substance use disorder treatment, maintaining adequate documents such as identification and other supportive services. The negative impacts of homelessness on neighborhoods and businesses were discussed as well.

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

Introduction:

The following provides details on program specific requirements for each of the three entitlement programs, Community Development Block Grant, HOME Investment Partnership, and Emergency Solutions Grant.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(I)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|---|------------------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | \$392,364 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan. | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income | \$392,364 |

Other CDBG Requirements

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

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(I)(2)**

1. A description of other forms of investment being used beyond those identified in Section

92.205 is as follows:

The City is not utilizing other forms of investment beyond those identified in Section 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The following language is included in the homebuyer agreement for the homebuyer assistance program:

This Agreement, the related Deed of Trust and Promissory Note refer to the affordability provisions of 24 Code of Federal Regulations (CFR) Section 92.254. As the affordability provisions place some limitations on your ability to sell the property for a period of five (5) years, you should be sure that you thoroughly understand these documents before you sign them. You should obtain legal advice if you do not understand any provision.

*language in the agreement to cover loan forgiveness, recapture and failure to pay:

LOAN FORGIVENESS: Homebuyer understands and agrees that provided that the Property remains the Homebuyer's principal place of residence throughout the five (5) year affordability period, after the Beginning Date as defined in paragraph 9 of this Agreement, the City will forgive 100% of Homebuyer's original principal amount of the HOME Funds Loan ("Loan"), and no further sums will be due to the City.

FAILURE TO REPAY: HOMEBUYER UNDERSTANDS AND AGREES THAT FAILURE TO REPAY THE HOME FUNDS IN ACCORDANCE WITH THIS AGREEMENT AND/OR THE LOAN DOCUMENTS AND/OR TO COMPLY WITH THE OTHER PROVISIONS OF THE LOAN DOCUMENTS, MAY RESULT IN THE FORECLOSURE OF THE CITY'S LIEN AGAINST THE PROPERTY AND THE LOSS OF HOMEBUYER'S RESIDENCE AND THE PROPERTY.

RECAPTURE PROVISION: Homebuyer understands and agrees that if Homebuyer sells the Property voluntarily or involuntarily through foreclosure, within the five (5) year period of affordability, then the City will recapture all or a portion of the Loan provided to the Homebuyer as provided in this paragraph: The Loan will be forgiven pro rata by 1/60th of the original amount over the five (5) year period of affordability for each month the Loan is outstanding. The monthly reductions shall take effect on the same day of the month as the Beginning Date of the period of affordability, as defined in paragraph 9 of this Agreement, and will continue throughout the period of affordability as long as the home remains the principal residence of the Homebuyer.

The City of Corpus Christi has adopted a Recapture Policy that serves to address the continued affordability of housing units acquired with HOME funds. Recaptured funds are HOME funds which are recouped by the City of Corpus Christi when HOME assisted homeownership housing

does not continue to be the principal residence of the assisted homebuyer for the full affordability period required by 24 CFR 92.254(a)(4). When HOME funds are used to assist a household in the purchase of a unit, restrictions will be placed on the unit to ensure compliance with the recapture requirements described in 24 CFR 92.254(a)(5)(ii). This section sets forth the method that will be used by the City of Corpus Christi to enforce these requirements. In the event there is a transfer of title, voluntary or involuntary, within the affordability period, the City of Corpus Christi has selected the "Owner Investment Returned First" recapture option (as defined under 24 CFR 92.254(a)(5)(ii)(A)(4) to calculate the recapture amount.

The Homebuyer Subsidy (Direct Subsidy) is the amount of the subject to the recapture provisions.

*If the net proceeds from a voluntary sale or involuntary sale by foreclosure are insufficient to repay the prorated amount of the Loan provided to the Homebuyer, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

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

Homebuyer agrees to comply with all applicable requirements of the HUD Affordable housing home ownership statutes and regulations, including but not limited to 24 CFR §92.254, and more specifically 24 CFR § 92.254(a) entitled "Qualification as Affordable Housing: Homeownership", as amended. Homebuyer agrees that the housing being purchased must be a single residential unit. The unit maybe a house, condo, townhome, or manufactured home, Funds will not be provided to purchase properties with multi-units. The housing must be modest housing meaning the maximum sales price cannot exceed 95% of the median purchase price for the area.

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

The City has no current projects in this category.

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

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

Written standards are attached to this Action Plan.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The City worked closely with THN and HIP to develop and implement a Coordinated Entry System (CES) that began in April 2018. The Salvation Army has taken the lead in the effort to provide a central point to determine the housing and social service needs of homeless persons. Homeless Issues Partnership, Inc (HIP) is managing the CES.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Funds will be awarded to community-based nonprofit organizations providing emergency shelter and related services to the homeless, on a dollar-for-dollar match. ESG funds will be used for homeless prevention and rapid re-housing. During this process, request for proposals were released and nonprofit organizations applied for funding. Staff reviewed the requests and provided a narrative to department staff. Department staff reviewed, evaluated and scored each recipient request. Based on the score given, projects were ranked by score and were recommended funding by their rank. Projects were presented to City Council for approval.

It is a priority of HUD and the City of Corpus Christi to work under a "Continuum of Care" approach to homelessness to assist homeless individuals and families to obtain a decent living environment, either through rental housing or home ownership. The Housing and Community Development Department specifically seeks proposals to provide shelter and supportive services for the homeless.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City requires non-profits participating in the ESG program to have homeless representatives on their boards of directors. This is monitored on an annual basis.

5. Describe performance standards for evaluating ESG.

The City measures by using Performance Measures/Quality Controls, Monitoring Activities, and Monitoring Schedules for evaluating ESG performance standards. See Appendix 2

The City strives to meet all program specific requirements as detailed in the enabling legislation and program guidelines. City staff works with subgrantees to ensure that these requirements are met and oversees internal operations towards the same goal.

Appendix

Citizen Participation Comments

To be added

Unique Appendices

To be added

SF 424 and Certifications

To be added