COMMISSIONERS COURT COMMUNICATION

COURT ORDER NUMBER 144918

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DATE: 4/2/2025

SUBJECT: **PUBLIC HEARING - TO CONSIDER THE DRAFT 2025-2029 CONSOLIDATED PLAN – COMMUNITY DEVELOPMENT**

COMMISSIONERS COURT ACTION REQUESTED

It is requested that the Commissioners Court conduct a public hearing to consider the draft 2025-2029 Consolidated Plan (Plan). Any public comments received will be brought before the Commissioners Court on May 6, 2025, when Commissioners Court will be asked to consider the final 2025-2029 Consolidated Plan. The final Plan will be submitted to the U.S. Department of Housing and Urban Development (HUD) in accordance with 24 CFR Part 91 as part of the annual funding process.

BACKGROUND

To fulfill HUD regulatory requirements, public comments will be received regarding the draft 2025-2029 Consolidated Plan which establishes strategies, goals and objectives for U.S. Department of Housing and Urban Development (HUD) funds; the Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), and Emergency Solutions Grant (ESG) for 2025 through 2029.

The Plan summarizes the major community development and housing needs of low- and moderate-income households within Tarrant County's jurisdiction. The Plan establishes the priorities and objectives that will guide Tarrant County in addressing the community's most urgent needs with limited federal funding, and is adaptable to meet changing community needs. Additionally, the Plan includes the annual Action Plan for PY 2025, which specifies how funds will be allocated during the program year from July 1, 2025 to June 30, 2026.

The process involves public notice, a 30-day public comment period, and a public hearing. Public comments will be accepted until the end of the public hearing on April 2, 2025. The results of this hearing will be presented to the Commissioners Court on May 6, 2025, when the Court will be asked to consider the final 2025-2029 Consolidated Plan.

FISCAL IMPACT

Funding for costs associated with the development of this document is available in Grant #B-24-UC-48-0001.

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TARRANT COUNTY, TX CONSOLIDATED PLAN (2025-2029)

Final document to be submitted to the U.S. Department of Housing and Urban Development (HUD) May 2025

ABSTRACT

The Consolidated Plan is designed to help Tarrant County assess affordable housing and community development needs and market conditions, and to make data-driven, place-based investment decisions. This process serves as the framework to identify housing and community development priorities in alignment with U.S. Department of Housing and Urban Development formula block grant programs.

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List of Abbreviations, Acronyms and Terms

Abbreviation/Acronym	Definition
2022 5-year ACS	2018-2022 American Community Survey 5-year estimates by U.S. Census Bureau
AMI	Area Median Income
CDD	Tarrant County Community Development Department
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community Housing Development Organization
CoC	Tarrant-Parker County Continuum of Care (TX-601)
CDBG	Community Development Block Grant
ESG	Emergency Solutions Grant
HAMFI	HUD Area Median Family Income
HCV	Housing Choice Voucher
HIV/AIDS	HIV (human immunodeficiency virus)/ AIDS (acquired immunodeficiency syndrome)
HOME	HOME Investment Partnership Grant
HUD	U.S. Department of Housing and Urban Development
HQS	Housing Quality Standards
PHA	Public Housing Authority
PSH	Permanent Supportive Housing
TBRA	Tenant Based Rental Assistance
TCHAO	Tarrant County Housing Assistance Office

Terms	Definition
Emergency Shelter Activity	Renovation of shelters or conversion of buildings to shelters, paying for the operating costs of shelters, and providing essential services.
Rapid Rehousing Activity	Provide short-term (up to three months) and medium-term (4-24 months) tenant-based rental assistance and supportive services to households experiencing homelessness.
Permanent Supportive Housing Activity	Permanent housing in which housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households with at least one member (adult or child) with a disability in achieving housing stability.
Special needs populations	Includes the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS.
Transitional Housing	Provide temporary housing with supportive services to individuals and families experiencing homelessness with the goal of interim stability. TH projects can cover housing costs and accompanying supportive services for program participants for up to 24 months.

Executive Summary

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

Introduction

Tarrant County is an Urban Entitlement County Consortium grantee of U.S. Department of Housing and Urban Development (HUD) funds. Tarrant County must comply with the Consolidated Plan requirements to receive funding for the following formula-based HUD grants annually; Community Development Block Grants (CDBG) grants, HOME Investment Partnership Grants (HOME), and Emergency Solutions Grants (ESG). Per CPD Notice 12-009, HUD grantees are required to submit their Consolidated Plan and year one Annual Action Plan using the Consolidated Plan template in HUD's online system. **This document reflects the established online template prescribed by HUD and formatted for public analysis.** Designated as the lead agency by the Tarrant County Commissioners Court, the Community Development Department (CDD) is charged with the preparation and submission of this Consolidated Plan to HUD. The CDD is also responsible for overseeing the public notification process, approval of projects, and administration of CDBG, HOME and ESG grants.

In accordance with Section 91 of 24 CFR, Tarrant County is submitting its seventh (7^{th}) five- (5-) year Consolidated Plan, including the most recent Action Plan. The five- (5-) year Consolidated Plan begins July 1, 2025, and ends June 30, 2029. The Program Year (PY) for the annual Action Plan will begin on July 1, 2025, and end July 30, 2026. Tarrant County receives HUD funds based on population, poverty and number of housing units within member consortium cities; Azle, Bedford, Benbrook, Blue Mound, Burleson, Crowley, Colleyville, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lakeside, Lake Worth, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village, and White Settlement.

The Consolidated Plan aims to encapsulate the key community development and housing needs of low- and moderate-income families in the 30-city consortium, *outside* the cities of Arlington, Fort Worth, and Grand Prairie. Further, it outlines a strategic yet flexible framework for HUD funds to accommodate evolving community needs.

The five- (5-) year Consolidated Plan includes: (1) a needs analysis for housing, community development, homelessness and special needs populations, broadband access, disasters, and sustainability planning; (2) the annual Action Plan for community development and housing

activities; and (3) an Analysis of Impediments (AI) to fair housing choice. At the date of publication, all these sections are required by federal regulation.

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

The following objectives will be accomplished using annual HUD funding. Each objective is a high priority addressing unique concerns. Additionally, the objectives work in tandem to improve overall opportunities for fair housing, as required.

1. Maintain safe and affordable housing
2. Add to the affordable housing inventory
3. Educate the public on fair housing rights
4. Create livable and sustainable neighborhoods

Maintain safe and affordable housing

The issue of safe and affordable housing is a pressing concern within communities across the County. It encompasses various dimensions, including economic viability, community well-being, and public health. It is imperative to adopt a multifaceted approach to address these challenges effectively while ensuring that all community members have access to safe living environments.

Safety in housing is foundational to overall well-being. The physical structure of homes, adherence to building codes, and the presence of working public infrastructure such as sanitation are crucial. It is necessary for CDD to collaborate with local governments and housing authorities to ensure that regulatory standards are met.

Affordability is another critical aspect of housing. The rising cost of living in many urban areas has exacerbated housing insecurity, disproportionately affecting low-income households. CDD will provide information to the county that supports policies that promote affordable housing solutions, such as incentives for mixed-income housing developments. Additionally, establishing partnerships with non-profit organizations can provide valuable resources for residents, such as financial literacy programs and access to rental assistance. By fostering a collaborative atmosphere, CDD can ensure that policies and initiatives are reflective of the community's specific needs and requirements. A few of the programs include:

- Rehabilitation of single-family, owner-occupied homes
- Provide Housing Quality Standards (HQS) inspections, or equivalent as required, for rental assistance clients
- Homebuyer assistance
- Public infrastructure improvements

- Ensure HUD properties are monitored consistently in accordance with federal regulations

By emphasizing safety, supporting affordability, and promoting active community participation, Tarrant County can work to create stable housing solutions for all consortium residents. This collaborative approach not only enhances the quality of life but also strengthens the social fabric of the community.

Add to the affordable housing inventory

Current demographic trends indicate a significant demand for affordable housing options, particularly among low- to moderate-income households. Across the nation, millions of households are classified as cost-burdened, paying more than 30 percent of their income on housing. This indicates a substantial gap between the available housing inventory and the affordable needs of the community. The pressing need for affordable housing has become increasingly pronounced in urban and suburban areas, such as Tarrant County, exacerbated by rising costs of living and stagnant wage growth.

To effectively expand affordable housing options, it is vital to engage in strategic partnerships with various stakeholders. Collaborations with local governments enable property managers to navigate zoning regulations and access funding opportunities, such as tax credits, grants, and other incentives. Working alongside non-profit organizations can also provide insights into the specific needs of the community, ensuring that newly developed units meet the criteria for affordability and accessibility. Incentivizing developers to incorporate affordable units in new projects is another pragmatic approach. Offering financial incentives, such as density bonuses or reduced permit fees, can encourage developers to build without compromising profitability. A few of the initiatives aimed at increasing future affordable housing stock include:

- Working with developers to build new multi-family and single-family homes where appropriate and affordable
- Work with developers and CHDO's to acquire and rehabilitate multi-family and/or single-family homes based on financial feasibility
- Assist Tarrant County Housing Assistance Office and Housing Partnership during landlord meetings to encourage landlords to accept rental assistance and provide tenant rights guidance when needed.
- Work with partners to ensure opportunity zones are appropriately housed.

Addressing the affordable housing crisis requires a fair and multifaceted approach. By working collaboratively with stakeholders, incentivizing development, adopting sustainable practices, and engaging communities, CDD can play a pivotal role in expanding the affordable housing inventory.

Educate the public on fair housing rights, as required

Housing discrimination remains an urgent issue and comes in many forms. Common methods of discrimination manifest as steering individuals towards certain neighborhoods, imposing different terms on housing agreements, or outright refusal to engage with prospective tenants or buyers based on certain characteristics. These practices affect access to quality education, employment, and community resources for a portion of the population. Education is key to promoting fair housing rights within communities. By fostering awareness and understanding of these rights, individuals are better equipped to recognize discriminatory practices. Community workshops, informational materials, and landlord engagement meetings can facilitate this educational process, creating a more inclusive environment. A few of the programs that we will continue to use to educate the public on fair housing rights include:

- Answer fair housing inquiries from residents, tenants, and landlords
- Distribute fair housing brochures in English, Spanish, and other languages HUD publishes
- Engage with landlords to answer fair housing questions
- Provide informational material as requested or required

Create livable and sustainable neighborhoods

Rapid urbanization and its associated challenges necessitate the development of livable and sustainable neighborhoods. These areas must not only accommodate the growing population but also support social cohesion and economic vitality. Implementing a network of efficient, multi-modal public transport systems is important for connecting residents to essential resources and services. Mixed-use developments that combine residential, commercial, and recreational spaces create vibrant community hubs that offer residents more choices in their daily lives and stimulate local economies. Parks, gardens, and green roofs contribute to urban biodiversity, improve air quality, and lessen utility costs. Educational programs emphasizing practices such as recycling, conservation, and community gardening encourage residents to adopt sustainable and cost-saving behaviors. Building a culture of environmental stewardship within the community enhances the overall livability of the neighborhood. A few of the initiatives that we will continue to implement to promote livable and sustainable neighborhoods include:

- Assist cities in improving facilities and infrastructure
- Encourage the use of sustainable and resilient building practices
- Ensure a certain percentage of accessible units are built for any new units added

- Work with Cities to construct new sidewalks and bike paths, providing alternate transportation options

Creating livable and sustainable neighborhoods is a multifaceted endeavor that demands a holistic approach, integrating accessibility, mixed-use development, green spaces, renewable energy, and community engagement. The collaborative effort between various stakeholders, including community members, local governments, and private developers—is essential in realizing the vision of sustainable living. Ultimately, the success of such neighborhoods will be measured not only by their sustainability, but also by the social cohesion and well-being they promote among their residents.

Evaluation of past performance

In the past five (5) years, Tarrant County has been able to assist consortium cities with public infrastructure improvements, maintain and add to the affordable housing inventory, and help special needs populations and people experiencing homelessness. Cities will often leverage city funds to make greater impact and use of CDBG funds in public infrastructure projects. In doing so, more neighborhood improvements are completed. Additionally, HOME funds are available to assist new affordable housing opportunities.

Over 60 percent of owner-occupied housing units are considered "aged." As the age of the home increases, so does the need to maintain the affordable housing inventory.

Through public services funding, Tarrant County was able to use HUD funds as follows:

	2020	2021	2022	2023	2024
Public infrastructure projects	13	12	9	13	n/a
Single-family homes rehabilitated	24	20	22	29	n/a
Single-family homes added	0	0	1	0	0
Multi-family units added	0	296	0	0	0
People assisted w/case management	110	130	137	104	n/a
People assisted w/SafeSchools program	397	743	1,875	1,974	n/a
People assisted w/shelter operations	12,389	13,226	15,155	10,410	n/a
Households assisted w/homelessness prevention	118	47	46	67	n/a
Households assisted w/rental assistance	37	141	60	51	n/a

Table 1 - Evaluation of Past Performance

Note: *Program year 2024 will end June 30, 2025. Complete data is not available to date.*

Summary of citizen participation process and consultation process

Tarrant County encourages citizen participation in the development of its Consolidated Plan and annual Action Plans. Public notices are posted, and public meetings are held in accordance with established policy. Public and private representative service organizations, disabled, minority, and other special populations are encouraged to participate in public meetings. Other specific measures may be taken to ensure that residents of public housing attend public meetings. Public notification of all public hearings takes place at least thirty (30) days prior to the hearing date unless a waiver has been issued. Hearings are held at central locations that are convenient to residents and accessible to those with disabilities. Public hearings will be held in accordance with Tarrant County regulations. Tarrant County can provide interpreters when requested prior to the public hearing. In addition, Tarrant County requires each consortium city proposing CDBG-funded projects to hold a citywide public hearing on the project. Public hearings must be scheduled with 10-days' notice and take place before the annual Action Plan is submitted to HUD.

CDD shall execute a substantial amendment to its Plan when the purpose, scope, geography, or beneficiaries of a project proposed under the plan are changed, or the distribution of project funds is increased or reduced by more than 25%. The substantial amendment process includes public notice, 30-day public comment period, and a public hearing. As necessary, such notice may also include a public hearing in the consortium city in which the project has been changed. Plan amendments may take place at any time during the program year. In cases of emergency due to disaster, public comment period may be reduced as prescribed by HUD waivers, notices, and guidance.

Summary of public comments

To be included in the final version.

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

To be included in the final version.

The Process

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

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
Lead Agency	TARRANT COUNTY	Community Development Department
CDBG Administrator	TARRANT COUNTY	Community Development Department
HOME Administrator	TARRANT COUNTY	Community Development Department
ESG Administrator	TARRANT COUNTY	Community Development Department
HOPWA-C Administrator	TARRANT COUNTY	County Judge's Office

Table 2 - Responsible Agencies

Narrative

As an Urban Entitlement County, Tarrant County Community Development Department (CDD) is designated as the lead agency by the Commissioners Court. CDD is also responsible for entitlement funds for the Cities of Euless, Grapevine, Mansfield, and North Richland Hills. CDD is charged with the preparation, development, and submission of the Consolidated Plan to HUD as well as all administration, including the public notification process, approval of projects, and grants management.

Consolidated Plan Public Contact Information

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

Introduction

The Tarrant County Community Development Department (CDD) used data and attended meetings of multiple agencies, non-profits, municipal governments, elected officials, and social service providers in developing the 2025-2029 Consolidated Plan. Many in-person meetings, reports, and resources have been shared to best understand the needs of Tarrant County residents.

CDD intersects and collaborates with many departments, agencies, and businesses due to shared concerns and populations served; the interconnection of health, housing, infrastructure, employment, transportation, and education are closely knit.

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(l)).

Efforts to enhance coordination between public and assisted housing providers and governmental health, mental health, and service agencies are provided through the Continuum of Care (CoC), housing providers, and service agencies. CDD Director works with the Tarrant County Housing Assistance Office (TCHAO) Director and staff, attends meetings, and shares resources.

To improve coordination of these activities, the Tarrant-Parker County CoC (TX-601), the "CoC", participates in data sharing through HMIS, regular interagency meetings, and strategic partnerships.

Data Sharing: The CoC uses a shared database platform (HMIS) to track client needs and ensure appropriate service delivery. Although not every agency is required to participate in HMIS, the community has prioritized a centralized data system to better understand local needs and enhance collaboration with partners.

Regular Interagency Meetings: The CoC hosts multiple interagency and interdisciplinary meetings, such as the Implementation, Coordination, and Training (ICT) Committee, Youth Committee, Veteran Committee, Fatality Review Committee, Outreach Committee, and HMIS

Committee. These meetings, along with case conferencing sessions, aim to review policies, address service gaps, and coordinate housing and health-related support for clients.

Partnerships through Case Management: The CoC offers joint case management agreements where PHAs collaborate with health and social service agencies to provide holistic care for residents.

TCHAO was established in 1975 to administer the Housing Choice Voucher (HCV) program, commonly referred to as Section 8. TCHAO does not manage any housing units. TCHAO is also a member of the CoC and receives direction from the Commissioners Court.

The Director of Housing provides oversight, guidance, and direction by engaging other agencies through general capacities and adjacent governments. Arlington, Fort Worth, Grapevine, and Haltom City Housing Authorities work independently of TCHAO, but communication between all entities ensures issues are addressed quickly and fairly. During emergencies, all agencies, cities, and providers have collaborated regularly to ensure all residents' needs are met and addressed.

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

These efforts involve several strategic components including targeted programs, comprehensive and universal processes, and collaboration with partner agencies, data collection and evaluation, and resource collaboration.

Targeted Programs for Specific Populations:

- **Veterans**: Partnerships with the Tarrant County Veteran Services Office, other veteran service organizations and the Department of Veterans Affairs ensure that veterans receive specialized housing and supportive services through programs like HUD-VASH.

- **Families with Children**: The CoC received $2.5 million in CoC funding to support families experiencing homelessness, including funding for supportive services, rapid exit projects, diversion, and navigation. These programs are specifically designed to assist homeless families to ensure stabilization.

- **Youth**: In 2021, the CoC was awarded Youth Homelessness Demonstration Project (YHDP) funding to fund projects specifically designed to provide youth with housing stability and supportive services. These projects include rapid rehousing, permanent supportive housing, crisis transitional housing, and joint transitional-rapid rehousing projects.

Comprehensive Housing Assessment/Universal Housing Application: The CoC implemented a new housing assessment and universal housing application in 2022. The new housing assessment identifies client strengths, vulnerabilities, preferences, and barriers to housing to connect people to the right housing for them. In addition, the universal housing application helps streamline the housing process within the community to ensure consistency across the community and to eliminate additional barriers to housing.

Collaboration with Service Providers: The CoC works with over 40 local service providers, including housing, healthcare, mental health, and social services agencies, to offer comprehensive support. This ensures that individuals and families experiencing homelessness have access to a range of services beyond housing including employment assistance, medical care, and mental health treatment.

Data Collection and Evaluation: The CoC uses HMIS to collect and analyze data on individuals and families experiencing homelessness, services provided, and program outcomes. This helps with improving intervention types, targeting resources more effectively, and complying with federal and local reporting requirements.

Resource Collaboration: In 2021, the CoC was awarded Emergency Housing Vouchers (EHVs), and the local housing authorities agreed to accept all referrals from the CoC. This strong partnership between the CoC and the housing authorities resulted in referrals for all 307 vouchers within 60 days.

Due to the success from the first round of EHVs, the CoC received an additional 368 EHVs from the Texas Department of Housing and Community Affairs (TDHCA) in 2023. The CoC collaborated with TCHAO to distribute these vouchers, focusing on a “move-on” strategy. This approach transitioned eligible Permanent Supportive Housing (PSH) residents, who no longer required long-term supportive services, to EHVs. As a result, the CoC Homeless Response freed up PSH resources which allowed more individuals to access critical housing support.

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

Tarrant County receives limited ESG funds, but meetings are held with the City of Fort Worth, City of Arlington and the CoC as needed to coordinate efforts. Needs arise when data collection needs change, concerns with mutual subrecipients need to be addressed, or as issues arise in HMIS. The CoC ensures coordination of data input and performance standards are aligned to better evaluate outcomes and plan for future programming. Subrecipients must have active engagement and membership in the CoC to receive funding. Subrecipients that receive funding must also use HMIS and attend trainings to accurately enter data. The CoC will provide the necessary coordination to better assist clients with limited community resources. As mentioned in an earlier section, Tarrant County, the cities, and the CoC will continue to meet and coordinate resources and needs.

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

Agency/Group/Organization	Tarrant County Homeless Coalition (dba Partnership Home)
Agency/Group/Organization Type	Services - homeless Planning organization
What section of the Plan was addressed by Consultation?	Homelessness Strategy Homelessness needs - chronically homeless Homelessness needs - families with children Homelessness needs - veterans Homelessness needs - unaccompanied youth
How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Partnership Home board functions as the year-round CoC planning committee and meets monthly where the CDD director holds a position on the board. Subcommittees, user groups, and other planning bodies meet periodically throughout the year to discuss issues such as HMIS, performance, mainstream resources, discharge planning, outreach to chronically homeless, permanent housing, new legislation, the ten-year plan, and other issues surrounding homelessness needs and services. Through meetings and work groups, Tarrant County coordinates with various non-profit agencies in Tarrant County.

Table 3 – Agencies, groups, organizations who participated

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

Information from Meals on Wheels, United way, the Regional Transportation Coalition, North Central Texas Council of Governments, various Chambers of Commerce and economic development boards have been sourced. Tarrant County staff participates in meetings and information sharing year-round. While formal consultation has not been conducted, use of information from these entities is used for planning purposes.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Tarrant County Homeless Coalition (dba Partnership Home)	Partnership Home is creating a Housing Crisis System of Care that can quickly respond to and move people out of homelessness. Tarrant County's goal is to respond to homelessness and reduce the number of homeless persons.
Mobility 2045	North Central Texas Council of Governments (NCTCOG)	Identifies transportation projects that will be needed to support future population and employment growth. Projections assist with housing planning
United Way of Tarrant County Strategic Plan	United Way of Tarrant County	Strategic plan helps validate needs of same population
Tarrant County WIOA Plan 2023-2024	Workforce Solutions for Tarrant County	Strategies and processes for Department of Labor programs in Tarrant County assisting similar population.

Table 4 - 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))

Coordination with other units of local government continues to effectively serve all citizens that cross city or county lines. Although programs may be different, general needs and priorities are similar throughout the region. CDD participates and attends regional transportation coalition meetings to understand the needs and opportunities within the region. State coordination occurs when funds are available that suits the needs of Tarrant County and region. Environmental reviews are expedited quickly through relationships with state departments.

Public Housing Authorities: Three (3) public housing authorities were consulted in this consolidated plan; Tarrant County Housing Assistance Office, Grapevine Public Housing and Haltom City Public Housing. Additionally, the Arlington and Fort Worth public housing authorities will often coordinate and work with TCHAO to meet the needs of tenants and landlords.

Workforce Solutions for Tarrant County: A partner in community resources to ensure the economic vitality of our community by building and maintaining a quality workforce development system that strengthens and provides economic, educational, and developmental opportunities for all people including children and youth. Information is provided and shared with workforce and Tarrant County through the Mayors' Council and the CoC.

Chambers of Commerce: All chambers of commerce provide a connection for economic vitality throughout the region. Letters are mailed to various chambers of commerce to share opportunities for development occurring county-wide.

Cities: There are 30 consortium cities participating with urban Tarrant County. Each city participates through the Mayors' Council where surveys and information are shared on behalf of Tarrant County to better understand resident needs. Cities hold public hearings for public infrastructure projects annually.

Regional Transportation Council: The Regional Transportation Council is the independent transportation policy body of the Metropolitan Planning Organization that oversees the metropolitan transportation planning process. CDD attends meetings and provides input on transportation issues.

North Central Texas Council of Governments: The North Central Texas Council of Governments (NCTCOG) is a voluntary association of, by and for local governments, established to assist in regional planning. NCTCOG's purpose is to strengthen both the individual and collective power of local governments and to help them recognize regional opportunities, eliminate unnecessary duplication, and make joint decisions. Staff joins various committees in transportation planning, environment and development, aging and disability resources, and emergency preparedness departments to better plan within the region.

Mayors' Council of Tarrant County: A council of all Tarrant County mayors meets every other month to discuss and share vital local information to improve the community. CDD staffs this Council and its meetings. A sub-committee of mayors meets to determine funding levels for infrastructure projects. During the April meeting, the Mayors' Council will review a summary of the Action Plan and approve the use of funds for the year.

Tarrant County Housing Finance Corporation: The Tarrant County Housing Finance Corporation's primary function is to issue single-family and multi-family bonds for financing of reasonably priced housing. The CDD director and assistant director attend meetings to provide input on similar developments within CDD.

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

Summary of citizen participation process/efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal setting

Tarrant County encourages citizen participation in the development of its Consolidated Plan, particularly in consortium cities. Public notices are prepared, and public meetings are held in accordance with established County policy that calls for at least two (2) public meetings a year, not including town hall meetings. Surveys were also completed. The online survey was distributed County-wide to gather pertinent planning information to better understand public needs and trends. Individuals within the homelessness and social services community representing over 70 agencies, government, faith-based organizations, and private businesses are open to provide comments at any time, but most conveniently during the State of the Homeless Address held by Partnership Home. All comments will be included in the final Consolidated Plan.

The Tarrant County Citizen Participation Plan also calls for at least one (1) technical assistance workshop a year and publishes all related materials such as the Consolidated Plan, making them available online or by mail.

A public notice and summary of the plan is published in the Commercial Recorder annually to inform the public of the public hearing and to open public comments. The full draft plan is made available online at https://www.tarrantcountytx.gov/en/community-development-and-housing-department.html and at the CDD office located at 2501 Parkview Dr., Ste. 420, Fort Worth, TX 76102. All comments are directed to the Director.

Citizen Participation Outreach

1.	**Mode of Outreach:** Internet **Target of Outreach:** Non-targeted, broad community **Summary:** Not all cities participated in sharing the survey and some cities that shared the survey did not have any citizen responses. The overall survey collected 584 online responses from Tarrant County residents. **Comments Summary:** 330 comments were made in the survey. Comments listed reflect the needs in our community that were voiced or general statements that were repeated often. Need streets repaired or replaced. Need sidewalks repaired and added. Need better public transport. Need more affordable housing for students, seniors, and low to medium-income households and lower property taxes. Need more code compliance. Need nicer & affordable housing for seniors. Need access to transportation for those who can no longer drive. Need less apartments and more affordable smaller foot-print single-family homes. Property tax rates in Tarrant County are ridiculously high and keep increasing year over year with no end in sight, making home ownership affordability very challenging. We need nicer restaurants, not fast-food restaurants. Need more recreational businesses like skating rink, bowling alley. We need sidewalks, street repair, and new sewer lines! Decent housing is needed for all; however, it is especially important for citizens over the ages of 45 but who do not yet count as "seniors" to find affordable housing. Evaluate the drainage system- causing an increase issue to our sidewalks, streets, and homes. Housing pricing is way too high We need to be careful of rental properties being maintained. There is no evidence of negative issues. Short term rentals should be monitored closely for negative impacts. Preserve green space. **Comments Not Accepted:** Most comments were personal and emphasized personal opinions and desires that impacted their beliefs.
2.	**Mode of Outreach:** Public meeting **Target of Outreach:** Persons with disabilities, non-targeted, broad community, Residents of Public and Assisted Housing, homeless **Summary:** A listing of attendees at the State of the Homeless will be available in the Appendix of Public Comments. **Comments Summary:** All public comments made will be included in the Appendix of Public Comments. **Comments Not Accepted:** To Be Determined
3.	**Mode of Outreach:** Public meeting **Target of Outreach:** Non-targeted, broad community **Summary:** General Commissioner's Court audience March 18, 2025, at 10 a.m. **Comments Summary:** All public comments made will be included in the Appendix of Public Comments. **Comments Not Accepted:** To Be Determined
4.	**Mode of Outreach:** Public meeting **Target of Outreach:** Non-targeted, broad community **Summary:** A meeting is scheduled for April 7, 2025, at 11:00 a.m. during the Tarrant County Mayors Council meeting to solicit comment for the 2025-2029 Consolidated plan and 2025 Action Plan. **Comments Summary:** All public comments made will be included in the Appendix of Public Comments. **Comments Not Accepted:** To Be Determined

Table 5 - Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This housing needs assessment is a comprehensive evaluation that identifies the current and future housing requirements of low-moderate-income persons. It involves analyzing various factors to understand housing demand, availability, affordability, and suitability. Key components typically involve demographic analysis, housing inventory, housing affordability, market trends, future housing demand, community input, and policy review.

The impact of housing costs is measured by cost burden. Cost burden is present when a household is paying over 30 percent of its income on housing expenses and a severe cost burden is present when more than 50 percent is spent. Appropriate housing refers to people being able to afford to live in a safe home comfortably without having to share unintended sleeping space. Overcrowding is considered a problem in the consideration of appropriate housing. HUD defines overcrowding as more than one (1) person per room. For example, a mother and teenage son living in a studio apartment. Physical problems as they relate to housing described in this section refer to 2022 5-year ACS data reporting a lack of complete plumbing and/or kitchen facilities and the age of the housing inventory.

In Tarrant County, 50.1 percent of renters and 21.4 percent of owner-occupied homeowners are cost burdened. Above average renter cost burdened can be found in Arlington, Benbrook, Forest Hill, Fort Worth, Lakeside, Pantego, Pecan Acres, Pelican Bay, Sansom Park, Westworth Village, and White Settlement. Above average homeowner cost burdened households remain the same as five years ago in Colleyville, Forest Hill, Dalworthington Gardens, Everman, Fort Worth, Haltom City, Haslet, Pelican Bay, Sansom Park, Westlake, and Westover Hills.

Both rental costs and home values skyrocketed during COVID-19 with unchanged high rental prices and small signs of decreasing home purchase prices in summer of 2024. Treasury and mortgage rates both declined in July 2024 but at a slower rate than the month before. The average 10-year Treasury Bond yield fell six (6) basis points to 4.25 percent. The Federal Home Loan Mortgage Corporation's 30-year fixed-rate fell by seven (7) basis points to 6.85 percent.[1] Home builds were slow up to fall 2024 due to high interest rates, slowed demand, the number

[1] Source: https://trerc.tamu.edu/article/texas-housing-insight/

of qualified homebuyers, and high costs of building materials; however, building permits began to increase in summer 2024 with signs of loosening interest rates by the Federal Reserve and a potential rise in demand.

The costs of rental units have increased, and current builds cater more towards incomes that can afford above-market rates. This practice leaves low-income households, elderly populations, and special needs populations with limited options. Fortunately, PHAs build relationships with landlords to ensure some affordable housing inventory remains for their clients. When transportation and utility costs are factored in, housing cost burdens are increased. Using HUD funds to add to the affordable housing inventory helps to ensure that some housing units remain affordable.

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

Summary of Housing Needs

HUD receives a "special tabulation" of American Community Survey (ACS) data that is called the Comprehensive Housing Affordability Strategy (CHAS). This data provides unique data points that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits, and household types. This data is of particular interest to planners and policymakers and is used by local governments for housing planning as part of the Consolidated Planning process. Please see Analysis of Impediments to Fair Housing Choice report for most recent CHAS data. Data has been downloaded from http://www.huduser.org/portal/datasets/cp.html and presented for various sections for Tarrant County by City.

This section will provide data on current housing trends for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities (including persons with HIV/AIDS and their families), single persons, large families, public housing residents, victims of domestic violence, families on the public housing and Housing Choice Voucher (HCV) tenant-based waiting list. To better understand the projected needs, a discussion of specific housing problems, including cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families), and substandard conditions being experienced by extremely low-income, low-income, moderate-income, and middle-income renters and owners will be examined.

Demographics	Base Year: 2009	2016-2020 ACS	Most Recent Year: 2022	% Change
Population	687,030	771,360	795,722	15.8%
Households	247,753	274,225	283,000 est	14.2%
Median Income	$58,711.00	$70,306.00	$92,300	57.2%

Table 6 - Housing Needs Assessment Demographics

Data Source: 2009 Census (Base Year), 2016-2020 ACS (Most Recent Year), 2018-2022 ACS (Most Recent Year)

According to U.S. Census Bureau, 2022 5-year ACS, Tarrant County's population is 2,113,854. The numbers provided in the table above are for the Tarrant County consortium comprised of 30 cities and unincorporated area, *minus* the cities of Fort Worth and the Arlington. Tarrant County consortium's population has increased from 2009 to 2022 at a rate of 15.8%. From 2020 to 2022, population increased 3.1%. Like many places within the DFW Metroplex, population has steadily increased due to natural change, domestic migration within the nation, and

immigration. Tarrant County is the third (3rd) most populous county in Texas and 15th most populated in the nation. The County holds two (2) large cities: Fort Worth (pop. 924,663) and Arlington (pop. 393,469). Likewise, households have also steadily increased with an estimated 283,000 households in 2022, an increase of 14.2% since the 2009 base year. More housing will be required to accommodate the increased population and growing households and families within all Tarrant County.

Median family income has seen an increase from 2009 base year to most recent year of 2022, seeing a 57.2% increase. Between 2020 to 2022, median family income increased 31.3%. Although incomes have increased, so have the costs of housing, food, medicine, and the overall cost of living. For older households or families on fixed incomes, the increase in income does not keep up with the rate of the increased cost of living. According to Harvard's Joint Center for Housing Studies, an annual household income of at least $100,000 is needed to afford a home based on an assumption of a 3.5% down payment on a 30-year fixed rate loan with zero points and a 6.75% interest rate. Total payments include assumptions of 0.55% mortgage insurance, 0.35% property insurance, and a property tax rate of 1.15%. Income requirements assume a 31% debt-to-income ratio.[2] Tarrant County's tax rate is 18.75 cents per $100 of a home's valuation as of September 2024.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	20,543	25,809	44,459	29,220	154,195
Small Family Households	5,642	8,955	16,100	12,915	85,035
Large Family Households	1,699	3,394	4,178	3,514	15,850
Household contains at least one person 62-74 years of age	5,076	5,565	9,433	6,639	34,408
Household contains at least one person age 75 or older	3,540	4,256	6,367	2,467	9,802
Households with one or more children 6 years old or younger	3,321	5,179	7,283	5,600	19,531

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

[2] **Sources:** Harvard Joint Center for Housing Studies tabulations of Freddie Mac, Primary Mortgage Market Surveys; NAR, Metro Area Median Single Family Home Sales Prices. Homebuyers Need High Incomes | Joint Center for Housing Studies (harvard.edu)

Household Narrative

Out of total households, more than half or 56.2% of households have incomes 100% HAMFI (***HUD*** Area Median Family Income) or greater. Small family households make up most of those households with a significant number of households containing at least one (1) person between the ages of 62 and 74. Although there are a high number of 75-year-olds with incomes above the poverty threshold, we see many more that are considered low-income since fixed incomes are typically 80% AMI or lower. In a report by Harvard's Joint Center for Housing Studies (JCHS) called "Housing America's Older Adults – Meeting the Needs of an Aging Population"[3], it states that "The over-65 population is estimated to double in the same period to one (1) in five (5) Americans… At the same time, the numbers of people 85 and older will more than triple to 20 million. Researchers conclude the age 85 and above population with increasing cognitive, hearing, and mobility problems will be more difficult to adequately house…" The report concludes that: "(1) Current high housing costs force one-third of adults aged 50 and older pay more than 30% of their income toward housing needs, forcing them to cut back considerably on food, health care, or retirement savings. (2) Adequate transportation is lacking or ill-suited for those unable to drive -- isolating the elderly from family and friends. (3) Much of the nation's housing inventory is largely inaccessible for people with disabilities or long-term care needs. (4) A major disconnect between housing programs and health care services put many of the elderly at risk of premature institutionalization." There is a clear need to provide housing assistance to those who are aging and want to age in place in owner-occupied homes.

Although there are many households with children above 100% HAMFI, there are slightly more low-income households below 100% HAMFI combined. Parks and age-appropriate community programs can help further develop a quality future workforce. Ensuring adequate childcare, pre-kindergarten programs, and quality infrastructure for parents to maintain jobs near home and their children, can assist in youth and family development.

[3] Source: https://www.jchs.harvard.edu/sites/default/files/jchs-housing_americas_older_adults_2014.pdf

Housing Needs Summary Tables

1. Housing Problems-General (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	525	199	488	95	1,307	84	24	244	35	387
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	365	350	360	105	1,180	30	48	87	99	264
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	469	1,224	1,163	564	3,420	214	420	500	402	1,536
Housing cost burden greater than 50% of income (and none of the above problems)	7,135	4,509	1,505	190	13,339	5,245	3,188	2,686	539	11,658
Housing cost burden greater than 30% of income (and none of the above problems)	950	5,949	8,773	1,784	17,456	1,556	3,387	5,622	3,146	13,711
Zero/negative Income (and none of the above problems)	836	0	0	0	836	937	0	0	0	937

Table 8 – Housing Problems Table

Data Source: 2016-2020 CHAS

Household data comparing renters and owners consistently shows a higher number of renters experiencing substandard housing, higher cost burden, and overcrowding. For example, there are not many homes that lack complete plumbing or kitchen facilities, but they do exist. This table shows that there are more renters, especially with incomes between 50 and 80 percent AMI, that lack complete plumbing or kitchen facilities. Owners will eventually have plumbing or kitchen facilities added or the home will fall in disrepair or will be sold to someone who can add these features. The few owners left maintaining this substandard housing do not have incomes

to move beyond this condition. Unfortunately, when reaching out for services to rehabilitate their home, often more problems are identified. For renters, substandard housing reflects the limited number of affordable options, and the sacrifices households are willing to make to have a place to live.

Overcrowding means that more than one (1) person is living per room. For example, a mother, father, teenage son and toddler daughter is living in a one- (1-) bedroom apartment. Overcrowding occurs when one or both children are sleeping in the living room and the parents sleep in the bedroom. Severe overcrowding is not a serious problem in Tarrant County, but there are some situations where the cost of housing is so high that combining resources by increasing the number of people under one roof is the only option. Households within 50-80% AMI experience a higher incidence of overcrowding for both renters and owners. However, in terms of impact, short-term overcrowding is less detrimental compared to housing costs.

As previously stated, housing cost burden occurs when at least 30% of income is spent on housing costs alone. It appears that most renter and owner households that have income from 30% to 80% AMI will be cost burdened. Affected populations are typically the working poor with low wage jobs or populations with fixed minimal incomes. Severe housing cost burden occurs when at least 50% of income is spent on housing costs alone. The trend for this problem is clear: the less income, the greater number affected by this burden for both renters and owners. Neither scenario accounts for the extra costs of transportation nor utility costs where the number of cost burdened households could significantly increase in each category.

2. Housing Problems - 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	8,485	6,293	3,509	944	19,231	5,570	3,663	3,511	1,082	13,826
Having none of four housing problems	2,863	7,649	17,538	11,479	39,529	3,634	8,183	19,899	15,749	47,465
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data Source: 2016-2020 CHAS

Housing problems analyzed using HUD CHAS data include issues like incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, more than 1.5 persons per room, and cost burdens greater than 30% and 50% of gross income. There is a greater probability of having one (1) or more of the four (4) housing problems when income is lower. More than half of the population, specifically 58.2%, are renters. Alarmingly, around half of those facing difficulties belong to households earning less than 30% of the area median income, placing them in a precarious situation where even a minor setback, like an unexpected car repair or a medical bill, could lead to eviction and potential homelessness. To mitigate this risk, providing rental assistance is crucial not only for these extremely low-income households but also for those earning up to 80% of the area median income (AMI). Many homeowners experiencing challenges also fall within this income bracket, which makes them eligible for home rehabilitation support. By targeting marketing efforts to this demographic, we could significantly alleviate some of their housing-related issues.

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 (1+)	3,140	4,959	4,144	12,243	1,750	2,108	3,338	7,196
Large Related (3+)	808	1,394	412	2,614	502	802	590	1,894
Elderly	2,717	2,124	1,986	6,827	3,514	2,892	3,170	9,576
Other	2,551	3,384	4,384	10,319	1,231	913	1,321	3,465
Total need by income	9,216	11,861	10,926	32,003	6,997	6,715	8,419	22,131

Table 10 - Cost Burden > 30%

Data Source: 2016-2020 CHAS

The nuclear family remains the most common family type in the United States, but there is a growing trend towards diverse family structures, including single-parent households and unmarried partner households. Where cost-burdened households are at least 30% cost burdened, related renter households are more affected than owners. From the above table, among owners there are more Small Related households with 50-80% AMI cost-burdened than owners with extremely low incomes (0-30% AMI). U.S. Census Bureau defines Small Related households to include at least one person related to the householder through birth, marriage, or adoption. Affordability issues increasingly impact these higher income households because owners at this income level are also less likely to qualify for public programs. Large Related

households are mostly renters as resources may be pooled to afford rental space or large families with many children double up space to afford rental space. U.S. Census Bureau defines a Large Related household as individuals related by blood or marriage or a group with five or more members, or three or more children, living together in a dwelling unit. In Tarrant County, ethnicity and cultural familial ties may also account for large-related numbers, especially for 50-80% AMI owners. Multiple generations may live under one roof to decrease housing costs and childcare costs, as well as share transportation costs.

It is assumed that elderly households live on fixed incomes with increasing costs. In most situations, there will eventually be a housing burden. The table below shows a higher number of owners spending more than 30 percent of their income on housing, a typical occurrence when incomes stay stagnant while the cost of living rises. One of the rising costs impacting homeowners is insurance due to inflation, natural disasters, and material and labor costs. As the population ages, there will be greater numbers of households with fixed incomes facing increased costs. Financial management programs partnered with homebuyer programs should also include ongoing costs of homeownership and saving for retirement.

4. Cost Burden > 50% (Severe Cost Burden)

	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	0	0	1,555	1,555	1,506	1,164	0	2,670
Large Related	0	0	440	440	439	398	136	973
Elderly	2,127	1,273	729	4,129	2,484	1,357	1,092	4,933
Other	0	2,427	1,565	3,992	1,014	0	0	1,014
Total need by income	2,127	3,700	4,289	10,116	5,443	2,919	1,228	9,590

Table 11 - Cost Burden > 50%

Data Source: 2016-2020 CHAS

Households that spend more than 50% of their income on housing are considered severely cost burdened. Normally, the less income there is, the greater the cost burden will be. However, the table above shows no severe cost burden for renters with less than 50% AMI. Data includes when rental assistance was provided to low-income families during the COVID-19 pandemic. The table may show that rental assistance avoided the severe cost burden, but for those with incomes above 50% AMI, programs may not have been eligible for them. Sadly, elderly renters remained severely cost burdened which may mean that this demographic did not know such programs existed or had limited technology access to connect them to resources.

Homeowners exhibited a consistent trend: lower household income leads to greater cost burden. In Tarrant County there were fewer programs during COVID-19 to assist with mortgage payments, but this pattern of cost burden is a familiar trend. Alarmingly, it is the elderly group of owners, like renters, that have the highest number of severely cost burdened households. As many elderly owners on fixed incomes would like to age in place, programs to help offset other living costs and modifying budgets will be necessary to adjust to rising housing costs.

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	759	1,464	1,432	589	4,244	230	384	372	344	1,330
Multiple, unrelated family households	34	155	125	55	369	4	84	213	152	453
Other, non-family households	35	34	15	25	109	10	0	10	0	20
Total need by income	828	1,653	1,572	669	4,722	244	468	595	496	1,803

Table 12 – Crowding Information

Data Source: 2016-2020 CHAS

Single-family households include at least one (1) adult parent and their children. If more than one (1) child is in a studio apartment, this situation is already considered crowded, even if affordable for the single parent. Renters usually have more of a problem with overcrowding than homeowners, but some homeowners may have larger families that have multiple children sharing a room.

Multiple unrelated family households can pool resources and share the expenses of living comfortably. Low-income homeowners may offset their income by renting rooms within their home or extended family or friends may live with owners to assist owners with the costs of daily living. Comparatively, overcrowding is less of an issue than cost burden but may be a concern for safety and mental well-being. For example, many rental homes tend to have several vehicles parked around them, creating an unsightly clutter that can understandably frustrate neighbors. This not only detracts from the neighborhood's charm but also disrupts the inviting atmosphere of the community.

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

According to 2022 5-year ACS data, there are 196,344 single person households in Tarrant County consortium cities: 102,220 females and 94,124 males living alone. It is highly likely that this ratio will continue for elderly populations. The primary purpose of the CHAS data is to project housing assistance need. There is no CHAS data that specifically determines the housing assistance needed for single person households. The type of housing assistance needed depends on the problem and/or income level.

There are 442,195 owner-occupied housing units, of which 21.87% have one of the four problems listed in the CHAS data. 18,840 of these housing units (19.5%) house single parents with children. Since 2005, in general, owner-occupied homes with at least one problem have decreased over time; however, for single parents with children, the number and rate have remained the same.

There are 297,610 renter-occupied units, half of which have one or more of the HUD-stated problems. Of the 45,380 units with single parent renters with children, 30% have at least one of these problems. CHAS data shows an increase of renter-occupied problems since 2005 with the same rate of single parents increasing proportionately except for the 2017-2021 data set.

Elderly low-income households experience a higher rate of being cost-burdened compared to their moderate-income counterparts. For instance, 74.9% of elderly homeowners with extremely low incomes (defined as less than 30% of Area Median Income, or AMI) are cost burdened. In comparison, there are fewer elderly persons in higher income brackets that are cost burdened. However, among these income groups, those in the 50-80% AMI category demonstrate a greater need for financial assistance. There are limited mortgage assistance programs available for this income group as federal funding programs typically focus on helping lower-income groups.

Elderly renters exhibit a similar trend to homeowners facing greater cost burdens as income decreases; however, the proportion of affected renters is only half that of homeowners. CDD sees a growing trend of elderly renters with higher incomes seeking assistance. Most programs can assist only those with incomes at 60% AMI or lower leaving those with higher incomes without assistance. There is a significant need for home assistance and affordable rental units, particularly for single-parent families and the elderly, especially those on fixed incomes who can no longer participate in the job market. For homeowners, assistance to rehabilitate their homes is crucial to ensure they can age in place or create a stable environment for children.

In addition to rental assistance, there is a demand for access to internet services, transportation, daycare, and essential food and necessities. Overcrowding issues are prevalent among single-family households across all income levels, although it is most prominent in households earning between 30-50% AMI and 50-80% AMI. More affordable units could help alleviate the overcrowding. If household members at this income level cannot pay rent or mortgage due to loss of income, programs will need to be added to help assist and avoid eviction or foreclosure.

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.

According to the 2022 5-year ACS data, Tarrant County's civilian noninstitutionalized population with a disability is approximately 9.78 percent of the whole population of 2,110,640 people. Only a fraction would need housing assistance based on many different factors. There are slightly more females than males with disabilities, which is consistent with the overall female to male population ratio; however, income ranges, disability types, age and social needs add to the difficulty in estimating the number and type of housing assistance is needed.

Cities with higher populations of people with disabilities are Everman, Pantego, Rendon and the Town of Lakeside. Most people with disabilities are between 18 and 64; however, in Benbrook, Hurst, Kennedale, Mansfield, Pantego, Southlake and Westworth Village, higher rates of disabilities occur in those over the age of 65. The types of disabilities assessed include ambulatory, cognitive, independent living, hearing, vision, and self-care. The number of individuals facing these difficulties is listed from highest to lowest within the county and almost all cities. The order of issue is reflective of those aged 65+ and their needs. For example, more than one-third of those 75 years and older have ambulatory issues in all cities in the county. We can infer that there is a greater need for housing assistance for those populations in these locations rather than a specific number for the consortium cities. ADA barrier removal and modifications to owner occupied homes will assist those who want to age in place. As our population ages, it is important to update homes with elements to assist persons with disabilities. CDD's homeowner rehabilitation program inspects homes with client needs in mind. When using HUD funds to build new or acquire and rehabilitate multi-family rental units, CDD ensures there is an appropriate number of ADA units.

According to SafeHaven of Tarrant County, 1,942 women and children sought safety through SafeHaven's two (2) emergency shelters. 450 survivors found independence in their housing program, 338 survivors received counseling, 88 families received legal assistance, and 224 offenders took part in Partner Abuse Intervention and Prevention program in 2022. The number of housing assistance needed will be based on past trends and current events. Safe and

affordable housing for victims is important and should be prioritized. Preventative violence programs such as the SafeSchools program has been funded by CDBG since 2012 to educate youth on bullying and dating violence. While programs like this help decrease the number of future offenders and victims, a larger number of affordable units is still needed to serve the current need in the community.

What are the most common housing problems?

The most common housing problems in Tarrant County are rising costs and the lack of affordable homes to accommodate the increasing population. Over the past few years, the most common problems for homeowners have been rising home appraisal values, associated taxes that increase mortgage payments, and increased costs for home insurance for owners. For renters, especially over the last several years, the supply of rental units has not kept up with the demand and the units that are available are not affordable. During COVID-19, Tarrant County saw an influx of people move to the Dallas–Fort Worth area. New multifamily units being built are for market or above-market renters, leaving those with low incomes fewer and lower-quality choices.

With increased borrowing rates and high prices for materials, many homeowners delayed repairs and updates to their home. For those on fixed incomes or for those that have limited incomes, repairs that are needed to maintain the safety and viability of a home are unanswered, often leading to unsafe living conditions or other problems such as pest infestation, mold, structural issues, or damage to major systems. If the disrepair is seen from the outside, neighborhood values may decrease creating concerns of crime and safety. Renters have less control over addressing housing problems, therefore working with their landlord is vital. Understanding rental leases, having good communication with landlords and being knowledgeable of fair housing rights are important in avoiding rental housing problems.

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

Many studies have reported that the quality and consistency of housing correlates to a child's development. Having a safe home prevents a child from worrying about where they can safely sleep, learn, and play, and enables them to learn and focus.

In addition to families with children, elderly persons with fixed incomes and persons with disabilities who can no longer work are limited to what they can afford. These financial barriers

often mean limiting important quality of life items such as medicines, food, and social interactions.

According to 2017-2021 CHAS data, renters are typically more cost-burdened than owners. Amongst the Black/African American population there is a greater severity of cost burden. Although there are greater numbers of cost burden seen with White/Caucasian population, within their group there is a smaller rate of prevalence of cost burden.

Renter Occupied

	Cost Burden 30-50%		Cost Burden >50%		Race Total
WHITE	27,280	22.42%	23,185	19.05%	121,690
Blk/AA	22,895	28.52%	20,745	25.84%	80,270
Asian	2,930	25.05%	2,605	22.27%	11,695
AI/AN	230	34.07%	85	12.59%	675
PI	215	27.74%	215	27.74%	775
any race	19,165	25.41%	14,785	19.60%	75,425
Other (multi)	1,680	23.73%	1,475	20.83%	7,080

Table 13 – Cost burden by race for renters

Owner Occupied

	Cost Burden 30-50%		Cost Burden >50%		Race Total
WHITE	29,295	10.98%	17,055	6.39%	266,745
Blk/AA	8,245	17.25%	4,710	9.86%	47,785
Asian	2,910	12.56%	1,775	7.66%	23,170
AI/AN	140	13.59%	90	8.74%	1,030
PI	35	11.67%	60	20.00%	300
any race	12,290	13.07%	7,030	7.48%	94,040
Other (multi)	1,250	13.70%	940	10.30%	9,125

Table 14 – Cost burden by race for owners

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.

(Emergency Solutions Grant) ESG homelessness prevention funds assist households with children and those who are at imminent risk of becoming homeless. General characteristics of

this low-income at-risk group are that they are employed, but at a minimum wage or less to maintain an average household of three (3) people. Often these are single parent households with a female head-of-household. The primary reason for the risk of homelessness is a crisis that impacts financial stability, in addition to rising costs coupled with stagnant wages. Parents face added challenges in finding and affording daycare, which hinders their ability to work or attend school while ensuring that their children are safely cared for. Without quality care, parents are inhibited from advancing their situation with the comfort of knowing their children are safe. Providing short-term rental assistance so families can get back on their feet helps provide stability for the family and economy.

In 2024, the ESG homelessness prevention program saw an increased request for assistance from elderly renters, specifically single elderly females. Rising costs of living and increased rents have placed more elderly at imminent risk of becoming unsheltered. Assistance with rental payments and providing access to food and resources to help offset other costs will support this demographic.

Tarrant County does not provide funding for rapid rehousing activities, as the CoC competitive grants are designed to assist families and individuals facing homelessness. Homeless families and individuals who have received rapid rehousing assistance in the past are typically single parents with an average household size of 4 persons. CoC grant programs will provide case management and rental assistance to homeless families and individuals. To assist with maintaining self-sufficiency, single parent homeless families need affordable housing, childcare, transportation, access to internet, health insurance and job opportunities that offer higher pay. The difficulty for families has been finding units to rent at reasonable rates. Many landlords do not want to rent to families utilizing public assistance. TCHAO leads monthly landlord meetings to educate, dispel myths, and help landlords solve issues in hopes of increasing participation in federally funded programs.

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.

The operational definition of the at-risk group follows HUD's definition for ESG Homelessness Prevention eligibility. This includes the following: (A) Has moved because of economic reasons two or more times during the 60 days immediately preceding the application for homelessness prevention assistance; (B) Is living in the home of another because of economic hardship; (C) Has been notified in writing that their right to occupy their current housing or living situation will be terminated within 21 days after the date of application for assistance; (D) Lives in a hotel

or motel and the cost of the hotel or motel stay is not paid by charitable organizations or by Federal, State, or local government programs for low-income individuals; (E) Lives in a single-room occupancy or efficiency apartment unit in which there reside more than two persons or lives in a larger housing unit in which there reside more than 1.5 persons reside per room, as defined by the U.S. Census Bureau; (F) Is exiting a publicly funded institution, or system of care (such as a health-care facility, a mental health facility, foster care or other youth facility, or correction program or institution); or (G) Otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.

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

Housing characteristics linked with instability and a heightened risk of homelessness include high housing cost burden (spending a large portion of income on rent), overcrowding, frequent moves, poor housing quality (mold, pest infestations, e.g.), eviction notices, living in temporary housing like hotels, and residing in neighborhoods with limited affordable options. All of these characteristics can contribute to difficulty maintaining stable housing due to financial strain and inadequate living conditions.

When a significant portion of income is spent on housing, it leaves little room for other necessities, making individuals more vulnerable to eviction if unexpected expenses arise. The financial stress could lead to poor health, sacrifices of other necessities, and unstable familial situations. Often, units of poorer quality are rented or doubling up (having more than one person per room) occurs due to limited affordable options. Living in a space with too many people can lead to tension, discomfort, and potential conflicts with landlords or roommates, increasing the likelihood of needing to move. Repeatedly changing residences due to financial reasons or eviction can disrupt stability, making it harder to maintain employment and access necessary services. For children, this instability can lead to poor learning environments thereby decreasing success in school and future opportunities.

CDD has observed the following characteristics of a family or individual that often decrease housing stability and increase the risk of homelessness:

- CPS involvement
- Poor budgeting/money management
- Large household (more than five children)
- Low or no income
- Poor rental history which creates bad credit

- Instable employment
- Chronic illicit drug and alcohol abuse
- Untreated behavior health conditions
- Families living in vehicles

Discussion

The general population needs more affordable housing and/or financial assistance to maintain current housing; however, for homeless persons, elderly, persons with special needs, and persons with behavioral health or chronic substance abuse, public services are also needed. Providing supportive services in addition to affordable housing support will often provide greater success of self-sufficiency.

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

"Worst Case Housing Needs" are defined by HUD as families who are housing cost burdened (paying more than one-third of their income on housing) or live in severely inadequate housing (overcrowding and/or living in a home lacking complete plumbing or a kitchen). This includes working poor renters, elderly, households with persons with disabilities and increasingly, Hispanic households. In the following tables of this section, we look at data for four housing problems provided by HUD "**CHAS**" data (Comprehensive Housing Affordability Strategy) as they relate to various demographic groups.

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	14,589	1,922	1,689
White	8,648	1,366	1,196
Black/African American	1,853	124	173
Asian	548	58	93
American Indian, Alaska Native	58	49	4
Pacific Islander	40	0	0
Hispanic	3,200	254	229

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	18,507	5,375	0
White	10,612	3,882	0
Black / African American	1,753	223	0
Asian	952	244	0
American Indian, Alaska Native	45	24	0

Pacific Islander	114	0	0
Hispanic	4,623	953	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

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	21,743	19,253	0
White	13,707	12,735	0
Black / African American	2,349	1,088	0
Asian	858	640	0
American Indian, Alaska Native	23	31	0
Pacific Islander	145	15	0
Hispanic	4,134	4,240	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

80%-100% of Area Median Income

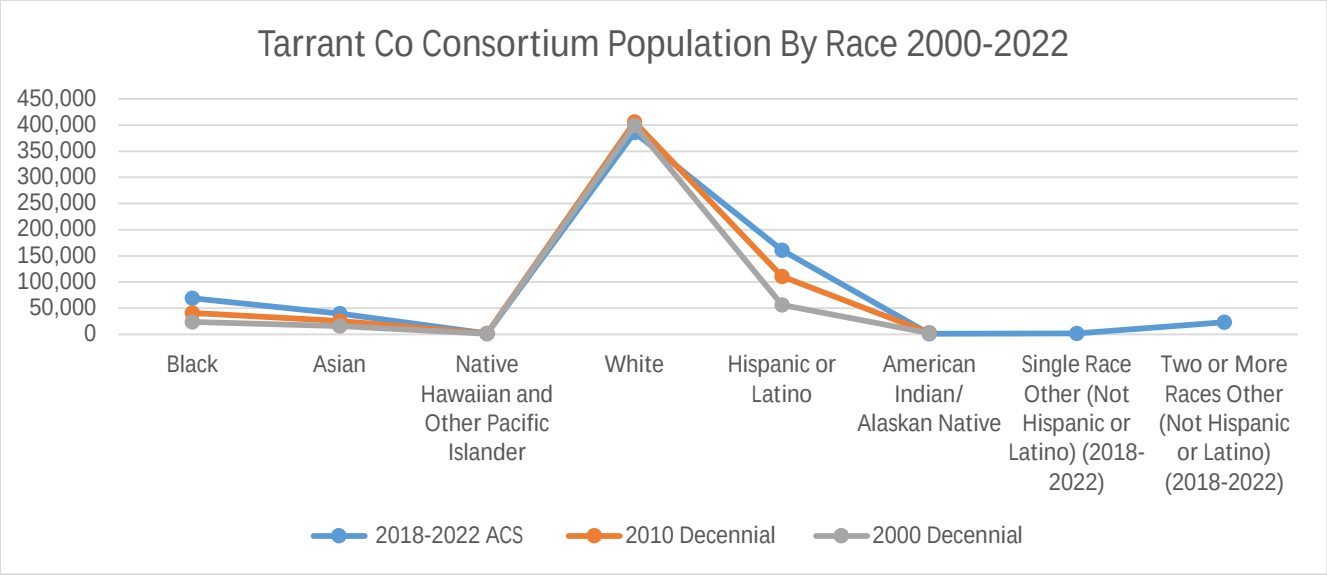
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,057	19,451	0
White	4,248	13,271	0
Black / African American	564	1,528	0
Asian	206	520	0
American Indian, Alaska Native	30	81	0
Pacific Islander	0	20	0
Hispanic	778	3,859	0

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

Discussion

The largest population by race in the Tarrant County consortium is White (56.51%) followed by Hispanic (23.50%), Black or African American population (10.14%), Asian (5.80%), and two or more races (3.37%). American Indian/Alaska Native alone, Native Hawaiian and Other Pacific Islander make up the rest. Over time there has been a higher rate of population growth among Hispanic populations compared to non-Hispanic populations. Non-Hispanic population growth has seen steady annual growth.



In general, as household income increases, fewer housing problems exist. Based on the CHAS data tables, Whites/Caucasians have the greatest population and therefore exhibit the most households with one or more of the four housing problems and no housing problems. Across all income levels, White/Caucasians, Hispanics and the Black/African American groups have the highest rates of housing problems. The 50 to 80% AMI group has the greatest number of problems where there is some income, but not enough to address the issues. Often income-based programs assist incomes less than 50% AMI thereby leaving the 50-80% AMI group with higher need.

NA-20 Disproportionately Greater Need: Severe 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

In this section, housing problems are assessed specifically for households that spend more than 50% of their income on housing costs. In the following tables of this section, we look at data for four housing problems provided by HUD "CHAS" data (Comprehensive Housing Affordability Strategy) as they relate to various demographic groups. Across all income levels, there are still more White/Caucasian households that spend more than 50% of their income on housing costs compared to households of other races amongst cities outside of the cities of Arlington, Fort Worth and Grand Prairie.

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	12,858	3,695	1,689
White	7,462	2,586	1,196
Black / African American	1,708	274	173
Asian	518	93	93
American Indian, Alaska Native	54	53	4
Pacific Islander	40	0	0
Hispanic	2,842	605	229

Table 19 - Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

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	9,690	14,169	0
White	5,654	8,820	0
Black / African American	1,094	878	0
Asian	507	683	0

American Indian, Alaska Native	25	44	0
Pacific Islander	94	20	0
Hispanic	2,156	3,409	0

Table 20 - Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

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	7,197	33,785	0
White	4,387	22,038	0
Black / African American	675	2,768	0
Asian	278	1,229	0
American Indian, Alaska Native	0	54	0
Pacific Islander	130	30	0
Hispanic	1,578	6,800	0

Table 21 - Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

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	1,877	23,592	0
White	1,102	16,422	0
Black / African American	270	1,823	0
Asian	67	659	0
American Indian, Alaska Native	15	96	0
Pacific Islander	0	20	0
Hispanic	394	4,245	0

Table 22 - Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

Discussion

As previously stated, the four (4) severe housing problems are: (1) lacks complete kitchen facilities; (2) lacks complete plumbing facilities; (3) more than 1.5 persons per room; and (4) cost burden over 50%. Across all races, there are fewer cases of “severe housing problems” in

comparison to “housing problems;” however, the trend is similar when looking at income levels where the less income a household has, the greater the severity in housing problems. Conversely, the higher the household income, the fewer household problems exist. Across all income levels, there are still more White/Caucasian households that experience problems compared to households of other races amongst cities outside of the cities of Arlington, Fort Worth and Grand Prairie.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 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:

In Tarrant County, housing cost burdens across all income levels is greatly seen in White households followed by Hispanic households. Within each race, African Americans and Indigenous people, consistently demonstrate a disproportionately greater need across various categories of need compared to the general population, including areas like healthcare access, housing stability, food security, and employment opportunities, largely due to systemic inequalities and lack of opportunities impacting these communities.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	196,497	38,913	27,193	1,742
White	147,809	25,367	17,652	1,211
Black / African American	11,443	3,623	3,166	173
Asian	7,102	1,739	1,255	93
American Indian, Alaska Native	768	87	79	4
Pacific Islander	435	35	130	0
Hispanic	26,432	7,172	4,346	244

Table 23 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

A housing cost burden is typically defined as spending more than 30% of one's income on housing expenses, which can lead to detrimental effects on overall well-being and financial stability. Disproportionate housing cost burdens have emerged as a significant issue within the United States. Often research indicates that minority communities, particularly Black and Hispanic households, experience higher rates of housing cost burdens compared to their White counterparts when looking at the population as a whole and within each race. In the above table, most people spend less than 30 percent of their income on housing. However, when looking at Tarrant County consortium cities with housing burden as a whole, 65.19% White, 18.43% of Hispanic, and 9.31% of Black/African Americans typically spend 30% to 50% of their

income on housing alone. The same data exists when at least 50% or more of their income is used to pay rent or mortgage. When calculating rates within each race, Black/African American were the highest cost burdened at 36.89% followed by Hispanic persons 30.16%, Asians 29.38%, and Pacific Islanders 27.50%. Rising rental costs and gentrification often disproportionately affect communities of color, exacerbating their financial strain. As a result, these households may be forced to make difficult choices, often prioritizing housing over essential needs such as healthcare and education.

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?

As incomes decrease, problems and the need for assistance increases for all races and ethnicities. Incomes less than 30% AMI exhibit greater need than incomes between 50% and 80% AMI across all races. As previously stated, within each race, Black/African American households show highest needs at 36.89% followed by Hispanic households at 30.16%, Asians at 29.38%, and Pacific Islanders at 27.50%. Often language can be a barrier for Hispanic and Asian households making it difficult for households to access opportunities and break through constraints. In order to address this, program information should be available in multiple languages. As a whole, 65.19% White, 18.43% of Hispanic, and 9.31% of Black/African Americans typically spend 30% to 50% of their income on housing alone.

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

In the DFW region, transportation is necessary to maintain housing and to get to work, school and appointments. The additional cost for transportation and utilities should be factored into costs of living to accurately calculate needs. According to The Housing and Transportation (H+T®) Affordability Index, the average housing and transportation cost in Tarrant County is 45% of a person's income. As the population increases, alternate transportation services are required to connect them to other economic and educational opportunities in the DFW area.

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

With few exceptions, Tarrant County consortium cities are predominantly non-Hispanic White. Cities like Forest Hill have previously had a predominantly Black, non-Hispanic population, but since 2020 there has been an increase in the Hispanic population. In fact, this trend can now be seen in all cities.

The combination of Black, Asian, and Hispanic populations outnumbers White, non-Hispanic populations in Arlington, Crowley, Euless, Everman, Forest Hill, Fort Worth, Haltom City, and Grand Prairie.

NA-35 Public Housing – 91.205(b)

Introduction

There are currently three (3) providers of HUD-assisted housing in the Tarrant County consortium: Tarrant County Housing Assistance Office (TCHAO), Grapevine Housing Authority, and Haltom City Housing Authority. Tarrant County does not own or manage any conventional public housing; however, Grapevine Housing and Haltom City Housing Authorities manage 248 units of conventional public housing.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of vouchers in use	0	0	248	3,458	0	2,879	170	159	250

Table 24- Public Housing by Program Type

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# Homeless at admission	0	0	0	15	0	1	0	14
# of Elderly Program Participants (>62)	0	0	153	417	0	414	0	3
# of Disabled Families	0	0	27	561	0	553	0	5
# of Families requesting accessibility features	0	0	240	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	172	966	0	889	0	72	0
Black/African American	0	0	10	1,702	0	1,627	0	70	0
Asian	0	0	57	16	0	15	0	0	0
American Indian/Alaska Native	0	0	0	14	0	13	0	1	0
Pacific Islander	0	0	1	4	0	3	0	1	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 26 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	23	277	0	248	0	28	0
Not Hispanic	0	0	217	2,425	0	2,299	0	116	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The most immediate needs of public housing tenants in Grapevine and Haltom City are more affordable accessible units. Particularly in Grapevine, rents are very high with limited affordable units. There are no immediate needs for accessible units as having access to *any* affordable unit is the bigger issue. Once a unit has been secured, requests for modifications under ADA may be requested.

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

The objectives surrounding public housing and Housing Choice Vouchers (HCVs) have long focused on their role as critical components of housing stability for low-income families. However, it is essential to examine the immediate needs that residents of these programs face. The most immediate needs for HCV holders are additional landlords willing to accept vouchers, and funding for security deposits, application fees, and utility deposits.

Financial insecurity remains a predominant challenge for residents reliant on public housing and HCV. There are greater requests for limited vouchers and housing units with the increased cost of housing. Despite the assistance these programs offer, many families find it difficult to cover their daily expenses. Rising costs of living and stagnant wages contribute to a precarious financial situation, necessitating access to additional resources such as food assistance and childcare services. It is important that policies that support these families through supplemental services, ensure that housing stability is not undermined by financial crises.

Residents of public housing can experience isolation due to the stigma associated with public assistance programs. Building and strengthening social support networks is crucial for improving residents' well-being. Community programs that promote socialization and foster connections among residents can mitigate feelings of isolation. Furthermore, integrating services such as mental health support and employment training within public housing complexes could empower residents to navigate the challenges they face more effectively.

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

The needs are generally the same for most communities. With greater income for the population at large, there is still a need to maintain employment, improve transportation options and obtain safe, affordable housing that owners and renters can affordably maintain. As income varies, so does the intensity of need.

Discussion

Public housing and HCV residents include populations that are long term users of either system. There is insufficient turnover and limited increases in funding to effectively administer programs unless we prioritize and offer supportive services to help move residents along a path of self-sufficiency. Partnership with other programs and creative cooperation with other agencies are important to help current residents become self-sufficient in supporting their housing and daily needs. TCHAO currently has 1,000 requests on their HCV waiting list and will likely not open the list until late 2025. Haltom City Housing Authority has 1,038 families on its waiting list for their 150 units.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

CDD has observed the following characteristics of a family or individual that can lead to housing instability and increased risk of homelessness. The households in this group are renters usually living in older apartments that have at least one issue (e.g., bugs, cleanliness, security of place), along with other general safety concerns. These units typically have no amenities for children.

- CPS involvement
- Poor budgeting/money management
- Large household (more than five children)
- Lack of child support
- Poor rental history which creates bad credit
- Instable employment
- Chronic substance abuse
- Untreated behavior health concerns

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	343 people	23 people	2,256 people	1,549 people	1561 people	117 days
Persons in Households with Only Children	25 people	0 people	260 people	145 people	191 people	130 days
Persons in Households with Only Adults	862 people	631 people	7,398 people	3,959 people	3,235 people	148 days
Chronically Homeless Individuals	249 individuals	201 individuals	1,855 individuals	645 individuals	450 individuals	262 days
Chronically Homeless Families	13 families	1 family	67 families	36 families	30 families	194 days

Veterans	92 people	16 people	522 people	265 people	271 people	151 days
Unaccompanied Child	25 people	0 people	260 people	145 people	191 people	130 people
Persons with HIV	0 people	0 people	119 people (approx.. 63% in ES, 7% in TH, and 30% in SO)	64 people	56 people	158 days

Table 28 - Homeless Needs Assessment

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.

Data is available.

Nature and Extent of Homelessness: (Optional)

Sheltered Race Breakdown (includes enrolled, entering homelessness, and exiting):

	Enrolled #	Enrolled %	Entering #	Entering %	Exiting #	Exiting %
American Indian, Alaska Native, or Indigenous	52	0.68%	38	0.78%	39	0.83%
Asian or Asian American	56	0.73%	30	0.62%	28	0.60%
Black, African American, or African	4151	53.85%	2558	52.57%	2653	56.39%
Hispanic/Latina/e/o	78	1.01%	60	1.23%	36	0.77%
Middle Eastern or North African	0	0.00%	0	0.00%	0	0.00%
Native Hawaiian or Pacific Islander	17	0.22%	9	0.19%	10	0.21%
White	2517	32.65%	1454	29.88%	1454	30.90%
Doesn't know, prefers not to answer, or not collected	688	8.93%	620	12.74%	373	7.93%
Multi-Racial	149	1.93%	97	1.99%	112	2.38%

Table 29 – Number of homeless in shelters by race

Unsheltered by Race Breakdown (includes enrolled, entering homelessness, and exiting):

Unsheltered	Enrolled #	Enrolled %	Entering #	Entering %	Exiting #	Exiting %

American Indian, Alaska Native, or Indigenous	14	0.40%	10	0.47%	4	0.50%
Asian or Asian American	23	0.65%	15	0.71%	6	0.75%
Black, African American, or African	1516	42.90%	964	45.30%	373	46.86%
Hispanic/Latina/e/o	59	1.67%	40	1.88%	10	1.26%
Middle Eastern or North African	0	0.00%	0	0.00%	0	0.00%
Native Hawaiian or Pacific Islander	10	0.28%	6	0.28%	2	0.25%
White	1740	49.24%	969	45.54%	366	45.98%
Doesn't know, prefers not to answer, or not collected	132	3.74%	103	4.84%	26	3.27%
Multi-Racial	40	1.13%	21	0.99%	9	1.13%

Table 30 – Number of homeless unsheltered by race

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

During the 2024 Point in Time (PIT) Count, there were 2,390 people experiencing homelessness, of which 11% were families with children experiencing homelessness; and 5% veteran families. As of Q2 2024, 18 households were housed and 17 still experienced homelessness; 108 veterans are homeless and 73 are housed. The number of homeless families with children fluctuates throughout the year more than homeless veterans, but assistance is equally important for both groups.

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

According to the 2024 Point in Time (PIT) Count, the racial demographics of the total sheltered and unsheltered homeless population are predominantly composed of 50.41% Black/African American and 37.87% White. The remaining population includes a mix of Hispanic, Asian, Native Hawaiian/Pacific Islander, and Native American individuals. The unsheltered homeless population is considered at risk, with 49.24% identifying as White/Caucasian and 42.90% as Black/African American. There are more Black/African American who are sheltered than unsheltered; however, there is still a high number of unsheltered households that need assistance.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

In any given year, there are consistently more people experiencing homelessness residing in shelters than those that remain unsheltered. Tarrant County CoC agencies make a great effort to ensure that shelter is accessible to as many people as possible and that pathways to housing

and self-sufficiency are available. For those that remain unsheltered, outreach teams make attempts to reach out to assist them in securing safe housing and receive necessary medical care. Many of those who are experiencing unsheltered homelessness are often chronically homeless with a substance abuse issue and/or mental health matter that must be addressed. Occupancy rates in shelters vary at each location and time of year. Generally, not at capacity year-round, but can fill up during cold nights.

Discussion:

In a November article in the Fort Worth Report[4], "Business owners have told the Fort Worth Chamber of Commerce that homelessness is a daily concern that impacts their operations — whether it's trespassing, disruptions or other incidents. To help, the Chamber launched a Homelessness Task Force to develop a comprehensive toolkit to aid businesses and their employees. The Chamber's survey of 420 business owners found that 65% dealt with homeless-related issues in 2023. The toolkit — intended to help businesses with effective strategies — is set to be released in January 2025. The toolkit will include various resources that include steps for de-escalating incidents and a guide that can be placed in break rooms for staff. The kit will include resources from the City of Fort Worth, non-profits and other service providers that can offer assistance." If successful, other cities that may have similar problems can provide the same toolkit to businesses in their area to help provide help to people experiencing homelessness.

[4] Source: Fort Worth business owners to design toolkit to aid with homelessness issues | Fort Worth Report

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

Introduction:

Special needs populations include the elderly, frail elderly, persons with disabilities, and persons with HIV/AIDS.

Tarrant County consortium member cities account for 11.72% of the population aged 65 and older. Most of this population owns their own home. Assisting homeowners to age in place is a high priority, especially in times where the cost of living is increasing. ADA barrier removal program within the housing rehabilitation program is a high priority to assist homeowners improve quality of living. For renters, CDD ensures that all new construction and multi-family rehabilitated units have a certain percentage of ADA compliant units.

According to 2022 5-year ACS data, Tarrant County's civilian noninstitutionalized population with a disability is approximately 9.78% of the whole population of 2,113,854 people. From highest to lowest concerns are ambulatory, cognitive, independent living, hearing, vision, and self-care.

Tarrant County does not receive entitlement HOPWA funds automatically from HUD annually; however, Tarrant County applies for competitive HOPWA funds every three (3) years to administer programs to assist persons with AIDS. The HOPWA-C program is now administered through the County Judge's office.

Describe the characteristics of special needs populations in your community:

According to 2022 5-year ACS data, Tarrant County consortium member cities make up approximately 11.72% of 65 and older populations with 28.20% of the cities having less than the County average of 65 and older population within their cities. Especially high rates of aging populations are in Dalworthington Gardens (25.56%), Pantego (25.27%), Lake Worth (20.19%), and Colleyville (19.08%). There is a clear need to aid those who want to age in place in owner-occupied homes. Amongst the aging population, the historic trend of greater number of women living longer than men still holds true. Female specific services and attention to gender specific details when inspecting for home rehabilitation will be required.

The lowest populated race, Native Hawaiians/Pacific Islanders (20.42%) have the highest percentage of persons with a disability within their respective race; however, the White race alone count remains the highest with 112,223 people (48.7%) with a disability amongst all

races. Most persons with a disability are 65+ with a greater percentage as age increases. The types of disabilities assessed are ambulatory, cognitive, independent living, hearing, vision, and self-care. In the same order are the numbers of persons from highest to least with those difficulties in the county and almost all cities. More than one-third of those over the age of 75 have ambulatory issues in all cities in the county. As this population ages and lives longer, more services will be needed.

According to data from AIDSVu.org, the total number of people living with HIV in Tarrant County in 2022 was 6,715, an increase from 6,290 in 2019. The prevalence rate was 378 cases out of 100,000 and a new diagnoses rate of 19 cases per 100,000 in 2022, both increases from 2020. Overall, the population of people with HIV comprised of 76.6% male and 23.4% female. Men who have sex with men (MSM) made up 77.7% of males with HIV, and for females 79.3% of transmission was from heterosexual contact. Black/African Americans were 34.6%, White/Caucasians were 22.8%, and Hispanics were 26.1% of the overall HIV population. More than half of new cases were seen mostly from Hispanic and Black/African American populations. Those aged 25 to 64 accounted for 86.2% of the HIV population, with new cases seen mostly in the 25 to 34 age group. Alarmingly, a quarter of the new cases are coming from the 13-24 population.

Most clients served by the owner-occupied housing rehabilitation program, HCVs, and public housing units are occupied by the elderly, frail elderly, and persons with disabilities. These individuals, being the most vulnerable because of their inability to secure meaningful employment or are on fixed incomes, are a priority housing needs population. Additionally, programs such as competitive HOPWA will continue to be used to help support the housing needs for persons with HIV/AIDS.

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

A significant number of persons with special needs reside in the urban county consortium. Housing resources and transportation options are limited for these populations as determined by surveys, reports, and statistical analysis. There exists a striking disparity when it comes to individuals with disabilities or self-care limitations facing housing challenges. Those who fall into the categories of extremely low, very low, and low-income are far more likely to encounter housing challenges—whether they are homeowners or renters—compared to their counterparts who do not struggle with housing issues. This underscores a pressing need for targeted support and solutions to address the unique challenges faced by these vulnerable individuals. Supportive services ranging from housing rehabilitation to transportation assistance

are a necessary component to housing to establish stable, independent living. For rental housing, ensuring that there are enough ADA compliant units when adding to the housing supply would assist those special needs populations in having a selection of choice.

Providing tenant-based rental assistance coupled with supportive services such as case management, health care, counseling and employment services would allow for more independent living. Agencies may support families with special needs children to ensure that there are programs and safe places available for their children to safely develop. Non-profit providers that provide such services, often lack the financial resources to fund housing programs. By working with businesses, agencies and childcare centers to coordinate housing and programs, we would best support this population.

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

Tarrant County Urban Entitlement does not receive HOPWA entitlement funds, but we receive competitive HOPWA grant funds. The Texas State Department of State Health Services (DSHS) AIDS surveillance report for 2021 reported a total of 311 newly diagnosed cases in Tarrant County in 2021, an increase from 2020, but decrease from 2019.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c) (2) (ii)).

CDD will not be establishing a preference for HOME TBRA clients; however, we are seeing more elderly people seeking rental assistance. Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS.

Discussion:

Tarrant County will continue to assist the elderly age in place by providing home rehabilitation for low-moderate income homeowners making ADA modifications where necessary. Tarrant County will continue to work with cities and agencies to assist persons with disabilities by providing public infrastructure and facility modifications as well as services to help that population. To assist persons and families with HIV/AIDS, Tarrant County will continue to help provide housing and supportive services through the HOPWA-C grant.

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

Describe the jurisdiction's need for Public Facilities.

Public facilities are defined as institutional responses to basic human needs, such as health, education, safety, recreation, and transportation. The community development non-housing priorities of consortium members involve preservation of viable neighborhoods and the prevention of deterioration and blight. Providing places for people to learn, socialize and obtain important health services is vital to a healthy society. They provide essential services that enhance the quality of life for residents, fostering social interaction and promoting public health. Access to public parks, libraries, and recreational centers encourages physical activity and mental well-being.

How were these needs determined?

Priorities are based on the age and condition of the facility or lack thereof, financial strength of the city, citizen input, and objective evaluation of the community development needs of the low/moderate income target areas. The basis for assigning the priority given to each category of priority needs stems from a survey of need from residents, the need voiced through the Mayor's Council and approved by Tarrant County Commissioner's Court. An online survey was distributed to receive feedback on community and housing needs. Participating cities e-mailed the link, posted the link on their website, provided information in newsletters or within water bills and made the survey available at libraries. CDD distributed postcards to all cities and hosted four (4) town hall meetings during the summer 2024, one (1) in each Precinct. The overall survey collected 587 online responses from Tarrant County residents in 25 cities and unincorporated Tarrant County. The town hall meetings were poorly attended, but feedback was collected. A summary of the survey results can be seen in the Appendix of the final Consolidated Plan.

CDD facilitates the Mayors' Councils' meetings every other month. It is at these meeting that mayors are provided information and needs in their communities are shared by mayors voicing their concerns and needs on behalf of their residents. Various priorities are emphasized in each meeting.

Cities submit CDBG project proposals based on their priorities and needs of their residents. CDD will use HUD regulations to guide and manage CDBG projects.

Describe the jurisdiction's need for Public Improvements.

The building blocks of a neighborhood; streets, water, and sewer utilities, are essential for viable and healthier communities. These are the responsibility of local government and are very costly to replace. Basic infrastructure repair and replacement has the greatest impact on sustaining the quality of these low- and moderate-income communities and are high priority items. CDBG funds allow extensive leveraging of local funds providing direct impact on the lives of low- and moderate-income neighborhoods throughout the service area.

With many communities throughout the urban county exceeding 50 years of age, there are more infrastructure needs than resources to address them. Each city has effectively prioritized their individual community needs and is utilizing to the greatest extent possible the highest and best use of scarce resources to assist the neediest communities. The limitations of using Low/Moderate Area Wide Benefit Activities have increased, as more Census block groups are now ineligible with increased incomes. This change means that more area specific surveys will be needed to achieve the necessary 51 percent low-moderate income area eligibility in the future.

Priorities identified in the community development needs analysis of the Consolidated Plan include:

1. Basic infrastructure and ADA improvements
2. Incorporate sustainable and resilient practices to prevent and respond to disasters
3. Technological innovations added in homes and communities.
4. Alternate transportation options

A. BASIC INFRASTRUCTURE AND HANDICAPPED ACCESSIBILITY IMPROVEMENT FOR PUBLIC FACILITIES

Basic infrastructure such as water, sewer, streets, and drainage should be maintained to prevent neighborhood blight and assist citizens residing in neighborhoods that need assistance. Safe senior centers and new sidewalks with appropriate ramps are an important component in communities with increasing numbers of young families with children at play, and aging residences in need of safe pathways. All public parks, senior centers, sidewalks leading to public facilities are prioritized for accessible accommodations including ramps, handicapped parking and safe, level sidewalks.

B. DISASTER RESILIENCY AND SUSTAINABILITY

Enhancing infrastructure with sustainable and resilient practices will increase safety for citizens and help prevent disasters. This includes improving warning systems, planning for floods, and utilizing medical supplies and infrastructure to effectively respond to emergencies. Additionally, incorporating zero-energy building practices during the construction or rehabilitation of homes can promote sustainability and allow these homes to contribute energy back to the electric grid.

C. TECHNOLOGICAL INNOVATIONS

Enhancing the broadband infrastructure in Tarrant County is essential to ensure that all residents can enjoy reliable internet access. By proving greater options of connectivity for households in disadvantaged areas, we can empower individuals with the digital resources they need to remain competitive. Embracing other innovations such as autonomous electric delivery vehicles in our communities will provide essential supplies to homebound residents and those lacking transportation options. By cultivating awareness of these innovative opportunities, we can enrich the lives of our residents and seamlessly integrate them into current programs, paving the way for a brighter, more connected future for all.

D. ALTERNATE TRANSPORTATION

Tarrant County will collaborate with other cities, non-profits, and developers to create affordable housing near transit and provide infrastructure for alternate transportation. CDBG will be used to build new sidewalks and bike paths to better connect residents to neighborhood amenities. Research has consistently shown that developing affordable housing and commercial real estate near public transit or other alternate transportation services can improve quality of life for many low- and moderate-income families by decreasing the two largest household expenses — housing and transportation. Following developments such as high-speed rail and overhead gondola systems will be important in the coming years to help better connect people and decrease traditional road congestion.

How were these needs determined?

These needs are determined based on the age and condition of infrastructure, financial strength of the city, citizen input, and objective evaluation of the community development needs of the low/moderate income target areas. CDD works with each consortium city to ensure an eligible project is submitted. The Mayors' Council of Tarrant County has a sub-committee that reviews each project to ensure each project receives an appropriate amount of funding based on need of the project and city finances.

Describe the jurisdiction's need for Public Services:

Tarrant County has limited funding for public services, however, are open to use public service funds to support youth, elderly, and persons with disabilities with services necessary to maintain viability of our community thereby balancing affordable housing. Public services are essential for the functioning and well-being of society, especially for low- to moderate- income persons. Providing opportunities to a wide range of services to support the community and enhance the quality of life provides essential services to level the playing field and reduce disparities within the community.

Supporting the direst demographic, such as people experiencing homelessness, is a need in Tarrant County. Providing public services such as case management and daycare for those clients has been seen as a need to allow parents to work or attend school to further educate themselves. Providing these supportive public services allows for future self-sustainability.

How were these needs determined?

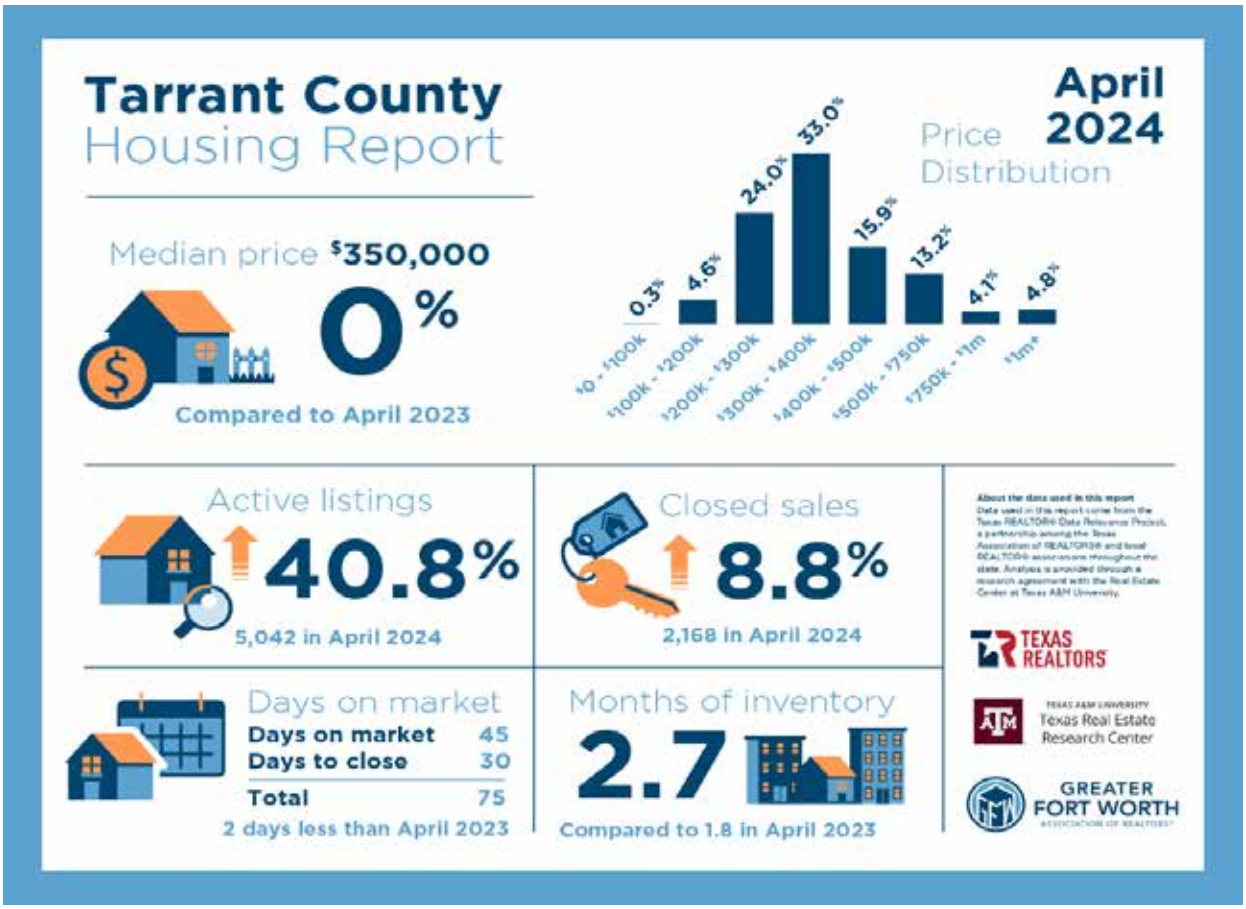
Tarrant County Commissioner's Court is the governing body for Tarrant County government. The Court is made up of the County Judge who is elected countywide and presides over the full Court, and the four County Commissioners -- each elected from one of the County's four Precincts. The County Commissioners have both countywide and precinct responsibilities with constituents contacting them for needs. CDD is referred to when services are required by constituents in which we can assist with. Coupled with annual assessment reports from other agencies, CDD can assess the needs within Tarrant County.

MA-05 Overview

Housing Market Analysis Overview

The Tarrant County consortium consists of 30 cities and the unincorporated area which the U.S. Department of Housing and Urban Development (HUD) allocates funds to Tarrant County annually. For this report, the housing market area will include the consortium as well as three larger cities: Arlington, Fort Worth and Grand Prairie, that receive and manage their own HUD funding. Market qualifiers include economy, sales market, and rental market. After COVID-19, unemployment rates have bounced back in May 2022 to 2017 levels with more people working. However, federal interest rates remain high and stagnant in the fourth quarter 2024 with no or little increase in pay. Many are spending less on luxury items and delaying home maintenance projects due to higher costs.

According to Redfin, Tarrant County home prices were up 1.0% compared to April of last year, selling for a median price of $350,000. On average, homes in Tarrant County sell after 34 days on the market compared to 29 days last year. There were 2,116 homes sold in April of 2024, up from 1,971 last year. The Tarrant County real estate market had 9,125 homes for sale in May 2024, an 11.4% increase compared to April 2024. A population boom paired with low supply caused rent prices to soar in 2022. While rent costs in North Texas plateaued in 2024, average rates remain high, according to an ApartmentData.com report.



Source: https://www.gfwar.org/news/april-2024-housing-report

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

Introduction

According to the 2022 5-year ACS estimates, there are 812,186 housing units in Tarrant County with 92.96% occupied. The County is comprised of 67.79% of single-family homes, 25.17% multi-family, 3.62% townhomes or similar 1-unit attached homes, 1.84% mobile homes, 1.5% duplexes, and 0.08% boat, RV, and van. Based on 2022 5-Year ACS data, rental vacancy rate for the county is 7.69% with the highest rental vacancy rates in Dalworthington Gardens (29.66%), Richland Hills (23.81%), River Oaks (15.21%), Benbrook (14.03%) and Pantego (10.25%). Most multi-family units are above the market rate with approximately 10% of all units considered affordable. The larger cities such as Fort Worth, Arlington, Grand Prairie, Grapevine, North Richland Hills, and Euless have the greatest numbers of multi-family housing units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	511,763	67.79%
1-unit, attached structure	27,350	3.62%
2-4 units	38,671	5.12%
5-19 units	95,057	12.59%
20 or more units	67,628	8.96%
Mobile home, boat, RV, van	14,500	1.92%
Total	**754,969**	

Table 31 - Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	%
No bedroom	2,095	0.46%	14,996	**4.88%**
1 bedroom	4,551	1.01%	96,710	**31.46%**
2 bedrooms	39,223	8.71%	102,110	**33.22%**
3 or more bedrooms	**404,680**	**89.82%**	**93,604**	**30.45%**

Table 32 - Unit Size by Tenure

Data Source: 2016-2020 ACS

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

Federal, state, and local programs aim to assist diverse family structures and income levels, with a particular focus on low- to moderate-income households. These initiatives are designed to alleviate poverty, enhance housing stability, and improve overall quality of life for underserved communities. Typically, families served by these programs fall into the low-income category, often defined as those earning less than 80% of the area median income (AMI).

Tarrant County works within HUD federal guidelines to assist individuals and families living in poor conditions. Specifically, single-parent households, families with children, persons with disabilities, and elderly individuals often represent significant portions of the recipients. CDD will continue to implement rental assistance programs that prioritize families experiencing homelessness or those facing imminent eviction. During COVID-19, extra staff were hired to assist more renters; however, as funding and staff has decreased, fewer units have been assisted annually. Today, we see a growing need for assistance in the 30-60% AMI group where more families can be assisted with HOME TBRA funds. Less than 30% AMI will continue to be served with ESG funds.

Elderly, disabled, and low-income families with children are directly assisted with homeowner rehabilitation programs. The type and number of persons within a family and income level are dependent on each other to qualify. Between 2020 and 2024, 95 single family owner-occupied homes were rehabilitated through Tarrant County's housing rehabilitation program using CDBG and HOME funds. Greater efforts will be made to encourage cities with older homes to take part in outreach initiatives. With rising costs and limited funds, the goal is to assist at least 40 income eligible homeowners per year with full rehabilitation, priority repair and ADA barrier removal using HUD funds and meeting match requirements.

HOME funded only one (1) new multi-family complex with 296 units since 2020 and only one (1) single-family home was built and sold to a qualifying household to add to the rental affordable housing inventory. Markets have been unfavorable to acquire old units to rehabilitate and build new with high costs and interest rates. With limited funds, often HUD funds are leveraged to build bigger projects to add to the housing inventory. While Tarrant County cannot take on this burden by itself, it will continue to work with the community whenever possible.

Over 3,000 Housing Choice Vouchers (HCV) will continue to assist low-income Tarrant County households. Additional special vouchers from HUD will further extend this reach by providing additional resources and housing units that often cater specifically to the identified needs of demographics within the community, such as veterans, disabled, and elderly families.

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

Cornerstone Apartments had their affordability period end February 2023 and is no longer considered affordable and no longer associated with the original owner. In the next five (5) years, four (4) multi-family complexes will end their affordability period. There is currently no capacity within CDD to do ongoing affordability monitoring after the affordability period ends. Tarrant County does not own any section 8 housing units and Grapevine and Haltom City do not plan on adding or removing any from the current inventory.

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

No. Like the rest of the Country, the availability of affordable housing units does not meet the needs of the population. For renters, the average rental costs have been increasing in the last five (5) years mainly due to rising property values, the region's dramatic job growth and a tight supply of available apartments. The region's influx of varied employment and major employers such as various health related employers, banking companies, aviation industries, and education systems have increased the demand for more qualified workers. The balance of meeting educational qualifications, paying rent, utilities, transportation costs, food and other expenses is an extra challenge when rent is not affordable. Although rents vary in each city within Tarrant County there are still limitations on lowering other costs such as transportation and utilities. Using HOME Investment Partnership funding, Tarrant County works with developers to increase the number of housing units by building new or acquiring and rehabilitating older units to add to the housing stock.

Although new complexes are under construction to meet the growing demand, many of the new units are aimed at an upscale clientele, with amenities such as quartz countertops and Bluetooth wiring. Rents ranging from $2,100 to $2,500 a month for a two-bedroom apartment aren't unusual where many of the new units are aimed at urban professionals that can afford to pay higher rents. With expensive building materials and lack of qualified homebuilders, supply cannot keep up with demand. Although the majority of those moving into the area fulfill new high paying jobs and can afford higher rents and mortgage payments, original residents that were struggling with lower paying jobs are now facing more struggles with increased housing prices. Programs to assist citizens upgrade skills and provide childcare for children of working parents are extremely valuable to grow Tarrant County talent and maintain a level of self-sufficiency.

Increasing home values is a legitimate concern for Tarrant County residents and for some an impediment to maintaining affordable housing. New single family housing inventory is slow to add due to market rates, costs of materials to build, and lack of quality construction. The trend for millennials to rent and wait longer to buy is also dampening the demand for single-family homes. For older adults, credit scores and available funds can be an impediment to purchase. The bigger concern for single family owners is maintaining homes while paying increased property taxes and insurance on fixed incomes or incomes that are stagnant. In cities and towns with older populations such as Blue Mound, Everman, Forest Hill, Lakeside, Pantego, Richland Hills and White Settlement we see higher rates that moved into homes built 1979 and earlier. The combination of older homes and older owners is one where we can assist with housing rehabilitation so that the owner may age in place in a home with limited expenses.

Describe the need for specific types of housing.

The need for specific types of housing arises from various factors that influence demographics, lifestyles, and economic conditions. Half of the cities in the county have at least 80% of their housing made up of single-family homes. Most homes were built between 2000 and 2009 with almost as high number of builds in the 1980's. There are many older homes that were built before 1980 in cities like Bedford, Benbrook, Blue Mound, Crowley, Edgecliff Village, Everman, Forest Hill, Hurst, North Richland Hills, Pantego, Watauga, Westworth Village and White Settlement. In aging cities, it is even more important to maintain housing inventory and allow older residents age in place in safe living conditions.

As the population ages, there is a growing demand for housing that caters to seniors. This includes independent living communities, assisted living facilities, and nursing homes that provide accessibility and support services. Affordable rental housing for seniors with associated services will be a demand as our population ages. There is currently only a handful of complexes within Tarrant County that are affordable for seniors. For those that own their own homes, more housing rehabilitation will be required to ensure older owner-occupied homes don't fall into disrepair, elderly can age in place safely and neighborhoods remain vital.

Many families prefer single-family homes for privacy, outdoor space, and a sense of community. This type of housing is often sought where families can benefit from schools and parks. For single family homes HUD's Comprehensive Housing Market Analysis of Fort Worth-Arlington Housing Market Area from 2021, estimates a demand for approximately 28,700 new single-family homes. As markets have slowed down for home ownership, we can assume the number will slowly increase in time. We still see many newer homes being built around North Fort Worth and Haslet around the Alliance Airport area. Homes in that area are priced well

above the average home price, but no other transportation infrastructure has been included. According to 2022 5-year ACS data, the median value of an owner-occupied home in Tarrant County was $269,400, an increase from $158,200 five years ago. The HOME and Housing Trust Fund Homeownership Sales Price Limits for FY 2024 for Tarrant County is $309,000. This higher amount indicates a significant increase in the last two (2) years.

With rising housing costs, affordable options are crucial for low- and middle-income families. This includes subsidized housing and workforce housing to ensure that everyone has access to safe and decent living conditions. In general, there are many more owner-occupied homes than renter occupied units and with the trends mentioned in the previous section, there is a greater need for affordable rental housing. According to HUD's Comprehensive Housing Market Analysis of Fort Worth-Arlington Housing Market Area from 2021, rental demand is estimated at 18,000 new units. Although new builds are occurring, not enough will be priced affordably to help house lower income families. As job opportunities have increased in Tarrant County in the last few years, the number in demand will increase.

Discussion

The Community Development Department (CDD) will continue to collaborate with each city to enhance housing options and monitor economic and transportation developments that could lead to improvements in affordable housing. In addition to participating in various meetings and staffing the Mayors' Council, CDD will utilize research and reports from agencies, universities, third-party data services, and the North Central Texas Council of Governments to inform our decision-making with statistically sound data.

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

Introduction

As affordability is dependent on a person's income and transportation costs to accommodate daily routines, affordability is relative to average income of citizens in each city. Median value of owner- occupied homes in Tarrant County consortium cities ranged from $133,800 in the City of Sansom Park to $854,900 in the City of Southlake according to the 2022 5-year ACS data. The median value of an owner-occupied home in Tarrant County was $269,400 within the same period.

Cost of Housing

	Base Year: 2009	2020	Most Recent Year: 2022	% Change 2009-2022
Median Home Value	$141,000	$209,600	$ 269,400	91%
Median Contract Rent	$743	$967	$1,352	82%

Table 33 - Cost of Housing

Data Source: 2009 Census (Base Year), 2016-2020 ACS, 2018-2022 ACS (Most Recent Year)

Number of People Paying Rent by Amount

Rent Paid	2020	2022	% Change
Less than $500	15,345	7,105	-53.70%
$500-999	134,931	46,999	-65.17%
$1,000-1,499	91,509	129,233	41.22%
$1,500-1,999	27,917	74,391	166,.47%
$2,000 or more	9,430	39,106	314.70%
Total	*279,132*	*296,834*	*100.0%*

Table 34 - Rent Paid

Data Source: 2016-2020 ACS, 2018-2022 ACS (Most Recent Year) NOTE: HUD provided data was incorrect. Data is from Census.gov

To provide data where IDIS has not been captured, the following information is to supplement the Cost of Housing data.

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	8,870	6,630
50% HAMFI	5,590	13,350
80% HAMFI	29,535	38,135
100% HAMFI	26,145	32,465
> 100% HAMFI	77,200	250,830

Table 35 - Housing Affordability

Data Source: 2016-2020 CHAS, HAMFI = HUD Area Median Family Income

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	$1,266	$1,384	$1,617	$2,144	$2,615
High HOME Rent	1,140	$1,223	$1,469	$1,689	$1,864
Low HOME Rent	$892	$956	$1,147	$1,325	$1,478

Table 36 – Monthly Rent

Data Source: 2024 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

In 2024, housing supply for middle to upper income families is limited, and affordable housing for lower income persons and average working families are lacking within the County. Adding more single-family homes with greater variety of home choices would help all income levels. The trend of rising rents is limiting the choices of safe and affordable housing for working families and low-income persons. Meanwhile developers are increasingly building multi-family units for those that can afford above market rates.

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

When considering changes to home values and/or rents, the affordability of housing is likely to change conversely. As values and rents increase, the less affordable a home would be if incomes do not rise as well. Sacrifices in home maintenance will likely occur leading to potential blight of neighborhoods. When incomes are fixed, home maintenance will likely be the last concern for the homeowner or renter. As we saw in previous sections, home values have increased 28.94% between 2020 and 2022. For retirees and those on fixed incomes, the rise of home values could mean a loss of home security due to insufficient funds to continue to pay

mortgage, insurance, and taxes. Similar for rent, as demand for rental unit's increase with lack of affordable supply, renters can no longer afford thereby creating overcrowding to share costs of a unit, accepting unsafe units, or becoming homeless.

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 rents paid for HOME funded units are well below fair market rents (FMR) and Tarrant County average area median rents are also lower than FMR. The issue arises when wages are stagnant, especially for low- moderate- income persons, but landlords increase rents to HUD prescribed FMR rates. Only certain cities within the County have high rents similar to FMR and the population that can afford to pay. For example, Keller, Mansfield, Southlake, and Westworth Village have higher average rent rates than the County. Other cities and their population cannot afford these rates.

By using HOME funds, Tarrant County may leverage funds to build affordable units and maintain a longer period of affordability. More importantly, by maintaining a good number of HOME qualified units, rent can be affordable.

Discussion

The availability of affordable housing and the age of units relative to the cost of housing and income levels will guide CDD housing planning within limited annual HUD funds. In cases for homeowners, CDD will continue to assist with the homeowner rehabilitation program, add new single-family homes where the market allows affordably, and assist potential homebuyers in owning their own home. For renters, CDD will work with developers, nonprofits, and cities to add to the affordable rental inventory.

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

Introduction

The condition of housing in Tarrant County varies widely across cities and communities, influenced by factors such as population growth, economic conditions, and local policies. The predominant housing type in Tarrant County remains single-family detached homes, which accounted for 67.78 percent of the County's housing stock calculated in the 2022 5-year ACS. There are 812,186 total housing units with 754,969 or 93.0 percent occupied. The remaining 7 percent vacant is comprised of 0.9 percent homeowner and 6.1 percent renter vacancy. 40.3 percent of the housing units have three bedrooms where majority of homes were built between 1980 and 2010. Arlington, the Hurst-Euless-Bedford area, and White Settlement also had a boom of homes built in the 1970s. Most homes in Richland Hills, River Oaks, and Sansom Park were built in the 1950s. Cities that saw an increase in homes built in the 1960s are Forest Hill, Haltom City, Hurst, and Lakeside. The age of homes will generally reflect the condition of housing.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Census Bureau defines "condition of units" based on the physical and financial conditions of the housing units. HUD further defines these conditions as 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 30%.

"Standard condition" for rehabilitation typically refers to the minimum acceptable state of a property or structure that is required before it can be deemed suitable for use or habitation after undergoing repairs or upgrades. Tarrant County will follow Texas' minimum construction standards and HUD's rehab requirements as minimum standards to meet Tarrant County's minimum acceptable standards for rehabilitation and new construction. The guide for these standards is available at CDD office. Items may be substandard in condition but are suitable for rehabilitation if total costs for rehabilitation are less than $40,000 per home and if there is at least one major systems failure. Major systems failures include maintenance requirements for roofs, electrical, plumbing, ventilation, and heating. If lead-based paint is present in single family homes, remediation will occur. "Substandard condition" where rehabilitation is not

possible can be defined as homes with too many problems to address under the $40,000 maximum requirement.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition (Housing cost burden 30%-50%)	52,670	6.67%	69,170	8.15%
With two selected Conditions (Housing cost burden 30%-50% and > 50%)	114,560	14.52%	184,185	21.69%
With three selected Conditions (above and overcrowding)	138,075	17.50%	222,295	26.18%
With four selected Conditions (above and lacking complete plumbing or kitchen facilities)	140,765	17.84%	230,360	27.13%
No selected Conditions	343,085	43.47%	143,050	16.85%
Total	789,155		849,060	

Table 37 - Condition of Units

Data Source: 2017-2021 CHAS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	149,865	33.89%	75,095	25.23%
1980-1999	133,005	30.08%	116,630	39.19%
1960-1979	90,030	20.36%	70,035	23.53%
1940-1959	55,790	12.62%	28,315	9.51%
1939 or earlier	13,500	3.05%	7,535	2.53%
Total	442,190		297,610	

Table 38 – Year Unit Built

Data Source: 2017-2021 CHAS

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.	159,320		105,885	
Housing units built before 1980 with children present	23,200	14.56%	24,085	22.75%

Table 39 – Risk of Lead-Based Paint

Data Source: 2017-2021 CHAS (Units with Children present)

What is the Need for Owner and Rental Rehabilitation?

The need for owner and rental rehabilitation arises from various social, economic, and environmental factors. The goal of rehabilitation is to preserve affordable housing, improve safety and health standards, adapt homes to meet the needs of special needs populations, and improve energy efficiency and resiliency. In our experience, houses built before 1989 need rehabilitation, which would add to the number of homes that are aging and need assistance. With aging housing and a growing population retiring more housing rehabilitation will be required to ensure older owner-occupied homes don't fall into disrepair and neighborhoods remain vital. The 2022 5-year ACS data show that there are greater number of own occupied homes than renter occupied. With limited funding, CDD can make greater impact to neighborhoods and families by rehabilitating single-family owner-occupied homes rather than multi-family complexes. All rental units assisted are inspected prior to assistance to ensure safe living standards are met. Units are assisted only when passed by a trained inspector. The responsibility is placed on multi-family complex owners and landlords to upkeep and maintain their facilities.

Estimated Number of Housing Units Occupied by Low- or Moderate-Income Families with Lead Based Paint Hazards

From the above 2017-2021 HUD CHAS data, the total number of homes built before 1979 where a low- or moderate- income household contains one or more children aged 6 or younger in Tarrant County is 9,425 (owner occupied) and 17,130 (renter occupied). As defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, homes must be checked for lead-based paint and traces of lead must be mitigated. Lead based paint existed up to 1978; however, some lead-based paint may still have been used in 1979. Children under 6 are especially vulnerable to lead poisoning which could lead to damage to the brain, kidneys, nerves, blood and can cause learning disabilities, seizures, and death.

Although there are greater numbers of renters than owners that have housing units built before 1980 with children present, often those apartment units have remediated by painting over old paint and replaced windows to mitigate the dangers of lead poisoning. All renters assisted are provided with Lead Based Paint information, so they are aware, and units are inspected to visually ensure no old paint is exposed. Tarrant County increased spending per project in 2019 to account for not only increasing costs, but to also allow for increased costs in abatement of lead-based paint for all owner-occupied single-family homes.

Discussion

Tarrant County will test for Lead Based paint of all single-family owner-occupied units that are being rehabilitated. For rental units, an inspection will occur that will include a visual lead-based paint inspection, especially for families with young children and immune-compromised persons. Lead-based paint information will be provided for all initial inspections.

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

Introduction

There are currently three (3) providers of HUD-Assisted Housing in the Tarrant County urban county jurisdiction: Tarrant County Housing Assistance Office, the Grapevine Housing Authority, and the Haltom City Housing Authority. Arlington Housing Authority and Housing Solutions (Fort Worth Housing Authority) data are not included in this report as they are not part of Tarrant County consortium. The public housing inventory located in Grapevine and Haltom City is generally well-managed and in good condition. TCHAO manages 3,458 Housing Choice Vouchers (HCVs), including 159 vouchers for the Family Reunification Program, nine (9) for the Foster Youth Initiative, 90 for Emergency Housing, 200 for Veterans Affairs Supportive Housing, 250 for Non-elderly Disabled, 220 for Mainstream, 99 for Grapevine Housing Authority, and 188 for Corsicana Housing Authority. TCHAO currently works with 1,025 landlords that accept vouchers. There are approximately 1,012 households on the wait list as of January 21, 2025.

Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based Foster Youth Initiative, Emergency housing, Mainstream, Other HA	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	248	3,458	0	624	200	159	250
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments.

The Grapevine Housing Authority administers the Public Housing Program only as of 2016 and TCHAO now manages their HCV program. Grapevine Housing Authority owns 98 units located on five (5) streets whereby the rent is based on approximately 30 percent of the household income or a flat rent (resident's choice). Starr Place has 20 elderly and disabled units consisting of 10 efficiencies, 8 one-bedroom, 1 ADA accessible one-bedroom and 1 two- bedroom ADA accessible units. W. Texas Street has 19 elderly & disabled units consisting of 8 efficiencies, 10 one bedroom and 1 handicap two- bedroom units. Starnes/Brewer has 9 family units consisting of 6 two bedrooms and 1 two- bedroom ADA accessible unit located on N. Starnes and 2 three- bedroom units located on Brewer. S. Scribner has 10 family units consisting of 8 two bedroom and 2 three- bedroom units. W. Worth has 40 elderly & disabled units consisting of 37 one bedroom and 3 handicap one- bedroom units. Grapevine Housing Authority has an established Resident Council which sponsors social and informational activities.

Housing Authority of Haltom City administers a public housing program whereby the housing authority owns and manages one (1) project which contains 150 affordable rental units. 80 1-bedroom units for elderly, 6 1-bedroom units for families, 26 2-bedroom units, 34 3-bedroom units, and 4 4-bedroom units for families. The County will continue to coordinate with local housing authorities on issues which affect both parties. Since 2000, the Public Housing Authorities have developed 5-year Agency Plans and Annual Plans under federal requirements (Public Housing Agency Plans, 24 CFR 903).

There is no new public housing developments planned within the next five (5) years.

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.

Grapevine Housing Authority owns 98 well maintained units. Haltom City Housing Authority owns 150 units with 13 undergoing modernizations. Both Housing Authorities continue to maintain and upgrade units where needed to ensure a safe and well-maintained public housing inventory.

Public Housing Condition

Public Housing Development	Average Inspection Score
Grapevine Housing Authority	high
Haltom City Housing Authority	high
Tarrant County Housing Assistance Office	high

Table 41 - Public Housing Condition

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

Public housing units are in general standard condition and are well maintained. All units continue to be upgraded; however, none require major restoration or revitalization.

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

TCHAO does not have any public housing units. Grapevine Housing Authority public housing residents are mostly seniors and families with disabilities. Requests for ADA improvement are quickly addressed, and the GHA offers resident meetings, picnics and holiday parties to engage all families living in public housing. The City of Grapevine provides transportation for seniors to the senior activity center, shopping, field trips and other on demand services. Haltom City Housing Authority offers resident gatherings to better engage the predominately senior population living in the one complex of 150 units. Transportation is a need and access to on-site counselors has been requested.

Discussion.

The type of housing for each Housing Authority is different and thus leads to different living environments and types of activities available. Grapevine Housing Authority housing is geographically spread out leading to more efforts to better connect residents of all family types. Haltom City Housing Authority predominately serves seniors in one building. Services and engagement will vary.

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

Introduction

Tarrant County staff collaborate with the CoC to ensure continuity of care throughout the County. With over 200 individual members representing over 40 organizations, the CoC contracts with Partnership Home to plan and manage HMIS. Sub-committees and work groups are developed within the CoC ensure that needs are kept up with demands and changes. Goals and objectives are made through these groups which are approved through a certification of consistency with applications for the annual CoC grants.

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)	592	15	151	681	0
Households with Only Adults	937	262	85	1,378	0
Chronically Homeless Households	0	0	0	2,058	0
Veterans	1,562	0	236	2,059	0
Unaccompanied Youth	33	0	0	0	0

Table 42 - 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.

Mainstream services, including health, mental health, and employment services, play an important role in supporting people experiencing homelessness in our community. These services provide essential resources that address underlying issues often faced by individuals experiencing homelessness, such as physical health challenges, mental health conditions, and barriers to employment.

The Tarrant-Parker County Continuum of Care (CoC) has established strong partnerships with two of the region's major healthcare providers for people experiencing homelessness: MHMR Tarrant County, the local mental health authority, and JPS Health Network, the public hospital. Both organizations provide direct services and collaborate with community partners to enroll people experiencing homelessness in Medicaid and the local hospital's specialized insurance program for people experiencing homelessness to ensure access to healthcare services. JPS Health Network's Street Medicine team provides medical care to unsheltered homeless individuals, while MHMR Tarrant's outreach team connects individuals with mental health and substance abuse treatment.

To increase access to employment services, the CoC is supported by three robust partners with significant employment initiatives. The Presbyterian Night Shelter and The Salvation Army operate effective employment programs that identify individuals ready for work, provide training, and place them in employment. Workforce Solutions, the region's workforce agency, is represented on the CoC Board, which strengthens collaboration and allows for direct referrals for residents who are willing and able to work.

Our community housing assessment tool also gathers data on work readiness within the CoC. Those results show that over 80% of clients are either not willing or not able to work. Accordingly, we have prioritized non-employment cash income solutions in recent years. Utilizing state homelessness funding, TCHC (Partnership Homes) hired two full-time SSI/SSDI Outreach, Access, and Recovery (SOAR) -certified benefits specialists to enhance access to non-employment income resources. The specialists focus on PSH housing programs and are embedded within emergency shelters and outreach teams to assist actively homeless individuals. Since 2022, the CoC's SOAR-certified specialists have secured over $875,000 in non-employment income benefits for housing program participants, providing significant support and financial stability for individuals and families in need.

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.

ACH Child and Family Services (ACH): Unaccompanied youth
3712 Wichita Street, Fort Worth, Texas 76119 and 6121 Wrigley Way, Fort Worth, Texas 76133
Provides assessment, offers 24/7 safety and care to run away, homeless, or trafficked youth, ages 10-17; temporary setting for youth in the child welfare or mental health systems in a crisis or transition between placements and short-term intervention and stabilization for foster youth and their families to help prevent hospitalizations and placement disruptions.

Arlington Life Shelter (ALS): Homeless individuals and families
325 W. Division Street, Arlington, Texas 76011
Promote self-sufficiency by providing shelter, employment programs and transitional services for North Texans impacted by homelessness.

DRC: general homeless population.
1415 East Lancaster Avenue Fort Worth, TX 76102-6717.
Street Outreach program specifically to bring housing services to those living unsheltered.

Presbyterian Night Shelter (PNS): Homeless individuals, families, veterans.
2400 Cypress St., Fort Worth, TX 76102
Assisting homelessness through emergency shelter, affordable housing, and sustainable employment.

SafeHaven of Tarrant County (SHTC): Individuals and families experiencing domestic violence
1010 N. Center Street, Arlington, TX 76011
The only state designated family violence center in Tarrant County to keep victims safe and hold offenders accountable. 24-hour emergency shelter, transitional housing with subsidized rent, counseling for survivors and their children, case management and legal support,

The Salvation Army (TSA-FW) – Fort Worth Mabee Center: individuals and families
1855 E. Lancaster Avenue, Fort Worth, TX 76103
Helping North Texans combat addiction, homelessness, and poverty by providing emergency family homeless shelter, daily meals for homeless, food pantry and social services. Seasonal services include cooling stations and overnight warming shelter.

The Salvation Army – Arlington (TSA-Arl): individuals and families
712 W. Abram St., Arlington, TX 76013
Helping North Texans combat addiction, homelessness, and poverty by providing family life shelter, weekly community dinner, food pantry and case management. Seasonal services

include a cooling station, overnight warming shelter and after school/summer camp programming.

True Worth Place (TWP): general homeless population day shelter
1513 E Presidio St, Fort Worth, TX 76102
A resource center and day shelter providing facilities and services to maintain hygiene, a mailing address, telephones and temporary storage, educational/employment/enrichment programs and case management.

Union Gospel Mission (UGM): Individuals and families
1321 East Lancaster Avenue, Fort Worth, TX 76102-6689
Offering programs for homeless individuals to maximize their potential by developing the skills needed to become independent, productive community members.

Veteran Affairs (VA): Veteran individuals and families
Homeless Veterans care coordinator call 214-857-0230
Helping Veterans who are homeless or at risk of becoming homeless due to financial hardship, unemployment, addiction, depression, or transition from jail.

See also in the Appendices for a homeless resource guide

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

Introduction

Tarrant County assists persons with special needs through various programs by collaborating with many agencies and consortium cities. Persons with special needs may include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, and public housing residents. By collaborating with agencies familiar with each population, resources can be combined to best serve the public.

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.

Most of the elderly and persons with disabilities are on fixed income and may not have access to reliable transportation. CDD can provide home rehabilitation to maintain a safe home to age in place or work with other agencies and programs to assist with rent and social services. Some may require access to reliable transportation to improve quality of life, go to social events, medical appointments, and to obtain basic needs. Alternative transportation to access opportunities is available in most areas in or near the City of Fort Worth via Trinity Metro, but not to all Tarrant County consortium cities. Within the northeast portion of the county, the transportation provider for the elderly and disabled is NETS, serves the cities of North Richland Hills, Bedford, Keller, Euless, Grapevine, Haltom City, and Hurst.

Public Housing residents in Grapevine Housing Authority and Haltom City Housing Authority are mostly seniors and persons with disabilities. In Grapevine Housing Authority, a wheelchair accessible bus can take residents to the library and community center daily. Counselors are available in both housing authorities to assist residents with needs or provide guidance on resources.

Employment and a stable living environment as well as case management support is necessary for persons with addictions or other dependencies to remain successful; however, resources and employment options are often limited. The Continuum of Care has secured competitive grant funding to continue to support this special population to encourage a healthier lifestyle with a path to self-sustainability.

Tarrant County Samaritan House located in Fort Worth, currently provides services and housing for persons with HIV/AIDS. Participants are linked to the supportive services offered to them at

Samaritan House, including chemical dependency counseling, meal service, and professional skill development. In addition to giving necessary support to residents, the incentive of subsidized off-site apartment living is a positive dynamic in the recovery progress for current Single Room Occupant (SRO) residents. While still living in the SRO, residents interact with other program clients and can realize first-hand what the benefits of attaining the direct level of self-sufficiency can be. This encourages clients to actively seek strategies for positive recovery so that they may also be able to enjoy the same benefits.

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

JPS is the primary provider of emergency and in-patient mental health care. This includes an Emergency Psychiatric Department and the Trinity Springs Pavilion inpatient treatment facility. If a patient presents as homeless or at risk of homelessness and there are no housing options immediately available, social services at JPS routinely attempt contact with family and friends of patient to arrange placement during recovery. If this is not possible, JPS locates group home providers or nursing home facilities appropriate to meet the specific needs of the patient.

The hospital discharge committee meets quarterly to increase collaboration between shelters, outreach teams, and healthcare facilities to navigate discharges to homeless situations. This committee includes representatives from local shelters, outreach teams, Tarrant County, City of Fort Worth, the CoC Lead Agency, MHMR, Tarrant County Public Health, John Peter Smith Hospital, Texas Heath Resources, Medstar, and Baylor Scott & White. This committee reviews mental health care cases that have had difficulty with placement and provides feedback and resources to local hospitals to avoid discharge to homelessness. Those with chronic health conditions are prioritized for Supportive Housing or assisted by Housing Placement Specialist to identify long term, rehab, or assisted living care.

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 annual surveys, a need for improved infrastructure, alternate transportation options and assistance with current owner-occupied homes are identified. CDD will continue to encourage infrastructure projects to include sidewalk and new energy efficient street light installation when improving roads. CDD plans to work with other jurisdictions and entities to expand

transportation options, especially for those with special needs. CDD will continue with housing rehabilitation program thereby assisting those older homes and clients to age in place in a safe and accessible home. To ensure quality affordable housing stock, CDD will work with CHDO's and developers to add to our affordable housing stock with ADA compliant units and infrastructure for broadband service. Supportive services are usually provided separately through non-profit vendors. CDD will work with current providers when an opportunity arises with developers to offer services.

Tarrant County has several Housing Tax Credit projects coming out that were awarded from 2022-2024. However, the majority are within Fort Worth, Arlington, and Grand Prairie. State policy states that each 9% tax credit deal "… must commit at least 5% of the total Units to Persons with Special Housing Needs. For purposes of this subparagraph, Persons with Special Housing Needs is defined as a household where one or more individuals have alcohol or drug addictions, is a Colonia resident, a Person with a Disability, has Violence Against Women Act Protections (domestic violence, dating violence, sexual assault, and stalking), HIV/AIDS, homeless, veterans, and farmworkers."

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))

In addition to the previous section, elderly, frail elderly, persons with disabilities, will be assisted by removing ADA barriers and replacing with more accessible amenities through housing rehabilitation and infrastructure improvements. Senior centers will also be improved where planned in consortium cities to improve amenities for aging population. Persons with alcohol or other drug addictions will be assisted with case management through our CoC programs with MHMR. Persons with HIV/AIDS and their families will be assisted using HOPWA-C funds in which Samaritan House will house and provide case management. Public housing residents will continue to be supported through Grapevine Housing Authority and Haltom City Housing Authority.

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

Describe any negative effects of public policies on affordable housing and residential investment.

The complexity of the various systems for affordable housing makes it nearly impossible to find housing for people who need affordable housing. The cost of housing is naturally a barrier when most low-income persons cannot afford the cost of living let alone owning a home. There are 30 consortium cities and some unincorporated areas mostly on the western side of Tarrant County. Each city has their own tax policies affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment. CDD can help educate cities regarding avoiding any barriers to affordable housing, however Tarrant County has no authority over any of the cities to enforce policies. Homeowners or potential homeowners in unincorporated areas may be assisted directly.

Tarrant County encourages affordable housing by working with cities and other public agencies to avoid barriers to affordable housing through education and meetings. CDD staff are trained on the latest fair housing policies from HUD and will implement required policy changes to eliminate barriers when utilizing HUD funds. When working with other cities, the Mayors' Council of Tarrant County meetings are used as a forum to provide information to help highlight negative effects of some public policies, including housing policies. Cities are made aware of potential barriers to affordable housing and innovative practices to enhance citizen quality of life. Barriers could be minimum lot sizes with specific building materials used. Innovative practices could include adding accessory dwelling units (ADUs) also referred to as granny flats, accessory apartments, or second units — as an inexpensive way to increase their housing supply. Tarrant County works with cities, banks, and developers on Housing Tax Credit Programs to promote affordable rental units in suburban areas and has sought alternate funding sources to use in conjunction with HUD funds for an array of affordable housing development.

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

Introduction

The majority of Tarrant County's Community Development Block Grant (CDBG) is used for non-housing community development by revitalizing public infrastructure or providing public services. Both are vital support to housing and resident well-being. A more detailed examination of Tarrant' County's population and economic developments can be found in the Assessment of Fair Housing report available in the appendix.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction 11, 21	9,327	3,914	0.82%	0.37%	**-0.45%**
Arts, Entertainment, Accommodations 71, 72	96,965	124,672	8.49%	11.67%	**3.18%**
Construction 23	90,484	63,707	7.92%	5.96%	**-1.96%**
Education and Health Care Services 61, 62	236,367	215,151	20.68%	20.13%	**-0.55%**
Finance, Insurance, and Real Estate 52, 53	87,529	67,814	7.66%	6.35%	**-1.31%**
Information 51	19,560	11,888	1.71%	1.11%	**-0.60%**
Manufacturing 31-33	115,581	99,185	10.11%	9.28%	**-0.83%**
Other Services 81	55,067	29,952	4.82%	2.80%	**-2.02%**
Professional, Scientific, Management Services 54, 55	129,572	69,285	11.34%	6.48%	**-4.86%**
Administrative and Support and Waste Management and Remediation Services 56	Combined w/ 54, 55	77,055		7.21%	**2.35%**
Public Administration 92	33,326	20,749	2.92%	1.94%	**-0.97%**
Retail Trade 44-45	132,703	117,973	11.61%	11.04%	**-0.57%**
Transportation & Warehousing, Utilities 48, 49, 22	105,639	108,349	9.24%	10.14%	**0.89%**
Wholesale Trade 42	30,636	59,051	2.68%	5.53%	**2.84%**
Grand Total	1,142,756	1,068,744			

Table 43 - Business Activity

Data Source: 2023 ACS (Workers), 2023, Q3 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	1,187,682
Civilian Employed Population 16 years and over	1,142,756
Unemployment Rate	3.8%

Table 44 - Labor Force

Data Source: 2023 1-year ACS

Occupations by Sector

	Number of People
Management, business and financial	467,777
Farming, fisheries and forestry occupations	n/a
Service	165,662
Sales and office	230,342
Construction, extraction, maintenance and repair	98,104
Production, transportation and material moving	180,871

Table 45 - Occupations by Sector

Data Source: 2023 1-year ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	564,015	58.22%
30-59 Minutes	330,842	34.15%
60 or More Minutes	73,872	7.63%
Total	968,729	100%

Table 46 - Travel Time

Data Source: 2023 1-year ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	112,546		68,170
High school graduate (includes equivalency)	216,548		110,918
Some college or associate's degree	295,661		110,793
Bachelor's degree or higher	400,261		112,801

Table 47 - Educational Attainment by Employment Status

Data Source: 2023 1-year ACS

Educational Attainment by Age

	Age				
	Gen Z (12-27 yrs.)	Gen Y (28-43 yrs.)	Gen Y (28-43 yrs.)	Gen X (44-59 yrs.)	Baby boomer (60-78 yrs.)
	18–24 yrs.	25–34 yrs.	35–44 yrs.	45–65 yrs.	65+ yrs.
Less than 9th grade	3,838	10,315	17,440	42,672	21,283
9th to 12th grade, no diploma	22,493	17,734	17,922	37,025	16,325
High school graduate, GED, or alternative	74,363	77,188	66,739	116,015	67,524
Some college, no degree	66,493	67,981	65,053	100,610	60,592
Associate's degree	15,018	27,338	24,992	39,625	20,263
Bachelor's degree	24,400	93,176	73,440	114,067	56,119
Graduate or professional degree	1,698	31,809	44,534	65,718	34,199

Table 48 - Educational Attainment by Age

Data Source: 2023 1-year ACS, Generational definition source from Where Millennials end and Generation Z begins | Pew Research Center

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	$31,697
High school graduate (includes equivalency)	$37,661
Some college or Associate's degree	$49,395
Bachelor's degree	$67,532
Graduate or professional degree	$83,523

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2023 1-year ACS

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

Based on the table above, the two major employment sectors within Tarrant County are Management, Business and Finance, and Sales and Office. According to Workforce Solutions of Tarrant County, the top industries with the most establishments in Tarrant County are Retail and Wholesale trade, Healthcare and Social Services, IT, Professional and Business Services, and Leisure and Hospitality.

The key geographic areas of employment in Tarrant County are Alliance Airport in northern part of Tarrant County, DFW Airport and American Airlines in eastern part of Tarrant County, Lockheed Martin throughout Tarrant County, and JPS Hospital network in central Tarrant

County. Seasonal or occasional work that also bolsters employment and the economy can be seen in Arlington; Cowboys Stadium, Globe Life Field, Six Flags amusement park, and Hurricane Harbor water park. Suburban cities surround each major work area in which people live in and commute to. Provided that there is reliable transportation and stable employment, economic trends are constant.

Describe the workforce and infrastructure needs of the business community.

The workforce and infrastructure needs of the business community are critical components that significantly influence economic growth and sustainability. A robust workforce is characterized by a diverse and highly skilled talent pool capable of adapting to the rapidly changing demands of the global market. As businesses increasingly rely on technology and innovation, the emphasis on continuous education and professional development has become paramount. For organizations to thrive, it is essential to cultivate a workforce that not only possesses relevant technical skills but also embodies soft skills such as communication, problem-solving, and collaboration.

In addition to workforce considerations, the infrastructure underlying business operations plays a pivotal role in facilitating efficiency and connectivity. Infrastructure encompasses a broad range of physical and digital assets, including transportation networks, utilities, and information technology systems. A reliable and modern infrastructure enables businesses to optimize supply chains, enhance productivity, and expand market reach. Investment in smart infrastructure, such as high-speed internet and improved transportation systems, is essential for attracting new businesses and supporting existing ones. Such efforts will not only bolster individual organizations but also contribute to the broader economic resilience and competitiveness of the region. Ensuring that both workforce and infrastructure are aligned with future demands is essential to fostering a sustainable business ecosystem.

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.

Major employers have been moving into Tarrant County and increasing the supply of jobs. There are not enough qualified employees to keep up with the demand therefore, Workforce Solutions works with Tarrant County employers to gather input on skills in demand for specific industries for the future, working with Colleges and ISD's to best educate residents to fulfill

those in-demand jobs and provides resources and funding for childcare and higher education. Workforce Solutions has collaborated with schools and various companies to promote internships and apprenticeships that align with real-life applications of what is being learned. Workforce Solutions for Tarrant County states that skilled workforce per industry is needed and to build that need, workforce solutions is connecting industry partners to the educational system, especially at the junior and senior high school level to promote interest in careers within these demand industries.

The correlation between increased job opportunities and vehicle congestion presents a nuanced challenge that we must navigate. As economies expand and job markets flourish, individuals are often drawn to urban centers in search of employment. This influx can lead to heightened congestion as roads become saturated with vehicles, resulting in longer commute times, increased air pollution, and broader implications for public health. While the creation of jobs is essential for economic growth, it is imperative to implement strategic measures to mitigate the resulting traffic congestion. Building affordable housing closer to employers to reduce travel time to work and building housing closer to transit stops or trails give other options of travel beyond the personal vehicle.

To address these challenges, we attend NCTCOG meetings to learn and help prioritize comprehensive transportation planning that includes the development of robust public transit systems, bicycle lanes, and pedestrian-friendly infrastructures. By providing viable alternatives to personal vehicle use, urban areas can reduce reliance on cars, thus alleviating congestion. Using CDBG to help fund bike trails and sidewalks not only enhance the quality of life for residents but also contribute to sustainable development. Through collaboration and innovation, it is possible to balance the positive economic impacts of job growth with effective traffic management strategies that enhance urban mobility and quality of life.

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

The alignment between the skills and education of the current workforce and the available employment opportunities within a jurisdiction is a critical factor influencing economic development and sustainability. Such alignment ensures that the labor market operates efficiently, facilitating job creation and overall economic productivity. Simplistically, 39.05% of the labor force have bachelor's degrees or higher which would correlate with 40.93% in the Management, business and financial sector. 50% of those that complete high school or have some college or associates degree balance out occupations in other sectors. A careful

assessment of this relationship reveals both the strengths and weaknesses inherent in the local labor market when more detail is applied.

The challenge is upgrading appropriate skills and education to increase pay to maintain cost of living standards especially when we see a need in workers in the Arts, Entertainment, Accommodations industries, traditionally low paying jobs. Collaboration between educational institutions and business communities can foster targeted training programs, internships, and apprenticeships, preparing workers for the specific skills required in demanding industries. Therefore, ensuring that the current workforce possesses the relevant skills and educational background is not just a matter of economic efficiency; it is also a crucial element for fostering opportunities and enhancing the overall quality of life within the county. Ultimately, a proactive approach to workforce development can serve as a catalyst for sustained economic growth and resilience.

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 for Tarrant County's strategic vision is to work cooperatively with other regional economic partners such as North Texas workforce boards, chambers, city governments, economic development entities, educators, and training providers as well as community partners toward a collaborative support of regional industry and economic growth. Workforce Solutions works with Tarrant County employers to match students from Colleges and ISDs to provide internships and apprenticeships. In other fields, Workforce Solutions has partnered with schools and various companies to encourage internships and apprenticeships to coincide with what is being learned to real life application. Understanding that there is a demand for more employees in the aerospace field, Workforce Solutions has encouraged the field in ISDs and worked with colleges and universities to provide degrees specific to our region's needs. By fostering local industries, it is possible to increase the supply of self-sufficient workforce with current population thereby putting less pressure on adding more infrastructure and housing at such a high rate.

Workforce Solutions of Tarrant County currently has three industry consortiums to help enhance industry training, address common issues in the industry and create a talent pipeline for the industry.

(1) DFW Regional Aerospace Consortium: Since 2003, Bell Helicopter, Lockheed Martin, and Triumph Aerostructures – Vought Aircraft Division have led the Aerospace Consortium.

The companies have been instrumental in the creation of the "Gotta Jet?" career awareness program for students and their parents as well as the development of a common entry-level training program for future employees. With the support of the Arlington and Fort Worth Chambers, Workforce Solutions for Tarrant County, the Texas Manufacturing Assistance Center and Hillwood Properties, the Consortium continues to make important contributions to the North Texas region. As one of the key industries for the region, aerospace manufacturing employs workers in over 75 companies, and promotion and training programs developed by the Aerospace Consortium will ensure that there is a pipeline of future employees for years to come.

(2) Construction Consortium: The Construction Consortium is a group formed by local Construction companies that jointly address the workforce needs and talent pipeline shortages the industry faces. They work together to influence curriculum to address career pathways in the industry.

(3) Hospitality Council: Hospitality Council is a group formed by Hospitality Industry leaders who jointly address the workforce needs of this growing industry in Tarrant County. With Tarrant County being the heart of Hospitality and Tourism Industries, this Council addresses workforce needs, industry education and enhancing training. Contrary to long-held belief that this industry produces "dead-end" jobs, the Hospitality Industry provides extensive and lucrative career pathways.

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

Yes.

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.

Tarrant County does not have its own CEDS but does participate with the North Central Texas Council of Governments (NCTCOG) metropolitan planning organization to develop one for its 16-county region. Tarrant County participated in the development of that strategy and encouraged all cities to apply for EDA grants through NCTCOG. Since being eligible for EDA grants with the CEDS in 2018, cities have participated in the Safe Routes program to build sidewalks to connect schools with neighborhoods.

Discussion

CDD will continue to work with Workforce Development and attend meetings to better understand the economic development opportunities around Tarrant County. Often, developments are shared amongst cities through informal discussions and during various meetings. In knowing developments, CDD can better assess housing needs and add to the affordable housing stock appropriately.

MA-50 Needs and Market Analysis Discussion

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

HUD defines housing problems when a household is said to have any 1 or more of the following problems.

1. Overcrowding – More than 1 person per room.
2. Severe overcrowding – More than 1.5 persons per room.
3. Lacking plumbing or lacking kitchen facilities
4. Cost burden – monthly housing costs exceeds 30% of monthly income
5. Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

Tarrant County's definition of concentration of multiple housing problems is a city or town that potentially holds a high number of aging homes and/or a high number of low-income persons, both could further become covered under HUD's definition. Communities that have a high concentration of low-income households and older homes often struggle to maintain their neighborhoods. This challenge is exacerbated by a modest or declining tax base, which limits local governments' ability to generate the necessary revenue to maintain basic services such as street maintenance, water supply, and sewer management.

As Tarrant County HUD funds includes 30 consortium cities, we work with all cities that need improvements according to area wide benefit requirements on a per project basis or provide direct benefit to eligible persons or households. Half of the consortium cities have housing stock that is considered aged or built before 1980. HUD has determined Tarrant County's median household income in Tarrant County is $101,900 for 2024. The following cities have high aging housing stock and more than half of the number of households had annual incomes below $101,900 according to 2022 5-year ACS data: Azle, Bedford, Benbrook, Blue Mound, Euless, Everman, Forest Hill, Haltom City, Hurst, Lakeside, Lake Worth, North Richland Hills, Pantego, Richland Hills, River Oaks, Sansom Park, Watauga, and White Settlement. Within the other cities there are small pockets of aging homes and low-income persons scattered throughout where CDD will assist case by case based on program.

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

Tarrant County consortium cities comprise of cities surrounding City Fort Worth and City of Arlington. The largest population by race in our 30-city consortium is the White only group (56.51%) followed by Hispanic or Latino (23.50%), black or African American (10.14%), and Asian (5.80%). Almost all Tarrant County consortium cities are predominately White except for the Cities of Blue Mound, Everman, Forest Hill, Haltom City, River Oaks, and Sansom Park. City of Everman and City of Forest Hill have predominantly Black/African American and Hispanic population while other exception cities have at least half of their population as ethnic Hispanic.

According to 2022 5-year ACS data, Cities of Everman, Forest Hill, Haltom City, Hurst, Sansom Park, Westworth Village and White Settlement have median household incomes less than $61,000/year. Not all residents are considered low- moderate- income households, but we can make assumptions that households in these cities in particular need more assistance than other cities not listed.

It is evident that there are more persons of Hispanic ethnicity living in Tarrant County now as population increases. With such blur in traditional definitions of “minority populations,” Tarrant County will market services area wide using English and Spanish publications to assist those in need.

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

Tarrant County suburban cities and towns are all varied and have housing markets to reflect such. In general, there are many more owner-occupied homes than renter occupied units, except in the City of Euless where there are 14,521 renter occupied units opposed to 9,484 owner occupied units. The housing market in the northern part of Tarrant County such as Haslet and Westlake are seeing a significant increase of above average cost single family development with the increase of jobs around Alliance Airport. Housing in the northeastern part of Tarrant County such as Grapevine, Southlake and Colleyville are geographically located to higher paying jobs in Dallas and Collin counties. Those cities continue to have the most single-family homes with high median values of $431,800 in Grapevine to $854,900 in Southlake. Town of Pantego and City of Dalworthington Gardens is landlocked by the City of Arlington with most land built out with over three quarters of housing as single-family owner occupied housing and smaller businesses established. Rental housing is available in Pantego, but more rental units are in the City of Arlington. There are limited vacancies in rental units in Arlington and what units are available are not affordable. To help add to the affordable housing

stock for renters, old multi-family rental properties may be purchased, rehabilitated and rented using HOME funds.

In the southern part of the County, the City of Mansfield continues to see a strong increase of single family and multi-family units with the strong school system and proximity to employers in Johnson County, Ellis County and City of Fort Worth. Everman and Forest Hill are land locked by City of Fort Worth with limited housing and business additions. Maintaining and improving current services are important for both cities. The neighboring City of Kennedale has room to develop, and a city comprehensive plan poised to improve existing and build new housing. Cities of Crowley and Burleson continue to slowly add housing stock to support existing employers in Fort Worth such as Lockheed Martin and other employers nearby.

In the western part of Tarrant County, consortium cities are landlocked by the City of Fort Worth. Business development and transportation in the City of Fort Worth is closely watched as it would affect cities such as Benbrook, Lake Worth, Lakeside, River Oaks, Sansom Park, Westworth Village, and White Settlement. The Naval Air Station Joint Reserve Base (NAS JRB) and the developments surrounding that area are closely monitored with local cities actively contributing their insights and perspectives. We see a continued trend in Westworth Village where older and smaller residential lots are being purchased and replaced with high-priced single-family redevelopment occurring on two to three lots. With the addition of new developments in west Fort Worth beyond our cities, markets are quickly changing and being monitored. For example, on February 4, 2025, it was announced that Arizona-based Discovery Land Co. is creating a 1,100-acre development in west Fort Worth called Maverick Golf and Ranch Club. It will feature nearly 500 homes with an 18-hole championship golf course, a 12-hole executive course and a nine-hole, par-three courses, amenities such as a clubhouse, spa, fitness center, kids adventure center, family water park, field house, sports complex and hiking and biking trails. The club will also feature an organic farm for members to learn about sustainable living and nature. [5]

Are there any community assets in these areas/neighborhoods?

Community assets refer to the various resources, strengths, and capabilities that exist within a community and contribute to its overall well-being and development. These assets can be categorized into several types, including physical, economic, social, and cultural resources.

[5] Source: https://www.wfaa.com/article/news/local/fort-worth-texas-ranch-development-homes-maverick-real-estate/287-f52f2ff5-5490-4dbb-931c-2a69e776fb78

Physical assets encompass infrastructure such as parks, schools, and community centers that provide spaces for social interaction and recreation. Economic assets include local businesses and employment opportunities, which can drive economic growth and stability. Social assets involve the relationships and networks among residents, fostering collaboration and mutual support. Cultural assets reflect the history, traditions, and richness of a community, enriching its identity and sense of belonging.

Southwest Tarrant County is predominately the City of Fort Worth, a historically urban city with the rail as its core to move goods throughout the country. Local transit, Amtrak, businesses, government buildings and three satellite universities are within the downtown core. Cities of River Oaks, White Settlement and Westworth Village have historically housed people working on the Naval Air Station Joint Reserve Base (NAS JRB) and are close to downtown Fort Worth. Residents around Azle, Lakeside, Lake Worth, Saginaw and Sansom Park enjoy access to the lake and Fort Worth Nature Center and Refuge.

Significant growth is occurring in the City of Haslet as well as localities in the northwest quadrant surrounding Alliance Airport. The major business hub is bringing big businesses and jobs to that area. For example, Bell, a Textron subsidiary, announced February 2025 that it was retrofitting and expanding an existing plant to house a $600 million-plus manufacturing plant for the company's new assault helicopter, the U.S. Army's Future Long Range Assault Aircraft set to replace the UH-60 Black Hawk as the U.S. Army's long-range assault aircraft.[6] It is expected to bring 520 jobs. The Cities of Westlake and Keller are also feeling the Alliance affect and building more homes and city amenities to accommodate.

There is a train service along the Northeastern quadrant to connect to downtown Fort Worth, DFW airport, Dallas, and Collin Counties. The City of Grapevine is also connected by train in which their downtown has drawn crowds for various seasonal events in addition to entertainment available at the Gaylord Texan Resort, Grapevine Mills Mall, and Great Wolf Lodge.

In the Southeastern quadrant, the City of Arlington dominates with the University of Texas at Arlington and their entertainment district including AT&T stadium, Globe Life Park, Six Flags over Texas, Hurricane Harbor, and Choctaw Stadium. The City of Mansfield continues to grow with land to expand in Johnson County and excellent schools. The draw of the 72-acre movie production studio approved by the City of Mansfield in 2023 is attracting more film and television production companies to the area. Nearby smaller land locked cities like Everman,

[6] Source: https://fortworthreport.org/2025/02/05/landing-the-deal-fort-worth-partners-make-new-state-economic-development-plan-work-for-bell-plant/

Forest Hill and Kennedale house families in older homes, but can reap the benefits of surrounding opportunities.

The identification and utilization of community assets play a critical role in community development initiatives. By focusing on existing strengths rather than solely on needs or deficiencies, community members can promote a more sustainable and empowering approach to problem-solving.

Are there other strategic opportunities in any of these areas?

Strategic opportunities to add affordable housing around transit orient development (TOD) are continually monitored throughout the County. In our county survey, access to affordable and reliable transportation alternatives outside of a personal vehicle was requested and just as important as affordable housing in safe and decent neighborhoods. CDD will continue to take part in meetings with the Regional Transportation Council and the North Central Texas Council of Governments.

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.

From the Federal Communications Commission, the term broadband commonly refers to high-speed Internet access that is always on and faster than the traditional dial-up access.

Broadband includes several high-speed transmission technologies such as:

- **Digital Subscriber Line (DSL):** DSL is a wireline transmission technology that transmits data faster over traditional copper telephone lines already installed to homes and businesses.
- **Cable Modem:** Cable modem service enables cable operators to provide broadband using the same coaxial cables that deliver pictures and sound to your TV set.
- **Fiber:** Telecommunications providers sometimes offer fiber broadband in limited areas and have announced plans to expand their fiber networks and offer bundled voice, Internet access, and video services.
- **Wireless:** Wireless broadband connects a home or business to the Internet using a radio link between the customer's location and the service provider's facility. Wireless broadband can be mobile or fixed.
- **Satellite:** Just as satellites orbiting the earth provide necessary links for telephone and television service, they can also provide links for broadband. Satellite broadband is another form of wireless broadband and is also useful for serving remote or sparsely populated areas.
- **Broadband over Powerlines (BPL):** BPL is the delivery of broadband over the existing low- and medium-voltage electric power distribution network. BPL speeds are comparable to DSL and cable modem speeds. BPL can be provided to homes using existing electrical connections and outlets. BPL is an emerging technology that is available in very limited areas. It has significant potential because power lines are installed virtually everywhere, alleviating the need to build new broadband facilities for every customer.

The selected broadband technology will depend on several factors. These may include whether you are in an urban or rural area, how broadband Internet access is packaged with other services (such as voice telephone and home entertainment), price, and availability.

Tarrant County consortium member cities are considered suburban with 100% wireless availability. Data from Connected Nation shows broadband service with speeds of at least 25 Mbps download/3Mbps upload is available to 99.99% of households with only 88 households unserved. Broadband service with speeds of at least 100 Mbps download/10 Mbps upload is available to 99.65% of households with 2,271 households unserved.

Most homes in Tarrant County have wiring and connections to access DSL, cable modem or fiber broadband. If an older home does not, the service provider will likely install the infrastructure to access the service. When building new multi-family housing of more than four (4) units, Tarrant County ensures that the infrastructure for broadband is built into the new units. HOME development partners will add broadband infrastructure such as hard wiring in new homes and acquisition and rehabilitated homes as value added incentive to living in these units. The limitation of access for low to moderate income households would be financial. Often the challenge is being able to assist clients with payment of internet service as a utility cost. HUD regulations have not been updated to include payments for internet as a utility cost.

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

In most areas in Tarrant County there are at least three to five internet service providers: Spectrum, AT&T, EarthLink, and Frontier cover the most area. With increased providers, brings greater competition and reduction of price, but quality of service and reliability of connection is also a factor. We encourage competition, but only if quality service can be delivered at affordable rates.

Cell phone companies are now offering in-home internet service, like data plans for cellular service. This is in addition to cell phone users' data plans being used to access the internet. Verizon, Sprint, AT&T, and T-Mobile operate their own networks and heavily compete in this metro region.

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

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

Six (6) out of the 10 fastest-growing counties in the U.S. from 2022 to 2023 are in Texas, according to recent estimates from the U.S. Census Bureau. Collin, Denton, and Tarrant counties in the Dallas-Fort Worth area also had significant gains, bringing in tens of thousands of new people. As more people call Tarrant County and the larger North Central Texas area home, human activities contributing to greenhouse gas emissions will increase. Based on the National Risk Index, Tarrant County has a risk score of 98.82, the third highest score in Texas after Harris County (99.97 risk score) and Dallas County (99.14 risk score). For more information, refer to Tarrant County's Analysis of Impediments to Fair Housing report in the appendices.

While some may debate the impact human activities have on the changing climate, the data shows that as the atmosphere continues to warm, climate and weather patterns will change – and those changes haven't gone unnoticed. A 2023 survey conducted by Texas Voter Poll found that 78% of Texas voters think that the weather has changed over the past 10 years.

The following information is from the Tarrant County Hazard Mitigation Action Plan 2020. CDD collaborates with emergency management and public health in times of emergencies for best practices. Through an assessment of previous federally declared disasters in Texas, historical events and potential events in Tarrant County, and a review of available local mitigation action plans, it was determined that the Hazard Mitigation Action Plan (HazMAP) will address the risks associated with the following nine (9) natural hazards prevalent in Tarrant County:

- Drought
- Earthquakes
- Expansive soils
- Extreme heat
- Flooding (including dam failure)
- Thunderstorms (including hail, wind, lightning)
- Tornadoes
- Wildfires
- Winter storms

In Tarrant County specifically, the daily average summer season temperature increased from about 85 degrees Fahrenheit in the early part of the 20th century to 87 degrees Fahrenheit during

this most recent decade[7]. Scientists estimate that average temperatures throughout north Texas may increase by an additional 2 degrees by 2050 if nothing is done to reduce carbon dioxide emissions and other greenhouse gases[8]. Sustained high temperatures are dangerous and residents will need to take precautions, especially vulnerable groups like senior citizens, persons who work outside, and those in poor health.

Drought is a water shortage caused by the natural reduction in the amount of precipitation over a period, typically a season. It can be exacerbated by conditions such as extreme heat, low humidity, soil dryness and high winds. The relationship between high temperatures, soil dryness and more frequent, prolonged high-pressure systems means that Tarrant County will experience longer and more severe droughts. Prolonged periods of drought can impact an area by affecting water supply, building foundations and structures, and the economy. Cattle may have to be prematurely slaughtered due to hay shortages and homeowners will be forced to abide by strict water conservation restrictions enforced by cities. Soil moisture, directly impacted by drought, is forecasted to reduce by 10 to 15 percent by 2050[9], which can cause damage to roads, rail lines, and buried infrastructure.

Flooding from extreme rainfall has become more frequent and severe and is expected to worsen. As a result, there will be a significant increase in urban flooding — as much as 30-50% more than occurred over the last half of the 20th century[10]. While it's not likely that annual precipitation totals will change in North Texas, rainfall patterns likely will. We will likely see enhanced cycles with torrential rainstorms in the spring followed by longer than usual dry periods.

Since 2000 and compared to other large counties in Texas, Tarrant County has had the most hail reports and it's in an area most prone to destructive tornadoes[11]. Tarrant County has also had 121 destructive wind reports during that time, the most of any major Texas City. From February 11 to February 21, 2021, Tarrant County as well as the entire state of Texas was impacted by freezing temperatures, snow, and ice during the 2021 Winter Storms. The National Weather Service placed the entire state under a winter storm warning as communities proceeded to experience up to an inch of ice accumulation per day. The temperatures in Tarrant County were as low as -1 degrees Fahrenheit and did not return to above freezing until February 20th. These

[7] Source: Times Record news, https://data.timesrecordnews.com/weather-data/tarrant-county/48439/1923-07-01/?syear=1923&eyear=2024#history
[8] Source: Risk Factor, https://riskfactor.com/county/tarrant-county/48439_fsid/heat
[9] Source: https://agupubs.onlinelibrary.wiley.com/doi/full/10.1029/2020EF001552
[10] Source: https://texas2036.org/weather/
[11] Source: https://www.expressnews.com/san-antonio-weather/article/texas-city-worst-weather-database-18352832.php

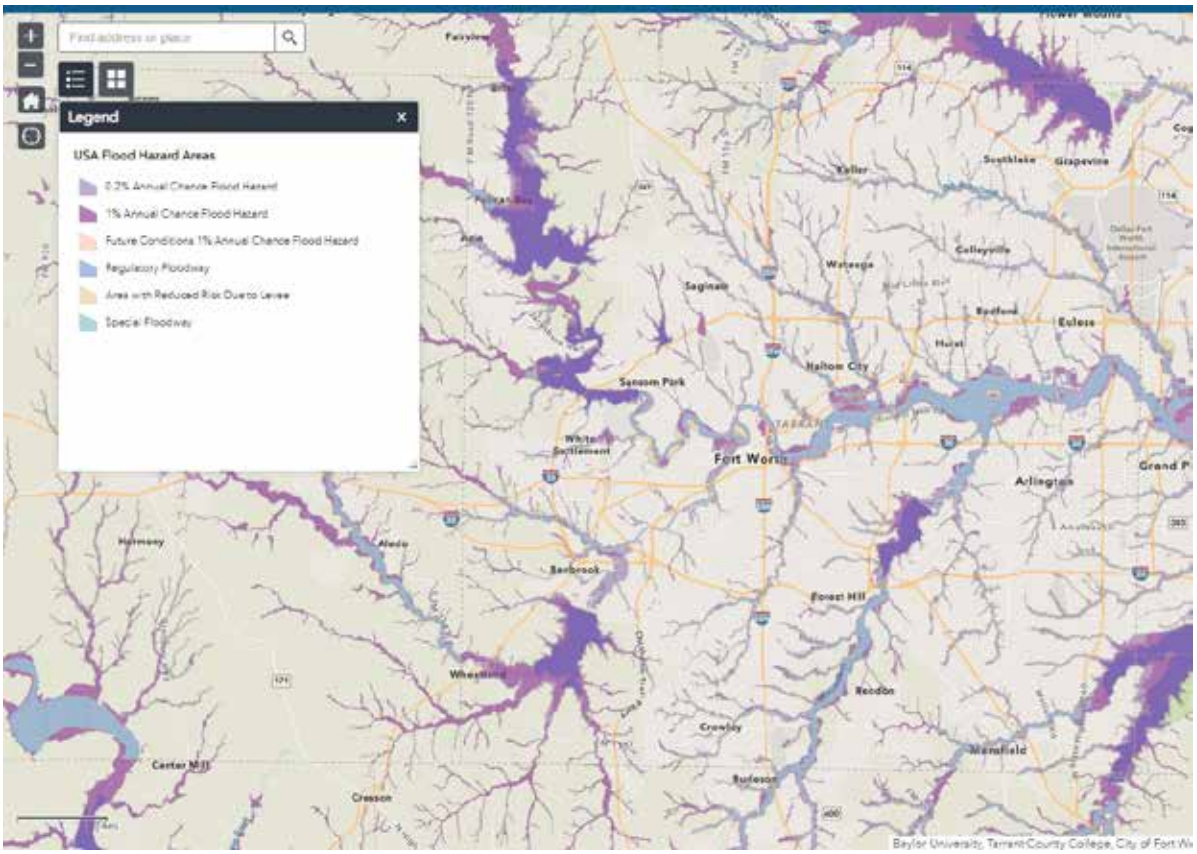
conditions and the length for which they lasted caused approximately 69 percent of Texans to lose power at some point during the disaster.

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

Drought, earthquakes, expansive soils, extreme heat, medical disasters, thunderstorms, tornadoes, and winter storms do not have geographic boundaries and can impact the entire county equally. Wildfire can be expected to threaten rural and urban jurisdictions with undeveloped land. Flooding is a severe threat to jurisdictions containing 100-year, 500-year floodplains or bodies of water.

The following map[12] represents flood hazard areas along the rivers and creeks in Tarrant County. Cities of Everman, Forest Hill and Kennedale were exceptionally exposed to the floodway and a high percentage of low to moderate income households near the floodway or in the floodplain were impacted in 2018 after rainstorms and flooding. Use of CDBG for Public infrastructure and facilities category to assist in flood mitigation and disaster prevention to improve flood controls will continue to be a high priority in this five-year consolidated plan. Potential use of CDBG funds could be to assist in planning and engineering for the improvement of existing flood ways and infrastructure also.

[12] Source: https://mediaprogram.maps.arcgis.com/apps/webappviewer/index.html?id=c4c302cc56314e19958636e876c38746



Another vulnerability are health related epidemics or pandemics as seen with COVID-19. The World Health Organization declared the Coronavirus (COVID-19) a pandemic March 11, 2020 affecting both demand and supply across the global economy. Tourism, food service and travel-related industries were among the hardest hit as authorities encourage “social distancing” and consumers stay indoors. Industries less reliant on high social interaction, such as agriculture, will be comparatively less vulnerable but will still face challenges as demand wavers. Lower income households working in those tourism and travel-related industries would be impacted the most with layoffs from dwindling businesses, hours reduced or having to quarantine at home. Assistance must be provided to this population to ensure stability in housing and basic needs.

SP-05 Overview

Strategic Plan Overview

As an urban entitlement county, Tarrant County must comply with the Consolidated Plan requirements to receive funding for its formula-based HUD programs. Designated as the lead agency by the Tarrant County Commissioners Court, the Community Development Department (CDD) of the County Administrator's Office is charged with the preparation and the submission of this Consolidated Plan to HUD. The CDD is also responsible for overseeing the public notification process, approval of projects, and the administration of these grants.

The Strategic Plan sets general guidelines of the Tarrant County Consolidated Plan for housing and community development activities for the next five years, beginning July 1, 2025 through June 30, 2029. The policies and priorities of the strategic plan are drawn from an analysis of housing, community development, and services needs within the urban county. The priorities and objectives provide structured guidelines that direct the CDD regarding the selection of projects to be funded over the next five years. The plan presents policies and a course of action to address priorities anticipated over the next five years that will address the overall goals as established by federal law:

Decent Housing - - which includes:

- assisting homeless persons obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increase the availability of affordable permanent housing in standard condition to low-income and moderate-income families;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- Providing affordable housing that is accessible to job opportunities.

A Suitable Living Environment - - which includes:

- improving the safety and livability of neighborhoods; and
- increasing the access to quality public and private facilities and services; and

- Supporting youth and education with quality programs

Expanded Economic Opportunities - - which includes:

- job creation and retention of jobs for low-income persons
- Provide short-term working capital assistance to eligible small businesses to enable retention of jobs held by low-and moderate-income persons.
- Improved transportation alternatives to expand on economic opportunities

SP-10 Geographic Priorities – 91.215 (a) (1)

Geographic Area

Tarrant County has no Target areas that specifically target geographic locations to assist.

General Allocation Priorities

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

The entitlement area for the urban county includes 30 consortium cities and unincorporated areas within Tarrant County. Cities of Fort Worth, Grand Prairie, and Arlington are separate participating jurisdictions that receive their own HUD funding and are not included in our geographic area. The Tarrant County CDBG program is developed in response to the guidance of the Tarrant County consortium made up of 30 member cities as of August 3, 2023. The 30 current members include: Azle, Bedford, Benbrook, Blue Mound, Burleson, Colleyville, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lake Worth, Lakeside, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village and White Settlement. Urban requalification occurs every 3 years and will occur again in 2026. Additional cities may be added and approved into the consortium for future years. Public works issues solely in unincorporated areas will be assisted by Tarrant County Public Works. Public services are available County-wide as a direct service to any resident of Tarrant County consortium. Owner-occupied housing rehabilitation is available to eligible applicants on a first-come, first serve basis for all consortium cities and unincorporated areas.

Tarrant County allocates grant dollars to projects in specific geographic areas based on meeting the low/moderate income criteria as established by HUD under the area wide benefit activity. Allowable areas are determined based on the number of low- and moderate-income persons living in an area. The eligible service areas are defined by Census block groups, wherein projects are allocated to areas that meet low- and moderate-income criteria. When areas are not eligible under census, a survey is conducted by CDD per HUD guidelines with HUD's approval. For direct services, individual families may be assisted based on income qualification of all persons in a family. The income levels are determined by HUD annually. Tarrant County is dedicated to investing in HUD funds throughout all cities in Tarrant County outside of Fort Worth, Arlington, and Grand Prairie.

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

Priority Needs

1	**Priority Need Name**	Affordable Housing
	Priority Level	High
	Population	Extremely Low income persons Low income persons Moderate income persons Middle income persons Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Tarrant County Consortium Cities
	Associated Goals	Tenant Based Rental Assistance Preserve Affordable Housing Increase Affordable Housing Stock Homeless Prevention Public Services Administration Rapid Rehousing
	Description	· Rehabilitation of existing housing (high) · homebuyer & first-time homebuyer assistance (medium) · New construction (low) · Acquisition with or without rehabilitation (low)

		· Rental Assistance (medium)
	Basis for Relative Priority	Affordable housing is a high priority need. Whether by adding to the housing stock, maintaining existing housing, assisting homebuyers, or with rental assistance, funds received from HUD will specifically have a housing focus.
2	**Priority Need Name**	Homelessness
	Priority Level	High
	Population	Extremely Low income persons Low income persons Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	All Tarrant County
	Associated Goals	Tenant Based Rental Assistance Homeless Shelter Operations Public Services Administration Street Outreach Rapid Rehousing
	Description	· Outreach (low) · Emergency shelter and transitional housing (high) · Rapid Re-Housing (low) · Prevention (high)
	Basis for Relative Priority	Combating homelessness is a high priority using ESG funds and annual competitive Continuum of Care funds. Specifically, assisting with operational costs of homeless shelters and filling in a needed gap of preventing homelessness are high priorities.

		Due the limited amount of funding other activities within ESG are reviewed annually based on community need in conjunction with The City of Arlington and City of Fort Worth ESG funds.
3	**Priority Need Name**	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low income persons Low income persons Moderate income persons Middle income persons Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Tarrant County Consortium Cities
	Associated Goals	Public Infrastructure and Facilities Public Services Administration
	Description	· Public facilities (low) · Public improvements (high) · Infrastructure (high) · Public services (medium) · Economic development (low)

	Basis for Relative Priority	Non-Housing Community Development is a high priority to help consortium cities improve public infrastructure. Smaller cities rely on the funds to prevent blight in neighborhoods while larger cities benefit by leveraging city funds to create more substantial projects to better assist a greater population.
4	**Priority Need Name**	Non-Homeless Special Needs
	Priority Level	Low
	Population	Extremely Low income persons Low income persons Moderate income persons Middle income persons Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Tarrant County Consortium Cities
	Associated Goals	Tenant Based Rental Assistance Preserve Affordable Housing Increase Affordable Housing Stock Homeless Prevention Public Services Administration
	Description	Special needs populations include the elderly, frail elderly, persons with disabilities and persons with HIV/AIDS. Housing needs and specific supportive service needs will continue to be supported.
	Basis for Relative Priority	Due to limited funding and the number of people served, non-homeless Special Needs will be a medium priority.

Table 50 – Priority Needs Summary

Narrative (Optional)

Tarrant County is committed to addressing the housing needs of the urban county population. The diverse housing markets and local economies of the 30 consortium members present a wide range of needs. 67 percent of the urban county is primarily made up of single-family residential homes, where homeownership is 59.7% (slightly lower than the national average of 65.5%). Homeownership rates have decreased by 5% compared to five years ago. This context sets the stage for discussing housing priorities, specifically how allocation priorities relate to the level of need associated with each of the priorities.

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)	Tarrant County rental market lacks enough affordable housing for the number of persons with enough income to sustain rental housing. Tarrant County will provide assistance to prevent homelessness through ESG funds and case management to homeless persons receiving TBRA through CoC grant funds. Tenant based rental assistance may also be an eligible program using HOME funds to assist households with incomes less than 60% AMI.
TBRA for Non-Homeless Special Needs	As our population ages, there is a market for affordable rental housing for seniors. To assist with the elderly population that do not own a home, HOME TBRA funds can assist this fixed income demographic. We also see households that are not extremely low income but lack enough funds to pay high rents. HOME TBRA can assist that income group that may get lost in this market.
New Unit Production	The affordable housing market in Tarrant County is lacking like the rest of the country. By using HOME funds, new single family, multi-family and other types of housing units will be added to the housing supply. Ensuring enough units that are ADA compliant per build or rehab will also ensure needs are met for persons with disabilities.
Homebuyer assistance	The trend we see is household renters want to buy their own home but cannot save the down payment and pay for rent and daily living. The cost of rent can be the same as mortgage, but households need assistance with the initial down payment to get to the homeowner phase. Home funds can assist with homebuyer assistance.
Rehabilitation	More than half of single-family homes in Tarrant County are considered old and potentially need repairs and upgrades. With a growing older population, more persons may seek assistance. For homeowners that are on fixed incomes living in older homes, assistance may be required to bring the home back to livable standards. For example, elderly persons and persons with disabilities that are on fixed incomes will need assistance with rehabilitating their home. CDBG and HOME funds will help single family homes be more livable.
Acquisition, including preservation	Today's market is not favorable to acquire and rehabilitate multi-family nor single-family homes due to the lack of units, high interest rates and high costs of materials. However, markets are forever changing and with HOME funds, acquisition and rehabilitation of an existing home can lead to improved living conditions for the neighborhood and provide affordable housing for more families.

Table 51 – Influence of Market Conditions

Demographics	Base Year: 2009	2016-2020 ACS	Most Recent Year: 2022	% Change
Population	687,030	771,360	795,722	15.8%
Households	247,753	274,225	283,000 est	14.2%
Median Income	$58,711.00	$70,306.00	$92,300.00	57.2%

Table 52 - Housing Needs Assessment Demographics

Census Data

According to U.S. Census Bureau, 2022 5-Year ACS data, Tarrant County's population is 2,113,854 which includes the populations of Fort Worth (924,663) and Arlington (393,469). Tarrant County is the third most populous county in Texas and 15th most populated in the nation. To estimate the population of Tarrant County's 30-member consortium cities, unincorporated population and other potential cities that could join, data for City of Fort Worth and City of Arlington was subtracted from Tarrant County's Census data.

Year		Tarrant County	Fort Worth	Arlington	Estimated Consortium Population
2022	Population	2,113,854	924,663	393,469	716,888
	# Households	1,780,454	765,613	329,646	685,195
	Median Income	$78,872	$72,726	$71,736	n/a
2018	Population	2,019,977	855,786	392,462	771,729
	# Households	698,995	291,739	134,984	272,272
	Median Income	$ 64,874	$ 59,255	$ 58,502	n/a
2015					
	Population	1,914,526	796,614	379,716	738,196
	# Households	673,737	273,457	133,808	266,472
	Median Income	$ 58,711	$ 53,214	$ 53,326	n/a

Table 53 - population comparison

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

Introduction

The primary resources available for the implementation of Tarrant County's Consolidated Plan are federal funds available through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program (HOME), and Emergency Solutions Grant (ESG). For activities affecting the homeless and other special needs populations, Tarrant County receives Continuum of Care (CoC) grant funds and HOPWA-C funds by competition. CDD manages CoC grants for Tarrant County and the HIV Administrative Agency in the County Judge's office manages the HOPWA-C grant. Local social service agencies have other funding streams available to them to carry out their missions within the community.

Anticipated Resources

Program	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	$4,208,000	$1,150	$87,814	$4,296,964	$0	CDBG to be used for infrastructure, owner-occupied home rehabilitation, public services Amounts here are estimates only
HOME	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	1,435,000	0	0	1,435,000	0	HOME funds to be used to add affordable housing, homebuyer assistance, home rehabilitation and TBRA Amounts here are estimates only

ESG	Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Homelessness prevention	254,500	0	0	254,500	0	ESG funds to be used to assist Homeless Shelter operations and essential services, homelessness prevention and HMIS Amounts here are estimates only
Other	Other						

Table 54 - 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

CDBG grants do not require matched funds; however, city funds will often be leveraged (from non-federal sources) to complete public facility and infrastructure projects. The HOME and ESG programs require a local match, 25% and 100% respectively. Matching requirements are the responsibility of the contracted agency; ESG administrative costs may be matched using CoC funds. These costs and match amounts are monitored by CDD.

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

Tarrant County does not own property.

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
TARRANT COUNTY	Government	Homelessness Non-homeless special needs Ownership Planning Rental Neighborhood improvements Public facilities Public services Economic Development	All Tarrant County
Partnership Home	Continuum of care	Homelessness Planning Rental	Tarrant County and Parker County
Workforce Solutions for Tarrant County	Government	Economic Development	All Tarrant County
Regional Transportation Council	Regional organization	Economic Development Planning Transportation improvements	16 County North Central Texas region
North Central Texas Council of Governments	Regional organization	Transportation improvements Economic Development Planning neighborhood improvements	16 County North Central Texas region
Development Corporation of Tarrant County	CHDO	Ownership Rental	All Tarrant County
Housing Channel	CHDO	Ownership Rental	All Tarrant County

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The CDD continues to cultivate relationships with non-profit organizations, community and faith-based organizations, and other public institutions. These partnerships increase CDD's ability to deliver services to Tarrant County residents. Tarrant County collaborates with member agencies and the CoC through Partnership Home and its various subcommittees to support homeless individuals and those living with HIV/AIDS. Agencies include Salvation Army, Catholic Charities, SafeHaven of Tarrant County, ACH Family and Children, Arlington Life Shelter, True Worth Place, Samaritan House, Presbyterian Night Shelter, Center for Transforming Lives,

Arlington Housing Authority, Fort Worth Housing Solutions, Cornerstone, Community Enrichment Center, MHMR, and others.

The Mayors' Council of Tarrant County provides information to member cities on HUD matters and cities inform each other of needs within their own cities. The Regional Transportation Council and North Central Texas Council of Governments provide information on transportation needs and reports which effect housing and community development. By understanding current needs and future developments, CDD can appropriately fund housing and infrastructure projects.

In the landscape of workforce development and employment partnerships, it is essential to recognize both the strengths and gaps that come with collaboration between various stakeholders, including employers, educational institutions, and community organizations. Tarrant County works in partnership with Workforce Solutions to better understand economic development needs and connect clients to employment or educational opportunities.

The existing gaps arise from the limited resources and capacity of partner agencies, as well as regulatory constraints imposed by HUD. By increasing our awareness of available opportunities and developing a broader network of relationships, we can improve our ability to address and close these gaps in the delivery system.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement		X	
Mobile Clinics		X	
Other Street Outreach Services		X	
Supportive Services			
Alcohol & Drug Abuse		X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X

Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X

Table 56 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth).

The CoC is designed to address the diverse and complex needs of all homeless populations, including those experiencing chronic homelessness, families, veterans, and youth. The system operates through a coordinated and collaborative network of services and programs, which prioritizes the most vulnerable individuals in our community.

Chronic Homelessness. The CoC prioritizes access to permanent supportive housing (PSH) by advocating for and investing financial resources to secure more housing units specifically for PSH, as well as prioritizing PSH projects in the annual CoC competition. The system requires all CoC and ESG funded projects to follow Housing First principles to minimize barriers to entry and provide stable housing without requiring residents to meet preconditions. Case management, mental health support, substance use treatment, and other supportive services are offered to improve long-term stability and the resident's quality of life.

Families. Families experiencing homelessness are a priority population in the CoC. Programs such as rapid rehousing (RRH) and rapid exit offer short- to medium-term rental assistance and supportive services that help families quickly exit homelessness. These services are complemented by comprehensive supportive services, such as educational support, childcare assistance, and employment resources to all members of the family are supported.

In 2023, Partnership Home was awarded $2.5 million to invest towards ending family homelessness in our community. This funding was dispersed to eight (8) local agencies to provide rapid exit, navigation, landlord engagement, diversion, and supportive services to families in the homeless response system.

Veterans. Veterans experiencing homelessness are a priority population and benefit from specialized services through partnerships with the Department of Veterans Affairs (VA) and other veteran-specific agencies. Programs such as HUD-VASH (Housing and Urban Development-Veterans Affairs Supportive Housing) combine housing vouchers with VA case management and clinical services, emphasizing mental health care, substance use treatment, and job training specific to veterans' needs.

Youth. The CoC prioritizes youth and includes youth-focused outreach programs, youth-specific housing projects, drop-in centers, and crisis transitional housing designed to meet the unique needs of youth experiencing homelessness in our community. Crisis transitional housing provides immediate access to safe and stable housing, including supportive services to help youth transition to independence. The homeless response system understands the importance of trauma-informed care, mental health counseling, and building trust, as many youths experience trauma before or within the homeless response system.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above.

The Tarrant County Homeless Response System demonstrates many notable strengths, but service gaps exist that limit our ability to serve all those who need assistance within our community.

Strengths of the Service Delivery System

- **Housing-centered Approach.** A housing-centered approach to housing has been adopted by the majority of those involved, including the CoC, ESG funders, municipalities, and community partners.
- **Coordinated Entry (CE) System and HMIS.** The community has invested in developing strong participation in CE and HMIS. The CE system effectively prioritizes resources for the most vulnerable individuals, including chronically homeless individuals, families, veterans, and youth. By using a standardized assessment created by the community and prioritizing clients by homeless span, it ensures that those with the highest needs receive services first. HMIS provides a centralized system for tracking client data across various services, which allows for seamless, coordinated, and continuity of care as clients move through the homeless response system. The CoC has heavily invested in our HMIS to better track and understand our clients and how best to serve them.
- **Collaborative Partnerships.** Partnerships between CoCs, local governments, healthcare providers, community agencies, and veteran services enhance service delivery by creating a comprehensive network of service providers all working towards the same goal. The CoC continually collaborates with more than 50 local agencies to ensure clients receive the best possible care and services.

Gaps in the Service Delivery System

- **Limited Affordable Housing.** Our community's primary barrier remains the shortage of affordable housing units. The demand for low-cost housing far exceeds supply, which

has led to longer than desired wait times for housing services. This lack of affordable units also delays housing placements for vulnerable groups, including those who qualify for supportive housing.

- **Limited Mental Health and Substance Use Services.** While supportive services are available, access to specialized mental health and substance use treatment remains limited in our community, especially the uninsured. Many clients with dual diagnoses, high behavioral health needs, or substance use disorders struggle to receive consistent quality care.
- **Limited Employment and Economic Support Programs.** Other than affordable housing availability, lack of employment or income is a main reason why people report experiencing homelessness in Tarrant County. While economic support programs such as job training and placement services are part of our local homeless response system, these services are often underfunded or inadequately integrated into housing programs, leaving individuals without the financial resources needed to sustain their housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

To address gaps in the institutional structure and homeless response system, our community's strategy is to emphasize coordinated efforts aimed at strengthening support, increasing resources, and enhancing service accessibility for priority populations.

Strengthening Collaboration Across Agencies: Our community prioritizes collaboration across the CoC, including local governments, healthcare providers, mental health agencies, employment services, and other local organizations. Through shared resources and strategic planning efforts, these collaborations allow for a seamless response to client needs and help create a comprehensive approach to addressing homelessness.

Expanding Affordable Housing Options: Addressing the housing shortage is a primary focus in our community. In 2023, Partnership Home brought together a group including non-profit leaders, community leaders, and housing developers to create a think tank aimed at reducing barriers to affordable housing development in Tarrant County.

Additionally, partnerships with housing developers, local housing authorities, and landlords are key to increasing housing inventory and reducing barriers to accessing housing.

Securing Long-Term and Flexible Funding Sources: Funding stability is essential for maintaining effective programs. Our homelessness response system is committed to securing funding commitments from federal, state, and private sources to ensure continuity in supportive

housing programs. Specifically, Partnership Home is committed to securing additional flexible funding to allow for adjustments to service delivery based on evolving community needs.

SP-45 Goals Summary – 91.215(a) (4)

Goals Summary Information

	Goal Name	Start Year	End Year	Category	Needs Addressed	Estimated Funding for five years	Goal Outcome Estimates
1	**Public Infrastructure and Facilities**	2025	2029	Non-Housing Community Development	Non-Housing Community Development	CDBG: $11,700,000 Estimated	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100,000 Persons Assisted/5 years
2	**Preserve Affordable Housing**	2025	2029	Affordable Housing Non-Homeless Special Needs	Affordable Housing Non-Homeless Special Needs	CDBG: $3,250,000 HOME: $2,000,000 Estimated	Homeowner Housing Units Rehabilitated: 200 housing units/5 years (complete rehab, priority reconstruction, and ADA barrier removal)
3	**Increase Affordable Housing Inventory**	2025	2029	Affordable Housing Non-Homeless Special Needs	Affordable Housing Non-Homeless Special Needs	HOME: $TBD	TBD, depending on available funding and available projects. Projects are currently under review at the time of publication.
4	**Homebuyer Assistance**	2025	2029	Affordable Housing Non-Homeless Special Needs	Affordable Housing Non-Homeless Special Needs	HOME: $2,500,000	50 homebuyers assisted, (dependent on funding)
5	**Homeless Prevention**	2025	2029	Affordable Housing Non-Homeless Special Needs	Affordable Housing Non-Homeless Special Needs	HOME: $150,000 ESG: $450,000	55 households (HOME) 125 households (ESG)

6	**Homeless Shelter Operations**	2025	2029	Homeless	Homelessness	ESG: $500,000	14,000 people/year
7	**Street Outreach**	2025	2029	Homeless	Homelessness	ESG: $TBD	TBD
8	**Public Services**	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Affordable Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development	CDBG: $1,250,000	Public service activities other than Low/Moderate Income Housing Benefit: 8,500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 175 Households Assisted
9	**Administration**	2025	2029	administrative costs to manage programs	Affordable Housing Homelessness Non-Homeless Special Needs Non-Housing Community Development	CDBG: $4,000,000 HOME: $700,000 ESG: $80,000 Estimated	

Table 57 – Five Year Goals Summary

Goal Descriptions

1	**Goal Name**	Public Infrastructure and Facilities
	Goal Description	Public Facility or Infrastructure Activities such as water, sewer, street, drainage infrastructure improvements, adding new sidewalks, remove ADA barriers, improvements to senior centers, add broadband, and improve parks.
2	**Goal Name**	Preserve Affordable Housing
	Goal Description	Rehabilitate owner-occupied single-family housing throughout consortium to ensure sustainable and affordable housing for occupants and improve neighborhood stability. Rehabilitation includes complete rehabilitation, priority repair of one system, and ADA barrier removal.

3	**Goal Name**	Increase Affordable Housing Stock
	Goal Description	Increase the affordable housing stock by acquiring and rehabilitating old housing stock or constructing new single family and multi-family housing stock. Developer will either rent to low/moderate income person or sell to eligible buyers.
4	**Goal Name**	Homebuyer assistance
	Goal Description	Increase the number of homeowners by assisting with down payment and fees to purchase a new home.
5	**Goal Name**	Homeless Prevention
	Goal Description	Meeting a needs gap in the community, funds will be used to assist very low-income persons with short term rental assistance to prevent homelessness
6	**Goal Name**	Homeless Shelter Operations
	Goal Description	Provide funds to non-profit agencies to provide shelter and support to homeless persons.
7	**Goal Name**	Street Outreach
	Goal Description	Essential Services related to reaching out to unsheltered homeless individuals and families, connecting them with emergency shelter, housing, or critical services, and providing them with urgent, non-facility-based care. Eligible costs include engagement, case management, emergency health and mental health services, transportation, and services for special populations.
8	**Goal Name**	Public Services
	Goal Description	Funds to assist low/moderate income persons with public service activities such as education, transportation, and case management for the homeless, youth, elderly and persons with disabilities.
9	**Goal Name**	Administration
	Goal Description	Funds to pay for the administration of all grants. Salaries, rent, and utility costs are covered.

Table 58 – Five Year Goal Descriptions

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b) (2)

Tarrant County estimates providing annual affordable housing to 50 extremely low income, 100 low income and 50 moderate income families using all entitlement HUD funds.

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

Is there a need to increase the number of accessible units (if required by a Section 504 Voluntary Compliance Agreement)?

Currently, there is no need to increase the number of accessible units as TCHAO does not own any public housing units. Grapevine Housing Authority has six (6) accessible units and no households on the waiting list requesting an accessible unit. Haltom City Housing Authority has no applicants requesting accessible units, but residents are accommodated when requested.

Activities to Increase Resident Involvements

Grapevine Housing Authority (GHA) holds resident meetings, family events, and an annual Christmas party to increase resident involvement. GHA has a wheelchair accessible bus that takes them to the local library and the recreation center. The recreation center has activities and lunch for seniors as well as an assortment of exercise classes and equipment. Haltom City Housing Authority provides newsletters to keep residents informed. As previously stated, TCHAO does not have public housing units; however, TCHAO offers employment training, social skills training for parents in the FSS program and holds landlord meetings monthly.

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

No.

Plan to remove the 'troubled' designation

Not applicable.

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

Affordable housing continues to be a pressing issue in Tarrant County and the nation, with numerous barriers preventing access for all. One significant barrier is the interplay between supply and demand. The demand for housing has outpaced supply, driven by population growth and economic factors. This imbalance leads to skyrocketing rent prices and an increasingly competitive housing market, which disproportionately affects low-income families. Coupled with stagnant wages, especially in industries that typically employ lower-income workers, this issue creates an unsustainable living situation for countless residents.

Another major barrier is the regulatory environment surrounding housing development. Zoning laws, building codes, and other regulatory frameworks can unintentionally restrict the creation of affordable housing units. Many municipalities favor single-family housing developments over multi-family units, which can exacerbate the shortage of affordable options. Additionally, the permitting process can be lengthy and costly, discouraging developers from pursuing affordable housing projects. Each consortium member has their own local laws and policies that affect the return on investment. While these regulations often aim to preserve community character and ensure safety, they can also limit opportunities for affordable housing development. Innovative practices could include denser design of housing units, attached single family units, and adding accessory dwelling units (ADUs) also referred to as granny flats, accessory apartments, or second units, as an inexpensive way to increase the housing supply.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Addressing the barriers to affordable housing requires a multi-faceted strategy that considers both immediate needs and long-term solutions. The primary barriers often include restrictive zoning laws, high construction costs, and a lack of funding for affordable housing initiatives. By analyzing these issues, we can propose strategies that not only aim to remove these barriers but also enhance community engagement in the process.

Addressing the high costs associated with housing construction and maintenance is crucial. This could include supporting the use of alternative building materials and methods, investing in training programs for skilled labor in underserved communities, and exploring public-private partnerships to leverage funding for affordable projects. By fostering innovation and collaboration among various stakeholders, including non-profits, local businesses, and government entities, we can create a more sustainable model for affordable housing development.

Raising awareness about the importance of affordable housing within the community is essential. Formulating outreach programs that educate the public about the benefits of diverse housing options can help mitigate stigma and generate support for new initiatives. This might involve promoting mixed-use developments, allowing higher-density housing, and easing restrictions on smaller lot sizes. By emphasizing the positive impact that affordable housing has on overall community health, economic stability, and social cohesion—we can create a more inclusive narrative that fosters collaboration and collective action towards removing barriers to affordable housing.

The strategy to break the barriers and encourage affordable housing will be to add to the rental inventory with affordable rental rates and work with current landlords to encourage affordable rents in safe and clean complexes. TCHAO has a great relationship with many landlords that accept Housing Choice Vouchers and have affordable rents, but TCHAO will continue to add more rental complexes to their list.

The strategy to increase the number of mortgage lenders to provide home loans will be to enhance current relationships and gain more relationships with lenders by providing education on programs and working with development teams. Community partners currently offer education to potential homebuyers and work with banks to help the family secure a home loan. Added education is important to ensure success for the homeowner and provides security for the lender. Providing down payment assistance to potential homeowners will further assist in removing barriers to homeownership.

With respect to removing or remedying negative effects of necessary homeowner repairs, the strategy will be to (1) expand housing rehabilitation and homebuyer assistance programs into all participating consortium-member cities; (2) continue efforts to encourage the reduction or waiving of permit and development fees on housing rehabilitation or construction projects on behalf of affordable or special needs housing; and (3) continue education of affordable housing issues and city zoning impacts through meetings with cities.

SP-60 Homelessness Strategy – 91.215(d)

How will Tarrant County reach out to homeless persons (especially unsheltered persons) and assess their individual needs?

Tarrant County has multiple outreach teams whose purpose is to serve individual immediate needs and to assess for coordinated entry to connect to housing opportunities. Hands of Hope provides outreach to the general population throughout the jurisdiction. MHMR hosts the local Projects for Assistance in Transition from Homelessness (PATH) program to target individuals with mental health concerns. JPS Care Connections provides medical services to those living outdoors and a local VA-outreach worker engages with all identified Veterans living in encampments. An emphasis is being placed on assessment to appropriately house individuals as timely as possible.

How will Tarrant County address the emergency and transitional housing needs of homeless persons?

There are nine (9) agencies that can assist with emergency needs of people experiencing homelessness: ACH Child and Family Services, Arlington Life Shelter, Center for Transforming Lives, DRC Solution, Presbyterian Night Shelter, Salvation Army, SafeHaven of Tarrant County, True Worth Place, and Union Gospel Mission

Union Gospel Mission –Tarrant County provides emergency services for the homeless living in Tarrant County offering breakfast, lunch and dinner every day for those in need and overnight shelter for men is available.

Salvation Army is a day and night shelter with prepared meals provided.

Presbyterian Night Shelter operates 24 hours a day, 365 days a year and houses adults, the elderly, families, those with mental health or emotional disorders and veterans.

Center for Transforming Lives services include emergency shelter, rapid re-housing and transitional housing. In addition, the Center for Transforming Lives provides all participants support through counseling, financial empowerment services and educational opportunities to assist them in achieving self-sufficiency.

Arlington Life Shelter serves men, women and children of all ages with supportive services.

DRC Solutions mission is to provide centralized resources and services for transitioning people out of homelessness. Basic services include access to mail, computers, critical documents, and hygiene services like showers, laundry and restrooms. Other services provide access to primary

health care, mental health and rehabilitative services helps homeless men and women secure and maintain their housing.

SafeHaven of Tarrant County operates the only domestic violence shelter in Tarrant County offering housing, counseling and support for persons and families in domestic violence. True Worth Place provides day shelter and ACH Child and Family Services provides the only youth shelter.

To address transitional housing needs of homeless persons the following agencies offer transitional housing programs: ACH Child and Family Services, Center for Transforming Lives, Dune's LGBT Homeless Solutions Foundation, MHMR, Presbyterian Night Shelter, and SafeHaven of Tarrant County. Each of the programs is structured to support specific subpopulations, including veterans, youth, and victims of crime and/or family violence. Seasons of Change, Inc. and TRAC also have transitional housing projects for youth.

How will Tarrant County help 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?

Tarrant County addresses permanent housing, length of stay, and homelessness prevention primarily by the CoC Coordinated Entry System (CES). Partnership Home is responsible for administering the CES along with the planning and evaluation of program effectiveness. Clients entering the local system are evaluated through CES to identify the most appropriate housing intervention and screened for employment and benefit eligibility. Diversion efforts are utilized throughout the process. Tarrant County plays a critical role in the CES process by engaging in planning and implementation efforts and serving on relevant CoC committees who oversee and evaluate local efforts.

How will Tarrant County 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?

Prevention funds have been allocated throughout the County to assist individuals and families to avoid homelessness. Additionally, the CoC coordinates with local systems of care to establish discharge planning protocols to prevent individuals being discharged directly to emergency shelter, including the local county hospital, foster care, and criminal justice systems. Prevention efforts are administered by the Salvation Army's Home Sweet Home program, Catholic Charities and Endeavors SSVF-funded prevention programs. Tarrant County will continue to assist eligible renters avoid eviction by using ESG and HOME funds in the homelessness prevention program. Fort Worth Community Action Partners will assist with rental and utility payments for persons housed and at-risk of experiencing homelessness. Tarrant County Human Services will help countywide with rent and utility payments, if the resident is eligible.

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

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

Tarrant County is in full compliance with the Lead Safe Housing Regulation (24 CFR Part 35) which took effect September 15, 2000. The purpose of the Lead Safe Housing Regulation (24 CFR Part 35) is to protect homeowners and renters from the potential hazards of lead-based paint. CDD notifies all clients of its programs of the potential hazards of lead-based paint. All homes that are older than 1978 are tested for lead-based paint. All tenant-based rental assistance clients have their rental units visually inspected for lead-based paint by inspectors. Inspectors have been certified as visual inspectors by completing the online HUD Lead Based Paint Visual Assessment Training Course and are Inspire certified. CDD has at least two (2) staff members that maintain Lead Paint Risk Assessor certifications.

CDD staff consults with NACCED, NAHB (National Association of Home Builders), and the Tarrant County Health Department on the lead-based paint program as needed. CCD Staff undergoes continuing education from GEBCO training institute for state license renewal. All homeowners participating in first-time home buyer and home rehabilitation programs are provided a copy of all lead-based paint documentation as required by HUD. All clients receiving TBRA also receive an extensive packet of information available in multiple languages produced by HUD.

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

Lead poisoning hazards are minimized when the actions above are enforced. CDD ensures that all units in all activities are inspected for lead to avoid lead poisoning and its hazards for tenants and contractors.

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

CDD's policies and procedures regarding lead-based paint can be found in Policy # CD_09. Lead based paint requirements apply only to housing built prior to January 1, 1978. CDD staff, and in some instances contractors, will evaluate appropriate HUD-funded projects for potential Lead Based Paint (LBP) hazards to the following CDD programs. Entities that receive funds for programs such as owner-occupied rehabilitation, homebuyer assistance, development activities, and rental assistance, must follow federal Lead-based Paint requirements.

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

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

Reducing the number of poverty-level families requires a multi-faceted approach, recognizing that poverty is a complex issue influenced by various social, economic, and environmental factors. Effective programs and policies should not only address immediate financial needs but also provide pathways for long-term self-sufficiency. One of the most effective strategies includes the expansion of access to quality education and vocational training. Tarrant County will continue programs directed toward reducing poverty. The most important element in the prevention of poverty is the creation and retention of jobs[13] for area residents and providing reliable transportation alternatives[14] while living in a secure home. By working with Workforce Solutions of Tarrant County, residents can connect to jobs and resources to improve self-sufficiency while being assisted with housing.

Another essential aspect is the development of affordable housing programs. Without stable housing, it is difficult for families to focus on education, employment, or health—core components necessary for breaking the poverty cycle. Policies promoting affordable housing, including rental assistance, housing first approaches, and incentives for the development of low-income housing, can stabilize families and ultimately improve their overall quality of life. For many that need rental assistance, TCHAO will work with landlords to ensure rents stay affordable and more landlords understand available programs to accept housing vouchers. CDD will continue to collaborate with Partnership Home, City of Fort Worth, City of Arlington, and the Continuum of Care agencies by serving on task forces and committees assigned to issues directly addressing housing and reducing the impacts of poverty.

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

As a single entity, CDD does not have jurisdictional control to mandate this strategy alone; however, by educating and collaborating with other agencies and partners the number of poverty level families should be reduced.

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[13] https://www.brookings.edu/articles/helping-work-reduce-poverty/#:~:text=The%20analysis%20showed%20that%20increasing%20work%20rates,not%20working%20yields%20exceptionally%20high%20poverty%20rates.

[14] https://www.nlc.org/article/2023/06/29/how-transportation-can-drive-economic-mobility/#:~:text=As%20local%20leaders%20look%20to,people%20without%20a%20driver's%20license.

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

CDD monitors all activities to ensure compliance with program regulations, financial requirements (OMB A-110, OMB A-122, and OMB A-133), and progress toward performance goals outlined in the Consolidated Plan. CDD is responsible for providing contract administration for local community development activities, including but not limited to contract negotiations, compliance monitoring, reimbursement requests, and contract closeout. Documentation of all monitoring activities is maintained in the CDD's official files at 2501 Parkview Dr., Ste. 420, Fort Worth, Texas 76102. Specific monitoring procedures for general activities may vary depending on the type of activity.

To ensure appropriate outreach to minority contractors in the implementation of its community development and housing programs, Tarrant County publishes notices of all engineering, housing rehabilitation, and public works contracting opportunities in the local newspaper of general circulation, the *Commercial Recorder*. Notice of these opportunities is also made available to the following organizations: Fort Worth Hispanic Chamber of Commerce, Metropolitan Black Chamber of Commerce, Fort Worth Chamber of Commerce, and other related agencies. The results of minority business outreach efforts are included in the Consolidated Annual Performance and Evaluation Report (CAPER). Monitoring procedures for each program will be available in the final Appendix.

Action Plan

See separate report.

PY 2025 ACTION PLAN

Tarrant County, TX

Contact Information: *Please submit questions and comments by email to James A. McClinton, JAMcClinton@tarrantcountytx.gov, or by mail, Tarrant County Community Development, Attn: James A. McClinton, 2501 Parkview Dr., Ste. 420, Fort Worth, TX 76102.*
Residents may also call 817-850-7940 for more information.

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AP-05 Executive Summary

Program Year (PY) 2025 (July 1, 2025-June 30, 2026) is the first year of the Tarrant County Consortia Five-(5-) Year Consolidated Plan (2025-2029) for the U.S. Department of Housing and Urban Development (HUD). This planning process combines the application, planning, and reporting requirements for Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG) funds. As an urban entitlement, Tarrant County must comply with the Consolidated Plan requirements to receive funding for these formula-based programs.

As 2025 allocations have not been released by HUD yet, Tarrant County will use 2024 allocations for planning purposes. As of June 4, 2024, Tarrant County's allocations are the following for each grant: CDBG, $4,208,280.00; HOME, $1,437,719.26; and ESG, $254,138.00.

This document reflects the established online template prescribed by HUD and formatted for public analysis. Further, at the date of publication, all these sections are required by federal regulation.

Summarize the objectives and outcomes identified in the Plan.

HUD instructions: *This could be a restatement of items, or a table listed elsewhere in the Plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis, or the strategic plan.*

Tarrant County activities will address the objectives and outcomes identified in the Plan by providing low- and moderate- income residents with a suitable living environment and decent, safe, affordable housing.

CDBG

Approximately $2,136,272.00 in CDBG funds will be used for public infrastructure activities under area-wide benefit, including project delivery costs. $87,814.03 from previous unspent CDBG allocations from completed 2023 projects in Crowley and Sansom Park will be reallocated for 51st year (PY 2025) infrastructure activities. In PY 2025, approximately 16,363 people in 10 Tarrant County cities will be assisted with improved access to infrastructure benefits.

Approximately $1,009,008.00 from PY 2025 CDBG funding and previous unspent CDBG allocations to rehab as well as about $1,150.00 in CDBG program income will be used for the rehabilitation of at least 49 owner-occupied single-family housing units and program administration. These 49 owner-occupied projects include: three (3) full scope home rehabs with a cap of $40,000.00 per home in Benbrook, 44 priority repairs with a cap of $15,000.00 per home and two (2) ADA barrier removals capped at $5,000.00 per home throughout the Consortium. No affordability period is required when using CDBG; however, the County reserves the right to establish an affordability period to advance its goals and objectives.

Approximately $222,000.00 in PY 2025 CDBG funds will be used for two (2) public service activities. $180,000.00 will be used for case management for enrolling an estimated 30 households (80 people experiencing homelessness) into the Tarrant County Transitional Housing Program, and $42,000.00 will assist 1,000 youth through SafeHaven of Tarrant County's SafeSchools Anti-bullying Program.

Remaining CDBG funds will be used for the administration of these programs, planning, and meeting other federal requirements.

HOME

2025 HOME funding, as well as uncommitted funding from PYs 2022, 2023, and 2024 will focus on increasing affordable housing inventory by providing down payment assistance, closing costs, and/or applicable fees up to $50,000.00 to an estimated 35 eligible homebuyers, project delivery, and administration costs. Prior year funding from PYs 2017 to 2021 will construct new affordable housing in Mansfield. HOME-ARP funds will continue to focus on supportive services, tenant-based rental assistance, and administration. At the time of publication, approximately $4,000,000.00 in HOME-ARP supportive services funding had been contractually committed.

Allocation of funds:

Development	$152,617.40 (2017); $411,163.47 (2018); $542,777.05 (2019); $872,459.00 (2020); $822,864.35 (2021)
Homeowner Assistance	$801,664.40 (2022); $168,683.40 (2023); $1,000,000.00 (2024); 2025 allocation

ESG

Approximately $122,480.00 in ESG dollars will provide funding for emergency shelter operations to provide temporary housing for approximately 10,725 individuals experiencing homelessness at overnight shelters and a daytime shelter. Approximately $112,595.00 will be allocated to pay short-term rental assistance for at least 20 households with eviction notices or notices to vacate through Homelessness Prevention programming. The remaining funds will pay for administration, reporting, training, and Homeless Management Information System (HMIS) data administration costs.

Evaluation of past performance

HUD instructions: *This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.*

PY 2024 completed and closed the ESG-CV grant and have two (2) remaining infrastructure projects Forest Hill and Watauga using CDBG-CV to complete. Six (6) water improvement projects were completed in Blue Mound, Grapevine, Hurst, Mansfield, North Richland Hills, and River Oaks in PY 2024. These water improvements will help mitigate any system failures ensuring public safety against COVID transmission in alignment with CV program requirements.

Upon submission of the PY 2025 Plan, Tarrant County will be in the middle of the final year (PY 2024) of the 2020-2024 Consolidated Plan. To date, the timeliness expenditure rate of CDBG is below the threshold of 150%, as required by HUD.

PY 2022 – All CDBG public works projects were completed, except two (2).

PY 2023 – Eight (8) CDBG public works projects were completed and four (4) are currently under construction.

PY 2024 to date – Due to late receipt of grant funding, all CDBG public works projects are in early stages of plan review and pre-construction.

As of January 31, 2025, 11 single-family owner-occupied homeowner rehabilitations, funded by CDBG and HOME, have been completed. 1,210 duplicated students received anti-bullying and anti-violence

education through SafeHaven's SafeSchools program. CDBG funds also provided case management services to 16 families experiencing homelessness.

ESG funds assisted residents within the service area, often referred through United Way's 2-1-1 hotline and other service agencies. These funds assisted approximately 25 low-income households. Additionally, ESG funds assisted emergency shelters with operating costs, fully exhausting PY 2023 funds and nearly expending all PY 2024 funds; rising utility costs across the nation demonstrate the demand for this type of operational assistance. HMIS data, reporting, and technical assistance have been received when requested.

The housing market has not been favorable. Further, the costs of materials and construction remained high. This combination has made HOME funding out of reach for many developers; however, Tarrant County is collaborating with Housing Channel and City of Mansfield to potentially construct new housing in Mansfield.

Fewer people were served over the PY due to the difficulty in finding affordable housing. Although units are being built, construction is not keeping up with the pace of population growth. Further, the influx of people moving to the region that can afford to pay above market rate rent is driving out those that cannot afford as many residents cannot afford the rent increases. Additionally, landlords can pick and choose who to lease to and do not have to negotiate lower rates paid by federal programs when others can afford above-market rents. These challenges could be addressed in a variety of ways, including policy changes and/or setting aside a percentage of affordable housing units within new housing builds.

Summary of citizen participation and consultation process

Tarrant County encourages citizen participation in the development of planning documents, particularly from low- to moderate-income target areas. Public notices are prepared and published for public meetings held in accordance with Tarrant County policy, resulting in at least two (2) public meetings a year with additional public hearings as needed for any substantial amendments. Further, Consortium-member cities have additional opportunities for public comment as public infrastructure projects are considered. Additional details of this process are included in Section AP-12.

No substantial amendments occurred during PY 2024.

PR-05 Lead & Responsible Agencies

The Tarrant County Community Development Department (CDD), a division of the Tarrant County Administrator's Office, has been designated as the lead agency for the development and implementation of the jurisdiction's Five- (5-) Year Consolidated Plan and is charged with the preparation and the submission of the annual Action Plan to the U.S. Department of Housing and Urban Development (HUD) on behalf of the Tarrant County Consortium and four (4) entitlement Cities under joint agreements: Euless, Grapevine, Mansfield, and North Richland Hills. Additionally, CDD is responsible for overseeing the public notification process, program management, and administration of these grants[1], including the environmental review process for all proposed projects.[2]

[1] CDBG, ESG, and HOME

[2] Environmental reviews are kept on file at the TCCD offices and through the HUD Environmental Review Online System (HEROS).

Housing Opportunities for Persons with AIDS (HOPWA) and HOPWA COVID-19 (HOPWA-C) are administered by the Tarrant County HIV Administrative Agency housed within the County Judge's Office.

A summary of the responsible agencies can be found in **Table 1** of the Appendix.

AP-10 Consultation

As the Lead Agency, Tarrant County's Community Development Department (CDD) continues to work collaboratively with area partners and organizations interested in improving local neighborhoods and the community at-large. These partners and organizations include, but are not limited to:

- Mayors' Council of Tarrant County
- Partnership Home, lead Continuum of Care (CoC) agency
- Intellectual and Developmental Disabilities (IDD) Council of Tarrant County
- My Health My Resources (MHMR) of Tarrant County
- John Peter Smith (JPS) Hospital
- Public school districts
- Housing assistance programs

All priorities are reviewed and discussed at Tarrant County meetings, workshops, public forums, and public hearings held throughout the year and specific measures are taken to ensure that residents of low- to moderate-income target areas are invited to participate (e.g., CDD informs Housing Assistance Offices of upcoming public meetings). Additionally, representatives from each Precinct are invited to participate in scoring program proposals.

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.

The Mayors' Council of Tarrant County (the "Council") is a nonprofit organization of local elected officials dedicated to working on countywide challenges and initiatives together and establishes priorities for CDD under the guidance of Tarrant County Administration. Each Tarrant County City is represented on the Council by their mayor and may serve on various committees and boards as needs arise in the community.

The Council meets six (6) times per year. In between meetings, CDD staff maintains constant dialogue among Consortium members. Topics of discussion have included public health challenges, legislative updates, quality of life, efforts to end homelessness, and partnerships. Information gathering has accumulated into action on several occasions, including convening on mental health and law enforcement and transportation efforts.

Describe coordination with the Continuum of Care (CoC) and efforts to address the needs of people experiencing homelessness, particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth, and those at-risk of homelessness.

The Continuum of Care (CoC), City of Fort Worth, City of Arlington, and Tarrant County meet on a quarterly basis to discuss how to best allocate funding amongst nonprofit agencies to best serve clients through high performance standards and HMIS data collection. Since the Cities of Fort Worth and Arlington only serve nonprofit agencies within their respective city limits, Tarrant County aids beyond

those bounds within its Consortium area through subrecipient agreements and in-house homelessness prevention efforts.

Tarrant County will continue to consult with the CoC regarding performance standards for activities under ESG by discussing how to produce uniform reports across all partner agencies. Additionally, monthly general meetings have been replaced with on-going case conferencing and a monthly virtual meeting "huddle."

The Consolidated Plan, Annual Action Plan, Consolidated Annual Performance and Evaluation Report (CAPER), and quarterly e-Snaps reports will be used to guide performance standards. Data-driven information and evaluation of each service provider's effectiveness shows how well the service provider succeeded at (1) targeting those who need the assistance most; (2) reducing the number of people experiencing homelessness; (3) reducing the length of time people experience homelessness; and (4) reducing each program participant's housing barriers and/or housing stability risks.

Describe consultation with the CoC that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies, and procedures for the operation and administration of HMIS.

Tarrant County will assist as many people experiencing homelessness as possible by funding operational costs of emergency shelters that are mainly located in Arlington and Fort Worth. As programs serving the same population emerge and evolve, Tarrant County continues to work closely with the CoC and area agencies to ensure resources are directed efficiently. Performance standards were developed in 2014 and have been updated to ensure data entered in HMIS is correct and reflective of actual funds expended. Partnership Home continues to train agency staff and provide technical support to ensure data is correct in the system.

During quarterly meetings, discussion regarding the increased need for homelessness prevention services has led to increased funding of these programs and improved communication to expend funds timely by providing improved service to those in need that qualify. Tarrant County continues to meet with the City of Arlington, City of Fort Worth, and Partnership Home to ensure timely response to needs. Past meetings have made collaboration between public and nonprofit partners seamless, even given large amounts of HUD funding.

Describe the agencies, groups, organizations, and others who participated in the process and consultation.

Agencies, groups, and organizations who participated may be found in **Table 2** of the Appendix.

Identify any agency types not consulted and provide rationale for not consulting.

Agencies such as the Veterans Administration (VA), Meals on Wheels, and Tarrant County Area Agency on Aging were not formally consulted as ESG funds are specific to services for people experiencing homelessness. That said, clients from these organizations were provided with information about Tarrant County programs in other ways. For example, to assist Veterans currently being served by the VA, Tarrant County provides flyers to the VA on home rehabilitation for distribution so that Tarrant County may better serve Veterans and their families.

Identify other local, regional, state, and/or federal planning efforts considered when preparing the plan.

Other local, regional, state, and/or federal planning efforts considered may be found in **Table 3** of the Appendix.

Tarrant County's ARPA funds from U.S. Treasury funded many programs, including food programs, daycare facilities, and an array of social services. Tarrant County anticipates additional requests for funding for ongoing support of programs after ARPA funds have been depleted.

AP-12 Participation

Tarrant County encourages resident participation in the development of its planning documents, including the Annual Action Plan and Five- (5-) Year Consolidated Plan. As previously stated, public notices are prepared and published for public meetings held in accordance with Tarrant County policy, resulting in at least two (2) public meetings a year for the Annual Action Plan and CAPER, as well as additional public meetings for substantial amendments. Public comments are also received in each Consortium-member City where CDBG funds will be used in accordance with policy as well as through Advisory Councils, including Mayors' Council, partner agencies, and Partnership Home to capture public comments from vulnerable populations and incorporate them into final documents.

Public notification of public hearings takes place at least ten (10) days prior to the hearing date. Notifications from Tarrant County are published in the Commercial Recorder and posted online. Public hearings are held at central locations which are convenient to residents and ADA accessible to people with disabilities. Interpreters are provided upon request per Tarrant County policy. Additionally, Tarrant County policy also calls for at least one (1) technical assistance workshop each year. Tarrant County ensures that the Texas Open Meetings Act (Local Government Code, Chapter 551) is followed whenever applicable.

All public comments are captured in final documents. Annual Action Plans, CAPERs, and other formal reports are available in the CDD Office and online and may also be emailed or mailed on request.

An overview of participation outreach efforts may be found in **Table 4** of the Appendix.

Public Notice, Hearings, and Meetings

Tarrant County published a public notice summarizing the proposed draft Action Plan for PY 2025 in the Commercial Recorder on February 14, 2025, opening the 30-day public comment period. A public hearing will be held at 10:00 AM on March 18, 2025, in Tarrant County Commissioners Court, 100 E. Weatherford St., Fort Worth, TX 76196, concluding the public comment period.

The Mayors' Council of Tarrant County will review the Action Plan at their regularly scheduled meeting on April 7, 2025. If approved, a copy of this Resolution will be included in the Appendix.

Summary of public comments

No comments were made from past year's substantial amendments or CAPER 2023. Any comments made regarding the 2025 Action Plan, or 2025-2029 Consolidated Plan will be provided in the final Action Plan.

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

To be determined.

AP-15 Expected Resources

Introduction

The primary resources available for the implementation of Tarrant County's Consolidated Plan are federal funds available through the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and Emergency Solutions Grant (ESG). For special needs populations, such as people experiencing homelessness, Tarrant County competes for Continuum of Care (CoC) funding. In 2021, competitive Housing Opportunities for People with AIDS (HOPWA) grants were moved to the Judge's Office, where they remain housed today.

In 2020, additional COVID-19 funding was provided through the CARES Act, commonly referred to as "CV" funding. Tarrant County received its own allocations of CBDG-CV, ESG-CV, and HOME-ARP funding, which are administered by the Community Development Department. ESG-CV grant has been completed in December 2024 with a final balance of $547.70 to be re-captured by HUD. CDBG-CV will be completed by June 12, 2026. HOME-ARP funding is currently contracted for supportive services to assist special qualifying populations (QPs). Tarrant County also received general American Rescue Plan Act (ARPA) funding. These funds are administered through the Tarrant County Administrator's Office.

The Tarrant County Housing Finance Corporation (HFC) has the authority to issue bonds for affordable housing activities. Additionally, proceeds from these funds may be used to support service agencies throughout the Tarrant County community.

Local service agencies have other funding streams available to them to carry out their respective missions. These funding sources include, but are not limited to, private funds and donations, local grants, and foundation funding. Often, these funding streams provide greater flexibility than federal dollars.

CDBG funds are allocated and spent in each Consortium-member City according to concentrations of low- to moderate-income populations, as designated by CDBG-eligible areas. To be considered a CDBG-eligible area, at least 51 percent (51%) of the population must be considered low- to moderate-income households, based on the latest HUD calculations or HUD-approved income survey. Currently, there are no other designated general "target areas."

Other program funds, such as those for the single-family homeowner rehabilitation program, represent a direct benefit activity, and are allocated on a first-come, first-served basis to ensure that all eligible residents will have the same opportunity to benefit from limited resources. For select housing activities, geographic locations of projects will be based on the extent of housing need in that area as determined by careful market analyses. Other factors influencing the location of affordable housing development include the technical capacity of selected development teams and the ability of beneficiaries to match effort.

An overview of anticipated resources may be found in **Table 5** of the Appendix.

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

CDBG funds do not require matching funds; however, at least $1,193,160.00 will be leveraged from non-federal sources by Cities for PY 2025 infrastructure projects. The HOME program will match at least 25 percent (25%) from all funding, including prior years, to successfully execute their projects through participating Consortium Cities, developers, and CHDOs. 2025 match will be provided by Housing

Channel through other eligible activities. As stated in their RFP response, "Housing Channel will work to identify lenders that are interested in discounting fees and providing below market interest rate financing for CRA-qualified mortgage loans, additional (non-federal) down payment assistance funds from banks and the Federal Home Loan Bank and partnerships with Texas Department of Housing and Community Development (TDHCA) and Texas State Affordable Housing Corporation (TSAHC) to layer additional assistance and secure lower interest rates to provide for the match requirement. Additionally, Housing Channel will contribute toward the match to provide homebuyer education to all interested Tarrant County residents including financial literacy, pre-purchase counseling and the homebuyer certification workshop required for participation in federal-funded homebuyer programs."

The 100 percent (100%) match for ESG shelter operations is provided by each participating emergency shelter through in-kind salary costs incurred, private donations, and/or the United Way. Matching funds for ESG Administration and Homelessness Prevention programming will be matched by CoC grants awarded to Tarrant County.

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

Tarrant County does not typically own land for the purposes of the activities outlined in the Plan.

Other Discussion

ESG-CV grant has been completed in December 2024 with a final balance of $547.70 to be re-captured by HUD. CDBG-CV will be completed by June 12, 2026. HOME-ARP funding is currently contracted for supportive services, homebuyer activities, and tenant-based rental assistance (TBRA) to assist special qualifying populations (QPs).

AP-20 Annual Goals and Objectives

Goal summary information may be found in **Table 6** of the Appendix.

Goals descriptions may be found in **Table 7** of the Appendix.

AP-35 Projects

Introduction

Tarrant County allocates a significant portion of CDBG funds to infrastructure improvement, the highest priority identified in the 2025-2029 Consolidated Plan. The next priorities are to rehabilitate single-family owner-occupied homes and provide homeowner assistance within the Tarrant County Consortium service area. Finally, providing public services through case management, operating costs for emergency shelters, rental assistance to prevent homelessness and education to youth round out the priorities for PY 2025.

Project information may be found in **Table 8** of the Appendix.

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs.

As outlined in the Introduction, priorities were identified according to the need to provide the greatest assistance to the greatest number of people. Improving basic infrastructure directly assists residential neighborhoods and indirectly assists all the lines and roads in various cities throughout the County. Focusing on individual homeowners provides direct assistance where homeowners may not have enough funds to acquire their own home or improve their existing home. Market events and supply chain issues

created obstacles to meet all identified needs; delays in receiving materials prolonged construction projects. Finding qualified contractors for reasonable costs has also been difficult; however, Tarrant County has added new eligible contractors due to expanded outreach efforts.

AP-38 Projects Summary

Projects summary information may be found in **Table 9** of the Appendix.

AP-50 Geographic Distribution

Describe the geographic areas of the entitlement, including areas of low-income and minority concentration) where assistance will be directed.

Tarrant County is an "urban county entitlement" comprised of a 30-city Consortium for 2024 through 2026. The following Cities are members: Azle, Bedford, Benbrook, Blue Mound, Burleson, Colleyville, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lakeside, Lake Worth, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village, and White Settlement. Letters to each municipality were mailed and emailed on May 4, 2023, for the 2024 through 2026 period. Additionally, Tarrant County has joint administrative agreements with four (4) entitlement cities to administer CDBG funds for each. The City of Burleson was eligible to be an entitlement city in 2023; however, the City opted to remain with the Tarrant County Consortium.

All low- to moderate-income area wide benefit activities for PY 2025 are based on the 2024 HUD calculations of U.S. Census data. As previously stated, areas served using CDBG must meet the minimum of 51 percent (51%) threshold to be eligible, as Tarrant County is no longer considered an "exception grantee" since 2021. For HOME-funded projects, market studies and environmental reviews are conducted prior to further investment to ensure affordable housing exists in connection with transportation options, infrastructure availability, quality schools, medical care, and other amenities, to support quality of life.

Geographic distribution information may be found in **Table 10** of the Appendix.

Automatic recertification's for the 2027 through 2029 Consortium will take place during summer 2026. During this time, Cities may opt in or out.

Rationale for the priorities for allocating investments geographically

Seven (7) cities and four (4) entitlement cities in the Tarrant County Consortium have submitted proposals for CDBG funds for these areas. Back in PY 2012, Tarrant County anticipated a cut in CDBG funding and split the Consortium members into two (2) groups, which would alternate receipt of annual funding. The split was dictated by the weight of annual activities, County Precinct, and geographic grouping. With rising costs and more expensive projects, the groups remain split. Group A will receive funding in PY 2025, and all odd years. Group B received funding in PY 2024, and all even years. The four (4) entitlement cities, Euless, Grapevine, Mansfield, and North Richland Hills, continue to receive annual funding.

Funding group distributions may be found in **Table 11** of the Appendix.

The City of Benbrook has opted to allow homeowner rehabilitation activities open to all eligible residents within their city, rather than an infrastructure project. CDBG public services funding will be available for

all Tarrant County Consortium members with eligible projects, and Tarrant County at large for certain eligible populations.

All areas within the Tarrant County Consortium service area will be eligible for ESG and HOME funding based on qualifications for respective programs. Arlington, Fort Worth, and Grand Prairie have their own HUD funding and manage their own programs. Only in cases where programs serve countywide, rather than in a specific area, will funding be spent in Arlington, Fort Worth, and/or Grand Prairie.

Discussion

There are pockets of cities with areas of low-income and minority concentrations; however, all cities within the Tarrant County Consortium are treated in the same way and funding is shared across the membership. In doing so, Cities are more open to assisting each other in other programs, resulting in more significant economic development opportunities that may benefit areas with greater needs. Tarrant County strongly encourages Cities to collaborate on projects and to provide more cohesive systems.

AP-55 Affordable Housing

Introduction

Tarrant County Community Development will foster relationships with nonprofit and for-profit groups throughout the year to promote the development, construction, production, and maintenance of affordable housing opportunities. Leveraging HOME funds with Low-income Housing Tax Credit (LIHTC) projects and other bond programs will help add affordable housing units with longer affordability periods in the community. In the past, Tarrant County has funded multifamily rental projects, both new construction and acquisition-rehabilitation, along with the funding of single-family housing scattered throughout the Consortium service area and will continue to do so in partnerships with CHDOs and the development community. This year's focus on assisting potential homebuyers to acquire their own home is another avenue to provide affordable housing. In addition to the programs outlined above, Tarrant County will use ESG funds for homelessness prevention activities, ensuring Tarrant County residents are able to stay in their homes rather than be evicted due to nonpayment of rent.

One-year goals for affordable housing by support requirement and type, are available in **Tables 12 and 13** of the Appendix, respectively.

Discussion

The actual number may exceed the goals. Households experiencing homelessness will be supported through competitive Continuum of Care (CoC) grants that are not reflected in HUD annual entitlement grant reporting.

AP-60 Public Housing

Introduction

There are currently six (6) providers of HUD-assisted housing in Tarrant County: Tarrant County Housing Assistance Office (TCHAO), Fort Worth Housing Solutions (FWHS), Grand Prairie Housing Authority (GPHA), Arlington Housing Authority (AHA), Grapevine Housing Authority (GHA), and Haltom City Housing Authority (HCHA). Each entity manages their own programs; however, TCHAO, Grapevine Housing Authority, and Haltom City Housing Authority are covered under this Plan as Grapevine and Haltom City are members of the Tarrant County Consortium.

The public housing inventory located in Grapevine and Haltom City is generally well-managed and in good condition. There are 3,458 Housing Choice Vouchers (HCVs) through TCHAO, including 159 vouchers for the Family Reunification Program, nine (9) for the Foster Youth Initiative, 90 for Emergency Housing, 200 for Veterans Affairs Supportive Housing, 250 for Non-elderly Disabled, 220 for Mainstream, 99 for Grapevine Housing Authority, and 188 for Corsicana Housing Authority. TCHAO currently works with 1,025 landlords that accept vouchers. There are approximately 1,012 households on the waitlist as of January 21, 2025.

As of 2016, the Grapevine Housing Authority only administers their public housing program; TCHAO currently manages GHA's HCV program. In 2022, the waiting list opened for Grapevine Housing Authority and received over 4,000 applications. The list will open again in three (3) to five (5) years.

Grapevine Housing Authority owns 98 housing units located on five (5) streets nearby. Rent is based on approximately 30 percent (30%) of the household's income or a flat rent rate (resident's choice). Starr Place has 20 units for elderly and disabled residents: 10 efficiencies, eight (8) one- (1-) bedrooms, one (1) ADA one- (1-) bedroom, and one (1) two- (2-) bedroom. West Texas Street has 19 units for elderly and disabled residents: eight (8) efficiencies, 10 one- (1-) bedrooms, and one (1) ADA two- (2-) bedroom. Starnes/Brewer has nine (9) housing units for families consisting of six (6) two- (2-) bedrooms and one (1) ADA two- (2-) bedroom located on North Starnes and two (2) three (3-) bedrooms located on Brewer. South Scribner has 10 family housing units consisting of eight (8) two- (2-) bedrooms and two (2) three- (3-) bedrooms. West Worth has 40 housing units for elderly and disabled units consisting of 37 one- (1-) bedrooms and three (3) ADA one- (1-) bedrooms. Grapevine Housing Authority has an established Resident Council that sponsors social and informational activities.

The Housing Authority of Haltom City administers a public housing program where the agency manages one (1) project with 150 affordable rental units within one building. Most tenants are elderly or have families.

Tarrant County will continue to coordinate with local housing authorities on issues that impact both parties. Since 2000, each of the local housing authorities have developed five- (5-) year agency plans and annual plans under federal requirements.

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

TCHAO does not own any public housing; however, Grapevine and Haltom City own housing units as described in previous sections. At this time, none of the local housing authorities have plans to add to the affordable housing inventory; however, all will continue to meet the needs of current tenants and make improvements to housing units as needed. Overall, transportation needs have been the main request and is an ongoing challenge for Tarrant County as a whole.

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

In homeownership program meetings, potential homeowners obtain credit reports, learn how to interpret them, and receive assistance to clean-up their credit scores prior to purchasing a home. TCHAO uses the same criteria established by HUD for the HCV Homeownership Option program. TCHAO has established a minimum down payment requirement of at least three percent (3%) of the purchase price and requires at least one percent (1%) of the purchase payment to come from the family's personal

resources. TCHAO also requires that financing will be provided, insured, or guaranteed by the state or federal government and complies with all underwriting requirements.

TCHAO also manages a Family Self-Sufficiency (FSS) program to enable participating HCV households to achieve economic independence and self-sufficiency. The FSS Program is an employment and savings incentive program that provides families with a unique opportunity to free themselves of government assistance. During the five- (5-) year contract period, the family continues to pay 30 percent (30%) of their income as a portion of rent. As their earned income increases, their portion of the rent increases, and the housing subsidy decreases, the amount of decrease in subsidy is deposited into an escrow account. Upon the household's successful completion of the contract, the escrow account is awarded to the family to be used for purchasing a home and/or other purposes. TCHAO funds match all earned income increases during the time the household is enrolled in the program. It is not uncommon for graduates to receive checks that range from $200 to over $23,000.

Grapevine Housing Authority and the Haltom City Housing Authority do not have FSS programs (or equivalent) due to the older population currently served in the public housing program and a lack of funding.

If the PHA is designated as "troubled," describe the way financial assistance or other assistance will be provided.

TCHAO, Grapevine Housing Authority, and the Haltom City Housing Authority are not considered troubled PHAs. In fact, TCHAO is considered exemplary.

Discussion

As previously stated, TCHAO does not own any public housing. Arlington, Fort Worth, and Grand Prairie each have their own housing authorities which assist and house the same populations. Please refer to those cities for additional information.

AP-65 Homeless and Other Special Needs Activities

Introduction

Tarrant County Community Development collaborates with the CoC and Partnership Home to ensure continuity of service across the County. With over 200 individual members representing over 40 organizations, the CoC contracts with Partnership Home to plan and manage HMIS for data collection. Subcommittees and work groups are developed within the CoC to ensure needs are kept up with demands and changes. Goals and objectives are made through these groups and approved through a certification of consistency with applications for funding opportunities, including the annual CoC grants.

Tarrant County participates in meetings with other local, state, and federal agencies to assist people with special needs that are not experiencing homelessness. For example, solutions for transportation challenges for people with mental and/or physical impairments are discussed, analyzed, and planned with partner transportation agencies, mental health service providers, employers, North Central Texas Council of Governments (NCTCOG), and Tarrant County. Tarrant County will continue to participate in training, meetings, and activities for people who are not experiencing homelessness, but have other special needs, as those opportunities arise. It is often the lack of funding that inhibits execution of forward-thinking solutions.

Goals and actions for reaching out to people experiencing homelessness, especially those who are unsheltered, and assessing their individual needs

These goals will be met by continuing to be an active member of the CoC's various committees and participating in coordinated entry. Through coordination, state ESG funds administered by Partnership Home are used to support agencies conducting street outreach. Partnership Home and Hands of Hope outreach teams hope to reach people experiencing unsheltered homelessness. The Improvement, Coordination, and Training Committee (IC-T) also reviews and provides input into the Plan objectives. The IC-T Committee meets at least monthly to discuss current matters to help best serve people experiencing homelessness. If pressing challenges arise, information will be provided to the CoC Board of Directors for immediate action. Finally, assessment tools will be evaluated and modified continually as needed by the CoC with input from Tarrant County.

Goals and actions for addressing the emergency shelter and transitional housing needs of people experiencing homelessness

Tarrant County Community Development will continue to work with CoC agencies and Partnership Home to increase diversion and prevention activities. People experiencing homelessness can sometimes be diverted to family and friends with assistance of transportation or case management. Often, the barrier is being able to reach family and friends or not understanding what is available for a particular situation. Housing navigators can help explain resources and direct and divert people accordingly. Increasing income through benefits and employment continues to be a need for those residing in transitional housing options. Workforce Solutions for Tarrant County is an excellent resource for providing information about available jobs and skills training. Additionally, case managers direct participants to resources that support jobs or education, such as childcare. Private foundation funding has also been obtained by Partnership Home to support diversion and rapid exit efforts.

Goals and actions for helping people experiencing homelessness, 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

Tarrant County addresses permanent housing, length of stay, and prevention through the CoC Coordinated Entry System (CES). Partnership Home is responsible for administering the CES along with the planning and evaluation of program effectiveness. Clients entering the local system are evaluated through CES to identify the most appropriate housing intervention and screened for employment and benefit eligibility. Diversion efforts are utilized throughout the process. Tarrant County plays a critical role in the CES process by engaging in planning and implementation efforts and serving on relevant CoC committees who oversee and evaluate local efforts.

Goals and actions for 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 healthcare 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

Assisting people to avoid homelessness and ensuring people and their families stay housed is a top priority for Tarrant County. To ensure that those who are housed and are threatened with eviction and potential homelessness, ESG prevention funds are budgeted to assist. Coordination with other agencies that assist with health, social services, employment, education, and youth needs are vital and done through the CoC's committees. Tarrant County is an active member of CoC committees and meets with Partnership Home to assist in planning efforts to reduce homelessness.

As previously stated, Partnership Home is the lead agency and is responsible for the planning and evaluation of the effectiveness of services in the CoC. Partnership Home facilitates the CES for the CoC. Part of this process includes landlord engagement, a critical component to identify resources and build relationships necessary to help individuals maintain existing housing. Additionally, the CES process incorporates agencies that address physical and mental health, social services, employment, education, and/or youth needs. Work is being done to better coordinate services for high utilizers of the emergency medical services, enhancing the work of the CES moving forward.

Discussion

As Tarrant County begins to add mental health facilities throughout the County, communication with nonprofits and emergency personnel will continue to provide these special needs populations with mental health services.

AP-75 Barriers to Affordable Housing

Barriers to affordable housing include lack of monetary resources, lack of information to maintain housing (e.g., legal, operational), and lack of availability. For those that have housing vouchers, there is great difficulty in finding a landlord that will accept the vouchers due to such high demand of at-market priced renters. To further exasperate availability for low-income renters, the Texas Local Government code states that a municipality may not pass an ordinance or set a regulation "that establishes a maximum sales price for a privately produced housing unit or residential building lot." Tarrant County will add to the affordable housing inventory through HOME funding when opportunities arise. Working with member cities and the development community to add affordable housing is as important as working with regional partners to improve alternate mobility options, employment, and affordable childcare.

Often saving for an initial down payment can be a barrier to homeownership, especially given the current cost of living. As the market becomes more favorable for renters to become homebuyers, Tarrant County will provide homebuyer assistance through its HOME grant, leading homebuyers to a path of financial stability.

The Community Development Department receives fair housing complaints from Tarrant County residents. The Department provides informational resources, such as Legal Aid or additional programs, as well as technical guidance to residents as well as property managers and owners. This education helps

break down potential affordable housing barriers and resolve potential issues before they become significant challenges.

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

Tarrant County will continue the following actions in PY 2025 to remove the negative effects of public policies that serve as barriers to affordable housing: Continue to work with the CoC and local agencies to expand public and private resources and use other resources to assist in improving housing and community needs. For example, by applying for grants outside of HUD and creating partnerships with other agencies and nonprofits, Tarrant County may reach the same clientele on different levels. Second, educate and encourage Consortium members and agencies to leverage federal funding to produce more cost-effective housing and engage in economic development and community development programs. Third, seek more opportunities with private entities and/or nonprofit agencies to enhance current programs and services. Finally, explore opportunities and educate local communities on lowering energy costs, protecting property and prevent system failures in homes and businesses.

Tarrant County continues to attend meetings hosted by the North Texas Council of Governments (NCTCOG) and partner cities to implement cohesive plans that will better support the region with more sustainable building practices and codes. NCTCOG shares information with Tarrant County, cities, developers, and builders to provide guides on best building practices. Tarrant County ensures that the information is conveyed to residents through a variety of methods, including the Tarrant County Mayors' Council.

Discussion

The lack of quality affordable housing for renters and homebuyers continues to be a main obstacle. Unfortunately, this is a national problem driven by multiple, complex factors.

AP-85 Other Actions

Introduction

Tarrant County continues to stay involved in community needs through resident comments, CoC involvement, and the organization's involvement on regional and national stages. With decreasing resources and greater need, strong partnerships have emerged to serve unmet needs in the community. The Community Development Department (CDD) will continue to advocate for resident needs and evolve along the way.

In the event of an emergency, the CDD has updated policies to allow for reallocation of CDBG funds for public infrastructure needs and respond to homeowners and renters in disaster areas at a faster rate; however, dedicated CDBG-DR funds provided directly to the County for such instances would allow for greater flexibility and faster assistance.

Actions planned to address obstacles to meeting underserved needs

Despite continued coordination between governmental agencies, nonprofit organizations, churches, and others to serve the needs of the most vulnerable populations, economic prosperity, job availability, transportation, affordable housing, and access to healthcare and other services are not at everyone's

doorstep. Increased costs, lack of affordable housing, and policy have not kept up with market changes, prohibiting action partners from meeting underserved needs. Tarrant County and Consortium member cities continue to work more closely to leverage funding whenever possible to better coordinate the use of funds.

Lack of knowledge of available resources is often an obstacle. Often, residents that need assistance most do not know about available programs. Sharing opportunities in a variety of ways, including between Tarrant County Departments and resource sharing groups, has increased opportunities to provide services, resources, and work together to tackle challenges. The Mayors' Council of Tarrant County has been able to convey needs and inform residents on where opportunities are available relative to where they reside. Where possible, more affordable housing is being added with imaginative collaborations between public and private entities. As mentioned previously, the CoC continues to share information as a network, and streamlines available programs and resources whenever possible, evidenced by the Coordinated Entry System (CES).

Actions planned to foster and maintain affordable housing

67.79% of all housing units in the Tarrant County Consortium are single-family detached residential housing units. More than half of these housing units were built before 1989. As these homes continue to age, CDD will continue to assist homeowners with rehabilitation programs to preserve affordable housing inventory when possible.

Many aging streets located in low- to moderate-income areas will be assisted with improved infrastructure to ensure a neighborhood remains vibrant and blight is prevented. Providing homebuyer assistance to help income-eligible homebuyers will help remove financial barriers and foster homeownership. Additionally, CHDOs will continue to develop and redevelop affordable housing as the market will allow.

When seeking affordable housing, transportation and marketability are at the forefront of justifying the need for development. CDD will continue to monitor development of transportation and add to the affordable housing inventory based on housing needs and surrounding amenities.

Actions planned to reduce lead-based paint hazards

Tarrant County notifies all program participants of the potential hazards of lead-based paint. Assisted residences are reviewed for peeling paint, especially those with young children, and provided lead-based paint education, as required by HUD. All case managers and housing inspectors have been certified as visual inspectors. Inspire certified inspectors will also review for lead based paint. CDD has two (2) staff members certified as Lead Paint Risk Assessors through GEBCO Training Institute.

All homes built before 1978 are analyzed for lead-based paint and remediated according to HUD guidelines, as needed. Tarrant County is in full compliance with the Lead Safe Housing Regulation (24 CFR Part 35) which took effect on September 15, 2000. The Community Development team consults with the National Association for County Community and Economic Development (NACCED), National Association of Home Builders (NAHB), and the Tarrant County Health Department on any lead-based paint issues as needed.

Actions planned to reduce the number of poverty-level families

Tarrant County will continue programs directed towards reducing poverty. The most important element in the prevention of poverty is ensuring housing is livable, affordable, and available. One area of concern that continues to impact the ability of low-income families to improve their standard of living is a lack of reliable public transportation that will accommodate flexible work schedules and cross city limits. Trinity Metro has implemented some opportunities to provide greater options of bus service to cities outside the City of Fort Worth. Other alternate transportation options have provided discounted services for some populations and programs as businesses are more inclined to provide reliable transportation or work schedules to maintain a dependable workforce. By collaborating with various groups and exploring opportunities, the community can provide greater opportunities to its residents.

Tarrant County's Department of Human Services (DHS) administers a rental assistance program which provides emergency funds for payment to prevent utility termination and security deposits for rental housing and utilities. To address the needs of clients that are facing eviction or homelessness due to emergencies, family crises, and other circumstances, Tarrant County will also use ESG homelessness prevention program funds to prevent poverty-level families from falling further below the poverty line.

The homeowner rehabilitation program uses energy efficient methods and sustainable building practices to lower long-term costs for homeowners. Households on fixed incomes can better control expenses and safely use heat and air conditioning during appropriate times, actions that may have been difficult otherwise.

SafeHaven's SafeSchools program supports staff to go to elementary, middle, and high schools to educate students about bullying and dating violence. By educating students on what is acceptable and what isn't, what to do in various cases, and how to receive further assistance, students are empowered to be independent and stand up for themselves. Often this empowerment carries into adulthood which means less reliance on others and encourages individuals not to remain in poverty.

Actions planned to develop institutional structure

Tarrant County has institutional structure and will continue to enhance coordination and encourage the creation of affordable housing by continuing to sponsor programs to expand technical capacity and improve coordination among local agencies, such as planning forums, surveys, workshops, and joint ventures. Through the Mayors' Council of Tarrant County, Tarrant County Cities will be informed of actions and will help decide on how HUD funds will be expended. The Community Development team will work to ensure these funds are spent accordingly.

Tarrant County is at the forefront of understanding community needs and are working with cities, agencies, and businesses to assist low-income and vulnerable populations with their needs during these ever-changing times. Constant communication is open and shared daily to address emergencies amongst cities, agencies, business, and between Tarrant County Departments, as necessary.

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

The Community Development Department continues to coordinate with CoC members, the Cities of Fort Worth and Arlington, Partnership Home, local housing authorities (including TCHAO), and others to share information. Chronic homelessness, minority homeownership, local housing issues, and assistance in developing programs and activities will continue to be discussed.

AP-90 Program Specific Requirements

Introduction

Tarrant County through CDD allocates a significant portion of CDBG funds to infrastructure improvement and single-family owner-occupied housing rehabilitation. The highest community development priority identified in the 2025-2029 Consolidated Plan was replacing and upgrading of deteriorated and inadequate infrastructure. Having exceeded the population of 50,000, the cities of Euless, Grapevine, Mansfield and North Richland Hills qualify as city entitlement jurisdictions under CDBG. Each City has executed a contract with Tarrant County to cooperate on the planning and administration of these funds and have agreed to develop programs under the Tarrant County's Consolidated Plan. To date, in addition to public infrastructure and housing rehabilitation, CDBG will also fund two (2) public services: (1) case management for homeless programs, and (2) educational services to middle and high school students about bullying and violence prevention. In an event of emergency, CDD has updated polices to allow for reallocation of CDBG funds for public infrastructure needs due to disaster and assist homeowners in disaster areas with home rehabilitation more quickly and provide public services to assist with emergencies due to the disaster. For the 2025 HOME program, funds will be used to assist potential homeowners with down payment and closing costs to acquire their own home, and administration of the program. The ESG program for PY 2025 will continue to assist emergency shelters stay operational and assist people and families with short term rental assistance to prevent homelessness.

Community Development Block Grant (CDBG)

Projects planned with expected CDBG funding are identified in the Appendix.

Program Income

The total amount of program income that will have been received prior to the start of the next program year that has not been reprogrammed is $1,150.00.

Other CDBG Requirements

80 percent (80%) of CDBG funds will be used for activities that benefit people with low- and moderate-income. There are zero urgent need activities.

HOME Investment Partnerships Program (HOME)

A description of other forms of investment being used beyond those identified

HOME activities require at least 25 percent (25%) match. Developers, CHDOs, cities, and other partners provide cash match, fee waivers, and in-kind match (among other forms). The homebuyer assistance program match will be provided by Housing Channel through other eligible activities.

The Tarrant County releases Requests for Proposals (RFPs) to encourage submission of eligible projects and activities. In most cases, it is anticipated that HOME funds will provide a portion of the program investment but will not be the only funding source.

A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities

Tarrant County imposes resale and recapture provisions if the HOME-assisted home ceases to be the principal residence of the qualifying homebuyer. Recapture is enforced for a period relative to the amount assisted, where the direct subsidy is subject to recapture. In the case of homebuyer assistance, direct subsidy may consist of down payment assistance and/or closing costs that are up to $50,000 or

pass through rates which are subject to a lien on the home mortgage. If the buyer is noncompliant and/or does not satisfy principal residency requirements, repayment of the subsidy or resale to another qualifying homeowner is required. In the event of a sale, short sale, or foreclosure, the amount recaptured will be limited to the net proceeds and the pro rata amount at the time of sale. Net proceeds are defined as the gross sales price minus the balance of all existing mortgages and liens, commissions, tax, and any additional closing costs owed by the seller. Pro rata repayment occurs in the event the homeowner sells the property before the affordability period is met.

For example, if the homeowner was assisted with $15,000, they will repay the amount of HOME funds given according to the following schedule:

- Sold within one (1) year – 100% repayment
- Sold within two (2) years – 80% repayment
- Sold within three (3) years – 60% repayment
- Sold within four (4) years – 40% repayment
- Sold within five (5) years – 20% repayment
- Sold *after* five (5) years – no repayment

After the fifth (5th) year, a Lien Release may be granted without penalty. Any funds recaptured from homebuyers as a result of the above may be utilized for County-approved HOME-eligible activities to benefit low-income households.

A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds

As in homebuyer assistance programs, repayment occurs according to contract guidelines and/or HUD guidance. Tarrant County will typically place contractual obligations and/or a lien on the property to ensure ownership remains the same during the period of affordability. Additionally, multifamily units are physically inspected every three (3) years to ensure quality, affordable housing is available to the community and financial records and documents are inspected to ensure ownership has not changed and the development continues to be managed effectively.

Tarrant County will monitor the subrecipient that will manage the homebuyer program on Tarrant County's behalf to ensure that controls such as deed restriction or land covenant, affidavit, or liens, are in place. Additionally, Tarrant County will monitor client files to ensure eligibility. Any funds determined to be ineligible will be subject to recapture.

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

Tarrant County does not plan to refinance any existing debt secured by multifamily housing.

Emergency Solutions Grant (ESG)

Projects planned with expected ESG funding are identified in the Appendix.

Include written standards for providing ESG assistance

Written standards for providing ESG assistance are identified in the Appendix.

If the CoC has established a centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system

In accordance with the requirements provided in the CoC Interim Rule, the Tarrant County CoC has designed a Coordinated Entry System (CES) designed to meet the requirements of the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

The following overview provides a brief description of the path a household may take, beginning their first night of experiencing homelessness to permanent housing. Assessments are conducted at designated program access points, community hub locations, and the PARTNERSHIP HOME Helpline. More details may be found online: https://www.ahomewithhope.org.

The CES provides households experiencing homelessness access to services from multiple locations to ensure a fair and consistent process is applied across the Continuum.

1. Assessment – assessments are facilitated by trained Housing Assessors using HMIS. These assessments are generated in HMIS for all households experiencing homelessness and seeking assistance. Households will be assessed every 90 days until exiting the CES.

2. Housing Match – information gathered from the HUD assessment and local assessments are used to determine which housing intervention is the most appropriate to meet the needs of the household. HMIS will automatically complete this step in the process.

3. Prioritization – once the appropriate housing intervention is determined, households are sorted with the most vulnerable receiving priority. HMIS automatically compiles lists according to the information provided through the HUD Assessment and local assessments and in accordance with the CoC's priority ranking.

4. Housing Navigation – Housing Navigators will work with households at the top of the list. The Navigator can be one of the following: a designated CES Housing Navigator, outreach worker, housing assessor, or housing case manager. The Housing Navigator begins the process through the following activities: obtaining identification and other critical documents, social security cards, verification documents, and beginning the search for a housing unit. When necessary, Housing Navigators will assist with securing the housing unit, application fees, and security deposits.

5. Referral – as program openings become available, Housing Navigators will connect households to housing program options. Navigators will assist in scheduling initial housing intake appointments and will serve as the household advocate.

It should be noted that CES is not used locally to assign or coordinate initial emergency shelter beds.

Identify the process for making subawards and describe how the ESG allocation is available to private nonprofit organizations, including community and faith-based organizations

A Request for Proposals (RFP) to receive Tarrant County ESG funds was issued on December 10, 2024 and was due back to the Community Development Department on January 24, 2025. Seven (7) agencies applied for funds for emergency shelter operations. Each proposal will be reviewed by committee in March 2025. Tarrant County will provide funding to emergency homeless shelters directly assisting

people experiencing homelessness anywhere in Tarrant County and to prevent homelessness for people that have an active eviction or have received a Notice to Vacate.

If the jurisdiction is unable to meet the homeless participation requirement, the jurisdiction must specify its plan for reaching out to and consulting with people experiencing homelessness or who have formerly experienced homelessness in considering policies and funding decisions regarding facilities and services funded under ESG

Tarrant County meets this requirement by participating in the CoC's planning and committees. Partnership Home executes focus groups and compiles surveys to understand the unique needs of people experiencing homelessness. Comments and information are also collected from the advisory council meetings held monthly that are comprised of CoC-member agencies and administrators that manage programs and services that serve people experiencing homelessness. Combined, the organization can better identify needs and move those experiencing homelessness into housing or prevent homelessness altogether.

Describe performance standards for evaluating ESG

The performance standards will require initial evaluations and revaluations. Subrecipients will be required to conduct initial evaluations of all households interested in receiving ESG assistance to determine eligibility and the cost and type of assistance necessary for the household to regain stability. The evaluation must comply with the County's written standards and the local CoC's CES. To successfully record performance outcomes, the CoC system requires that once a household is enrolled in an ESG program, non-domestic violence agencies must complete an initial HUD intake assessment within the HMIS system, the HUD mid-program assessment, and the HUD exit assessment. Performance outcomes will be reported using the HMIS-generated reports. Domestic violence organizations provide the same data utilizing similar data systems.

Reassessments may be necessary or required for program participants. Participants receiving homelessness prevention assistance must be reassessed monthly. Rapid rehousing participants must be reassessed quarterly. All participants will receive an exit assessment, as previously stated. Partnership Home will help provide data to assess performance of sub recipients thereby allowing Tarrant County to best allocate program funds for the program year. Data collected by Partnership Home will be provided quarterly and upon request. The administration of the HMIS has been contracted to Partnership Home as assigned by the CoC.

Appendix

Table 1 – Responsible agencies

Role	Name	Department/Agency
Lead Agency	Tarrant County	Tarrant County
CDBG Administrator	Tarrant County	Community Development Department
HOME Administrator	Tarrant County	Community Development Department
ESG Administrator	Tarrant County	Community Development Department
HOPWA-C Administrator	Tarrant County	Judge's Office

Table 2 – Agencies, groups, organizations who participated

Organization	Partnership Home
Organization Type(s)	Services-homeless Planning organization
What section of the Plan was addressed by Consultation?	Homelessness needs – Chronically homeless, families with children, veterans, unaccompanied youth Homelessness strategy
Briefly describe how the Organization was consulted. What are the anticipated outcomes of the Consultation or areas for improved coordination?	Partnership Home and Tarrant County sub grantees discussed needs and type of services expected in exchange for payment of HMIS fees. To better serve all clients, the nuances of a Coordinated Assessment System (CAS) are discussed to enhance data collection and improve service to program participants. The Continuum of Care (CoC) manages the CAS to best prioritize those in need and address ever-changing social and environmental dynamics.
Organization	City of Arlington
Organization Type(s)	Public Housing Authority (PHA) Other Government - Local

What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public housing needs Homelessness strategy Non-homelessness special needs Anti-poverty strategy
Briefly describe how the Organization was consulted. What are the anticipated outcomes of the Consultation or areas for improved coordination?	City of Arlington receives their own entitlement funding for CDBG, HOME, and ESG. Tarrant County aims to coordinate funds across agencies by comparing and synchronizing ESG funds.
Organization	City of Fort Worth
Organization Type(s)	Other Government - Local
What section of the Plan was addressed by Consultation?	Housing Needs Assessment Public housing needs Homelessness strategy Non-homelessness special needs Anti-poverty strategy
Briefly describe how the Organization was consulted. What are the anticipated outcomes of the Consultation or areas for improved coordination?	City of Fort Worth receives their own entitlement funding for CDBG, HOME, and ESG. Tarrant County aims to coordinate funds across agencies by comparing and synchronizing ESG funds.

Table 3 – Other planning efforts

Name of Plan	Lead Organization	How do the goals of your strategy overlap with the goals of each plan?
Continuum of Care (CoC)	Tarrant County Homeless Coalition (TCHC)	The goal of ending homelessness overlaps with programs and strategic planning efforts.
2021-2024 Workforce Innovation and Opportunity Act (WIOA) Local Plan	Workforce Solutions for Tarrant County	This four- (4-) year plan focuses on strategies to improve economic development and workforce solutions to meet the demands of Tarrant County employers.
United Way of Tarrant County Community Assessment	United Way of Tarrant County	This plan includes information and perspectives from residents and community stakeholders to better help understand the needs for programs and services.
North Central Texas Council of Governments (NCTCOG) planning efforts (various)	NCTCOG	These regional plans focus on topics such as environmental concerns and efforts, transportation, and emergency preparedness.

Table 4 – Participation outreach efforts

Date	Type	Target Audience	Summary of Responses, Attendance	Summary of Comments Received	Summary of Comments Not Accepted	URL (if applicable)
May 21 and 31, 2025	Public meeting	Non-targeted, broader community	State of the Homeless Address held in Fort Worth	TBD May 21 at Texas Wesleyan University May 31 at Tarrant County Sub	N/A	https://www.ahomewithhope.org

				courthouse in Arlington		
Various	Public hearing	Non-targeted, broader community	Each City held public meetings during regular City Council meetings to discuss CDBG projects for the program year (PY).	All comments received were in support of public infrastructure projects, no specific comments related to projects	N/A	
Various	Public hearing	Non-targeted, broader community	Tarrant County held public meetings during regular Commissioners' Court meetings to discuss Annual Action Plans, CAPER, and any amendments.	TBD	N/A	

Table 5 – Anticipated resources

Program	Source of Funds	Uses of Funds	Annual Allocation	Program Income	Prior Year Resources	Total	Expected Amount Available for Remainder of Con Plan	Narrative
CDBG	Public – Federal	Administration and planning, economic development, housing, public improvements, public services	$4,208,280.00	$1,150	$410,761.00	$4,620,191.00	$0	All funds are expected to be obligated and projects in progress during the program year and funds to be expended as we near the end of the program year.
HOME	Public – Federal	Acquisition and rehabilitation, administration, homebuyer assistance, homeowner rehabilitation, new construction, tenant-based rental assistance (TBRA)	$1,437,719.26	$0	$6,105,025.21	$7,542,744.47	$0	Tarrant County aims to commit HOME funding and draw down funds within HUD's time constraints.
ESG	Public – Federal	Emergency shelter operations, homelessness prevention through rental assistance	$254,138.00	$0	$10,000.00	$264,138.00	$0	Almost all funding will be drawn down during the PY with some remaining to pay between grant agreement terms.

Table 6 – Goals summary

Goal	Start	End	Category	Geographic Area	Needs Addressed	Funding	Goal Income Indicator
Public infrastructure, facilities	2025	2029	Non-housing community development	Tarrant County Consortium service area	Non-housing community development	$2,136,272.00 (CDBG)	16,363 people assisted w/public infrastructure and/or facility improvements
Preserve affordable housing	2025	2029	Affordable housing, non-homeless, special needs	Tarrant County Consortium service area	Affordable housing	$1,009,008.00 (CDBG);	49 SF owner-occupied housing units; 3 complete homeowner rehabilitation in Benbrook, 44 priority repair, 2 ADA barrier removal
Increase number of affordable housing units	2025	2029	Affordable housing, non-homeless, special needs	Tarrant County Consortium service area	Affordable housing	$1,293,947.33 (HOME)	Estimated 25 households assisted w/homebuyer assistance funding
Public services	2025	2029	Affordable housing, homeless, non-homeless, special needs, non-housing community development	Tarrant County Consortium service area	Non-housing community development	$222,000.00 (CDBG)	1,080 people will be served by public service activities
Homeless shelter operations	2025	2029	Homelessness	Tarrant County Consortium service area*	Homelessness	$122,483.00 (ESG)	10,725 people provided emergency overnight shelter

Homelessness Prevention	2025	2029	Affordable housing, non-homeless, special needs	Tarrant County Consortium service area	Affordable housing	$112,595.00	Short-term rental assistance for at least twenty (20) households
Administration	2025	2029	Administrative costs to manage programs	Tarrant County Consortium service area	Administration of programs	$841,000.00 (CDBG); $143,771.93 (HOME); $19,060.00 (ESG)	Successful implementation of Action Plan, Consolidated Plan, and all associated reports

**Consortium-area shelters are in Arlington and Fort Worth*

Table 7 – Goal descriptions

1	**Goal Name**	Construct public infrastructure, facilities
	Goal Description	Construction of public infrastructure improvements for 10 cities within Tarrant County, including sewer, water, streets, ADA barrier removal, sidewalks, and improved drainage
2	**Goal Name**	Preserve existing affordable housing
	Goal Description	Major housing rehabilitation (up to $40,000 per home) of three (3) single-family homes in the City of Benbrook; priority reconstruction rehabilitation (up to $15,000 per home) of forty-four (44) single-family homes; ADA barrier removal (up to $5,000 per home) for two (2) homes
3	**Goal Name**	Increase affordable housing inventory
	Goal Description	Increase affordable housing inventory by providing down payment assistance, closing costs, and/or applicable fees to an estimated 25 eligible homebuyers

4	**Goal Name**	Provide public services
	Goal Description	Provide case management to approximately 80 people (30 households) experiencing homelessness, and provide anti-bullying and dating violence education to approximately 1,000 students
5	**Goal Name**	Prevent homelessness
	Goal Description	Provide up to three (3) months of short-term rental assistance and/or utility assistance to at least 20 extremely low-income renter households with either a Notice to Vacate or an Eviction Notice
6	**Goal Name**	Provide emergency shelter operations
	Goal Description	Assist up to seven (7) area shelters by paying for a portion of their operating costs, serving approximately 10,725 people
7	**Goal Name**	Provide grant, program administration
	Goal Description	Provide administrative costs to plan and manage all programs.

Table 8 – Project information

#	Project Name
1	2025 Public Facility and Infrastructure Improvements
2	2025 SF Home Rehabilitation
3	2025 Homebuyer Assistance
4	2025 Public Services
5	2025 ESG Tarrant County TX
6	2025 Administration

Table 9 – Project summary information

1	**Project Name**	2025 Public Facility and Infrastructure Improvements
	Target Area	Tarrant County Consortium service area
	Goals Supported	Construct public infrastructure, facilities
	Needs Addressed	Non-housing community development
	Funding	$2,136,272.00 (CDBG)
	Description	Construction of public infrastructure improvements for 10 cities within Tarrant County, including sewer, water, streets, ADA barrier removal, sidewalks, and improved drainage
	Target Date	June 30, 2026
	# of Beneficiaries, Type	16,363 people assisted w/public infrastructure and/or facility improvements
	Location Description	Infrastructure projects will be located within the Tarrant County Consortium service area. See Planned Activities for specific cities.
	Planned Activities	Water and/or sewer improvements (National Objective Classification A) in the following cities: Dalworthington Gardens, Euless, Lake Worth, River Oaks, Sansom Park, White Settlement; new sidewalks (National Objective Classification A) in the following cities: Crowley and Mansfield; and street and drainage improvements (National Objective Classification A) in the following cities: Grapevine and North Richland Hills
2	**Project Name**	2025 SF Home Rehabilitation
	Target Area	Tarrant County Consortium service area

	Goals Supported	Preserve existing affordable housing
	Needs Addressed	Affordable housing
	Funding	$1,009,008.00 (CDBG)
	Description	Major housing rehabilitation (up to $40,000 per home) of three (3) single-family homes; priority reconstruction rehabilitation (up to $15,000 per home) of forty-four (44) single-family homes; ADA barrier removal (up to $5,000 per home) for two (2) homes. Major home rehabilitation will occur when there are multiple substantial failures in a home (e.g., electrical, plumbing, roof). Priority reconstruction will occur when there is one (1) substantial failure. ADA barrier removal will occur when a homeowner requires accommodation for physical, visual, or audio impairments. No affordability period for CDBG funded projects and lead-based paint rules will apply to all.
	Target Date	June 30, 2026
	# of Beneficiaries, Type	49 owner-occupied housing units assisted w/homeowner rehabilitation activities
	Location Description	Homes assisted will be in the Tarrant County Consortium service area.
	Planned Activities	Major housing rehabilitation, priority reconstruction rehabilitation, and ADA barrier removal, as described above.
3	**Project Name**	2025 Homebuyer Assistance
	Target Area	Tarrant County Consortium service area
	Goals Supported	Increase affordable housing inventory by providing down payment assistance, closing costs, and/or applicable fees to an estimated 25 eligible homebuyers

	Needs Addressed	Affordable housing
	Funding	$1,293,947.33 (HOME)
	Description	Increase affordable housing inventory by providing down payment assistance, closing costs, and/or applicable fees
	Target Date	June 30, 2027
	# of Beneficiaries, Type	Estimated 25 homeowners will be assisted.
	Location Description	Tarrant County Consortium service area.
	Planned Activities	Development hard and soft costs to adding to the housing stock.
4	**Project Name**	2025 Public Services
	Target Area	Tarrant County Consortium service area
	Goals Supported	Public Services
	Needs Addressed	Non-Housing Community Development
	Funding	CDBG: $222,000.00
	Description	Avail funds to assist low/moderate income persons with public service activities such as education for youth, case management for the homeless.
	Target Date	June 30, 2026

	# of Beneficiaries, Type	1,000 Youth educated in SafeSchools program, and 30 homeless families / 80 persons assisted with case management
	Location Description	Projects will be in Tarrant County consortium cities, outside of the cities of Arlington, Fort Worth and Grand Prairie unless project is to assist general homeless population of Tarrant County.
	Planned Activities	Provide education to all levels of youth at schools about anti-bullying and dating violence to high school aged students. Provide case management for homeless families
5	**Project Name**	2025 ESG Tarrant County TX
	Target Area	Tarrant County Consortium service area
	Goals Supported	Homeless prevention and homeless shelter operations support
	Needs Addressed	Homelessness
	Funding	ESG: $254, 138
	Description	ESG project will maintain 4 activities; Emergency Shelter, Homelessness Prevention, HMIS and administration for ESG Emergency Shelters: paying for utilities/operating costs or essential services costs ($122,483.00), Homelessness Prevention: Rental assistance to prevent homelessness ($112,595.00) ESG administration: administration and HMIS data reports and fees ($19,060.00)
	Target Date	June 30, 2027
	# of Beneficiaries, Type	Assist low income persons (<30% AMI) with short term rental assistance using ESG 2025 (20 families served) AND assist 10,725 Homeless Persons to be sheltered in up to six overnight shelters and 1 day time shelter,

	Location Description	Direct Assistance will be in Tarrant County consortium cities, outside of the cities of Arlington, Fort Worth and Grand Prairie. General homeless assistance will be within Tarrant County, TX
	Planned Activities	Homeless Prevention, Homeless Shelter Operations, and Administration
6	**Project Name**	2025 Administration
	Target Area	Tarrant County Consortium service area
	Goals Supported	Administration
	Needs Addressed	Program management and administration for all activities
	Funding	CDBG $841,000.00, HOME $143,771.93,
	Description	Funds to pay for the administration of HOME and CDBG grants. Salaries, rent, utility, and related costs are covered.
	Target Date	June 30, 2026
	# of Beneficiaries, Type	Number benefitted will be reflected in other projects.
	Location Description	Administration will occur at 2501 Parkview Dr, Suite 420, Fort Worth, TX 76102
	Planned Activities	Funds to pay for the administration of all grants. Salaries, rent, utility costs, services, and resources to execute programs

Table 10 – Geographic distribution

No targeted geographic areas.

Table 11 – Funding group distributions

Group A (Odd Years)	Group B (Even Years)
Bedford	Azle
Benbrook	Blue Mound
Crowley	Burleson
Colleyville	Everman
Dalworthington Gardens	Forest Hill
Haslet	Haltom City
Lake Worth	Hurst
Lakeside	Kennedale
Pantego	Keller
River Oaks	Richland Hills
Sansom Park	Saginaw
Westworth Village	Southlake
White Settlement	Watauga

**Entitlement cities will receive annual HUD allocations: Euless, Grapevine, Mansfield, and North Richland Hills*

Table 12 – One (1) year goals for affordable housing by support requirement

One (1) Year Goals for Affordable Housing by Support Requirement	
Homeless	0
Non-homeless	94
Special needs	0
Total	**94**

Table 13 – One (1) year service goals by support type

One (1) Year Service Goals by Support Type	
Rental assistance	20
New unit production	25
Rehabilitation of existing units	49
Total	**94**

2024 COMMUNITY AND HOUSING SURVEY SUMMARY

TARRANT COUNTY, TX - COMMUNITY DEVELOPMENT

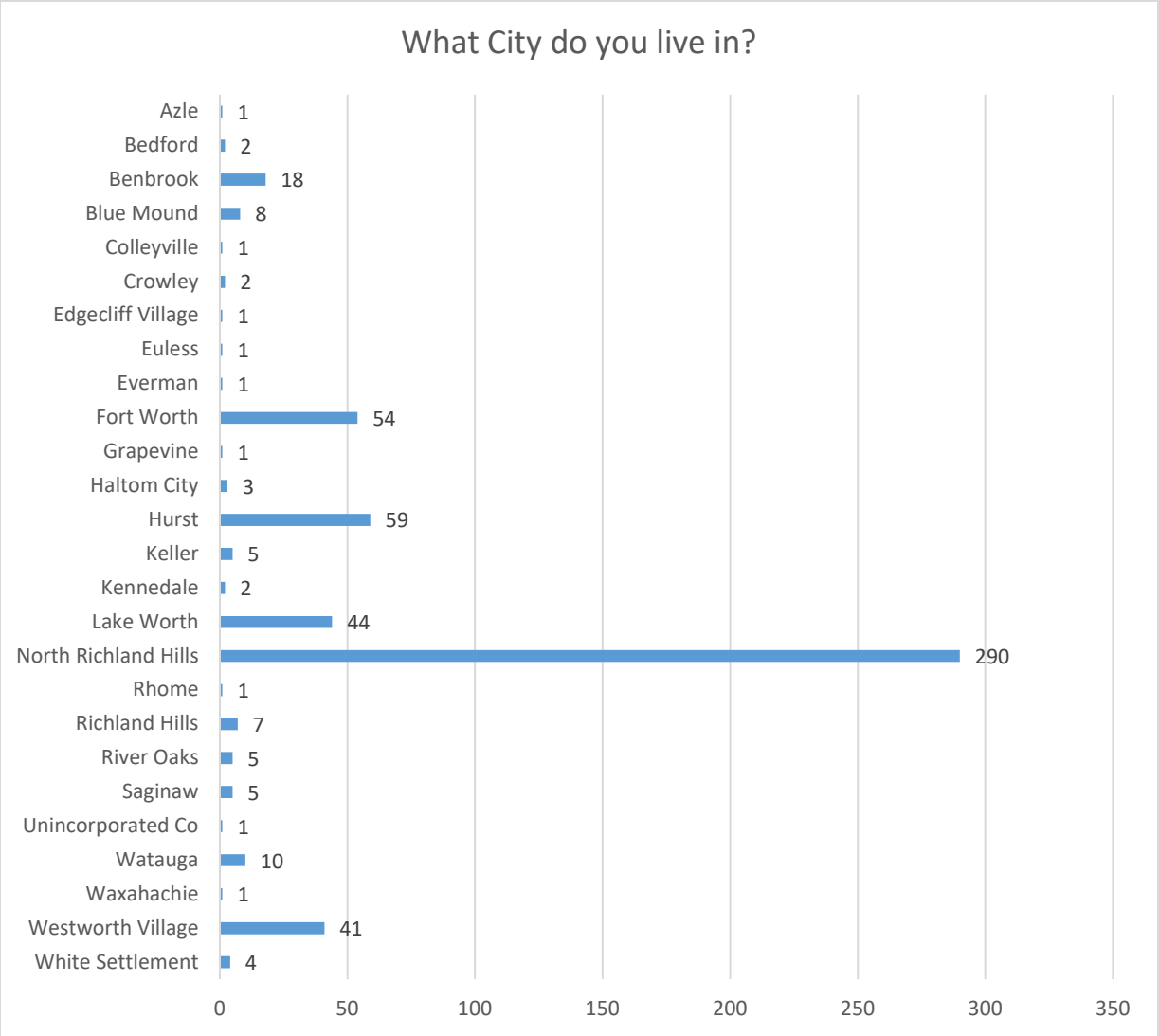
https://www.tarrantcountytx.gov/en/community-development-and-housing-department.html

Tarrant County, Texas - Community and Housing Survey 2024

The Tarrant County Community Development Department released a survey for two months on June 1, 2024 to hear from the public about housing and other neighborhood issues to help shape our future housing and community development plans. Information collected will be applied to the 2025-2029 5-year Consolidated Plan for the U.S. Department of Housing and urban Development.

The following is a summary of results. Of the 587 responses, the majority of the respondents were aged 35-74, almost three quarters were female, 85 percent are white, and mainly either employed full time or retired.

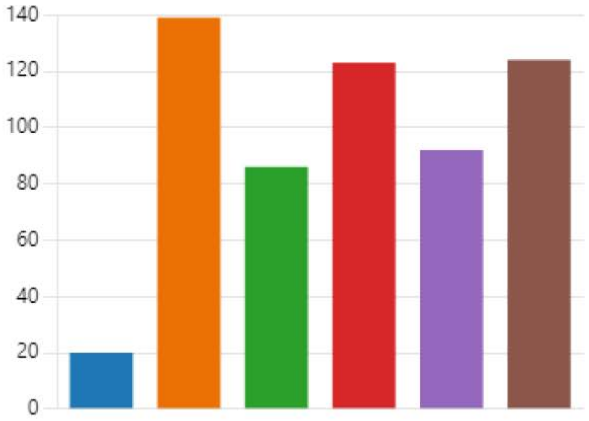
What City do you live in?



Some cities advertised the survey on their websites and/or water bills providing more information for those cities compared to others. Raw data without emails will be provided to each city.

How long have you lived in your neighborhood?

Less than 1 year	20
1-5 years	139
6-10 years	86
11-20 years	123
21-30 years	92
more than 30 years	124



There is a variety of respondents with different tenure in their neighborhood, but many had similar responses about their neighborhood in terms of safety and ease to services and amenities.

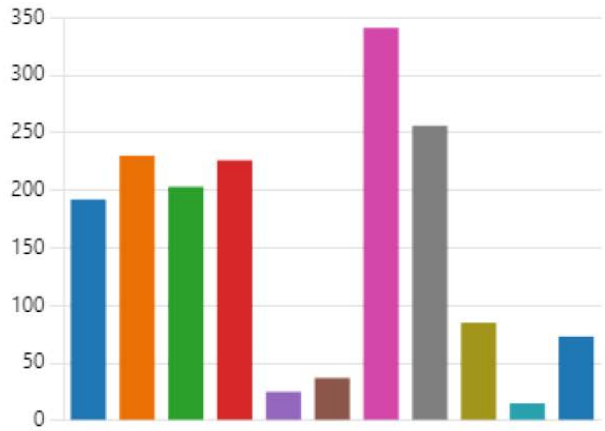
How long have you lived in your current home?

Less than 1 year	25
1-2 years	46
3-5 years	111
6-10 years	85
More than 10 years	317

There is no surprise that the majority of respondents lived in their homes for more than 10 years. About 95 percent of those surveyed own their own homes and the above neighborhood question reflects that many have either lived in the same home or moved to another within the same neighborhood.

Which of the following were the most important reasons you decided to live in your neighborhood?

Live close to work	192
Schools for my children or gran...	230
Live near family or friends	203
Accessibility to stores and amen...	226
Be near public transportation	25
Access to job opportunities	37
Safety in the neighborhood	341
Affordability of housing	256
I grew up here	85
No choice/no where else to go	15
Other	73



We ask this question because we want to know what is most important to people when seeking a new place to live. Safety and affordability are the top reasons followed by being by nearby schools, accessibility to stores and amenities, and closeness to friends, family and work. When using HUD funds to develop, we make sure to keep these in mind to appropriately build housing to resident needs.

Right now, how likely are you to recommend your neighborhood to someone else as a good place to live?

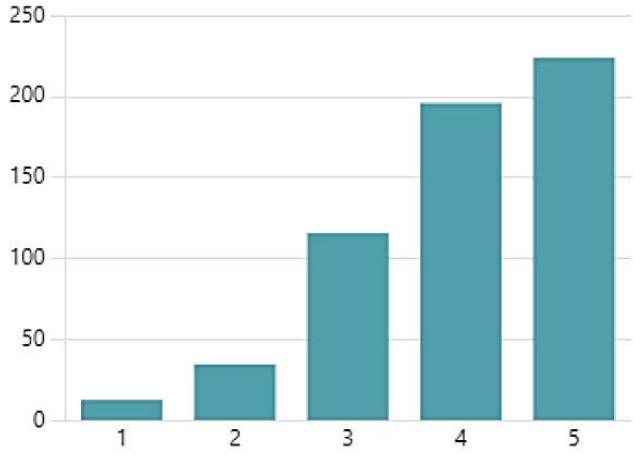
Very likely	273
Somewhat likely	169
Neither likely nor unlikely	61
Somewhat unlikely	48
Very unlikely	33

We see that almost all respondents like their neighborhood and feel confident to recommend others to live in their neighborhood.

The following questions help give a better idea about neighborhood perceptions. A rating of 1 means poor or a negative sentiment and a rating of 5 is excellent or positive thoughts on the question.

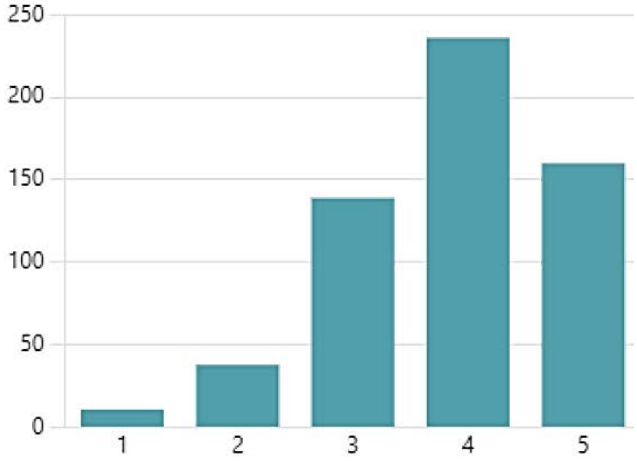
How would you rate the cleanliness of your neighborhood? (1 = poor, 5 = excellent)

4.00
Average Rating



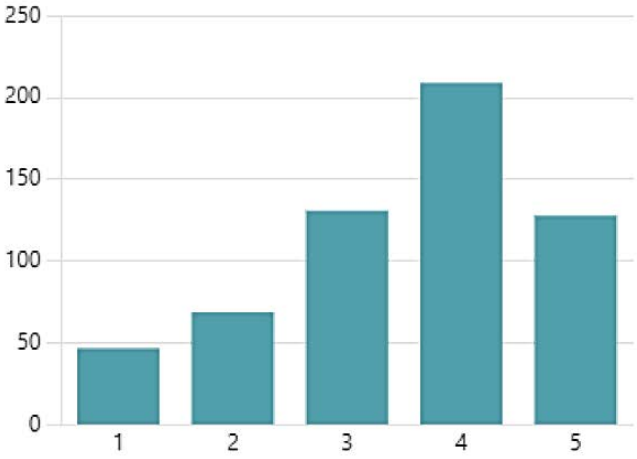
How would you rate the condition of the buildings (including homes) of your neighborhood?

3.85
Average Rating



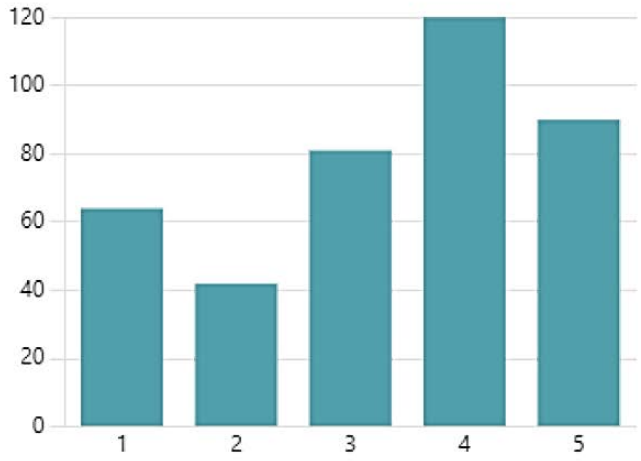
How would you rate the condition of the streets of your neighborhood?

3.52
Average Rating



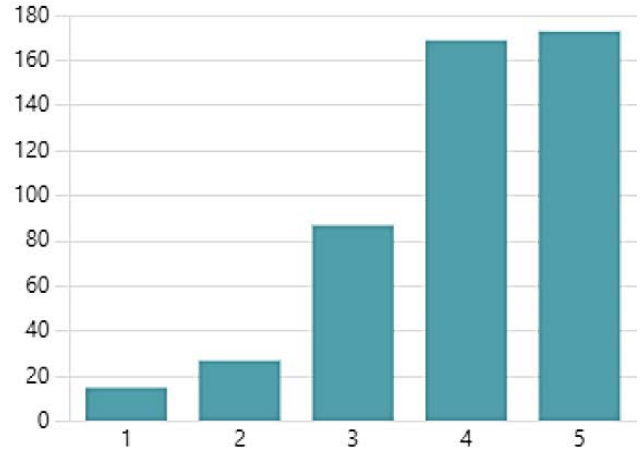
How would you rate the condition of the sidewalks of your neighborhood?

3.33
Average Rating



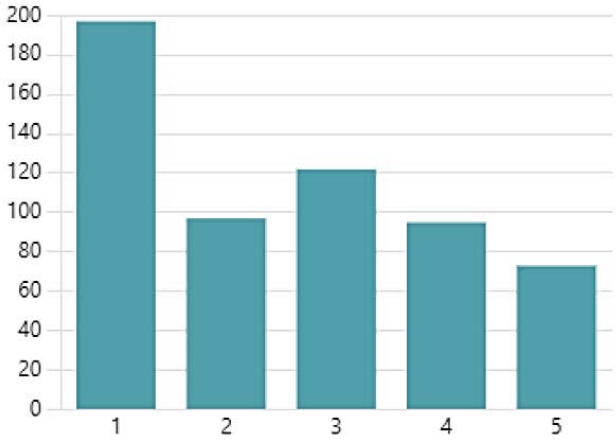
How would you rate the schools in your neighborhood?

3.97
Average Rating



How would you rate access to public transportation (e.g., buses, trains) from your neighborhood?

2.57
Average Rating



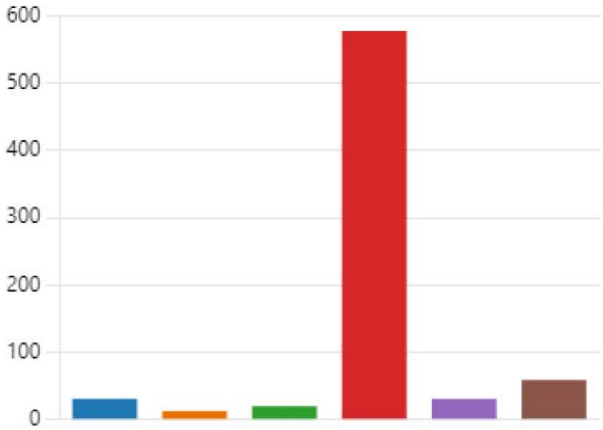
Appearance of homes and quality of schools rank high, but infrastructure such as streets, sidewalks and public transportation rank low. With more vehicles on the road and more people in the area, improvements need to be made to our streets to prevent wear and tear on vehicles, sidewalks should be added to encourage more walkability and public transportation should be improved. Several comments about not wanting public transportation going through “my” neighborhood were made, while other comments encouraged improved and more public transit service.

How safe do you feel when walking in your neighborhood?

Very safe	268
Somewhat safe	211
Neither safe nor unsafe	53
Somewhat unsafe	38
Very unsafe	14

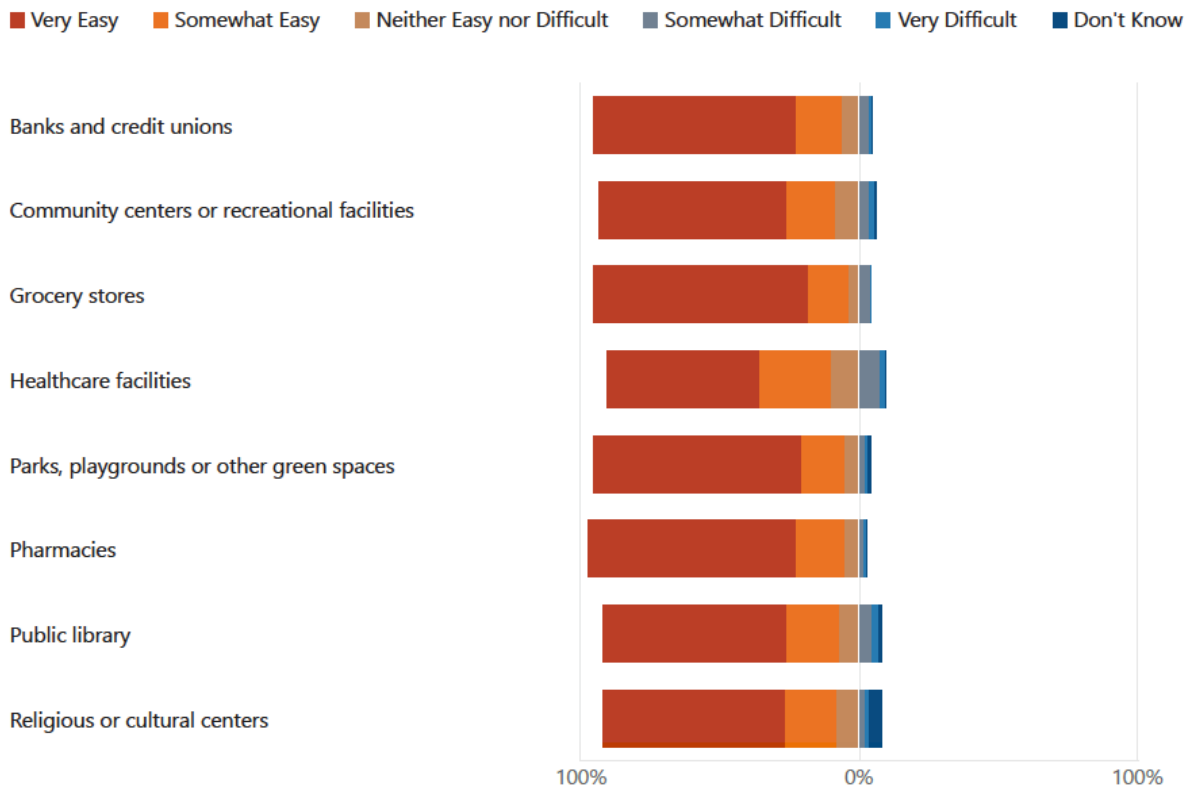
What is your main method of transportation?

Bicycle	31
Call Service (Uber, Taxi, 3rd part...	13
Friends and family	20
Personal vehicle (Car, truck, mot...	577
Public transportation (bus, train,...	31
Walk	59



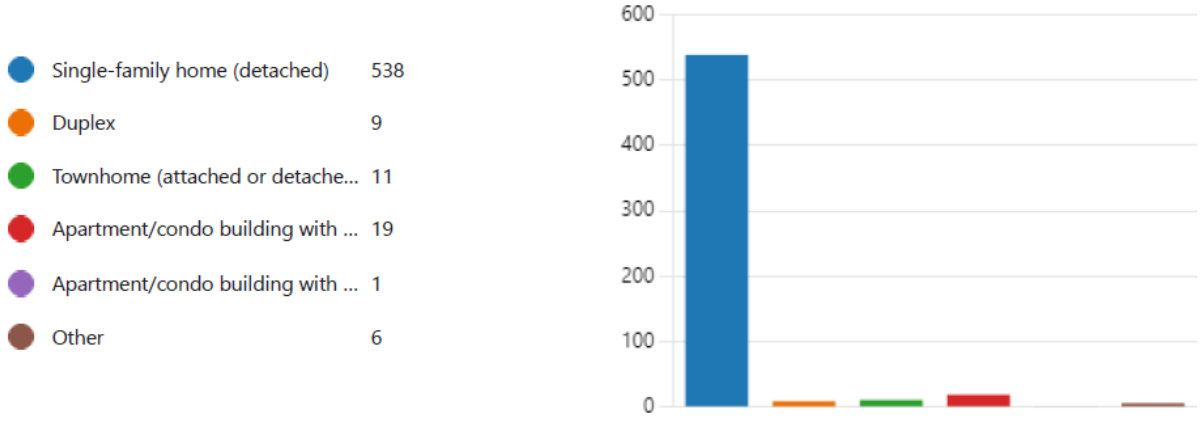
Texas is known for its car-centric culture. The state's vast size, sprawling cities, and limited public transportation options make vehicles a primary mode of transportation. Many Texans rely on their vehicles for daily commutes, running errands, and social activities as is evident in this survey. The North Central Texas Council of Governments released the twelfth edition of their newsletter: DFW High-Speed Update. It states, “What should be a 30-minute drive between downtown Fort Worth and downtown Dallas currently takes approximately 51 minutes during rush hour. This will jump to 74 minutes by 2045 (a 45% increase), even with planned roadway improvements.” With an increase of population and more vehicles on the road, investments beyond adding roads will have to be made today to adjust to changes of the future.

Please indicate how easy it would be for you to get to each of the following places.



HOUSING

Which of the following best describes the type of housing you currently live in?

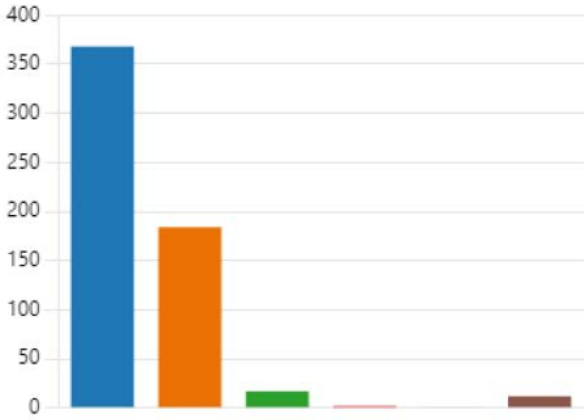


How satisfied would you say you are with the quality of housing you currently live in?

Very satisfied	346
Somewhat satisfied	187
Somewhat dissatisfied	40
Very dissatisfied	11

During the past three years, how have the overall housing costs for your current home changed?

Increased a lot	368
Increased some	184
Stayed the same	17
Decreased some	2
Decreased a lot	1
Not applicable	12



Do you currently rent your home, own your home, or something else?

Rent	55
Own	521
Other	8

During the past five years, have you looked for a new place to live?

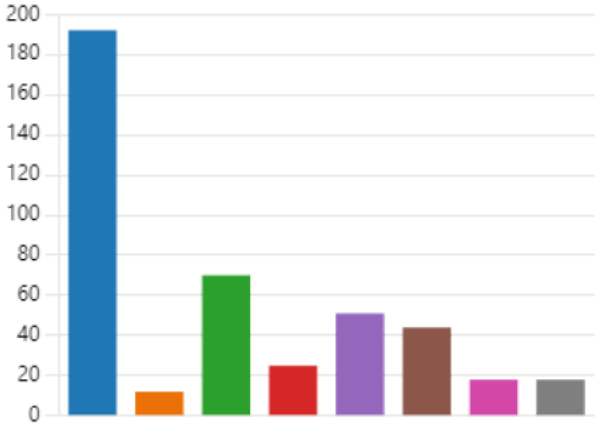
Yes, looked for a home to rent	53
Yes, looked for a home to buy	198
No (skip to question 26)	333

Did you have trouble finding safe, quality housing within your price range in your neighborhood of choice?

Yes	196
No (skip to question 26)	107

Which of the following, if any, limited the housing options you were able to consider?

Affordability: What I/we could a...	192
Accommodations: Units that acc...	12
Size: Housing large enough for ...	70
Credit: My/our credit history or ...	25
Deposit Amount: The amount of...	51
Lack of Options: Not being sho...	44
Feelings of Unwelcomeness: Co...	18
Other	18



The majority of those that were looking to buy a new home had trouble finding quality housing due to affordability that is sized right for their needs. This is a national issue where "homeowners and renters across the US are struggling with high housing costs. On the for-sale side, millions of potential homebuyers have been priced out of the market by high home prices and interest rates, while the number of renters with cost burdens has hit an all-time high. However, a surge in new multifamily rental units is slowly growing and accelerated single-family construction is starting to lift for-sale inventories."[i]

Comments

330 comments were made in the survey. However, most were personal that emphasized personal opinion and desires from detailed neighbors that impacted their home and family. All comments made will be provided to each city, so that city officials and staff may address those specific comments within their own programs. Comments listed here reflect the needs in our community that were voiced or general statements that were repeated often. Some may be addressed using federal funds.

Need streets repaired or replaced. Need sidewalks repaired and added

Need better public transport.

Need more affordable housing for students, seniors, and low to medium-income households and lower property taxes.

Need more code compliance.

Need nicer & affordable housing for seniors. Need access to transportation for those who can no longer drive.

Need less apartments and more affordable smaller foot-print single-family homes.

Property tax rates in Tarrant County are ridiculously high and keep increasing year over year with no end in sight, making home ownership affordability very challenging.

We need nicer restaurants, not fast food… more recreational businesses like skating rink, bowling alley

We need sidewalks, street repair, and new sewer lines!

Decent housing is needed for all; however, it is especially important for citizens over the ages of 45 but who do not yet count as "seniors" to find affordable housing.

Evaluate the drainage system- causing an increase issue to our sidewalks, streets, and homes

Housing pricing is way too high

We need to be careful of rental properties being maintained. There is no evidence of negative issues. Short term rentals should be monitored closely for negative impacts.

Preserve green space

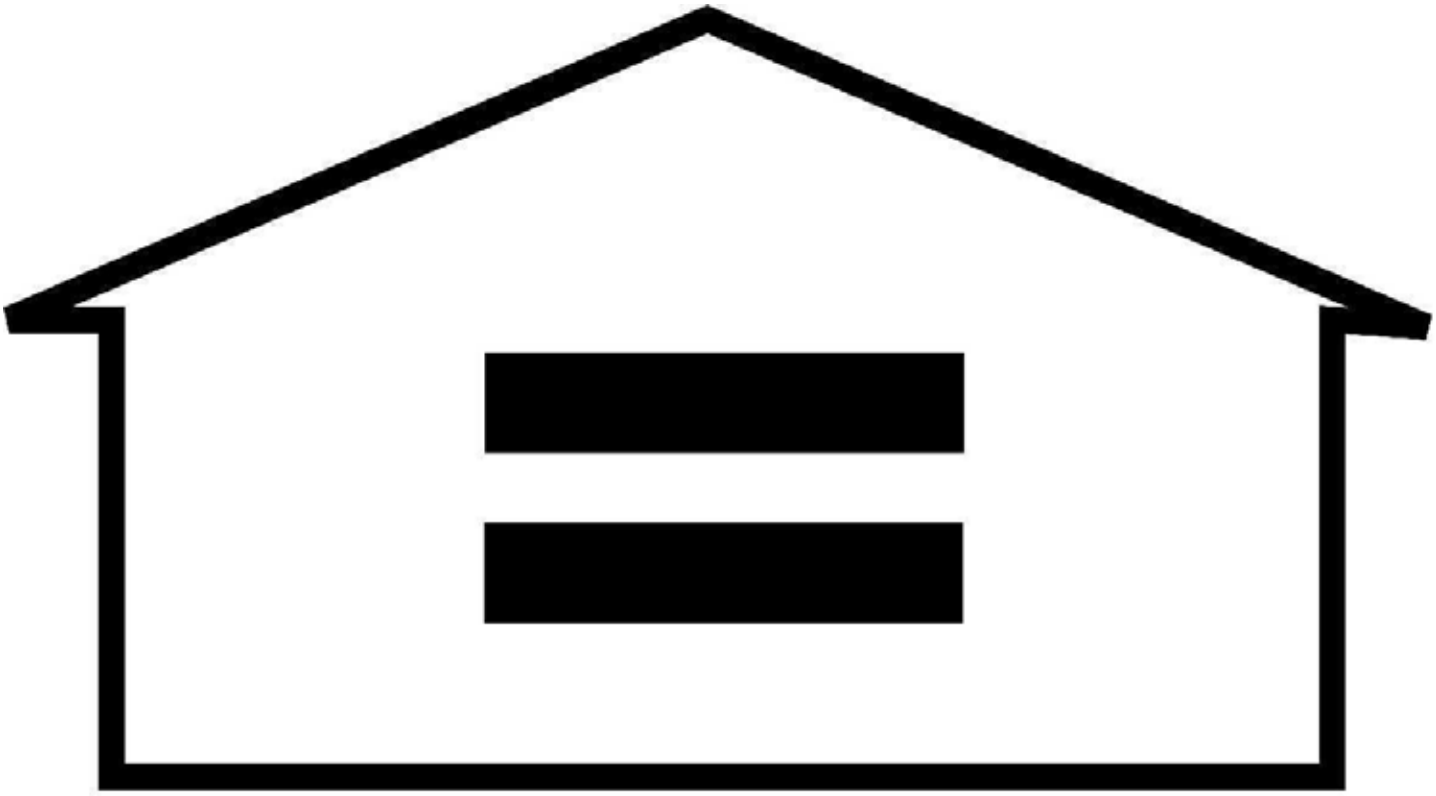
[i] The State of the Nation's Housing 2024 by Joint Center for Housing Studies, https://www.jchs.harvard.edu/state-nations-housing-2024

ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE

2025-2029

TARRANT COUNTY, TEXAS

A document for the U.S. Department of Housing and Urban Development



Equal Housing Opportunity

Analysis of impediments

The Analysis of Impediments (AI) is a review of impediments or barriers that effect the rights of fair housing choice. It covers public and private policies, practices and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict or have the effect of restricting, the availability of housing choices based on color, disability, familial status, national origin, race, religion, or sex.

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EXECUTIVE SUMMARY

The pursuit of fair housing remains a fundamental principle of an equitable social order; however, various obstacles continue to hinder its realization. The purpose of this document is to analyze fair housing choices and identify patterns of both positive and negative fair housing trends. This analysis aims to expand housing opportunities and choices for all citizens, particularly those with protected class status, including race, color, national origin, religion, sex, disability, familial status, ancestry, age, marital status, gender, gender identity, gender expression, genetic information, sexual orientation, and source of income. The data for this analysis was generated through the assessment of quantitative data from federal and state sources. Qualitative research includes fair housing cases from Tarrant County, public input opportunities related to community needs, year-end reports from various agencies highlighting the needs of special populations, and public input gathered during town hall meetings throughout the county.

The Analysis of Impediments to Fair Housing Choice (AI) serves as the fair housing planning document for Tarrant County programs funded by the U.S. Department of Housing and Urban Development (HUD). These programs include the Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Emergency Solutions Grant (ESG), competitive Continuum of Care (CoC) grants, HOPWA competitive grants, and all grants administered through the Tarrant County Housing and Assistance Office (TCHAO).

As a condition of receiving funds from HUD formula-based funding, Tarrant County must submit a Consolidated Plan that analyzes the jurisdiction’s housing market conditions, housing needs of its lower income families, describes a strategy for addressing the identified needs, and articulates an action plan for investing Federal affordable housing dollars. Part of the consolidated plan includes an analysis of impediments to fair housing choice. Tarrant County, Community Development Department (CDD) of the County Administrator's Office is charged with the preparation and completion of these documents on behalf of Tarrant County Urban entitlement and four entitlement cities under joint agreement; City of Euless, City of Grapevine, City of Mansfield and City of North Richland Hills. Tarrant County’s “urban county entitlement” status is comprised of a 30-city consortium for 2024-2026; Azle, Bedford, Benbrook, Blue Mound, Burleson, Colleyville, Crowley, Dalworthington Gardens, Euless, Everman, Forest Hill, Grapevine, Haltom City, Haslet, Hurst, Keller, Kennedale, Lakeside,

Lake Worth, Mansfield, North Richland Hills, Pantego, Richland Hills, River Oaks, Saginaw, Sansom Park, Southlake, Watauga, Westworth Village, and White Settlement. This document does not apply to the City of Arlington, City of Fort Worth and City of Grand Prairie, TX as those cities maintain their own HUD funding and documentation. However, often Tarrant County consortium cities will border the City of Arlington, City of Fort Worth and City of Grand Prairie to which data will also be collected for those cities to better analyze Tarrant County as a whole.

As an urban county, Tarrant County faces a different set of challenges than the cities within the county. Under Texas law, incorporated cities, not counties, are invested with extensive ordinance-making powers. The County cannot exercise ordinance reform; however, through the Mayors' Council, Tarrant County can educate municipalities on current rules and procedures which enhance fair housing choices.

This AI both assesses where we are as a county as it relates to fair housing, and then identifies impediments and possible solutions, where applicable. All of the sections together lay the framework for the identification of county-wide impediments. It is only through identification of those factors that impede on housing choice that we can determine what steps can be taken to attempt to mitigate those impediments. In developing the specific impediments for this AI, CDD considered past impediments and whether they continued to exist, the trends and observations observed and studied, as well as new input received during consultations with current events in mind. Six impediments to fair housing choice have been identified to be addressed in the next five years.

Impediment No. 1: Supply and Production of Affordable Homes

Impediment No. 2: Limited knowledge about fair housing creating barriers to fair housing

Impediment No. 3: Rising costs for homeowners and renters due to higher demand, lack of supply and limited income

Impediment No. 4: Lack of alternate transportation services to move people without a personal vehicle from home to job/school/appointments and services.

Impediment No. 5: Not in My Backyard Syndrome (NIMBYism)

Impediment No. 6: Insufficient accessible housing stock and discrimination against persons with disabilities

In the final section, goals and objectives are presented laying out the ways in which the County and cities will use HUD resources to address solutions within their control with the HUD funds available. The AI works from the guiding principle of seeking to identify impediments to fair housing choice and to identify specific actionable steps that can be taken to effect meaningful changes aimed at mitigating the barriers to fair housing choice. The recommendations to address the identified six impediments will be addressed annually in the Action Plan to HUD and achievements will be submitted at the end of September annually in the Consolidated Annual Performance and Evaluation Report (CAPER). AI's are not to be submitted or approved by HUD, however are maintained and updated by funded entities.

INTRODUCTION

Tarrant County aims to provide robust data and a framework for assessment that will help identify where fair housing challenges and opportunities exist. Data will be compiled for all Tarrant County Urban Entitlement which includes all cities in Tarrant County outside of the Cities of Arlington, Fort Worth, and Grand Prairie. The information presented is intended to assist the County in evaluating and updating fair housing issues presented in the previous Analysis of Impediments to Fair Housing Choice (AI) dated March 19, 2020. The staff of CDD prepared this report which involves data collection, surveying, town hall meetings, and assessment of agency reports. The following data sources were used.

- U.S. Census Bureau (American Community Survey “ACS” 5-year data, decennial data)
- U. S. Department of Housing and Urban Development (HUD) – Comprehensive Housing Affordability Strategy Data https://www.huduser.gov/portal/datasets/cp.html
- Federal Emergency Management Agency (FEMA)
- Home loan application data from the Home Mortgage Disclosure Act
- Housing complaint data from HUD
- Texas Education Agency (TEA)
- Texas Workforce Commission (TWC)
- Employment data from the U.S. Bureau of Labor Statistics,
- Economic data from the U.S. Bureau of Economic Analysis,
- North Central Texas Council of Governments (NCTCOG)
- Anecdotal information collected from published reports
- Descriptive data pertaining to the housing market and trends in real estate
- Information collected from local stakeholders and city governments.

- Locally-generated reports and other relevant data pertaining to the Tarrant County housing market, patterns, and local economy, such as United Way of Tarrant County's 2018-2019 Community Assessment, NCTCOG 2017 Progress North Texas; Moving into the Future, Using innovative transportation technologies

Copies of this report will be available on-line at Community Development and Housing Department (tarrantcountytx.gov), electronically upon request and hard copies will be maintained at the offices of the Tarrant County Community Development

To discover community needs, a survey was released through consortium Cities inquiring about citizen needs in their community and four town hall meetings were held throughout the County. Approximately 580 responses were collected through the online survey in English, Spanish, and Vietnamese. Despite marketing in each city and through County social media accounts, there was low attendance at the town hall meetings. A summary of findings from the survey can be found at the end of this report.

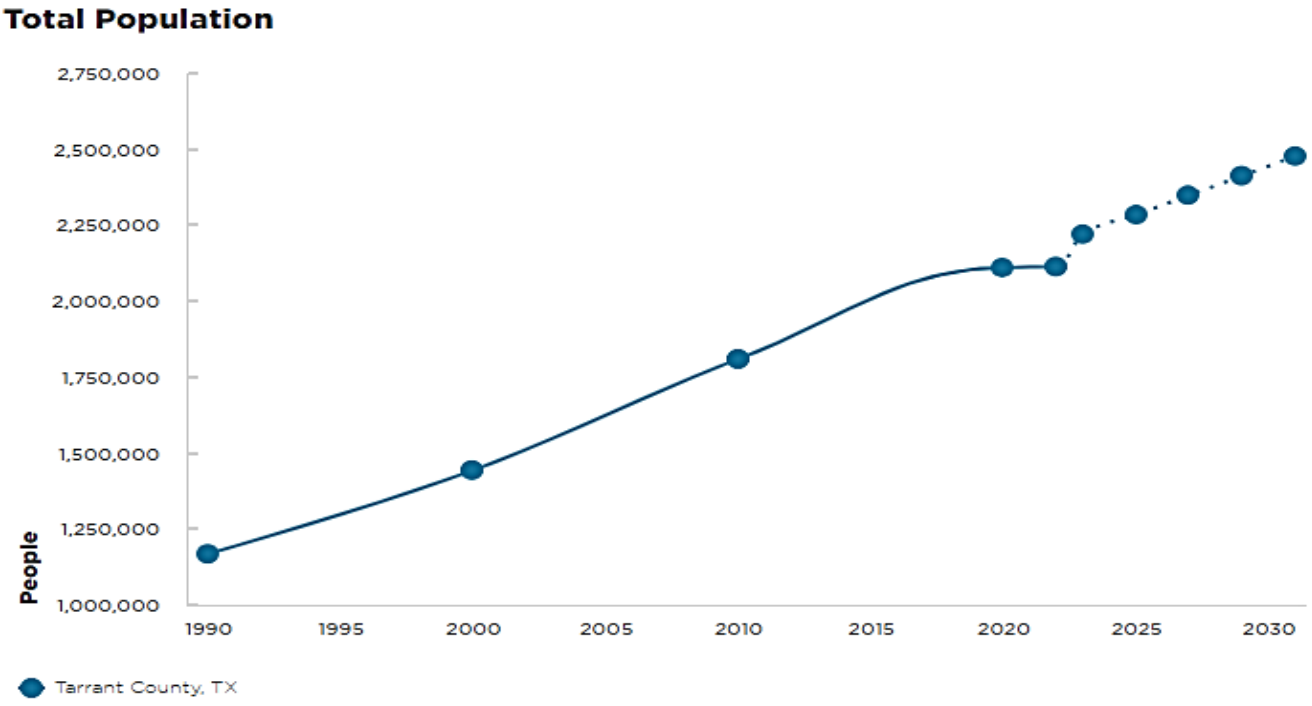
COMMUNITY CHARACTERISTICS

Historic Profile

On December 20, 1849, Tarrant County was founded and named after General Edward H. Tarrant and was formally organized in August 1850, when the first elections were held. In the 1870s Tarrant County prospered due to cattle and railroads. Cattle were being driven through the county on the way north, and this provided opportunities for area merchants. Because it was the terminus of the drives the county also needed a railroad connection to ship its beef directly to available markets. The Texas and Pacific Railway designated Fort Worth as its eastern terminus for the route to San Diego, California. The years between 1890 and 1917 found Tarrant County in transition. The era of the long cattle drives ended, and with development of innovations such as the windmill more farmers moved into the area. When America entered World War I in 1917, the army established a training camp named Camp Bowie that was responsible for training 100,000 men during the war. The Army Air Corps operated three airfields in the county: Hicks, nine miles north of Fort Worth; Benbrook, nine miles west of Fort Worth; and Barron, near Everman. With World War II many served in the armed forces or worked in factories devoted to war which led to the growth of the aviation industry. As more aviation employers came, so did more people and other businesses. DFW International Airport opened in the 1970's which opened up the County to the rest of the world. The railroads that helped originally expand the county is one of the nation's busiest rail intersections today. Located just south of downtown Fort Worth, Texas, Tower 55 holds vital national and international significance, connecting freight and passenger travel between the West Coast, Southeast, Midwest, Gulf Coast, Mexico and Canada. In spite of its urban growth, Tarrant County still maintains the atmosphere of a frontier county with their annual Fort Worth Stock and Rodeo show and local agricultural customs.

Demographic Profile

In terms of population growth from the period between 1990 and the current census, Tarrant County has steady growth on par with the region, but not as much as Collin County. The County saw significant population growth of 46.17 percent within 2000 to 2020, with the number of area residents rising from nearly 1.4 million to over 2.1 million. The latest ACS 5-year estimates (2018-2022), show the population holding steady within the County to an estimated 2,113,854 residents; however, we anticipate a growth again after COVID-19 brought more residents to the state, particularly within the region.



Sources: US Census Bureau; US Census Bureau ACS 5-year

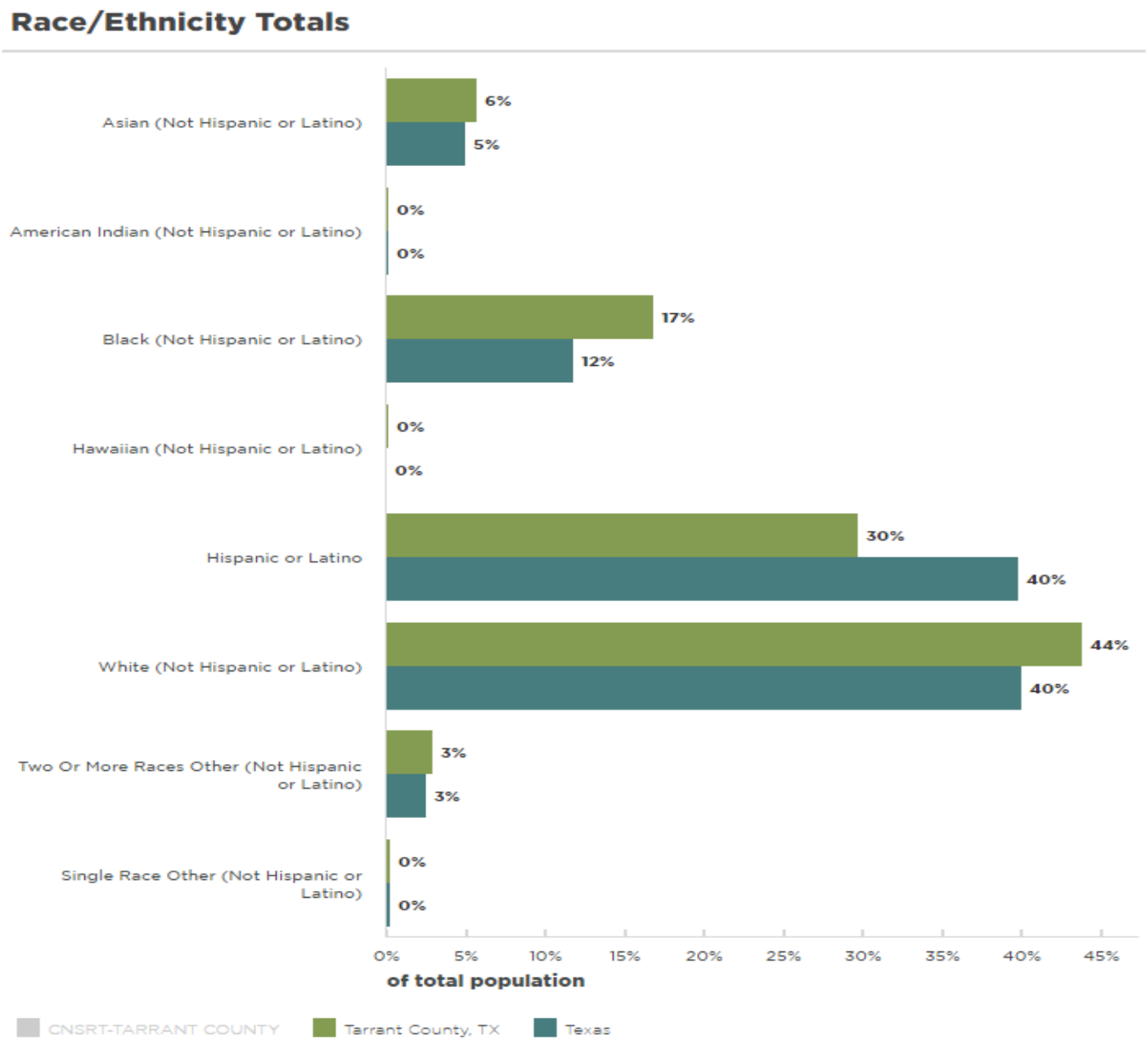
GENDER

The ratio by gender has not changed in the last 20 years where there are 51 percent females to 49 percent males in Tarrant County. Females often bare the responsibilities of being caregivers of children and their families in addition to working and being a provider for their families. Low-income

female individuals face multifaceted dilemmas that often encompass economic instability, limited access to education, inadequate healthcare, and social isolation. The intersection of gender and economic disadvantage can exacerbate existing inequalities. Low-income females often encounter barriers in securing stable employment, which can lead to a cyclical pattern of poverty. Additionally, societal expectations and gender-specific roles can limit their access to educational opportunities and career advancement. Minority women, in particular, experience disproportionate rates of poverty, highlighting the need for tailored interventions. By implementing targeted strategies such as educational programs, mental health support, affordable childcare, financial assistance, and community networking, stakeholders can create an inclusive environment that promotes growth and independence.

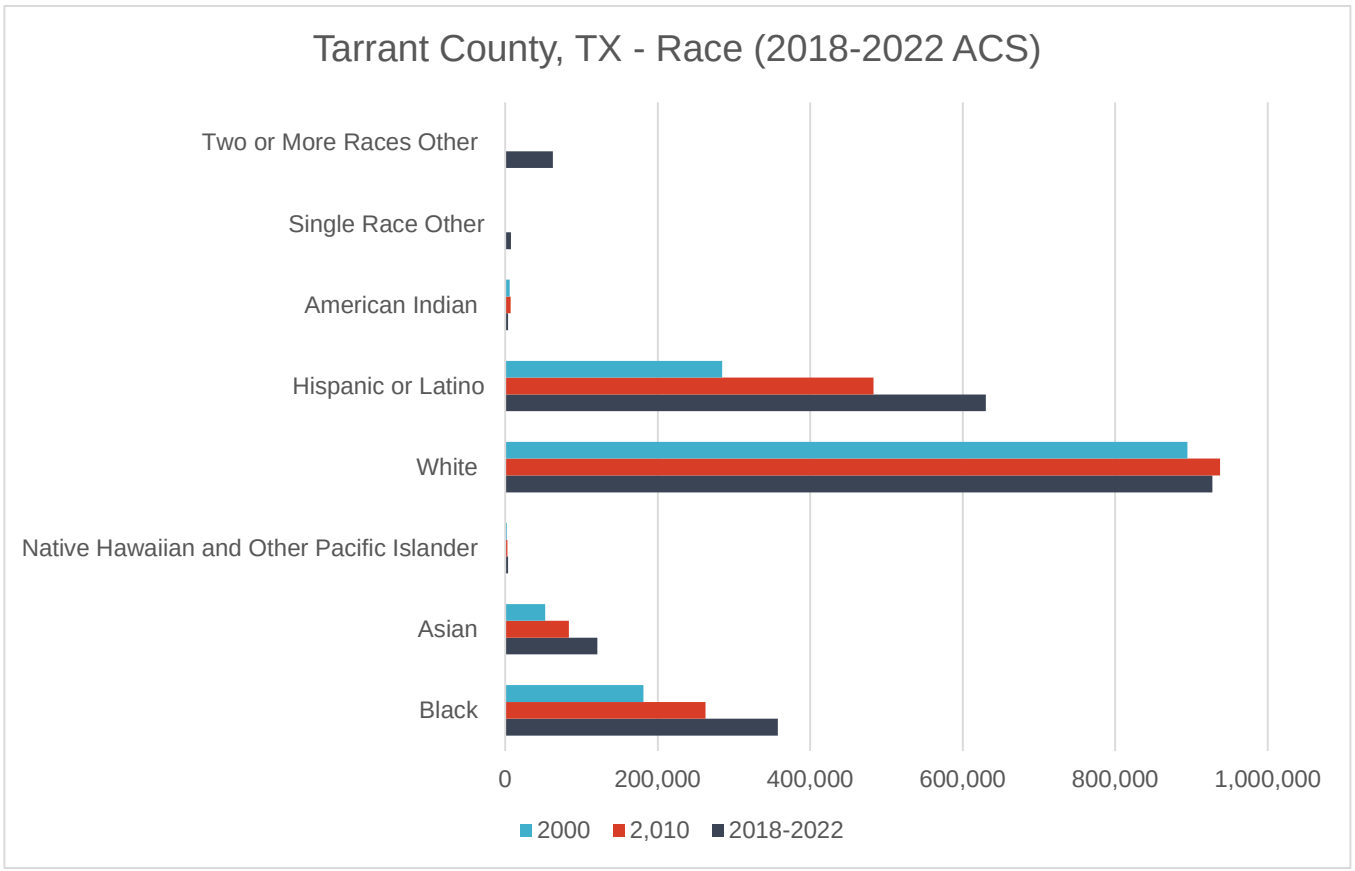
RACE

When compared to the State, the County's population by race and ethnicity varied. The County has 5 percent more black, non-Hispanic persons, 10 percent less Hispanic persons and 4 percent more white, non-Hispanic persons.



The majority of our consortium cities are predominantly non-Hispanic White with a few exceptions. Cities like Forest Hill has always had a predominantly black, non-Hispanic population, but since 2020 there has been a trend of a significant increase of Hispanic persons. This trend can be seen in all cities. The combination of Black, Asian and Hispanic population out number White, non-Hispanic population in Cities of Arlington, Crowley, Euless, Everman, Forest Hill, Fort Worth, Haltom City, and Grand Prairie. The Census Bureau has recognized this diversity and has added multiple races as selection options in 2020. Diversity not only enriches the communities themselves

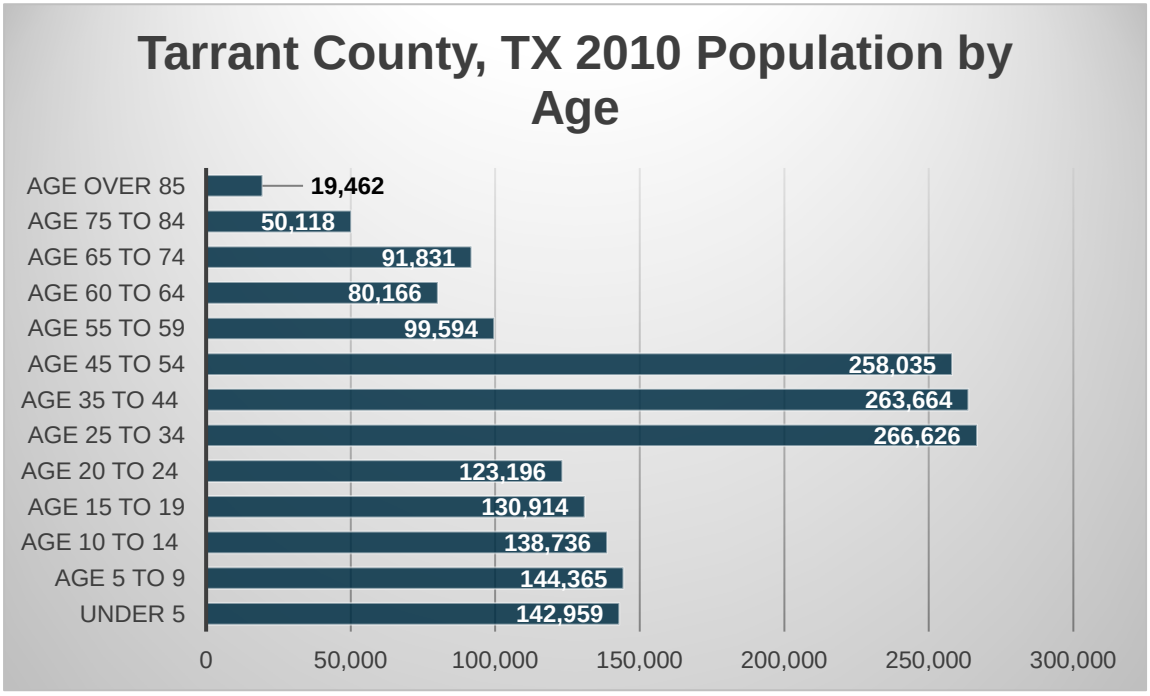
but also serves as a microcosm of the broader societal dynamics at play in an increasingly interconnected world. Understanding and supporting these diverse communities is essential for fostering social cohesion and advancing development. Services in languages other than English may be more important in these cities to best serve the wider community. The future trends show that white and black populations will slightly increase whereas the Hispanic population will increase at a higher rate to meeting on par with non-Hispanic white population. The presence of diverse communities contributes to vibrant cultural landscapes, multilingual environments, and a broader range of perspectives and experiences. It is also critical to note that while these cities present opportunities for minorities, they may simultaneously face challenges such as access to resources, and representation in decision-making processes. Addressing these challenges requires collaborative efforts from community leaders, policymakers, and residents to ensure that all voices are heard and valued.



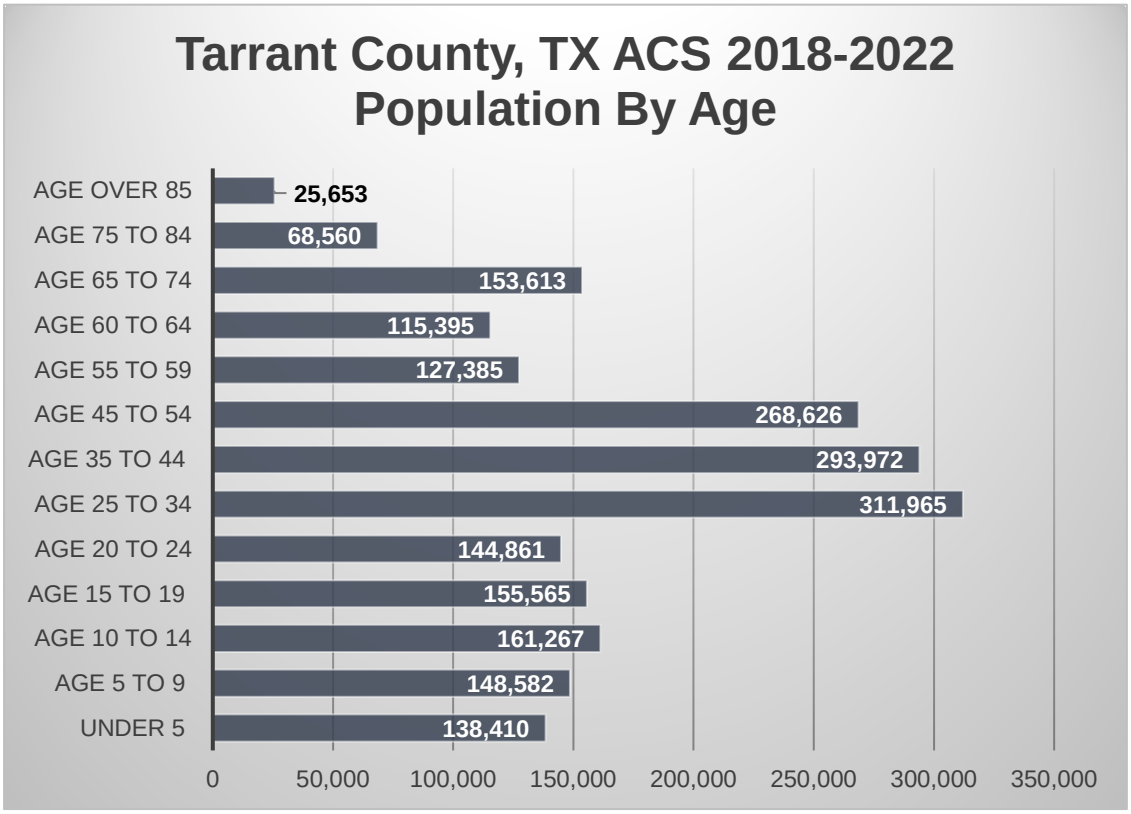
Source: US Census Bureau ACS 5-year 2018-2022
Note: no data is available in 2000 and 2010 in the “other” column and “two or more” races column.

AGE

Population by Age shows the population increase between 2010 and 2022 for all ages, but particularly for 25-34 and 65-74 age groups. In the 5-year ACS 2018-2022, there is a larger 65-74 aged population which may mean greater senior services may be needed especially those on fixed incomes as the costs of living increases. There are residential and day facilities to serve elderly and older adult residents of Tarrant County. However, the cost of such facilities is out of range for many seniors. While Medicare covers the cost of residential care for some who qualify, others could maintain their independence longer in thoughtfully designed senior public assisted housing that offers case management, meal services, transportation to and from doctors' offices, grocery stores and senior centers, as well as other on-site programs designed to prevent social isolation. Still other seniors, with targeted intervention and support, could be helped to “age in place,” within their own homes. For many, the capacity to maintain their own residence requires assistance with deferred home repairs and maintenance, especially with costly major repairs such as roofs, HVAC systems and water heaters, as well as with necessary retrofits to accommodate ambulatory and other disabilities.



Source: US Census Bureau ACS 5-year 2018-2022



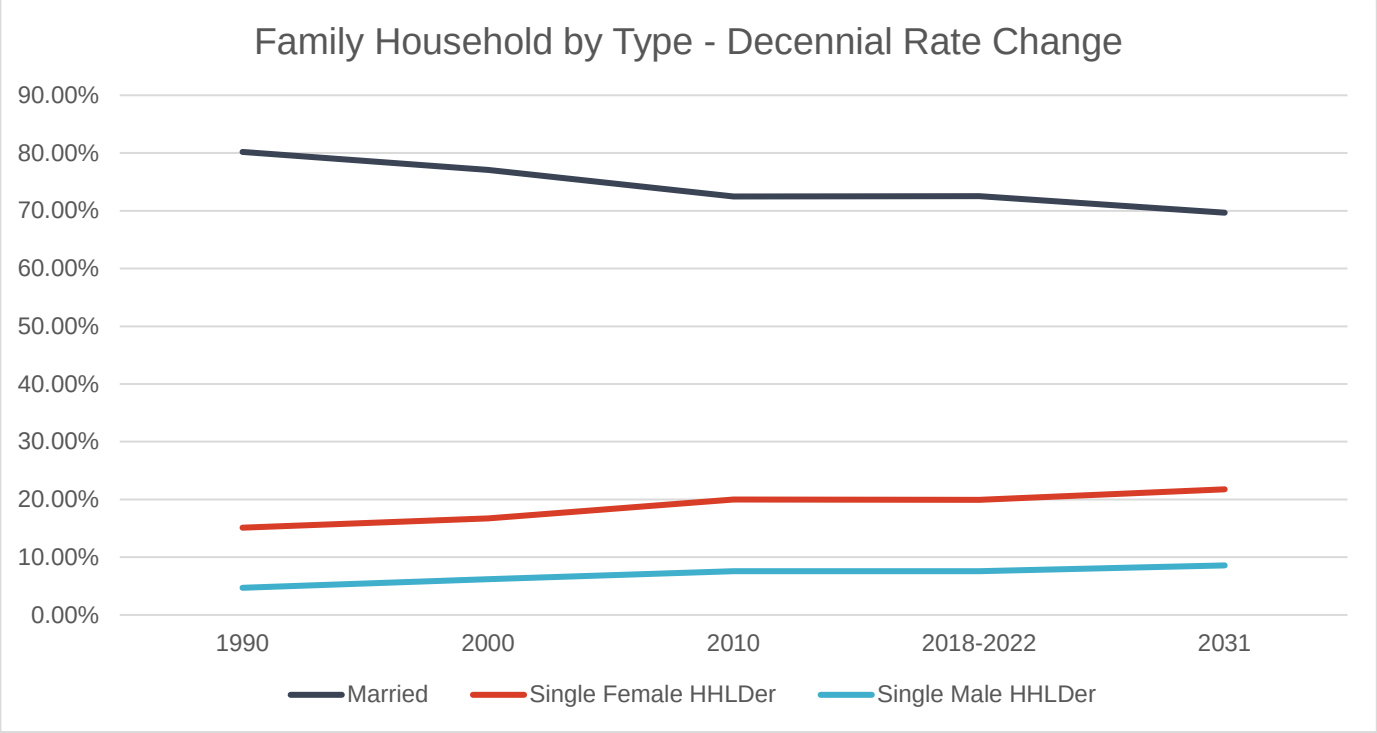
Source: US Census Bureau ACS 5-year 2018-2022

Projected trends show the same pattern as ACS 2018-2022, but with greater numbers of people across all ages. Strong workforce age cohort will provide employers with a sustained workforce with available training in each sector. Training and education in diverse sectors and affordable day care options will be important to remain competitive and sustainable. The rate of growth for under 5 appears to be slowing today compared to 2010. Multiple social factors could explain fewer babies being added, but future trends show a rebound and an increase again.

HOUSEHOLDS

Information on household characteristics assists cities and housing providers in understanding and meeting changing housing needs. The Census Bureau defines a household as all persons who occupy a housing unit, which may include single persons living alone, families related through marriage or blood, and unrelated individuals living together. When comparing families with children and without children, Tarrant County shows 6.2 percent more families without children particularly

in Cities of Arlington, Fort Worth, Grand Prairie and North Richland Hills. Comparing Family Household with Married Couples, single female householders and single male householders, 72.5 percent are married couples today, however this number has steadily decreased from 80.2 percent in 1990. Although the population has increased, when only looking at each group each decade, the percentages speak differently. Both single male and single female householders have steadily increased through the decades, but there are 19.9 percent single female householders today compared to 15.1 percent in 1990. Future outlooks indicate the same pattern of change.



Source: US Census Bureau ACS 5-year 2018-2022

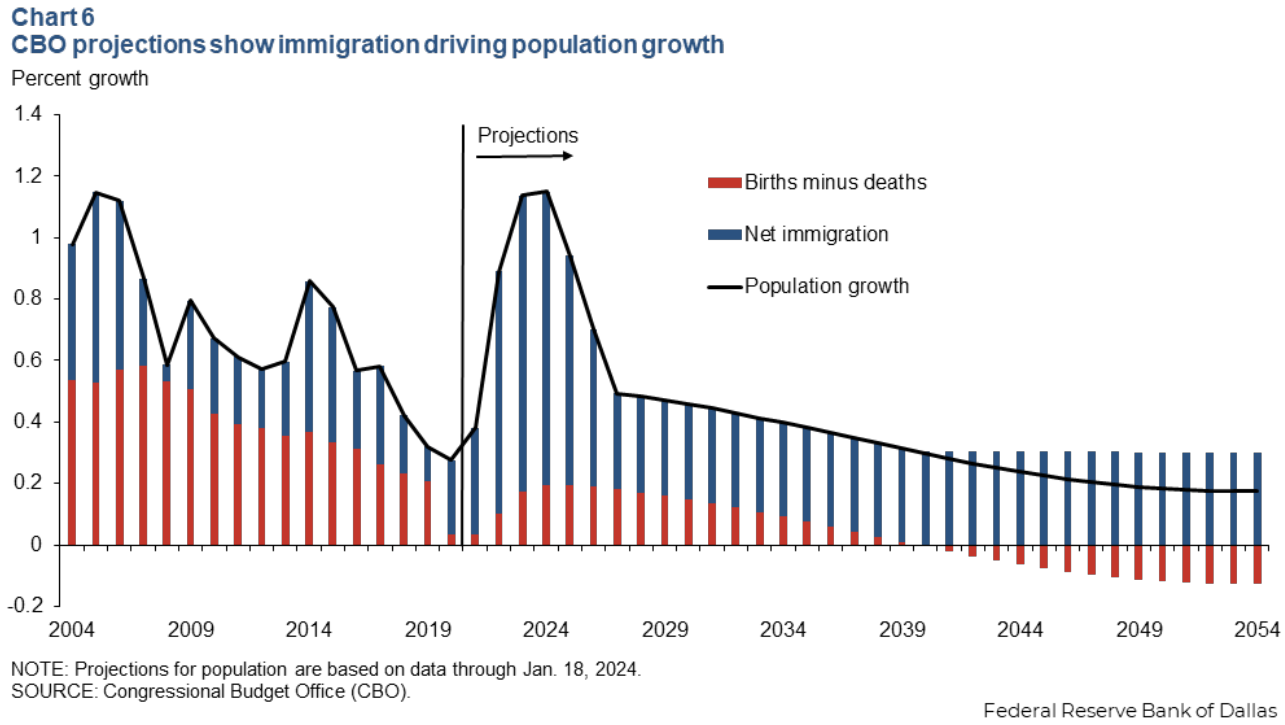
The complexities associated with raising children alone can lead to significant emotional, financial, and social challenges. Financial difficulties can stem from the dual responsibility of being both the primary caregiver and the breadwinner, which may hinder their ability to provide adequate resources for their children. Services and opportunities for children, especially at a young age through high school is valuable to create a strong and stable society. With an increase of single parents, programs to help youth after school and more affordable day care options would better

assist this population in remaining successful. A community-centric approach that fosters support networks and resources is essential for enhancing the well-being of single parents and their children.

FOREIGN BORN

In terms of national origin, the largest foreign-born population within the jurisdiction is from Latin America (Central and South America) at 8.9 percent of the County population or 55.1 percent of all foreign born shown in the 2018-2022 ACS data. This group is dispersed throughout the County, especially in our larger cities. The next populous group are Asians at 4.5 percent of the County population or 27.6 percent of all foreign born. Specifically, foreign born Asians have moved to cities west of DFW airport and the City of Mansfield. Foreign-born nationals may include residents who have less than a fluent mastery of the English language and therefore may need accommodation when provided services.

In the article “Unprecedented U.S. immigration surge boosts job growth, output”, released July 2, 2024 by the Dallas Federal Bank Reserve, If the foreign-born labor force had grown at the 2000–19 trend rate of 2.2 percent per year starting in January 2020, it would have been smaller by almost 900,000 people in April 2024. If immigration normalizes, it will return to rates that are insufficient to sustain the type of economic growth the U.S. is accustomed to. The retirement of the baby boomers and overall aging of the workforce, as well as low and falling birth rates mean population growth will become entirely dependent on immigration by 2040, as deaths of U.S.-born will outpace births. Because economic growth depends on labor, capital and productivity, growth in these factors will set the speed limit of the economy. While technological advances and incentives for investment will contribute to productivity growth, immigration will be vital to propping up labor force growth.



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Income Profile

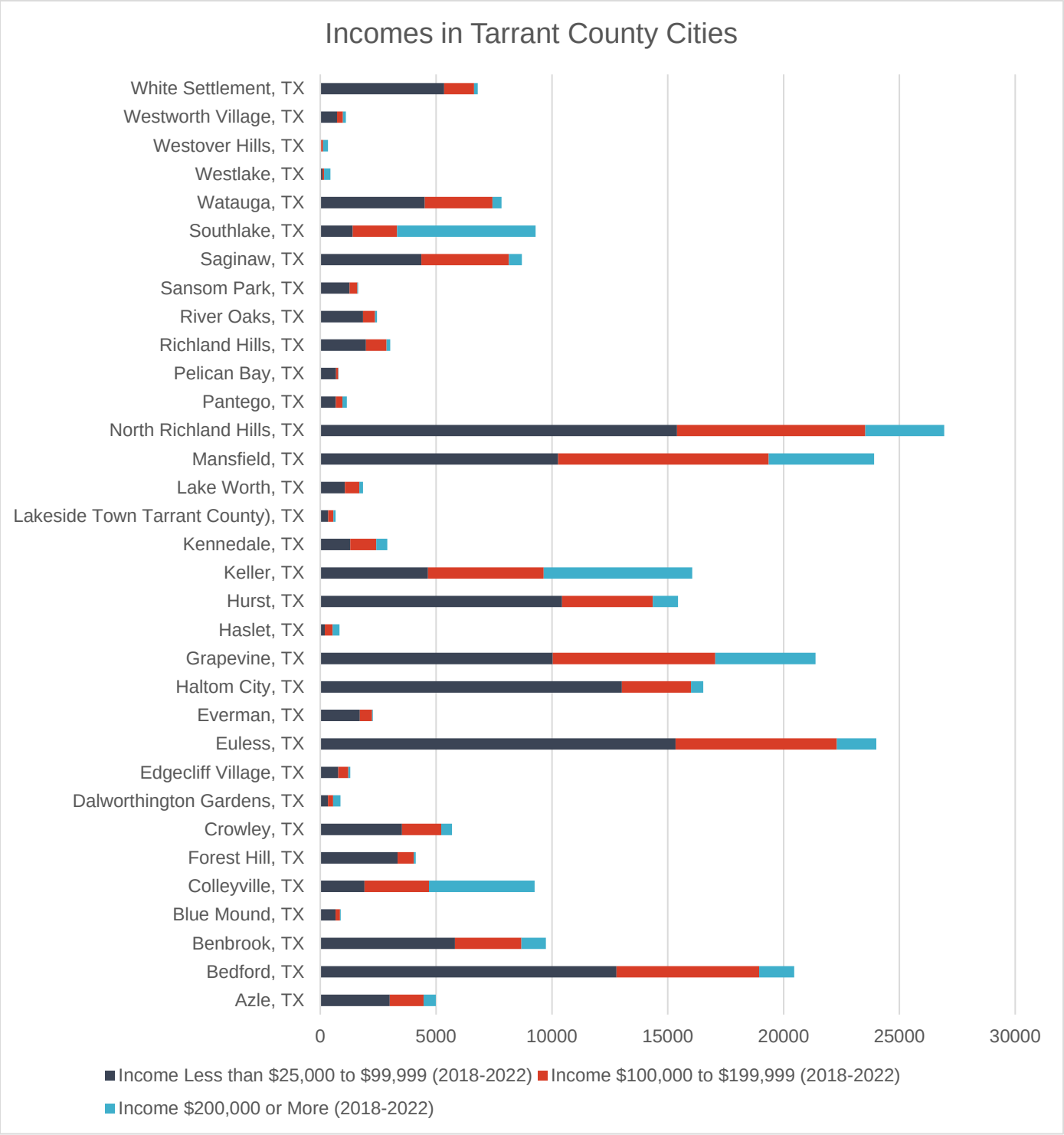
Economic disparities are perhaps the most critical impediment to fair housing. The widening gap between income levels and housing costs places immense pressure on low- and moderate-income families. The increasing affordability crisis, characterized by soaring rents and stagnant wages, disproportionately affects marginalized communities, hindering their ability to secure stable housing. In many metropolitan areas, the lack of affordable housing options forces families to make difficult choices, often leading to overcrowded living conditions or homelessness. In evaluating household income, households are grouped in relation to the County Median Family Income (MFI) and adjusted for household size. This grouping provides a useful basis of comparison between family sizes also corresponds with terminology used in the County's low-income housing programs.

FY 2024 Income Limit Area for Fort Worth-Arlington, TX HUD Metro FMR Area

Median Family Income	FY 2024 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
$101,900	Extremely Low (30%) Income Limits ($) *	21,400	24,450	27,500	30,550	33,000	35,450	37,900	40,350
	Very Low (50%) Income Limits ($)	35,700	40,800	45,900	50,950	55,050	59,150	63,200	67,300
	60%	42,840	48,960	55,080	61,140	66,060	70,980	75,840	80,760
	Low (80%) Income Limits ($)	57,050	65,200	73,350	81,500	88,050	94,550	101,100	107,600

Source: U.S. Department of Housing and Urban Development, 2024

According to HUD's 2024 data calculation, Tarrant County's median family income is $101,900 per year with median household income at $78,872 per year according to the U.S. Census. 47.6 percent of the population have incomes below the median household income. The majority population with lower incomes are seen in our larger cities, City of Arlington and City of Fort Worth. Cities with the greatest population with high income households that earn more than $125,000 per year are Colleyville, Grapevine, Haslet, Keller, Mansfield, Southlake, Pecan Acres, Westlake, and Westover Hills.



Source: US Census Bureau ACS 5-year 2018-2022

INCOME OF HOUSEHOLDS

Family households (defined by the Census Bureau for data purposes to mean two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people) generally earned better incomes than nonfamily households. Married-couple family households earned the highest income among household types with 85.4 percent earning more than $50,000 per year and 57.7 percent earning more than $100,000 per year. Nonfamily households (defined by the Census Bureau for data purposes to mean people who live alone or who share their residence with unrelated individuals) earned a median income of $49,088, with 49.2 percent earning more than $50,000 per year, but only 17.5 percent earning more than $100,000 per year.

Tarrant County (2018-2022 ACS)	Households	Families	Married Couple Families	Non-Family Households
Total	754,969	513,325	372,195	241,644
Less than $10,000	3.8	2.7	1.1	7.3
$10,000 to $14,999	2.8	1.6	0.7	5.6
$15,000 to $24,999	5.7	3.9	2.2	10.5
$25,000 to $34,999	7.3	5.4	3.5	12
$35,000 to $49,999	10.9	9.2	7	15.3
$50,000 to $74,999	17.1	16	13.8	19.7
$75,000 to $99,999	13.5	13.9	13.9	12
$100,000 to $149,999	18.4	21.1	24.1	11
$150,000 to $199,999	9.1	11.5	14.3	3.5
$200,000 or more	11.3	14.8	19.3	3
Median income (dollars)	$ 78,872	$ 94,733	$ 114,012	$ 49,088
Mean income (dollars)	$107,434	$124,774	$145,478	$65,206

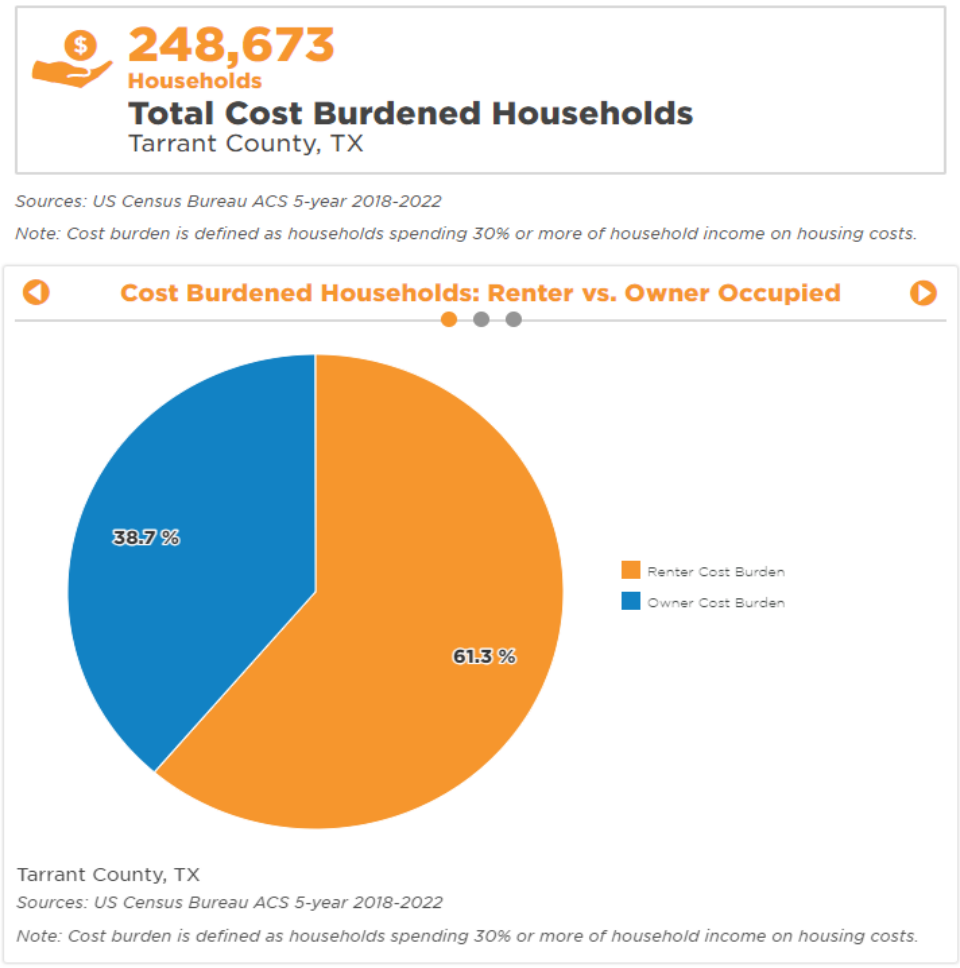
Source: US Census Bureau ACS 5-year 2018-2022

Typically, family households earn more than nonfamily households. The disparity can be attributed to multiple income earners in family units and shared expenses. Demographic factors such as age and gender can further explain disparities. Nonfamily households often include younger adults (e.g.,

students or early-career individuals) who may earn less. Single-person households can have gender-related income differences, with women generally earning less than men.

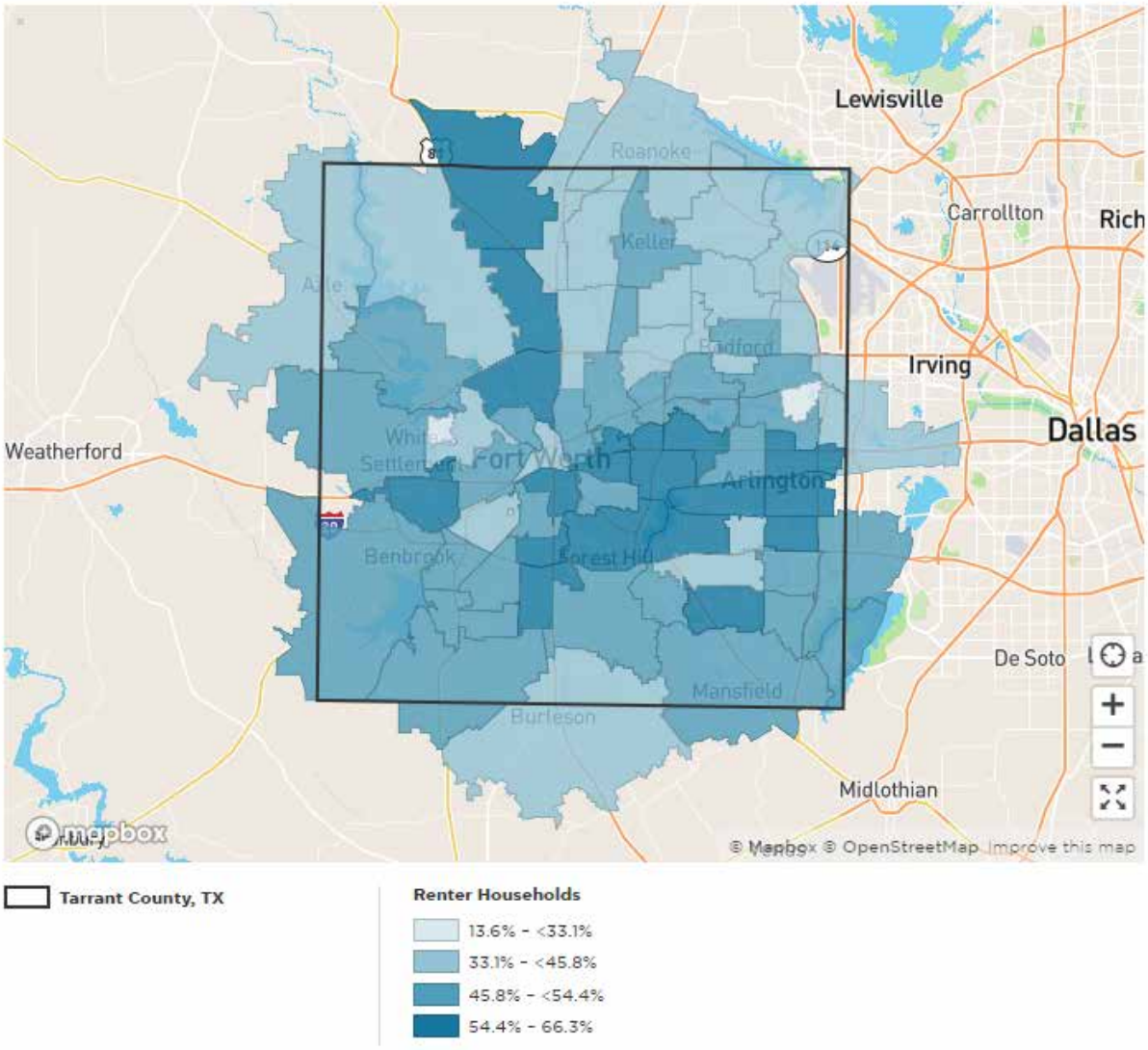
COST BURDEN

We spend about two-thirds of our lives inside our homes. The place we call home should be comfortable, safe, and affordable no matter what our income. When people with lower incomes pay more than 30% of their income for housing, they don't have much left each month to afford other basic needs. Some families must spend more than half of their paycheck just to live in a home. When families have access to safe, affordable, quality housing, it has a positive effect on their physical and mental health. A direct means by which HUD measures income in relation to housing vulnerability is the degree to which households experience cost burden, defined as the expenditure of more than 30 percent of total gross household income on housing costs, and severe cost burden, defined as the expenditure of more than 50 percent of total gross household income on housing costs. Housing costs for renters include rent paid by the tenant plus utilities; for owners, housing costs include mortgage payment, taxes, insurance, and utilities. In Texas where the personal vehicle is important and regional transit is not consistent for all cities, transportation costs could be factored into their cost burden, but for simplicity we will only focus on housing costs.



In Tarrant County, 61.3 percent of renters are cost burdened, whereas 38.7 percent owner-occupied homeowners spend 30 percent or more of their income on their home. Higher rates of cost burden above the County percentages can be seen in specific cities. Above average renter cost burdened can be found in Cities of Arlington, Benbrook, Forest Hill, Fort Worth, Pecan Acres, Pelican Bay, Sansom Park, Westworth Village, and White settlement. Above average homeowner cost burdened are in Cities of Colleyville, Forest Hill, Dalworthington Gardens, Everman, Fort Worth, Haltom City, Haslet, Pelican Bay, Sansom Park, Westlake, and Westover Hills.

Cost-Burdened Renter Households

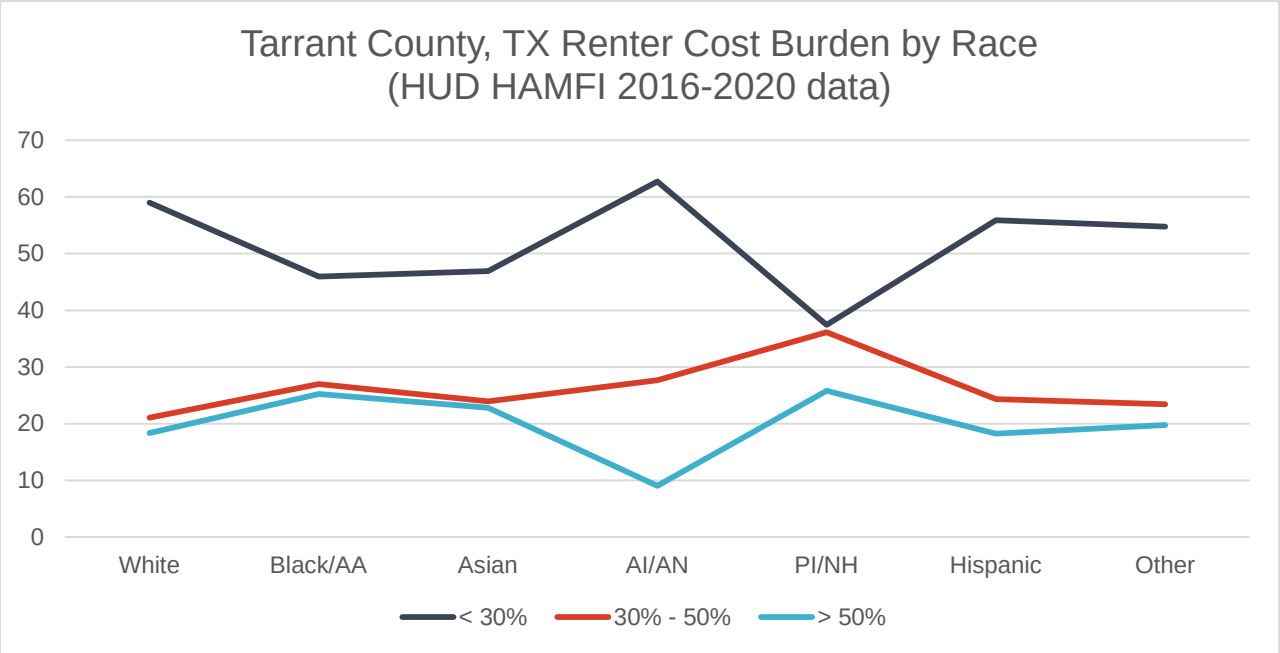


Sources: US Census Bureau ACS 5-year 2018-2022

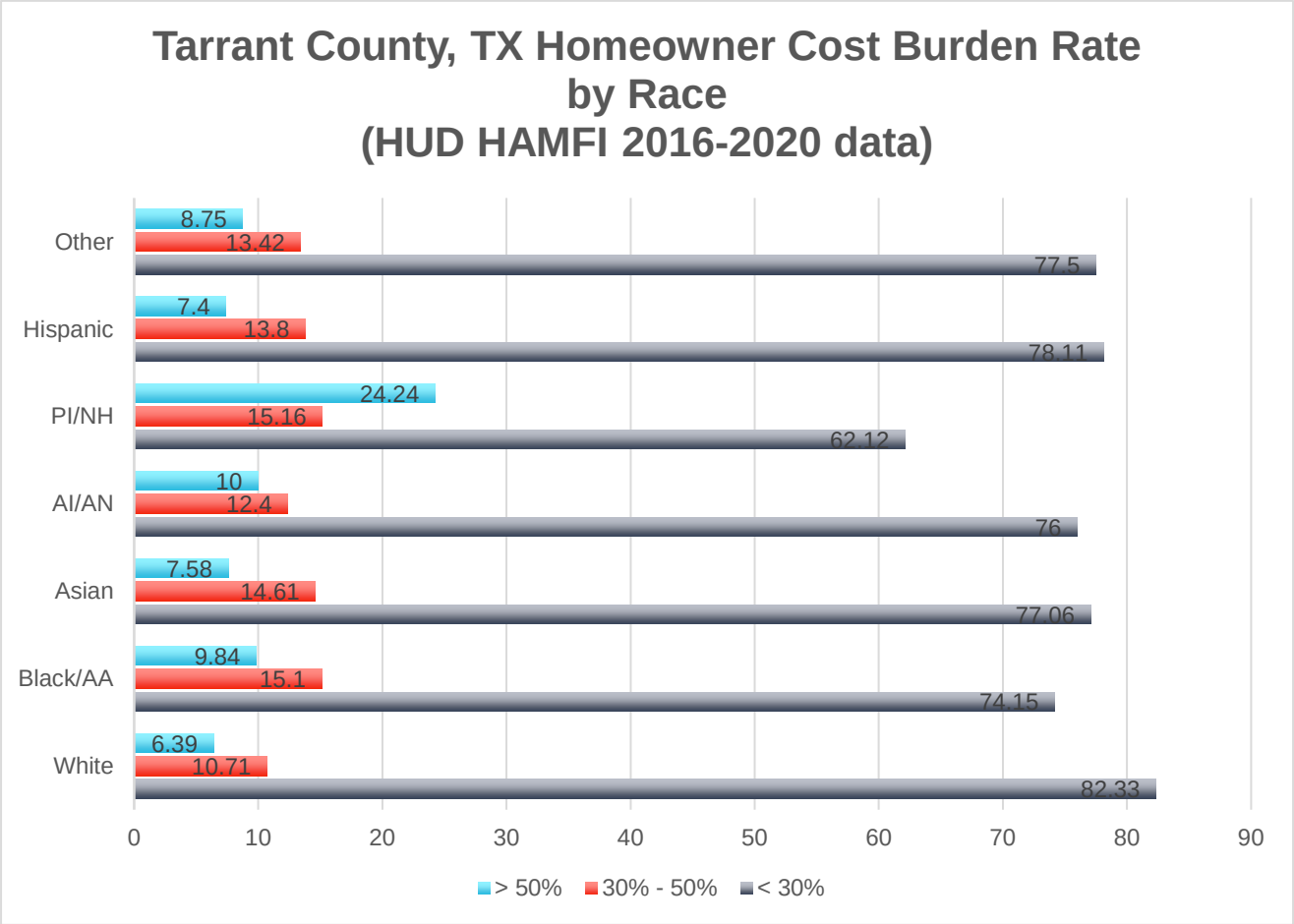
Note: Cost-burdened households are households that spend 30% or more of their income on housing costs.

Most renters of all races in Tarrant County spend less than 30% of their income on housing, except Black/African Americans and Native Hawaiians/Pacific Islanders. 27.0 percent Black/African Americans spend 30 to 50 percent and 25.2 percent spend more than 50 percent of their income on housing. 61.9 percent of Native Hawaiians/Pacific Islanders spend more than 30 percent on rent. In relation to their race group, we noticeably serve Native Hawaiians/Pacific Islanders at a rate comparable to the population as a whole with rental assistance. There are varying degrees of need

for rental assistance for all races seen in each of the cities when looking at the rates that are 30 percent or more cost burdened.



Homeowners of all races fair better at spending less than 30 percent of their income on housing. Overall, non-Hispanic white population had higher rates of not being cost burdened and lowest rates of having to pay 30 percent or more on housing. The concern is for elderly homeowners on fixed incomes that may not have paid off their mortgage yet or have a catastrophic event that affects payments or maintenance to their home. Aging in place for some with limited options is the best route for housing. Having programs to maintain the safety and livability of a home, especially for elderly, disabled and those with children is important to keep these groups housed.



Employment Profile

Local economic characteristics impact local housing needs, even though these characteristics may not be directly related to fair housing. These economic characteristics include the types of jobs available within the County, the way residents' access jobs (e.g., auto, transit, etc.), the types of occupations held by residents, and their household income. This section explores economic trends and characteristics in Tarrant County as a means of identifying and understanding local housing needs.

MAJOR EMPLOYERS

Tarrant County's employment thrives through diverse sectors. The manufacturing and the transportation and utilities sectors historically have a significant impact on the local economy and

continue today. With generally high-paying jobs, the manufacturing sector has been historically centered on the aerospace and defense industry in the County. Health, education and government sectors round up the top sectors creating stable employment. The importance of home-grown talent for these employers is vital in staying competitive.

Table 1. Major Employers in the Fort Worth HMA

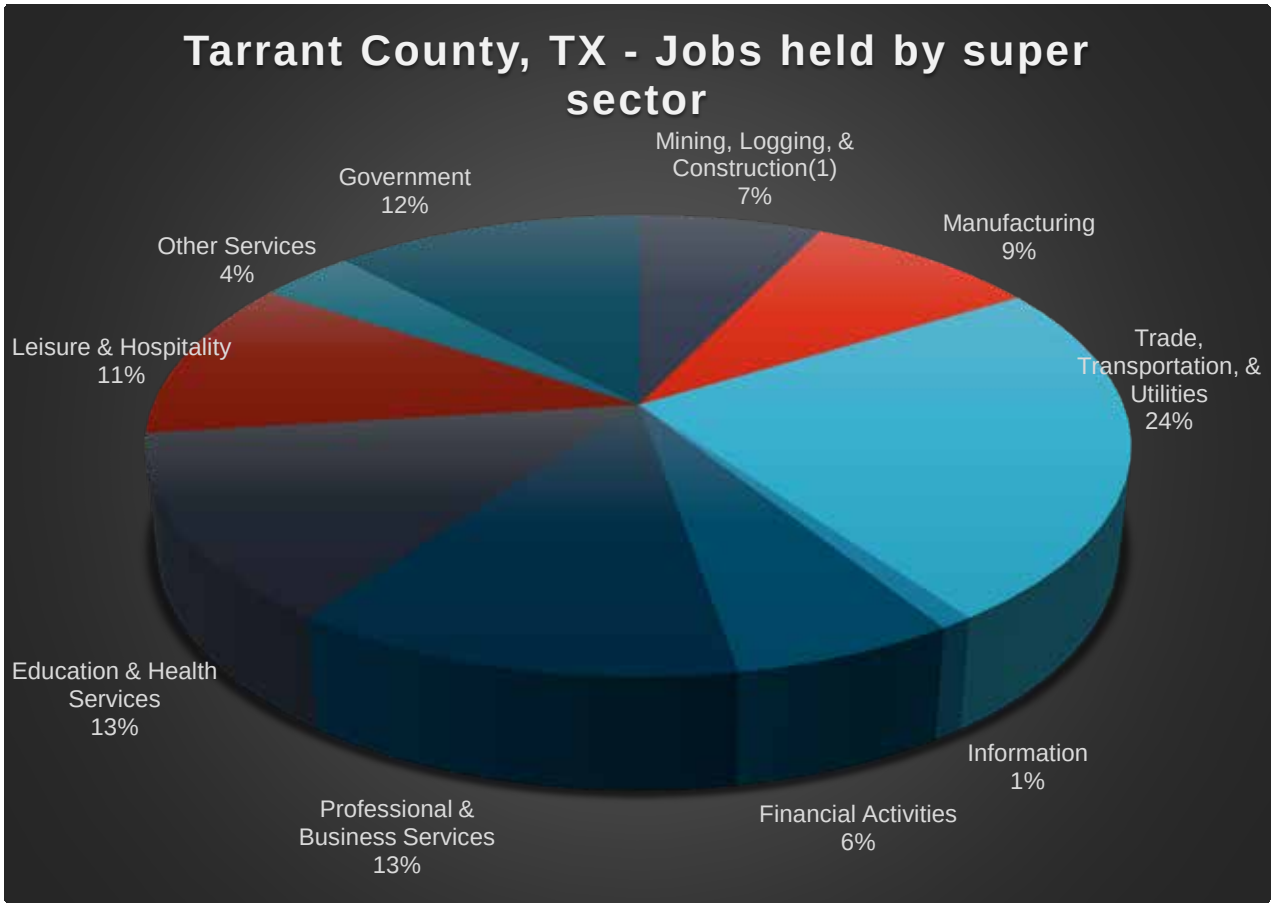
Name of Employer	Nonfarm Payroll Sector	Number of Employees
American Airlines Group Inc.	Transportation & Utilities	25,000
Lockheed Martin Corporation	Manufacturing	13,700
Texas Health Resources	Education & Health Services	12,000
Naval Air Station Joint Reserve Base Fort Worth*	Government	10,000
The University of Texas at Arlington	Government	8,500
JPS Health Network	Education & Health Services	6,500
City of Fort Worth	Government	6,150
Cook Children's Health Care System	Education & Health Services	6,050
Tarrant County College	Education & Health Services	6,000
Alcon Inc.	Manufacturing	5,400

*Data include military personnel, who are generally not included in nonfarm payroll survey data.
Note: Excludes local school districts.
Source: Fort Worth Chamber of Commerce

Source: Fort Worth-Arlington, Texas Comprehensive Housing Market Analysis as of April 1, 2021

EMPLOYEES ON NONFARM PAYROLLS BY INDUSTRY SUPER SECTOR

According to the U.S. Bureau of Labor and Statistics, Fort Worth-Arlington had 1,210,700 nonfarm employees in April 2024, a 1.8 percent increase from the year prior. 50 percent of the jobs held by the super sector are mainly seen in trade, transportation and utilities, education and health services, and professional and business services. Government and Leisure and Hospitality add another 23 percent of jobs. With the Cowboys stadium, Choctaw Stadium and Globe Life Park in Arlington, there is a high need for leisure and hospitality staff where the numbers of jobs can starkly increase depending on the time of year and event.



Source: U.S. Bureau of Labor and Statistics, Fort Worth-Arlington, April 2024 data

The monthly unemployment rate has fluctuated from 3.3 to 4.2 throughout the past year but holds steady at a low 3.4 percent in April 2024. Although total population increased 46.1 percent from 2000 to 2020, total nonfarm employees increased 26.5 percent in the last decade. We see a steady increase with a natural drop due to COVID-19 and the time for recovery.

Source: https://data.bls.gov/timeseries/SMU48231040000000001?amp%3bdata_tool=XGtable&output_view=data&include_graphs=true

According to the Bureau of Labor Statistics, in Tarrant County December 2023, there were 50,681 establishments that employed 1,013,646 people at an average weekly wage of $1,397.00. Compared to our neighbors to the east, Tarrant County saw a 2.5 percent increase more in total wages and 1.2 percent increase in weekly wages; however average weekly wages in Dallas County are $1,698, which is $300 more than Tarrant County. Dallas County's significant number of business and professional services provide that increase in average weekly income.

LABOR MARKET ENGAGEMENT INDEX

According to HUD, "The labor market engagement index provides a summary description of the relative intensity of labor market engagement and human capital in an area. This is based upon the level of employment, labor force participation, and educational attainment in a census tract" (AFFH-T Data Documentation 2020). Educational attainment is a measure of those within a census tract who have achieved a bachelor's degree or higher. Values are ranked by national percentile and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood. As shown in the table below, the group with the highest Labor Market Index scores are Asians or Pacific Islanders, at 70.19. This group is followed by Whites, at 66.83; Native Americans, at 62.01; then Black/African Americans, at 60.59, and Hispanics, at 54.97. HUD attempts to correct income disparities by statistically separating out the population below the federal poverty level. For Tarrant County residents below the poverty line, the numbers decrease by an average of 9.22 points, with the largest decrease, 16.87 percent, occurring among Native American, Non-Hispanic in poverty.

Opportunity Indicators, by Race/Ethnicity

(Tarrant County, TX CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Low Transp-ortation Cost Index	Jobs Proximity Index	Enviro-nmental Health Index
Total Population						
White, non-Hispanic	68.60	71.93	66.83	57.73	41.16	41.00
Black, non-Hispanic	56.09	63.35	60.59	60.41	39.94	41.42
Hispanic	53.87	60.46	54.97	62.05	45.40	40.72
Asian or Pacific Islander, Non-Hispanic	67.93	73.25	70.19	62.44	48.35	38.16
Native American, Non-Hispanic	62.92	67.71	62.01	59.84	41.67	40.94
Population below federal poverty line						
White, non-Hispanic	56.56	66.43	57.38	61.53	44.72	41.95
Black, non-Hispanic	46.33	58.41	50.91	63.02	43.40	40.78
Hispanic	44.80	57.79	49.77	65.14	50.11	40.38
Asian or Pacific Islander, Non-Hispanic	62.92	70.03	65.27	65.92	54.19	37.02
Native American, Non-Hispanic	35.71	69.73	45.14	65.75	54.83	33.55

Source: Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFHT0006), released July 10, 2020

JOBS PROXIMITY INDEX

HUD states, “The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a CBSA, with larger employment centers weighted more heavily.” “Values are percentile ranked at the CBSA level with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in an area.” The table on the previous page shows Jobs Proximity Index rankings by race and ethnicity

and with separate statistics for residents below the poverty level. Scores for residents below the federal poverty line are higher than the total population. In fact, the highest score in the County is among Native Americans below the poverty line, at 54.83 and Asian or Pacific Islander, Non-Hispanic below the poverty line, at 54.19. The lowest score is assigned to total populations in Black/African American, at 39.94 and whites, at 41.16. These relatively high Jobs Proximity Index scores for populations in poverty indicate a co-location of job centers and high poverty neighborhoods. Whereas jobs for overall population are not close to home. With increased population and poor alternative transportation beyond the personal vehicle, longer commutes will occur thereby exasperating the problem of job proximity.

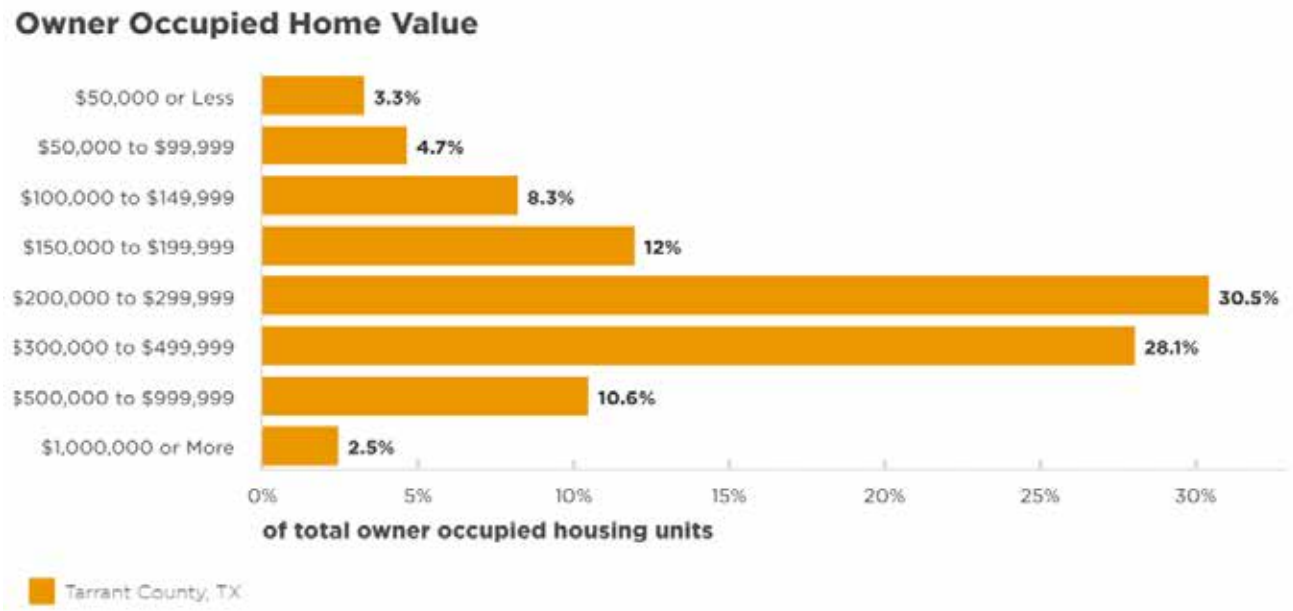
Housing Demographics

Fair housing is concerned with the availability of a range of housing types and prices. This section provides an overview of the housing market and of the dynamics affecting housing availability. Later sections of this A.I. study build on this analysis and evaluate the County's land use regulations to assess the status of fair housing in this community.

AVAILABLE HOUSING UNITS

The predominant housing type in Tarrant County remains single-family detached homes, which accounted for 67.8 percent of the County's housing stock calculated in the 2022 5-year ACS. There are 812,186 total housing units with 754,969 or 93.0 percent occupied. 40.3 percent of the housing units have three bedrooms where majority of homes were built from 1980-2010. Arlington, the HEB area and White Settlement also had a boom of homes built in the 1970's. The majority of homes in Richland Hills, River Oaks and Sansom Park were built in the 1950's. Cities that saw an increase of homes built in the 1960's are Forest Hill, Haltom City, Hurst, and Lakeside. Due to COVID-19, there has been far less building since 2020. With high interest rates and expensive materials to build the

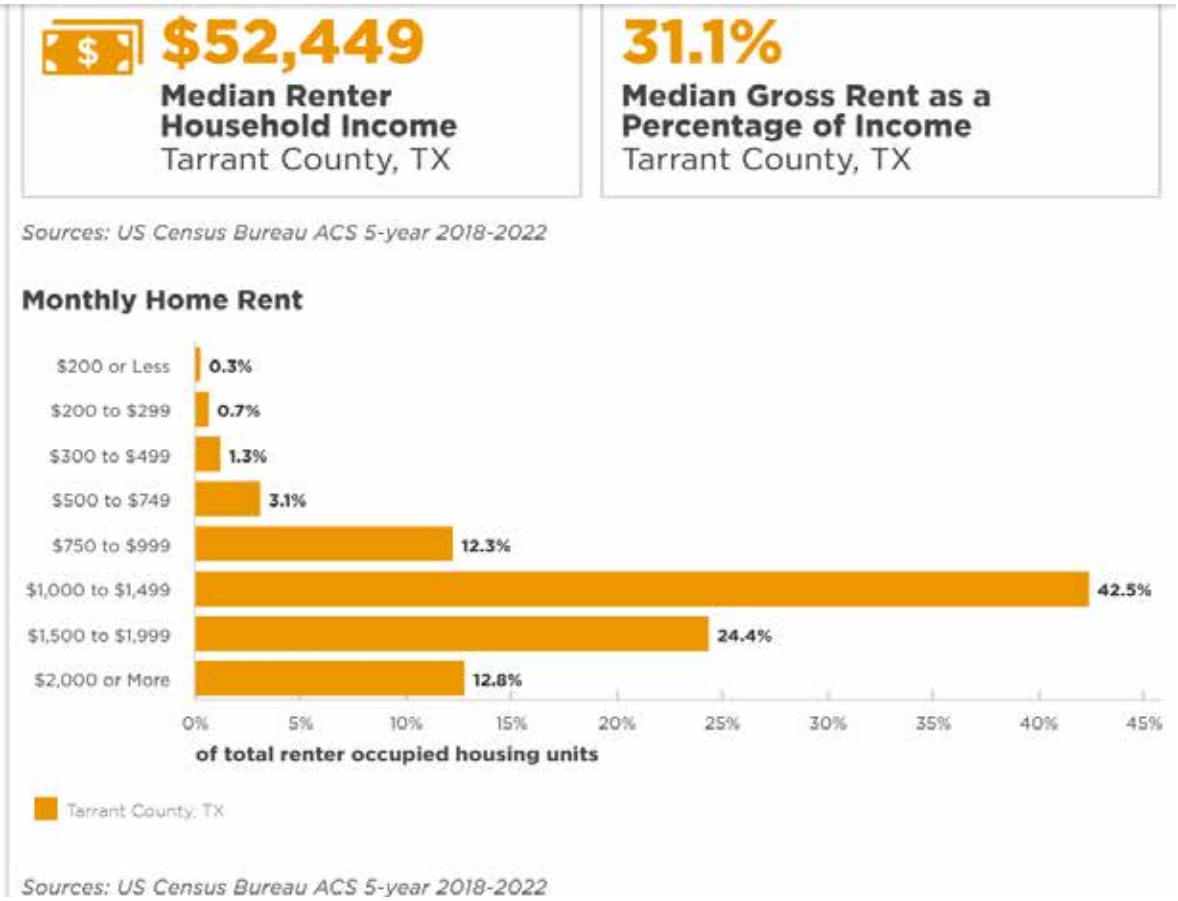
trend continues, but is cautiously adding units in 2024 to prepare for rates to decrease and buyers ready to invest. The sales market is slightly tight with the sales vacancy rate currently estimated at 1.5 percent. During the 12 months ending March 2024, the number of new and existing homes sold decreased by 11 percent to 38,050 (CoreLogic, Inc., with adjustments by the analyst). During the same period, the average price for new and existing homes sold fell 2 percent to $366,000. 58.6 percent of homes in the County were valued from $200,000 to $500,000 with average cost of a home in the County is $269,400. Cities that saw the majority of their homes above $500,000 in value were in Colleyville, Dalworthington Gardens, Grapevine, Haslet, Keller, Southlake and Westover Hills. Most all other cities see a median home value at or below the County median. With poor conditions to add units, we can try to assist potential buyers with some costs to help pave the way to homeownership.



Source: US Census Bureau ACS 5-year 2018-2022

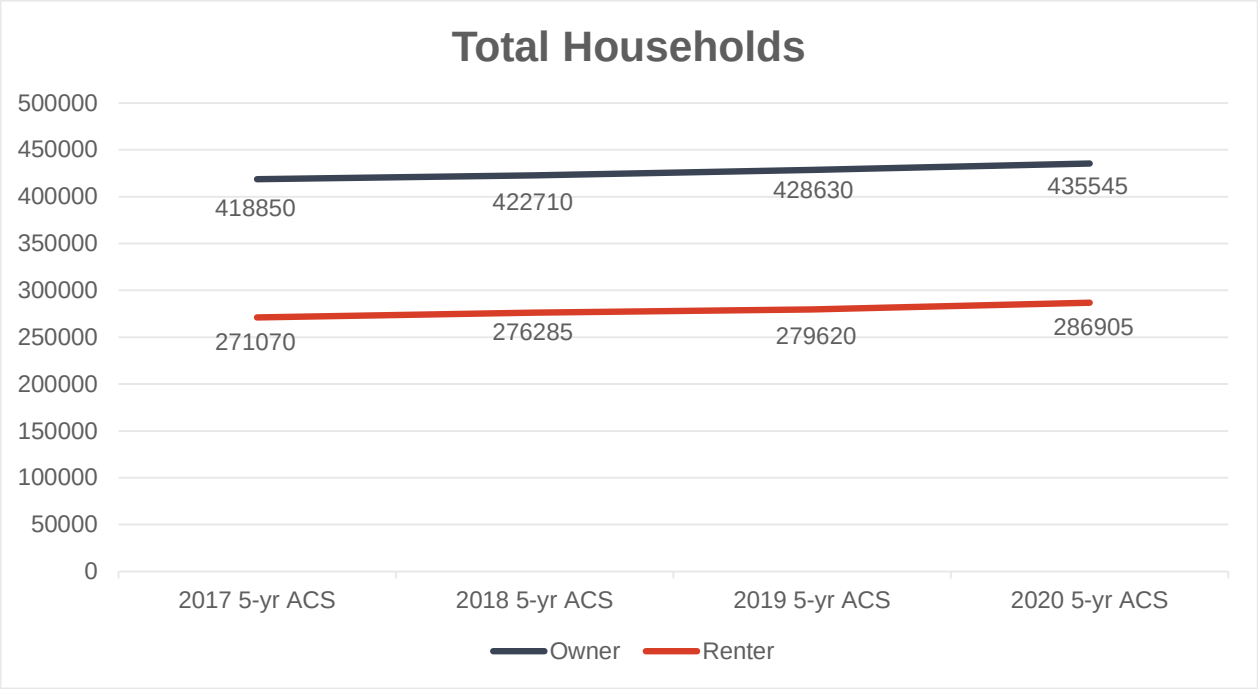
In July 2024, Apartments.com lists 23,093 apartments in Tarrant County. Of those, there are 1,252 apartments for low-income families or persons and 664 specifically for seniors. Median rent in 2022 in Tarrant County was $1,352 per month according to 2018-2022 ACS data. A population increase

paired with low supply caused rents to soar in the last two years. According to Realtor.com, *the median rental* price in July 2024 was $1,697 which means if income has changed little, 39 percent of annual income is spent on rental costs. For those seniors on fixed incomes, the rising costs of rent, cost of living, medicines and potentially increased healthcare visits leaves little for much else. For families with children, additional funds to provide opportunities for children to learn more or explore other options is limited thereby potentially affecting our future workforce.



Building more affordable homes is just one part of supporting a community's housing needs. For residents aging out of their current home, with developmental disabilities, or those at risk of experiencing homelessness, additional services are required. Access to food and transportation, health care, behavioral health services, and employment services are just some of what’s needed.

Each year, the U.S. Department of Housing and Urban Development (HUD) receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau. This data, known as the "CHAS" data (Comprehensive Housing Affordability Strategy), demonstrates the extent of housing problems and housing needs, particularly for low-income households. The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds. Both types of households have naturally increased every year, but with 67.8% of homes single family detached, the number of owner households are reflected at a similar rate.



Source: US Census Bureau ACS 5-year 2018-2022

The four housing problems that CHAS data quantify are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room and the cost burden. Household income of renters show that the lower the income, the more housing problems there are. For homeowners, those in the 50 to 80 percentile of Area Median family income see more housing problems than other income groups of homeowners. Of those that spend at least 30 percent of income on housing, an

average 21.73% of owners and 48.26% renters are cost burdened. The rate has fluctuated half a percent in either direction, but there is little variation in the last 4 years. The same is seen with households with cost burdens 50% or more, but at half the rate seen in the previous group; 9.98 percent of owners and 26.83 percent of renters.

30% Cost burdened	2017 5-yr ACS	2018 5-yr ACS	2019 5-yr ACS	2020 5-yr ACS
Owner	91,585	92,670	92,220	94,130
Renter	130,440	133,540	134,085	139,565

50% Cost burdened	2017 5-yr ACS	2018 5-yr ACS	2019 5-yr ACS	2020 5-yr ACS
Owner	42,795	42,095	42,220	43,065
Renter	73,210	74,670	74,235	76,675

Source: U.S. Department of Housing and Urban Development (HUD) CHAS 2016-2020

The cost burden of homeowners and renters highlights significant challenges in today's housing market. While both groups face financial strain, the nature and impact of that burden can differ. Addressing these issues requires targeted strategies to promote housing affordability and stability.

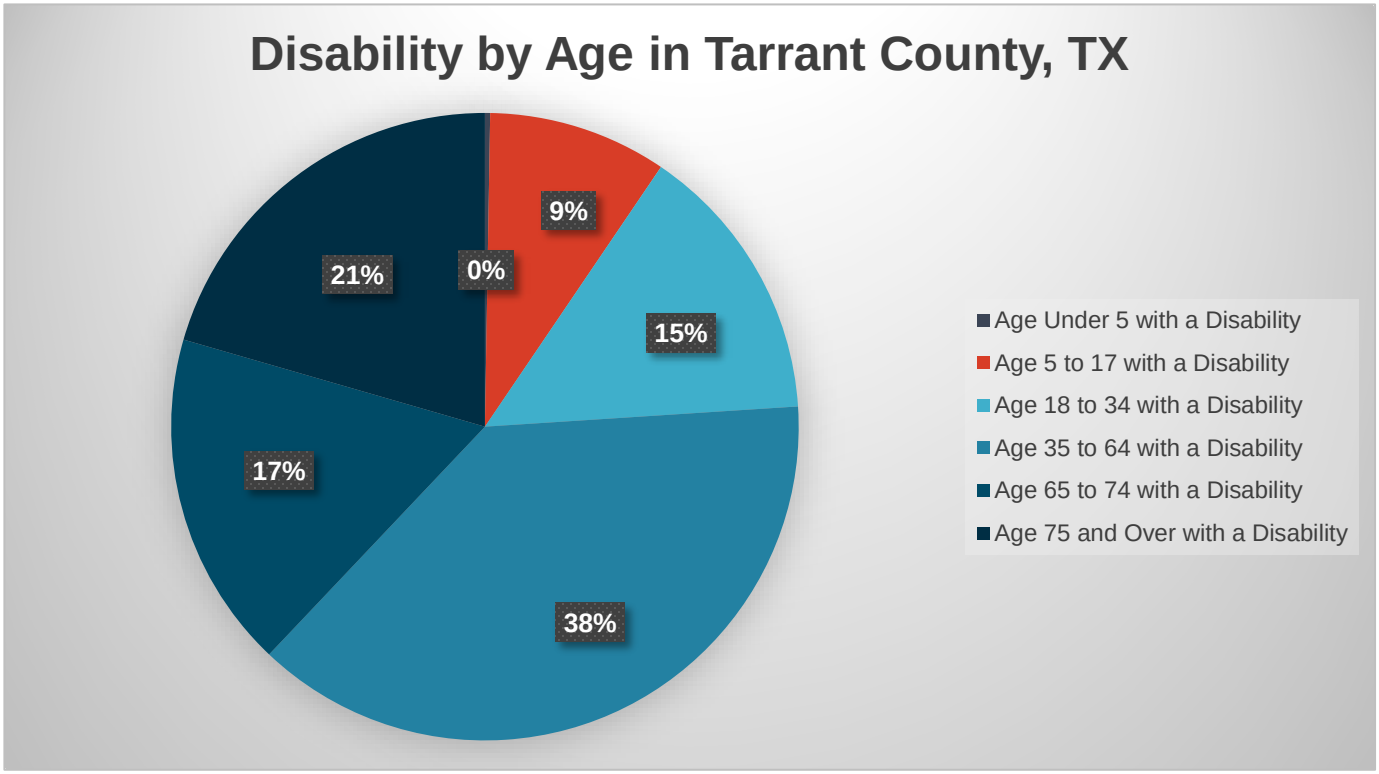
Special Needs Profile

Certain residents have more difficulty finding decent and affordable housing or receiving fair housing treatment due to special circumstances. These circumstances may include physical disabilities, developmental disabilities, age related disabilities and Limited English Proficiency (LEP).

DISABILITIES

According to the 2022 5-year ACS data from Census, Tarrant County's civilian noninstitutionalized population with a disability is approximately 9.78 percent of the whole population of 2,110,640

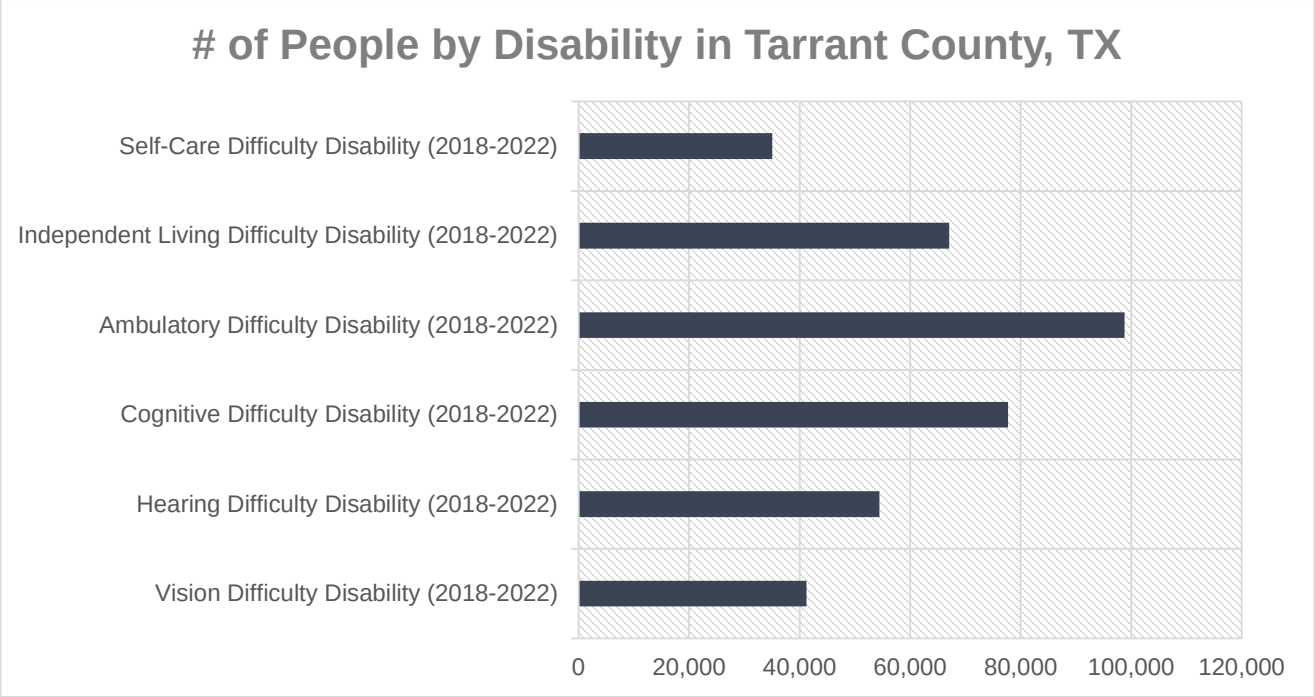
people. Similar to all cities within the county, there are slightly more females than males with disabilities which is not surprising considering there are more females than males in general in the County. Two thirds of the cities saw higher rates of persons with disabilities than the county's rate, while cities like Arlington and Fort Worth were on par with the County average. Cities that saw significantly higher rates of persons with disabilities were in the cities of Everman, Pantego, Rendon and Town of Lakeside.



Source: US Census Bureau ACS 5-year 2018-2022

The majority of people with disabilities are 35 to 64 old, but cities like Benbrook, Hurst, Kennedale, Mansfield, Pantego, Southlake and Westworth Village saw higher rates of disabilities in populations 65 and over. The availability of programs and facilities to encourage healthy lifestyles and social gathering may lend to the healthy numbers of older population. Senior Cooperative housing may be an idea to improve aging population prevent disabilities and enable affordable housing for those that cannot age in typical single-family owner-occupied homes.

The types of disabilities assessed are ambulatory, cognitive, independent living, hearing, vision, and self-care. In the same order are the numbers of persons from highest to least with those difficulties in the county and almost all cities. The highest rates seen are in ambulatory disabilities when a person has a “serious difficulty walking or climbing stairs”. Cognitive impairments are problems with a person's ability to think, learn, remember, use judgement, and make decisions. Independent living difficulties involve difficulty doing errands alone such as visiting a doctor's office or shopping.



Source: US Census Bureau ACS 5-year 2018-2022

Self-care disabilities include difficulty dressing, bathing, or getting around inside the home. Most people do not think of long-term care insurance when young and healthy. As people age, retire and have fixed incomes, having additional special needs adds additional costs to the person and caregiver. Having programs to assist with ambulatory issues in the home and in connection with the community is important to keep this population involved. ADA home rehabilitation, adding

sidewalks and reconstructing public spaces to accommodate persons with all disabilities will help give options for people to remain engaged

LIMITED ENGLISH PROFICIENCY

After a slowdown during the pandemic-related closures of 2020, immigration levels surged in 2022 and 2023. The Congressional Budget Office estimated that 2.7 million people immigrated to the country in 2022, rising to 3.3 million in 2023, far outpacing the 900,000-person annual average in the 2010s. According to US Customs and Border Protection data, the five most common origins of those encountered at borders nationwide in FY2023 were Mexico, Venezuela, Guatemala, Honduras, and Cuba, with a notable increase among Venezuelans from 2022–2023. According to 2022 5-year ACS Census data, about a quarter of the cities in the county have at least 12 percent of their population speak English less than very well. There are greater numbers of people in the larger cities, but only Grand Prairie has over 19 percent of their population speak less than well English. Falling in line with immigration patterns, the majority of this population speak Spanish at home. Those same cities had relatively the same rate of workers who speak English less than very well. Interestingly, Sansom Park's population that speaks very little English also had the highest rate (23.34%) of adult workers that spoke very little English compared to other cities. We see businesses hiring more Spanish speaking employees to help break the communication barrier. Providing education to improve English, services in other languages or higher education and employment to those who speak Spanish and English fluently would benefit society as a whole.

Environmental Risks

FEMA developed a National Risk Index, based on a variety of hazard-type risks measured and adjusted in relation to community factors, such as expected loss, social vulnerability and community resilience. Scores reflect a community's ability to protect itself from an event, respond to the crisis, and its potential for damage. Based on the National Risk Index, Tarrant County has a risk

score of 98.82, the third highest score in Texas after Harris County (99.97 risk score) and Dallas County (99.14 risk score).

Rank	Community	State	Risk Index Rating	Risk Index Score	National Percentile
1	Harris County	TX	Very High	99.97	0 100
2	Dallas County	TX	Relatively High	99.14	0 100
3	**Tarrant County**	TX	Relatively High	98.82	0 100
4	Bexar County	TX	Relatively High	98.28	0 100
5	Travis County	TX	Relatively High	96.88	0 100

Rank	Community	State	EAL Value	Social Vulnerability	Community Resilience	CRF	Risk Value	Risk Index Score
1	Harris County	TX	$2,220,152,081	Very High	Very Low	1.32	$2,940,135,130	99.97
2	Dallas County	TX	$288,759,107	Very High	Very Low	1.31	$378,068,718	99.14
3	**Tarrant County**	TX	$273,352,317	Relatively High	Relatively Low	1.19	$325,819,214	98.82
4	Bexar County	TX	$186,613,235	Very High	Relatively Low	1.34	$250,804,252	98.28
5	Travis County	TX	$146,181,414	Relatively Moderate	Relatively Moderate	1.08	$158,145,338	96.88

According to FEMA, Tarrant County's score is based on these factors: relatively high expected annual loss, relatively low social vulnerability, relatively low community resilience. Top threats: Hail (100); tornado (99.9); heat wave (99.7); lightening (97.9); winter weather (97.9); cold wave (97.4); riverine flooding (97.1); wildfire (95.3); strong wind (92.2); ice storm (90.2); earthquake (89.6); landslide (85.8); hurricane (77.2); and drought (53.6). The Expected Annual Loss (EAL) values in the following table are for each hazard type in Tarrant County. Social Vulnerability refers to the demographic and socioeconomic factors (such as poverty, lack of access to transportation, and crowded housing) that adversely affect communities that encounter hazards and other community-level stressors. Social groups in Tarrant County, TX have a Relatively High susceptibility to the adverse impacts of natural hazards when compared to the rest of the U.S. Communities in Tarrant

County, TX have a Relatively Low ability to prepare for anticipated natural hazards, adapt to changing conditions, and withstand and recover rapidly from disruptions when compared to the rest of the U.S.

Hazard Type	EAL Value	Social Vulnerability	Community Resilience	CRF	Risk Value	Risk Index Score
Tornado	$125,485,646	Relatively High	Relatively Low	1.19	$151,027,318	99.9
Hail	$85,484,569	Relatively High	Relatively Low	1.19	$99,220,348	100
Heat Wave	$36,509,265	Relatively High	Relatively Low	1.19	$44,507,090	99.7
Riverine Flooding	$9,636,314	Relatively High	Relatively Low	1.19	$12,364,940	97.1
Wildfire	$4,206,073	Relatively High	Relatively Low	1.19	$4,199,752	95.3
Hurricane	$2,607,042	Relatively High	Relatively Low	1.19	$3,129,715	77.2
Earthquake	$2,509,068	Relatively High	Relatively Low	1.19	$3,039,633	89.6
Cold Wave	$1,811,148	Relatively High	Relatively Low	1.19	$2,205,953	97.4
Strong Wind	$1,729,489	Relatively High	Relatively Low	1.19	$2,066,003	92.2
Lightning	$1,683,664	Relatively High	Relatively Low	1.19	$2,035,880	97.9
Winter Weather	$996,178	Relatively High	Relatively Low	1.19	$1,196,256	97.9
Ice Storm	$539,140	Relatively High	Relatively Low	1.19	$649,807	90.2
Landslide	$122,400	Relatively High	Relatively Low	1.19	$140,195	85.8

Source: Map | National Risk Index (fema.gov)

Having a county and regional plan to bolster community resilience and sharing with residents will help improve this score. Addressing our socially vulnerable populations with our partners is a continued effort which will take creativity in combining resources. While planning for programs with mitigation and sustainability in mind, resilience funds are needed to be prepared rather than spending more on disaster funds to fix damage.

Public Comments

Public comments and opinions help develop our plans to better understand community characteristics. Four town hall meetings were advertised with an on-line survey in June and July 2024. The below postcard (in English and Spanish) was dropped off at libraries, senior centers and community centers throughout the County's 30 consortium cities. Social media was used to help further advertise the town hall meetings and some cities help advertise on their city websites and water bill mail outs.

The survey was available in English, Spanish and Vietnamese on-line and via mail upon request. 584 people responded to the survey. See attachments at end of this report for a summary of responses. The town hall meetings were not well attended unfortunately, but the following comments were provided.

June 13, 2024 – Hurst (Precinct 3 sub courthouse)

2 attendees

Comments:

- Inform seniors within cities of activities provided by senior centers. Raise awareness of senior programs
- Increase workforce housing
- With increased climate change such as more flooding, street drainage improvements should be engineered to accommodate

June 24, 2024 – Fort Worth (Precinct 1 sub courthouse)

2 attendees

Comments:

- Need renter's assistance
- Need elderly home repair
- What programs are there for homeless prevention?
- Need more sidewalks in my community

June 27, 2024 – Arlington (Precinct 2 sub courthouse)

2 attendees and Commissioner Simmons attended at end

Comments:

- Need resources for homeowner safety
- Need financial assistance for putting 1st and last month's rent in for apartment rental
- Need to work with more landlords to accept federal assistance payments.

July 11, 2024 – Saginaw Community Center

2 attendees

Comments:

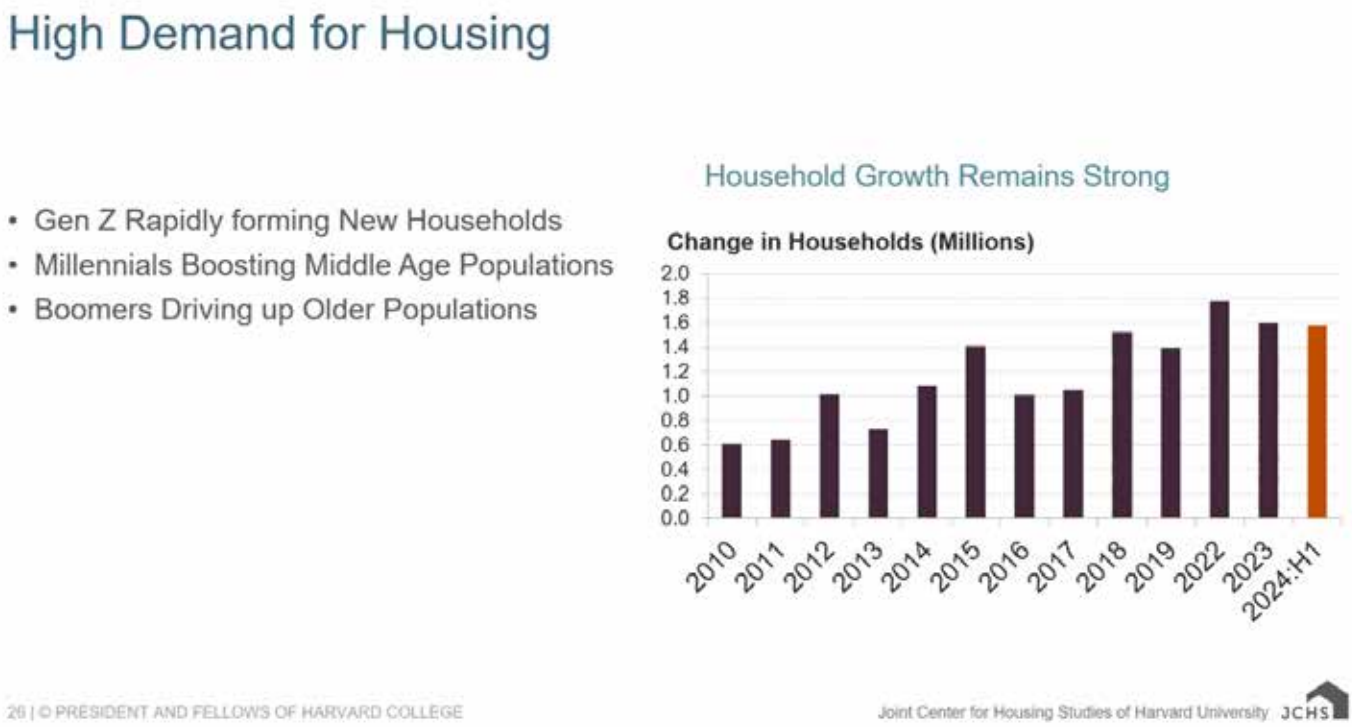
- Need programs to help prevent homelessness
- County needs to provide better program outreach on the different existing programs
- Give out program information to the cities so that they can let their citizens know

PRIVATE SECTOR IMPEDIMENTS

Discriminatory lending practices—including predatory lending—exacerbate economic barriers. Historical practices such as redlining have systematically denied minorities' access to mortgage loans and equitable financial services, thereby entrenching wealth disparities over generations. This economic disenfranchisement severely restricts homeownership opportunities for communities of color, preventing them from building wealth and contributing to community stability. Equal access and choice in housing, or Fair Housing Opportunity is a concept that ensures equal access to housing without discrimination based on race, color, religion, sex, national origin, disability, or familial status. This principle is rooted in the Fair Housing Act, a federal law enacted in 1968 to prevent housing discrimination and promote equal housing opportunities.

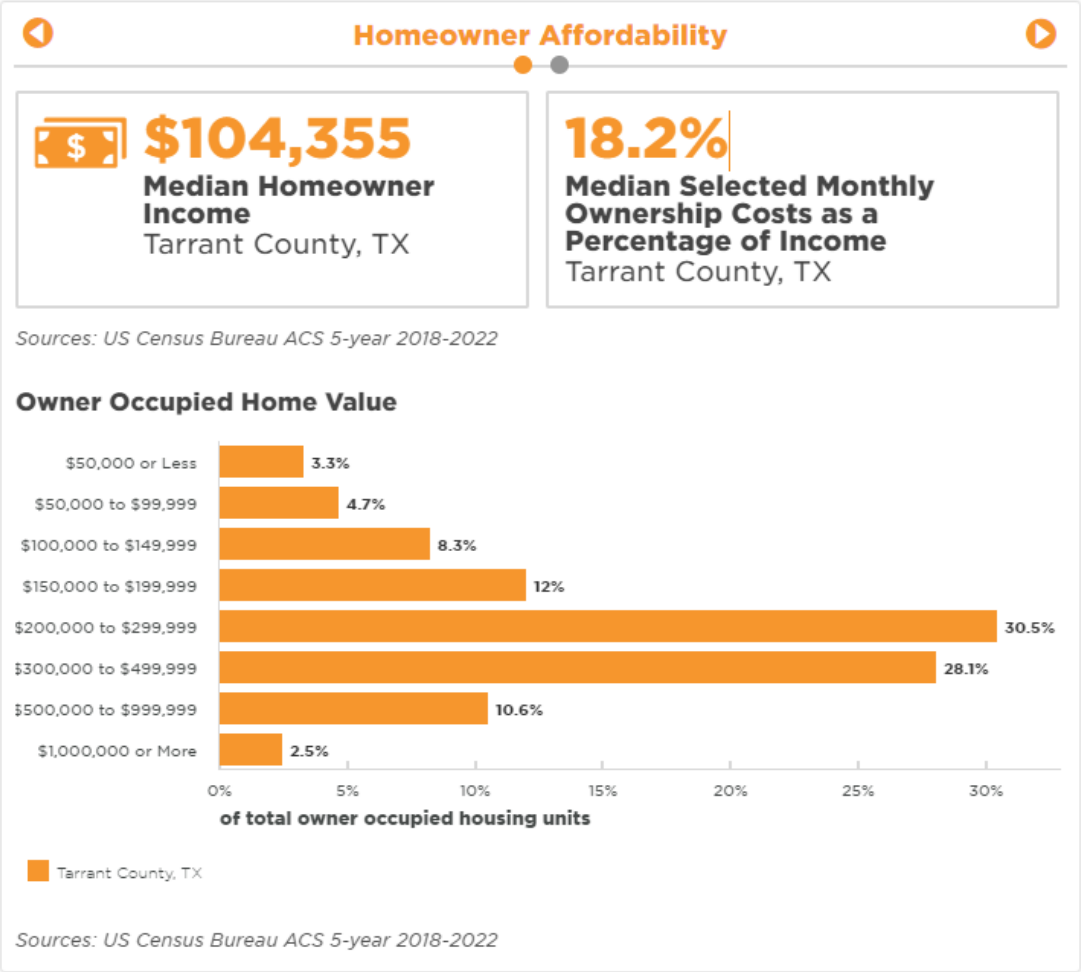
Fair Housing Opportunity is a concept that ensures equal access to housing without discrimination based on race, color, religion, sex, national origin, disability, or familial status.

Goals of nondiscrimination and integration in housing are achieved through the actions of buyers, sellers, landlords, tenants, realtors, apartment associations, homeowner associations, condominium boards, insurers, builders, lenders, appraisers, home inspectors, cities, community benefit organizations, and the courts. This section provides an overview of the private sector housing industry in Tarrant County and its interrelationship with fair housing services for every generation.



Owner-occupied Housing

Part of the American dream used to involve owning a home in a good neighborhood near good schools, parks, shopping centers, jobs, transportation, and other community amenities. That dream has changed with increased costs to purchase a home, high interest rates and the cost burden of homeownership. However, homeownership does strengthen individual households and entire neighborhoods because owner-occupants have made an investment in their own personal property as well as the neighborhood and community. This fosters a greater sense of pride in the appearance and condition of not only the home but of the neighborhood as well. It also promotes owner involvement in the community because owner-occupants have a personal stake in the area and tend to be more active in decisions affecting the community. Fair housing opportunity laws protect an individual or family's right to occupy the housing of their choice that they can afford. Ensuring fair housing is an important way to not only preserve but to improve the housing opportunities for all residents of Tarrant County.



HOME BUYING PROCESS

Purchasing a home presents many challenges to the would-be owner. One of the main challenges in buying a home today is saving enough for the down payment of the much costlier home. Once that has been saved the search begins to find something within budget in a safe neighborhood. The time required to find a home, the major legal and financial implications surrounding the process, the number of steps required and financial issues to be considered can be overwhelming to many home buyers. Throughout this time-consuming and costly process, fair housing issues can surface in many ways. Discriminatory practices in the home buying process can occur through the:

- Advertisement of homes for sale;
- Lending process;
- Appraisal process;

- Actions of real estate agents and sellers; and
- The issuance of insurance

ADVERTISING

The first step in buying a home is to search for available housing through advertisements that appear in magazines, newspapers, or on the Internet. Advertising is a sensitive issue in the real estate and rental housing market because advertisements can intentionally or inadvertently signal preferences for certain buyers or tenants. Recent litigation has held publishers, newspapers, the Multiple Listing Service (MLS), real estate agents and brokers accountable for discriminatory ads. Advertising can suggest a preferred buyer or tenant in several ways. Some examples include advertisements or listings that:

- Suggest a preferred type of buyer or tenant household, e.g. “perfect for a young couple”;
- Use models that indicate a preference or exclusion of a type of resident, e.g. running a series of advertisements that only include photos of nuclear families, or that do not feature persons of color or persons with disabilities;
- Publish advertisements or listings in certain languages, e.g. only advertising homes/apartment complexes in predominately Hispanic neighborhoods on Spanish-language radio stations;
- Restrict publication to certain types of media or locations so as to indicate a preference.

As a rule of thumb, advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or terms suggesting preferences for one group over another (e.g., adults preferred, ideal for married couples with kids, or conveniently located near Catholic church).

LENDING

Initially, buyers must locate a lender who will qualify them for a loan. This part of the process entails an application, credit check, ability to repay, amount eligible for, choosing the type and terms of the loan, etc. Applicants are requested to provide sensitive information including their gender, ethnicity,

income level, age, and familial status. This information is required to be gathered by the Community Reinvestment Act and the Home Mortgage Disclosure Act; however, it does not guarantee that individual loan officers or underwriters will not misuse the information. A report on mortgage lending discrimination by the Urban Land Institute describes four basic stages in which discrimination can occur:

- **Advertising/outreach stage.** Lenders may not have branches in certain locations, not advertise to certain segments of the population, or violate advertising rules with respect to fair housing.
- **Pre-application stage.** Lenders may not provide applicants of different racial and ethnic backgrounds the same types of information as other preferred groups, or may urge some to seek another lender.
- **Lending stage.** Lenders may treat equally qualified individuals in a different manner, giving different loan terms, preferred rates, or denying a loan based on a factor not related to ability to pay and risk.
- **Loan administration.** Lenders may treat minorities in harsher terms, such as initiating foreclosure proceedings if any payment is late, or by making loans at terms that encourage defaults.

APPRAISALS

Banks order appraisal reports to determine whether or not a property is worth the amount of the loan requested. Generally, appraisals are based on sale prices of comparable properties in the surrounding neighborhood of the subject property. Other factors such as the age of the structure, improvements made and location are also considered. Homes in some neighborhoods with higher concentrations of minorities and poverty concentrations may appraise lower than properties of similar size and quality in neighborhoods with lower concentrations of minorities or low-income households. Taking these factors into consideration when valuing a property in an appraisal causes the arbitrary lowering of property values and restricts the amount of equity and capital available to not only the potential home buyer but also to the current owners in the neighborhood. Disparate treatment in appraisals is difficult to prove since individual appraisers have the latitude within the generally

accepted appraisal practices to influence the outcome of the appraisal by factoring in subjective opinions.

REAL ESTATE AGENTS

Finding a real estate agent is normally the next step in the home buying process. The agent will find the home for the prospective buyer that best fits their needs, desires, and budget based on the amount they are qualified for by the lender. Real estate agents may also intentionally or unintentionally discriminate by steering a potential buyer to particular neighborhoods, by encouraging the buyer to look into certain areas or failing to show the buyer all choices available. Agents may also discriminate by who they agree to represent, who they turn away and the comments they make about their clients.

SELLERS

Even if a real estate agent is following fair housing practices, the current occupant (seller) may not want to sell his or her home to certain purchasers protected under fair housing laws or they may want to accept offers only from a preferred group. Oftentimes, sellers are present when agents show properties to potential buyers and sellers may develop certain biases based upon this contact. The Residential Listing Agreement and Seller's Advisory forms that sellers must sign disclose their understanding of fair housing laws and practices of discrimination. However, preventing this type of discrimination is difficult because a seller may have multiple offers and choose one based on bias.

INSURANCE

Insurance agents have underwriting guidelines that determine whether a company will sell insurance to a particular applicant. Currently in Texas, a comprehensive set of underwriting guidelines, a document showing any changes, and information about third-party data and models must be included. (28 Texas Administrative Code Section 5.9342). Texas Insurance Code Section 38.002 does not make guidelines confidential. They are subject to open records requests. If

guidelines are marked confidential, and the state receives an open records request, the Texas Office of the Attorney General will review and rule. Many insurance companies have traditionally applied strict guidelines, such as not insuring older homes, that disproportionately affect lower income and minority households that can only afford to buy homes in older neighborhoods.

HOME LOAN ACTIVITY

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. The Community Reinvestment Act (CRA) is a U.S. federal law enacted in 1977 with the goal of encouraging banks and other financial institutions to meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. CRA was intended to encourage financial institutions to help meet the credit needs of communities, including low-moderate income people and neighborhoods. Depending on the type of institution and total assets, a lender may be examined by different supervising agencies for its CRA performance.

During Calendar Year 2023, 50,959 loan applications were submitted for FHA, FSA/RHS loans, conventional loans, refinancing loans and home improvement loans in Tarrant County. Of those applications received, 10,051 were approved. The data in the following table show approval rates across each type of loan. The conventional loan type was most common for all loan purposes to apply for, but FHA, FSA/RHS loans had a higher approval rate. An extremely low rate of home improvement loans was granted anywhere from $35,000 to $325,000 per loan.

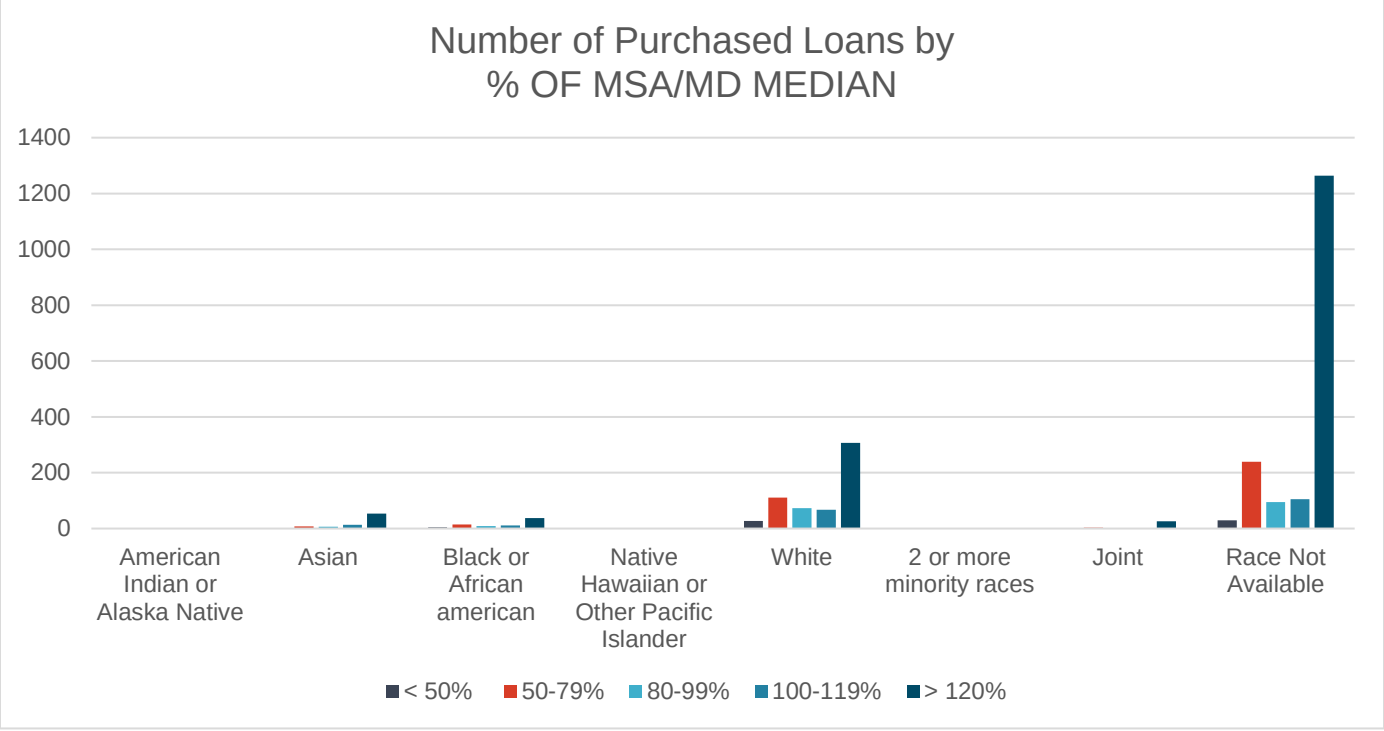
Home Loan Application Activity in Tarrant County

FHA, FSA/RHS **$1,377,740,000.00**			**Conventional** **$1,605,825,000.00**			**Refinancing** **$170,970,000**			**Home Improvement Loans** **$2,210,000.00**		
Apps Received	# Home Loans	% Loans Approved	Apps Received	# Home Loans	% Loans Approved	Apps Received	# Home Loans	% Loans Approved	Apps Received	# Home Loans	% Loans Approved
11,570	4,192	36.23%	23,324	5,263	22.56%	21,988	1,156	5.26%	10,014	28	0.28%

Source: FFIEC Home Mortgage Disclosure Act data, https://ffiec.cfpb.gov/

LENDING OUTCOMES BY INCOME AND RACE/ETHNICITY

Generally, home loan approval rates increase as household income increases. This was true for each type of loan analyzed in Tarrant County. The following graph shows loan approval rates for home purchases by income level and race. The MSA/MD Median family Income (MFI) for Fort Worth-Arlington-Grapevine, TX in 2023 is $97,600. The income levels represented include low- income (less than 50 percent of MFI - applicants earning $48,800 or less), middle income (between 80 percent and 120 percent of MFI - $78,080 - $117,120), and upper income (over 120 percent of MFI - $117,121 and up). No matter the income, Native Hawaiians or other Pacific Islanders and American Indian or Alaskan Natives were consistently denied loans at a higher rate and did not receive loans as evident in this table. Although Asians received more loans when the income was at its highest, Black or African American families were provided more loans at various levels compared to Asians. However, compared to the white race, all other minorities received less loans.



Source: FFIEC Home Mortgage Disclosure Act data, https://ffiec.cfpb.gov/

Differences in approval rates for home loan applications among minorities do not necessarily reflect discriminatory practices. Differences could be due to credit scores, employment history, knowledge of

the lending process, debt-income ratio, or other factors. Nonetheless, the instances where minorities experience disproportionately lower loan approval rates are noteworthy and merit additional inquiry and examination.

LENDING OUTCOMES BY CENSUS TRACT CHARACTERISTICS

Analyzing lending patterns by neighborhood characteristics can show whether significantly fewer home loans are being approved or issued in particular census tracts, but may or may not show low to moderate income areas or minority residents because of the size of a tract. We see many more loans approved in newer areas west and southwest of Fort Worth and north towards Denton in smaller towns that have more development. In 2023, interest rates were still high with limited homes to purchase. What homes that were for sale were priced high due to limited inventory and cost of appraised values. This may have been deterrents to purchase homes within those other census tracts with existing homes.

PREDATORY LENDING

Predatory lending involves abusive loan practices usually targeting minority homeowners or those with less-than-perfect credit histories. Examples of predatory lending practices include high fees, hidden costs, unnecessary insurance, and larger repayments due in later years. A common predatory practice is directing borrowers into more expensive and higher fee loans in the “subprime” market, even though they may be eligible for a loan in the “prime” market. Predatory lending is prohibited by a number of state and federal laws.

The Fair Housing Act of 1968 prohibits discrimination in the making or purchasing of loans, or in providing of other financial assistance, or the terms and conditions of such financial assistance for the purpose of purchasing, constructing, improving, repairing, or maintaining a dwelling because of race, religion, color, national origin, sex, family status, or disability. The Equal Credit Opportunity Act of 1972 also requires equal treatment in loan terms and availability of credit for all of the above

categories, as well as age and marital status. Lenders would be in violation of these acts, if they target minority or elderly households to buy higher-priced loan products, treat loans for protected classes differently, or have policies or practices that have a disproportionate effect on the protected classes. In addition, the 1968 Truth in Lending Act (TILA) requires lenders to inform the borrower about payment schedules, loan payments, prepayment penalties, and the total cost of credit. The Home Ownership and Equity Protection Act (HOEPA) was enacted in 1994 as part of the broader Home Ownership and Equity Protection Act of 1994. HOEPA is designed to protect homeowners from abusive practices in mortgage lending, particularly concerning high-cost home loans. HOEPA requires that lenders offering high-cost mortgage loans disclose information if the annual percentage rate (APR) is ten points above the prime rate or if fees are above eight percent of the loan amount. HOEPA also prohibits balloon payments for short-term loans and, for longer covered loans, requires a warning if the lender has a lien on the borrower's home and the borrower could lose the home if they default on the loan payment.

FORECLOSURES

Foreclosure occurs when homeowners fall behind on one or more scheduled mortgage payments. The foreclosure process can be halted if the homeowner is able to bring their mortgage payments current or if the homeowner sells their home and pays the mortgage off. However, if regular payments cannot be resumed or the debt cannot be resolved, the lender can legally use the foreclosure process to repossess (take over) the home. When this happens, the homeowner must move out of the property. If the home is worth less than the total amount owed on the mortgage loan, a deficiency judgment could be pursued. If that happens, the homeowner would lose their home and also would owe the home lender an additional amount.

In the mid-2000s the number of foreclosed homes in Texas hit an all-time high. The problem was so severe in its consequences that numerous factors have been attributed for the high incidence of foreclosure, including but not limited to abnormally high housing prices in the early part of the decade,

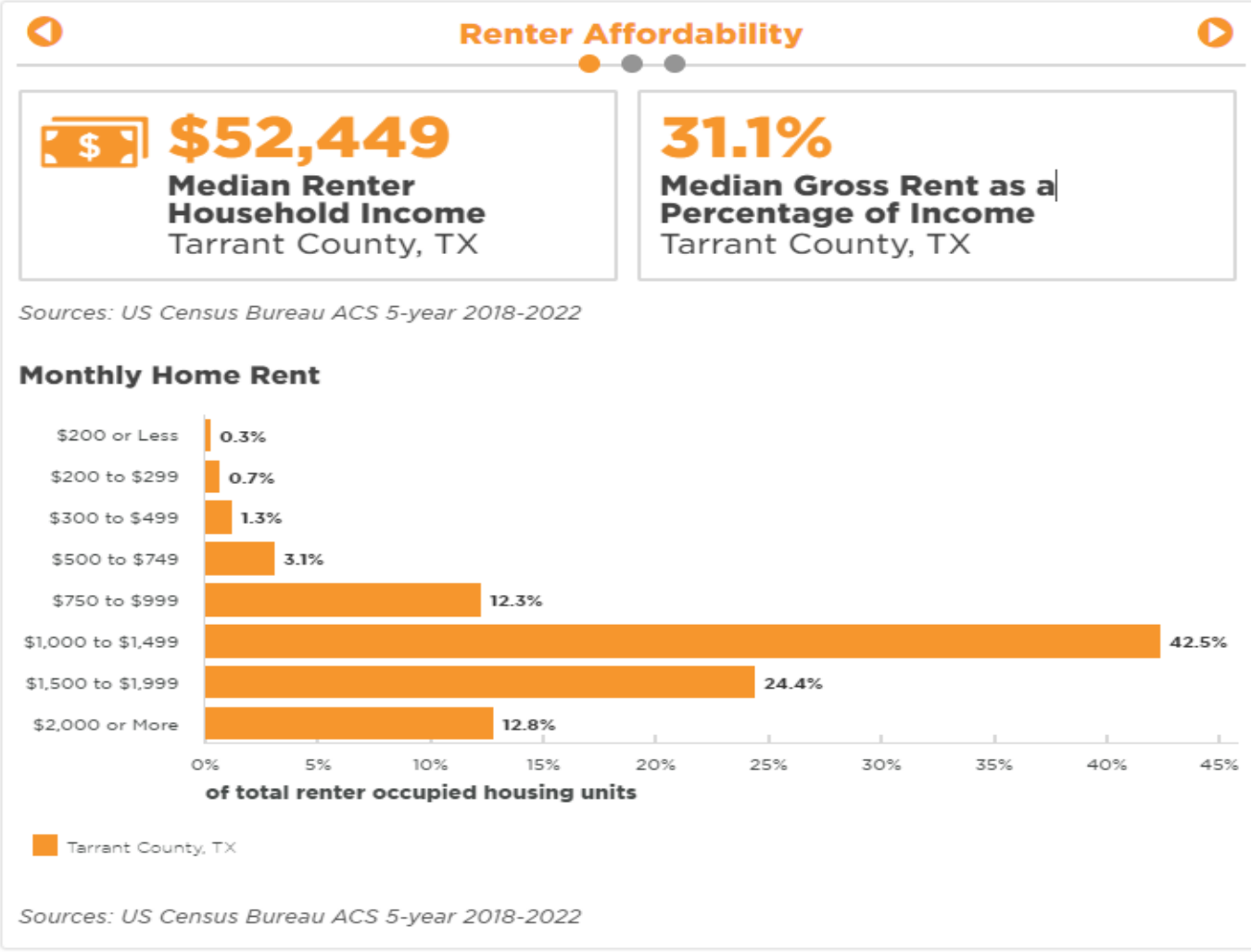
the origination of sub-prime loans to unqualified buyers, the economic recession and job losses. The high foreclosure rate prompted Congress to create the Neighborhood Stabilization Program (NSP), which is administered by the U.S. Department of Housing and Urban Development (HUD) to purchase abandoned and foreclosed properties in an effort to stabilize local housing markets that have been targeted for their high risk of foreclosure. The NSP provided grants to every state and Tarrant County to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes. The high incidence of foreclosure and the housing crisis in general represented a system wide collapse of the housing market that resulted in numerous national, state and local efforts to reform virtually every aspect of housing acquisition and finance.

Several years have now passed since the foreclosure crisis began. “Home foreclosures climbed significantly in Texas in 2023, with North Texas area reportedly recording a 19 percent increase from 2022, according to local outlet Dallas News. North Texas, where home prices more than doubled in the last 10 years. There were a total of 6,348 home foreclosure filings in the more than a dozen counties part of the Dallas-Fort Worth metro area. Most of them were in Dallas County, with 2,394 properties scheduled for sale by lenders, and Tarrant County, with 1,578 filings. While foreclosure filings were up last year compared to 2022, they were still lower than before the pandemic hit. In 2019, home foreclosure filings in North Texas were a total of 8,195. Almost no home foreclosures—when a lender forces the sale of a property after a borrower has stopped making payments for their mortgages—took place in Texas during the pandemic, when the federal government imposed a moratorium for residential properties.”[1]CARES Act funds and ARPA Treasury funds were used to help with mortgage payments. This may have prevented more foreclosures with these programs.

[1] Source: Texas Home Foreclosures Are Soaring - Newsweek

Rental Housing

Similar to the owner-occupied market, a major challenge to ensuring fair housing in the rental market is the complexity of the process. Stages in the process of renting a home include advertising, pre-application inquiries, viewing the apartment, criteria for qualifying for the lease, lease conditions, and administration of the lease. The process becomes even more difficult and subjective in a tight rental market, where the landlord has numerous options for choosing the future tenant. While the process of renting an apartment or home may be less expensive and burdensome up front than the home-buying process, it may still be just as time-consuming with potential for discrimination during various stages of the rental process. Some of the more notable ways in which tenants may face discriminatory treatment are highlighted below.



ADVERTISING

The main sources of information on rentals are newspaper advertisements, word of mouth, signs, apartment guides, the Internet, and apartment brokers. Recent litigation has held publishers, newspapers, and others accountable for discriminatory ads. Advertising can suggest a preferred tenant by suggesting preferred residents, using models, publishing in certain languages, or restricting media or locations for advertising. Advertisements cannot include discriminatory references that describe current or potential residents, the neighbors or the neighborhood in racial or ethnic terms, or other terms suggesting preferences (e.g., adults preferred, ideal for married couples with kids, or conveniently located near a Catholic church).

Discriminatory advertising can be one of the most insidious forms of discrimination based on its widespread dissemination. Marketing is typically broad-based, reaching many people, and as such, can have a chilling effect on the market. This is also particularly true when the discrimination is unintentional or subconscious. Landlords who may never discriminate knowingly against a minority applicant may not be contacted by minority potential renters due to unconscious signaling in the advertisements. This is why, even though there are exceptions in the Fair Housing Act for when it applies, there is no similar exception when it comes to the advertising rules.

VIEWING THE UNIT

Viewing the unit is the most obvious, or overt, place where potential renters may encounter discrimination because landlords or managers may discriminate based on race or disability, judge on appearance whether a potential renter is reliable or may violate any rules, or make any other subjective judgments. For example, if a student is wearing a T-shirt with a rap artist on the front, a landlord may suspect that the renter could play loud music disturbing to other tenants. If a prospective tenant arrives with many children, the landlord may be concerned that the children may disturb other renters. In addition, the prospective tenant may also have an accent or wear religious symbols or jewelry which may again play into the decision to rent the unit. The opportunity for the potential renter

to view the unit, is also an opportunity for the landlord to view the potential tenant and make value judgments based on their appearance or personal characteristics.

QUALIFYING FOR THE LEASE

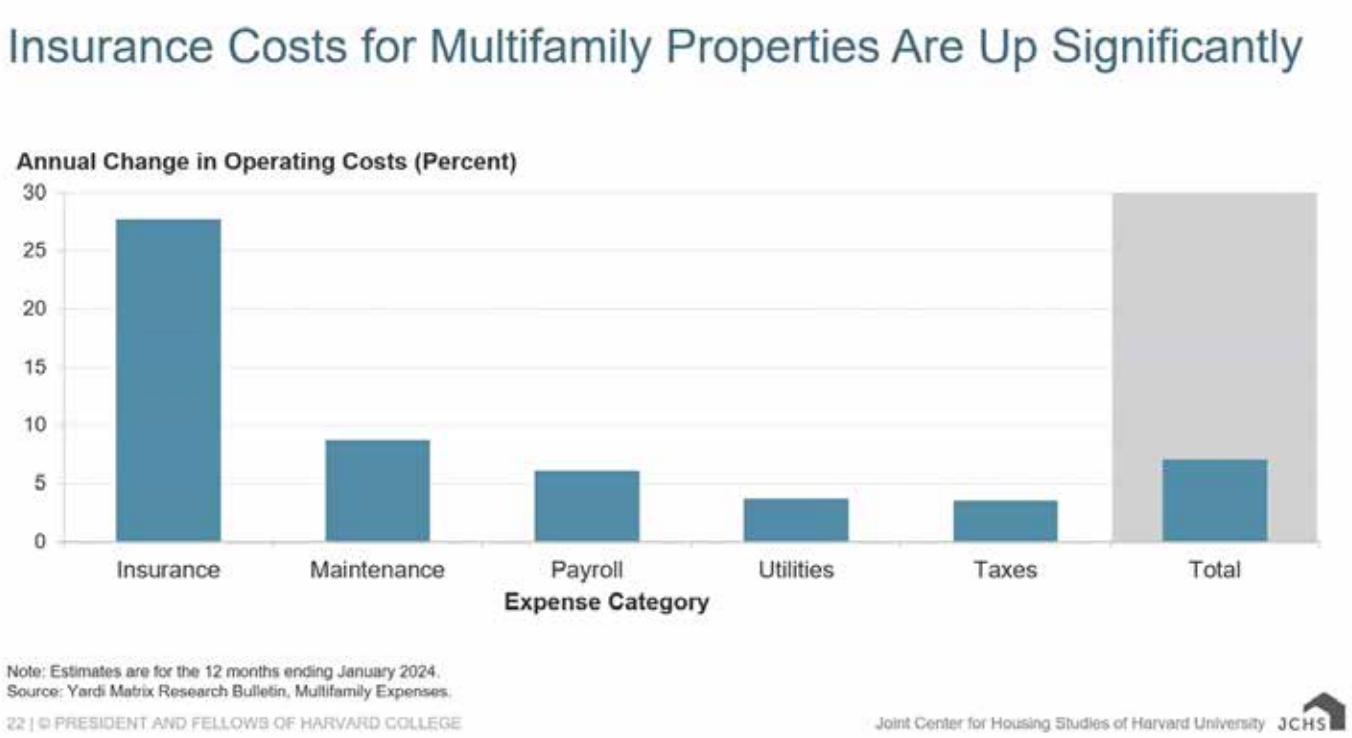
Landlords may ask potential renters to provide credit references, lists of previous addresses and landlords, and employment history and salary. The criteria for tenant selection, if any, are typically not known to those seeking to rent a home. An initial payment consisting of first and last months' rent and security deposit are typically required. To deter "less-than desirable" tenants, a landlord may ask for an initial payment or security deposit higher than for others. Tenants may also face differential treatment when vacating the unit. The landlord may choose to return a smaller portion of the security deposit to some tenants, claiming excessive wear and tear. Because the rental market is getting tighter, with more applicants for every available unit than ever before, landlords who wish to do so have more cover when discriminating when choosing whom to rent to. Because there are more applicants, there are more qualified applicants, and the potential for discrimination arises when the landlord must decide between multiple qualified candidates of different demographics.

THE LEASE

Most apartments are rented under either a lease agreement or a month-to-month rental agreement, both of which have advantages and disadvantages for both landlords and tenants. Some tenants see a lease as more favorable for two reasons: the tenant is assured the right to live there for a specific period of time and the tenant has an established rent during that period. However, some tenants prefer the flexibility that a month-to-month tenancy provides. The lease agreement usually includes the rental rate, required deposit, length of occupancy, apartment rules, and termination requirements, and there are rights and responsibilities on both sides of the contract. Typically, the rental agreement is a standard form for all units in the same building. However, enforcement of rules contained in the lease agreement may not be standard. A landlord may choose to strictly enforce rules for certain tenants based on their race/ethnicity, children, or a disability – raising fair housing concerns.

RENTAL INSURANCE

It is always a wise choice to purchase rental insurance. Just like homeowner insurance, there is a security in knowing that your property is secured in the event of any disasters caused by Mother Nature or anything more nefarious. Unfortunately, the cost of insurance has been rising for homeowners, renters, as well as landlords. Especially in the state of Texas, where many natural disasters have occurred with hurricanes, tornadoes and flooding, the cost of insurance has risen significantly annually. When renters go to purchase insurance, there could be a bias if there had been any damage in their previous location. This may cause an increase in their insurance at new and future places. Because of the rising cost in insurance for everyone, landlords also have to absorb this cost but are passing it on to the renters in their rent. See the following table for landlord costs.



PUBLIC SECTOR IMPEDIMENTS

One of the most significant impediments to fair housing is the prevalence of discriminatory zoning laws and policies. These regulations can perpetuate socioeconomic segregation by limiting the availability of affordable housing in high-opportunity areas. For instance, single-family zoning can restrict multifamily unit or denser single family developments, thereby excluding lower-income populations from desirable neighborhoods. Furthermore, policies that prioritize developments for affluent buyers can marginalize vulnerable demographics, exacerbating existing inequalities.

In addition, the lack of enforcement of fair housing laws contributes to structural barriers. While the Fair Housing Act of 1968 was a landmark achievement, inconsistent enforcement at local levels often leaves marginalized groups vulnerable to discrimination. A lack of accountability for violators can lead to a cycle of systemic injustice, wherein discriminatory practices become normalized within communities.

Land Use Policies

Land use policies are fundamental to ensuring housing opportunities. Any land use policies that do not promote a variety of housing opportunities can impede housing choice. A contributing factor to limited housing options is cities adoption of zoning ordinances that artificially restrict the supply of new housing—particularly affordable housing—below what the market would otherwise provide. Reforming local zoning regulations to accommodate more housing is an important and often overlooked pathway to easing the housing cost burden over time. Overhauling local zoning can take many forms, including allowing taller apartment buildings along high-frequency transit corridors, eliminating or reducing minimum parking requirements, building more smaller homes on smaller property lots and permitting the construction of accessory dwelling units, among other changes. The

benefit of these reforms is that they can promote the construction of additional housing units without the need for public subsidies.

Tarrant County does not have the authority under state law to implement or enforce zoning. Zoning regulations are not applicable to the unincorporated areas outside of any city limits. There are guidelines for development which outlines processes and provide applications to necessary paperwork, but all are technical in nature to ensure safety and enforce housing quality standards. Tarrant County will work with all cities through the Mayors' Council to educate on housing issues that may affect their cities and will include reminders to look to city comprehensive plans to ensure they are updated and fitting todays needs in communities.

DEVELOPMENT POLICY

The Tarrant County Fire Code applies to all new construction or substantial improvements of commercial buildings, public buildings and multifamily dwellings consisting of four or more units. Any building that is to be built after August 1, 2018 in the unincorporated areas of Tarrant County will be required to have a Construction Permit before the project can begin. No person may begin construction or make substantial improvements to a building in the unincorporated area of Tarrant County unless and until that person obtains a construction permit issued in accordance with the Tarrant County Fire Code. Tarrant County does not issue Building Permits or Certificates of Occupancy for residential homes. All new residential structures and improvements to existing residential structures that increase the square footage or value by more than fifty percent (50%) shall be constructed to the International Residential Code (IRC) published as of May 1, 2008, or the version of the IRC applicable to City of Fort Worth.

Since Tarrant County does not have the authority to perform building inspections or charge inspection fees, any builder is required to:

1. Complete a Notice of Residential Construction in Unincorporated Area form and email it to sevantassel@tarrantcountytx.gov,

2. Obtain three inspections during different phases of the construction; and

3. Complete a Notice of Residential Construction Inspection Compliance in Unincorporated Area form and email it to sevantassel@tarrantcountytx.gov.

These reporting requirements are only applicable to any builders who are constructing a residential home for resale and do not apply to any property owners who are building a residential home to live in it. Failure to obtain the inspections is a Class C misdemeanor and Tarrant County may also file for an injunction against a builder who does not file the required reports.

Public Housing Authority (PHA)

There are currently six (6) providers of HUD-assisted housing in Tarrant County: Tarrant County Housing Assistance Office (TCHAO), Fort Worth Housing Solutions (FWHS), Grand Prairie Housing Authority, Arlington Housing Authority, Grapevine Housing Authority, and Haltom City Housing Authority. Each entity manages their own programs; however, TCHAO, Grapevine Housing Authority, and Haltom City Housing Authority are covered under this Plan as Grapevine and Haltom City are members of the Tarrant County Consortium.

The Tarrant County Housing Assistance Office (TCHAO) was established in 1975 to administer the Housing Choice Voucher (HCV) program (commonly referred to as Section 8). The program is funded by the United States Department of Housing and Urban Development (HUD). TCHAO administers vouchers only, without any public housing units as typical of other PHA's. Review of TCHAO's Administrative Plan that includes assistance procedures did not reveal any impediments to fair housing choice. TCHAO is subject to Title VII of the Civil Rights Act of 1964, Title VIII of the Civil Rights Act of 1968, Executive Order 11063, the Rehabilitation Act of 1973 and Age Discrimination Act of 1973 and the HUD regulations promulgated pursuant to those laws. For any fair housing

complaints, people are directed to file a report to HUD online or via phone or mail. Any complaints towards staff shall be addressed in accordance with County personnel policies.

One type of discrimination prohibited by The Fair Housing Act is the refusal to make reasonable accommodations in rules, policies, practices or services when such accommodation may be necessary to afford a person with a disability the equal opportunity to use and enjoy a program or dwelling under the Housing Choice Voucher (HCV) Section 8 program.

Tarrant County Housing Assistance Office (TCHAO) ensures that persons with disabilities are treated with dignity and respect, and have full access to the agency's programs and services. If a person with disabilities requires a specific accommodation in order to fully utilize TCHAO programs and services, they need to inform TCHAO immediately.

Before providing an accommodation, a family must obtain and complete a Reasonable Accommodation request form (or a letter of request) along with the Reasonable Accommodations Request Verification to be completed by a health care provider. TCHAO is required to verify the disability and determine that the person meets the definition of a person with a disability and that the accommodation will enhance the individual's access to the agency's programs and services. After a request for an accommodation is received, TCHAO will respond, in writing, within 10 business days.

Other fair housing issues such as communication for hearing impaired, limited English proficiency and ADA access is addressed on their website. The TCHAO TTY telephone number is: 817-531-7686. Bilingual staff are able to communicate with Spanish-speaking clients and provide most major documents in English and Spanish. Other languages needed may be immediately translated. Applicants and program participants with limited or no ability to speak English or Spanish, and who are not accompanied by a friend or family member with fluent English skills, should have someone on

their behalf to contact TCHAO in advance of their visit in order for us to make suitable interpretation arrangements.

Tarrant County Housing Assistance Office (TCHAO) continues to have over 30 new landlords attend the monthly landlord briefing. TCHAO consistently receives website notifications and calls from landlords wanting to house families and is seeing an increase of landlords in high opportunity areas who are willing to accept Section 8 vouchers. TCHAO continues a relationship with Partnership Housing by assisting over 300 homeless families through the Emergency Housing Voucher Program. Even in a tight rental market, TCHAO has still managed to lease voucher families at 98% and/or spend 98% of their Housing Assistance Payment (HAP) Housing and Urban Development (HUD) funding which is a requirement from HUD. Most Housing Authorities in the North Texas area are leasing below 93%. TCHAO is still seeking ways to reduce our family's unit search time and continues to make improvements in the Family Self-Sufficiency (FSS) Program to enhance our relationships with social service providers and participants.

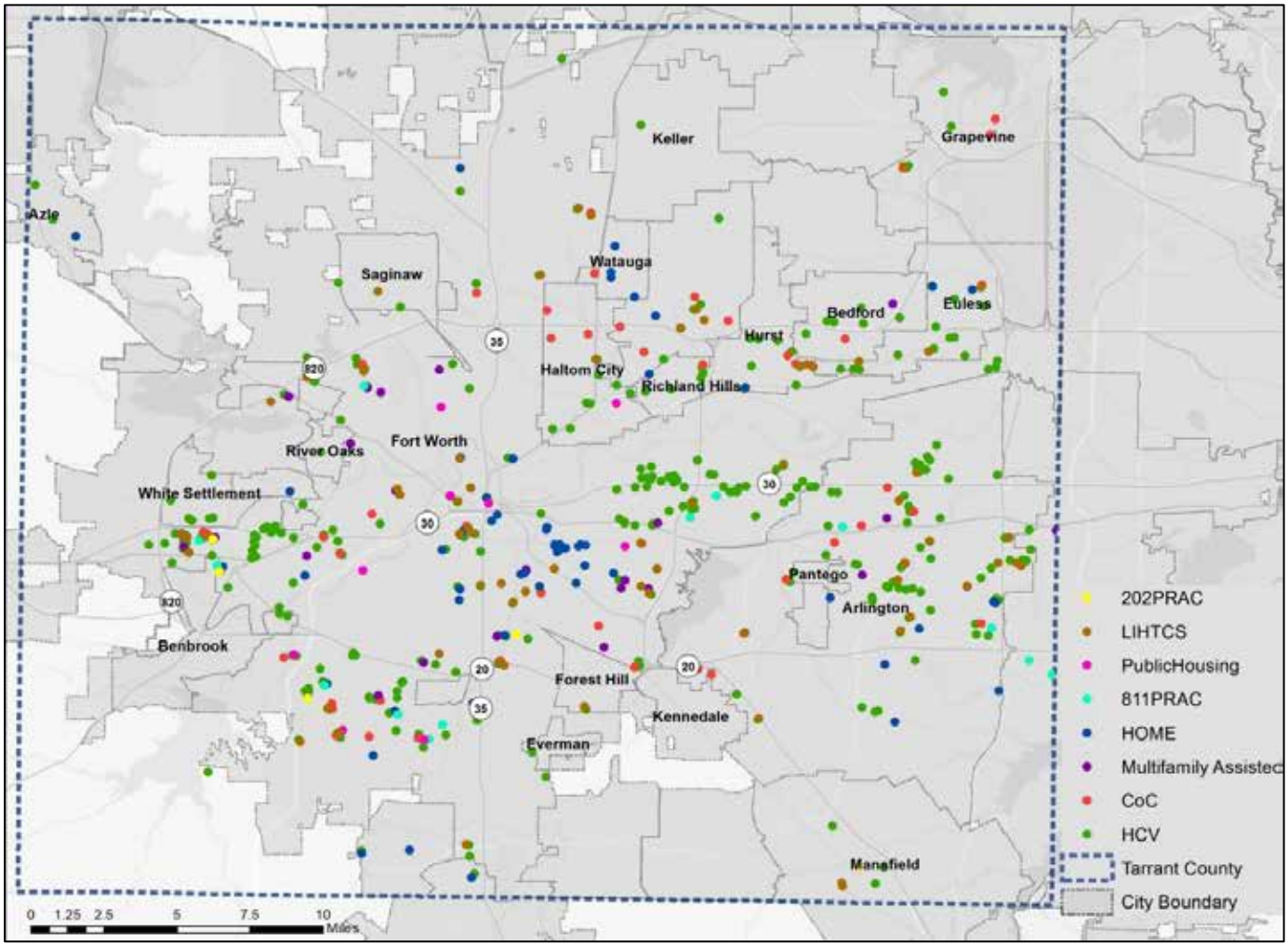
Grapevine Housing Authority owns 98 housing units located on five (5) streets nearby. Rent is based on approximately 30 percent (30%) of the household's income or a flat rent rate (resident's choice). Starr Place has 20 units for elderly and disabled residents: 10 efficiencies, eight (8) one- (1-) bedrooms, one (1) ADA one- (1-) bedroom, and one (1) two- (2-) bedroom. West Texas Street has 19 units for elderly and disabled residents: eight (8) efficiencies, 10 one- (1-) bedrooms, and one (1) ADA two- (2-) bedroom. Starnes/Brewer has nine (9) housing units for families consisting of six (6) two- (2-) bedrooms and one (1) ADA two- (2-) bedroom located on North Starnes and two (2) three (3-) bedrooms located on Brewer. South Scribner has 10 family housing units consisting of eight (8) two- (2-) bedrooms and two (2) three- (3-) bedrooms. West Worth has 40 housing units for elderly and disabled units consisting of 37 one- (1-) bedrooms and three (3) ADA one- (1-) bedrooms.

Grapevine Housing Authority has an established Resident Council that sponsors social and informational activities.

Housing Authority of Haltom City administers a public housing program where the agency manages one (1) project with 150 affordable rental units. Starting on May 1, 2023, the Housing Authority of Haltom City added a late fee of up to $100 since too many tenants were not paying their rent on time, necessitating the need for an additional fee. As typical with any other rental unit, a 30-day eviction notice will be given for non-payment of rent.

Other Assisted Housing

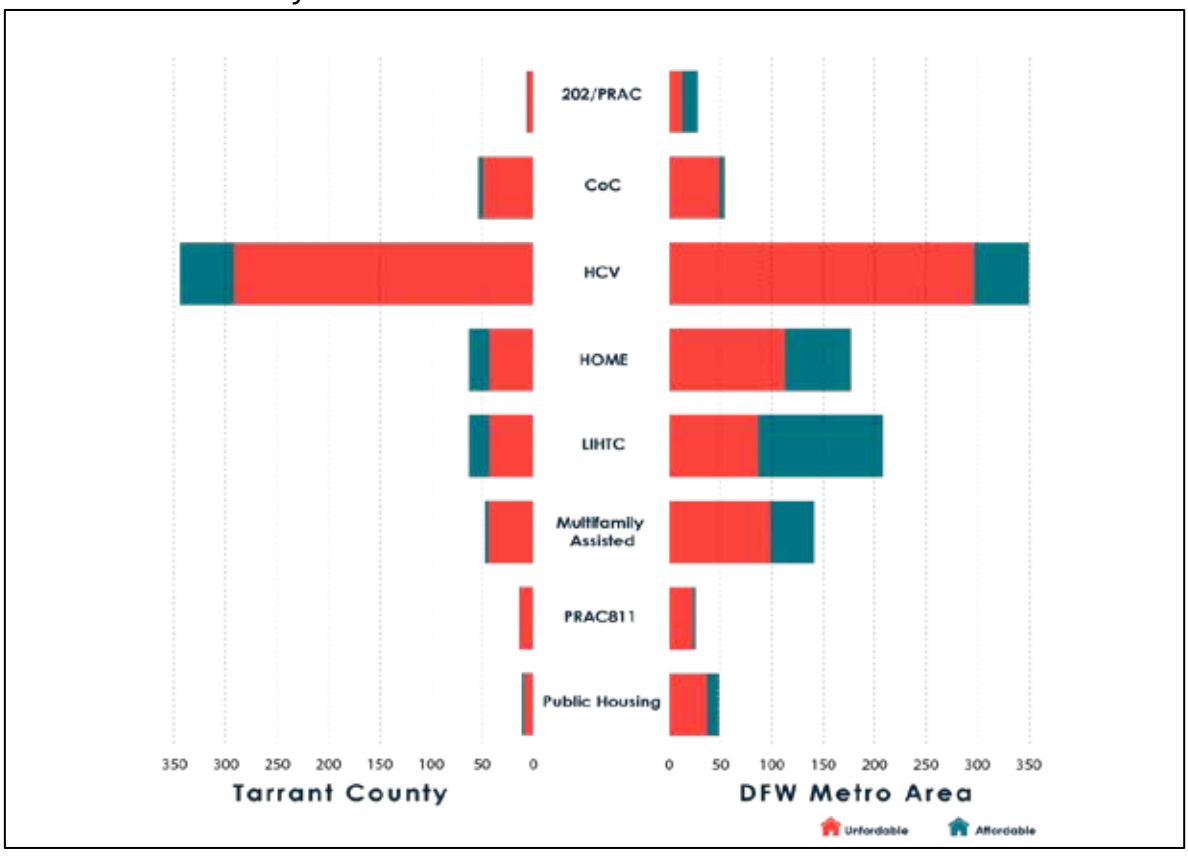
In December 2017, the University of Texas at Arlington provided an analysis and report, “Does location Matter? – Performance Analysis of the Affordable Housing Programs in Tarrant County”. Because there (was) little understanding on the affordability and effectiveness of other rental assistance programs such as Public Housing, LIHTC and the Housing Choice Voucher Program. Also, there (was) little understanding about the long-term effects of location on low-income households in terms of providing accessibility to opportunities and, as a result, affecting the chance of upward mobility.



The study provided answers on both and secondly the research (sought) to identify long term affordability and opportunities for upward mobility for all census blocks in the Dallas-Fort Worth

metropolitan region. Catalyst Area maps were created which represented areas with adequate access (by modes other than driving) to major destinations such as educational facilities, healthy food, health care facilities, public transit, and job opportunities. This would help low-income households to not only spend less on transportation, but also, provide access to opportunities and increase chances of upward mobility.

The map shows the locations of assisted housing properties in Tarrant County in 2017. Very few properties are located close to downtown Fort Worth but there are areas near Ridgmar Mall, Medical City Fort Worth and Texas Wesleyan University that spend a low percentage of their income on transportation due to bus service. The housing units that are spending a very high percentage of their income on transportation are located in suburban and exurban areas with weak street connectivity and low accessibility to major destinations. In most of these areas, there is no transit service available or not easily accessible.[2]



[2] Source “Does location Matter? – Performance Analysis of the Affordable Housing Programs in Tarrant County”

Within the DFW metropolitan area, 70% of assisted housing properties are unaffordable and 30% are affordable. On the other hand, in Tarrant County, about 83% of assisted housing properties are unaffordable and only 17% are affordable due to lack of transportation options beyond the traditional vehicle.

Considering not all have reliable vehicles or can afford to maintain a vehicle, adding affordable housing near alternate transportation and encouraging transportation services to be wide-spread throughout the county is important. Continuing to be active in the Regional Transportation Coalition and Mayors' Council will provide a bridge for improved dialog throughout the county to improve services. When comparing alternate transportation services to Housing Choice Voucher client rentals, we see a greater need to add transit services outside of Fort Worth and add affordable housing to areas close to train stations along the TexRail line.

CURRENT FAIR HOUSING ACTIVITY

Under the Fair Housing Act, HUD has the authority to investigate, attempt to conciliate, and, if necessary, adjudicate complaints of discrimination involving, among other things, home sales, rentals, advertising, mortgage lending and insurance, property insurance, and environmental justice. HUD also investigates complaints alleging discriminatory zoning and land use; however, these complaints are referred to the U.S. Department of Justice for enforcement HUD shares its authority to investigate housing discrimination complaints with state and local government agencies that participate in the Fair Housing Assistance Program (FHAP).

To participate in the FHAP, a jurisdiction must demonstrate that it enforces a fair housing law that provides rights, remedies, procedures, and opportunities for judicial review that are substantially equivalent to those provided by the federal Fair Housing Act. As of September 2024, only the City of Fort Worth receives FHAP funding in Tarrant County and they only assist residents within the city of Fort Worth. In other states, county governments, municipal governments and community-based organizations are approved as FHAP agencies. HUD pays FHAP agencies for each complaint they investigate, based on the timeliness and quality of the investigation. In addition, HUD provides funding to FHAP agencies for capacity-building, training, and information systems.

A person who believes that he or she has experienced, or is about to experience, housing discrimination may file a complaint or may have a complaint filed on his or her behalf by someone else, such as a parent, child, spouse, or guardian. HUD and FHAP agencies accept complaints in person, by telephone, through the mail, and through their websites. If HUD receives a housing discrimination complaint where the alleged discriminatory act occurred within the jurisdiction of one of its FHAP agencies, HUD is required under the Fair Housing Act to refer the complaint to that agency.

If HUD determines there is reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, it issues a charge of discrimination. The parties may choose to pursue the matter in an administrative proceeding or in federal district court. If a FHAP agency finds reasonable cause to believe that a discriminatory housing practice has occurred or is about to occur, the agency or attorneys for the state or locality litigate that complaint in an administrative proceeding or in civil court.

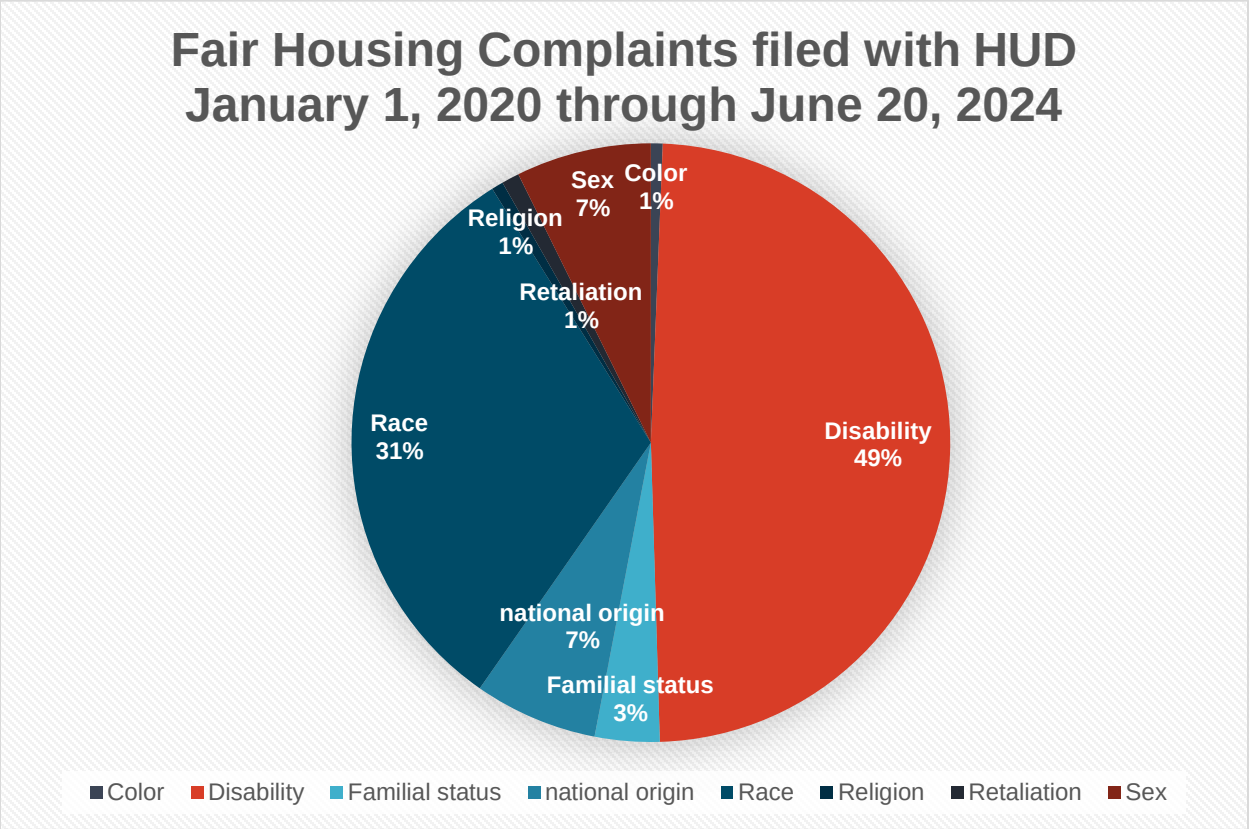
Under the Fair Housing Act, HUD has the authority to investigate, attempt to conciliate, and, adjudicate complaints of discrimination

Tarrant County receives calls about fair housing issues and can provide directions on procedures, then refer to appropriate agencies and resources for further assistance. For inquiries about possible fair housing complaints for residents in the City of Fort Worth, we direct people to Fort Worth Human Relations Commission (FW HRC). FW HRC is partially funded with HUD Fair Housing Assistance Program (FHAP) funds where all phases of complaint processing is made; from accurate identification of issues at intake, through complete and sound investigations, to following through on administrative or judicial enforcement to ensure that victims of unlawful housing discrimination obtain full remedies and the public interest is served. For all other Tarrant County residents, we direct people to HUD where complaints may be submitted on-line, via phone or by mail with the following.

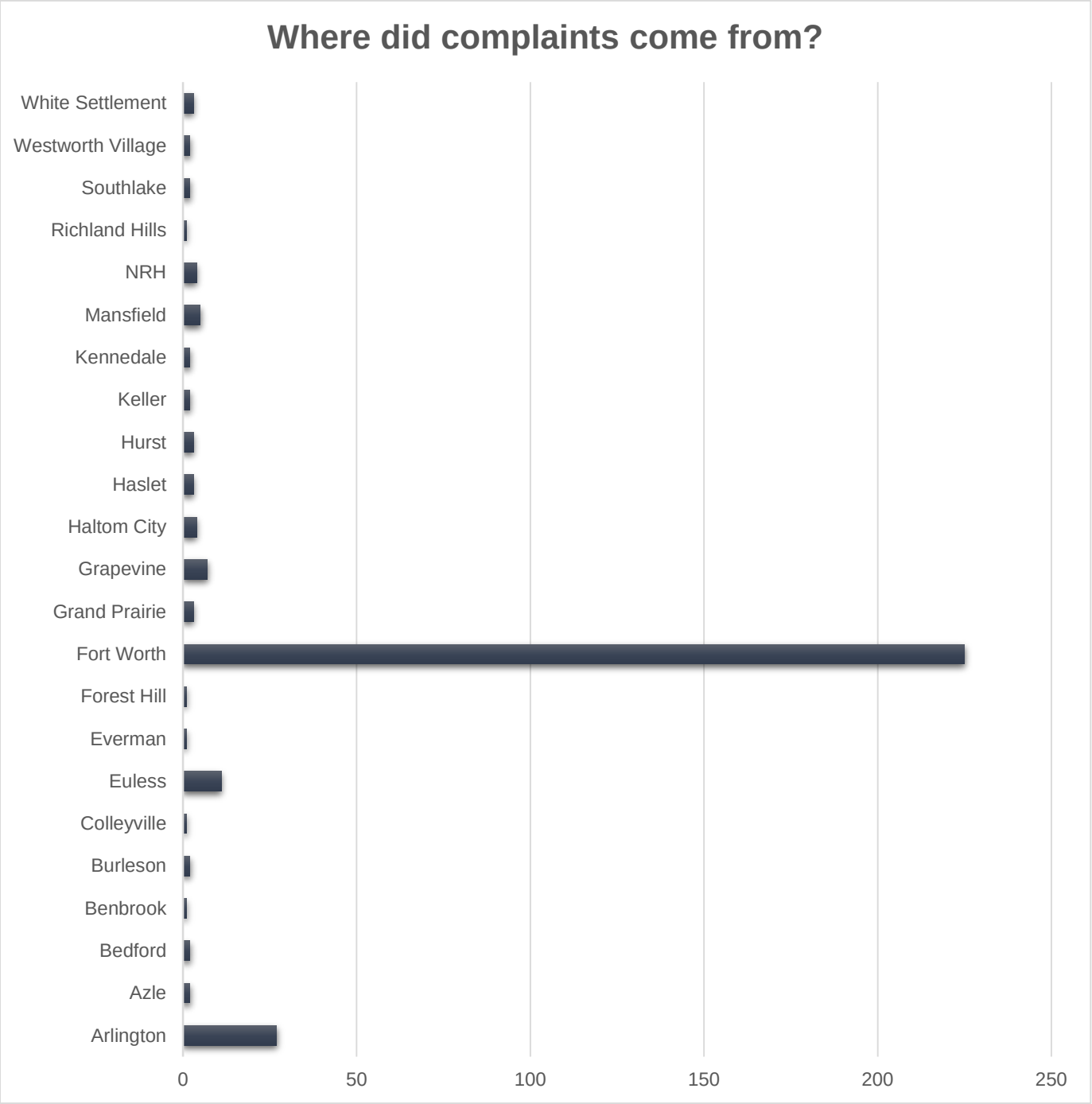
1. Call 1-800-669-9777, U.S. Department of HUD
2. Visit HUD's Fair Housing website and file a complaint via email or mail in your language of choice.
3. Report Housing Discrimination with FHEO online in English or Spanish.

A request for information regarding fair housing complaints filed in Tarrant County, TX to the U.S. Department of Housing and Urban Development was submitted May 2024. A response under the

Freedom of Information Act (FOIA) was provided August 27, 2024 with a list of all housing complaints on January 1, 2020 to July 12, 2024. Within the last 5 years, 315 complaints were filed with HUD. The majority of cases were based on disability followed by race and national origin.



Of the 315 HUD complaints, 49% were based on disability, 31% based on race, 7% based on National Origin, 7% based on sex and a handful based on color, familial status, religion and retaliation. 141 or 45% had “no cause determined” resolution meaning there was a lack of sufficient evidence to move the case forward, 99 or 31% of the complaints had successful settlements and 32 or 10% of the complaints were withdrawn after resolution. Working with repeat apartments that had complaints against them could decrease the number of complaints with some education. Providing the Tenants’ Rights handbook to tenants may also help clarify what is covered under fair housing. To ensure this for our clients, a fair housing handbook is provided with all rental assistance.



There is a high number of complaints specifically in the larger cities; Arlington and Fort Worth where there is a larger population with more rental properties. Unfortunately, unlike prior analysis, limited data was provided where we don't know what zip code the complaint was in or if it was a complaint filed by renters or landlords/owners. Fair Housing education may be helpful to all housing complexes with repeat complaints and finding other housing for clients while avoiding those specific complexes

would be good practice. However, with limited affordable housing options there is no choice for some. Education and working closely with landlords will be important to avoid fair housing complications.

	2020	2021	2022	2023	2024 (Jan to Jun)
Color			2		
Disability	42	26	36	39	11
Familial Status	3	3	4	0	1
National Origin	3	4	8	5	1
Race	22	26	28	20	3
Religion	0	0	0	0	2
Retaliation	1	1	0	1	0
Sex	7	8	4	3	1
TOTAL	78	68	82	68	19

Since 2020, the number of complaints has fluctuated during the period where COVID-19 was active. Upon analysis of specific apartment complexes that continue to have complaints filed against them, we want to ensure any HUD funded complex is monitored according to contracts written. Monitoring and educating our own projects and reminding other entities to do the same for their properties would hopefully improve the quality of affordable housing and decrease any complaints while safe guarding tenants and the landlord. For those complexes not HUD funded, Tarrant County will continue to work with Tarrant County Housing Assistance Office and the Apartment Association to continue to educate landlords and tenants.

CONCLUSIONS AND RECOMMENDATIONS

Assessment of Past Analysis of Impediments

The last Analysis of Impediments report was produced with the 2020-2024 Consolidated Plan submitted May 15, 2020 with the five major items of concern for Impediments to fair housing with recommendations and actions completed in the last five years for each.

Impediment No. 1: Lack of supply of affordable housing. The limited availability of affordable housing and apartments as well as the quality, and geographic diversity of apartments accepting Housing Choice Vouchers within the urban county; Assistance in maintaining current single family housing stock so that elderly may age in place;

Recommendation 1: Use HUD funds to add to the affordable housing stock and monitor existing properties to ensure affordability.

Action 1: Increased the availability of affordable housing and apartments by working with CHDOs and developers to build more affordable multi-family units, acquiring single family homes and educating families to properly maintain finances and the property. 296 multi-family units were added from 2020-2023. Increasing the quality of life of the citizens that own their own home is vital in maintaining affordable housing. Tarrant County improved the owner-occupied housing stock whereby 95 owner-occupied homes were rehabilitated in the last 4 years to date through the owner-occupied rehabilitation program. Where possible, Tarrant County continues to assist homeowners by providing alternate resources that may be able to assist homeowners further. Tarrant County continues to work with diverse providers in more cities to accept Housing Choice Vouchers within the urban county through the Tarrant County Housing Authority Office. It has been Tarrant County Housing Assistance Office's goal to continue to increase in the number of affordable housing providers accepting Housing

Choice Vouchers. Monthly meetings were had to educate and hear from landlords regarding tenants and fair housing rights for tenants and landlords. By improving communications between landlords and tenants with more education, TCHAO can increase affordable housing choices.

Lack of affordable housing, increased costs of living, and stagnant wage growth.

Impediment No. 2: Lack of understanding of and awareness of resources on fair housing law, rights, and duties available to local governments, stakeholders, and the public about fair housing requirements and programs to assist low-income residents and persons with disabilities.

Recommendation 2: Actively engage in the enforcement of the Fair Housing Act by increasing educational resources to the developer, property manager, and tenant communities, and to the mortgage lending and realtor industries.

Action 2: Educational sessions and informational material are provided to help builders, municipal leaders, landlords, and the general public regarding the law, tenant rights, and resources for fair housing choices. Information in English, Spanish and Vietnamese are regularly provided for each rehab and rental assistance project as well as upon request. Calls to our office are given guidance and resources of fair housing rights. If a legal question is asked, references are provided for free legal aid. If a Fair Housing Complaint is being requested to be made, we direct complainants to HUD.

Impediment No. 3: Rising costs for homeowners and renters due to higher demand by influx of new residents and lack of supply or limited income. The high number of minorities denied home mortgage loans and possessing poor credit history and limited history of banking; relationships necessary to further housing choices; The lack of education by general public to maintain good financial standing

Recommendation 3: Assist income qualified homeowners in maintaining current housing stock and work with other organizations to connect renters to limited resources in the community for greater opportunities.

Action 3: Education to lower income families and individuals about maintaining good credit and financial standing was provided by case managers for the homeless and those receiving rental assistance. Case managers are not only assisting families with housing, but accessing resources to improve their lives to self-sustainability. By providing guidance on what resources are available, homeless persons may re-focus on job seeking and/or higher education to improve their fiscal situation. Other agencies such as Workforce Solutions are partners to increase labor and education opportunities thereby improving family income. Our CHDO's also work with mortgage lenders to provide opportunities to work with low to moderate income families that seek to acquire their own home. The built relationships with banks and lenders have given both lender and borrower better understanding and value of our CHDO's. Tarrant County continually learns about more diverse opportunities and institutions to further housing choices and share this information with those who work with individuals and families who seek permanent housing. Programs continue to be implemented by sub-grantees of CoC grants with more education for case managers and their clients.

Impediment No. 4: Lack of alternate transportation services to move people without a personal vehicle from home to job/school/appointments and services. The inadequacy and absence of public transportation within the urban county to allow for greater housing choice; Lack of safe and reliable transportation to assist those without personal transportation; Increase of cars and congestion on current roads impedes on timely transportation via personal vehicle to maintain employment.

Recommendation 4: Continue working with transportation groups and cities to encourage greater alternate transportation services.

Action 4: Increase the transportation options beyond the personal vehicle by participating with the Regional Transportation Coalition to ensure that public needs are being conveyed and input is provided. Meetings have been actively participated by Tarrant County staff to understand what changes are being made to share with the public. More sidewalks and bike lanes are being built to better connect neighborhoods and public transit. However, more connections for first and last mile service to connect to transit services needs to be available for all cities, not just the few handfuls that provide today. Structurally, Tarrant County assisted in maintaining safe and adequate public infrastructure such as sidewalks in neighborhoods with schools and safe roadways for drivers to drive on. 47 public works projects were completed in the last 4 years using CDBG, of which 13 were street improvement and 5 sidewalk installation projects. Cities have often included new sidewalk installation where possible when improving streets. By improving walkability of a neighborhood in relation to schools and other commercial properties, citizens are given greater and safer options of travel. In a survey requesting citizen input regarding community needs, new sidewalks, street improvements and alternate transportation were the top requested needs.

Impediment No. 5: Social stigma and bias pose significant obstacles to fair housing. Community resistance to affordable housing developments may stem from fears of declining property values or increased crime rates, resulting in NIMBYism (Not in My Backyard) attitudes. This communal hostility can impede the development of affordable housing in diverse and creative neighborhoods.

Recommendation 5: Work with trade organizations, local jurisdictions, and regulatory groups to maximize accessible housing choice by promoting preservation and limiting displacement, continuing to encourage development in high opportunity areas, and encouraging creative, innovative solutions for neighborhoods and overall community.

Action 5: NIMBYism (Not in My Back Yard) remains an issue which may be dispelled with greater education to the public and improved development requirements to address amenities not only for

tenants, but for the neighborhood as a whole. Tarrant County encourages development for mixed income units to allow for less concentration of only low-income families and people, providing greater opportunity for all incomes in areas that have access to schools, transportation, and other amenities. To ensure our clients are good neighbors, case managers help to dispel any issues by providing additional resources such as day care, connections to food programs, assistance to find work.

New Impediments to Fair Housing Choice

In this 2025 - 2029 analysis of impediments, there is one additional impediment to fair housing choice. The prior five impediments remain as the problems still exist with a slight adjustment of wording to one of the impediments. The prior issue of limited resources and finances still exist. However, in this revised impediment, the statement has changed to be more concise; rising costs for homeowners and renters due to higher demand, lack of supply and limited income.

The new impediment is the insufficient accessible housing stock and discrimination against persons with disabilities. There's evidence of a lack of accessible housing stock and the main fair housing complaint is from persons with disabilities. With current numbers of persons with disabilities and as people age, more accessible housing features will be needed in homes and rental units to avoid discrimination against persons with disabilities. By providing more housing choice for persons with disabilities, we aim to decrease this impediment and assist those with disabilities and the aging population with more accessible housing.

Recommendations to Address Impediments to Fair Housing Choice

The following table provides recommendations for each of the six impediments to fair housing choice. These recommendations will be implemented in the next five years through each annual action plan.

	Impediment	Recommendations
1.	Supply and Production of Affordable Homes	• Add new owner and rental housing units • Maintain existing homes to safe and livable standards to avoid housing stock decrease. • Build relationships with developers and CHDO's to leverage limited funding to build more units. • Work with cities to further educate on building with today's needs in mind.
2.	Limited knowledge about fair housing creating barriers to fair housing	• Ensure that housing programs provide meaningful access to persons with Limited English Proficiency. • Be more deliberate with making multilingual and accessible communications available. • Encourage fair housing and accessibility trainings for landlords • Continue to collaborate with other state agencies on outreach efforts to homebuyers and homeowners to discuss fair lending issues. • Continue providing resources on fair housing rules
3.	Rising costs for homeowners and renters due to higher demand, lack of supply and limited income	• Assist potential homeowners with acquisition and ownership • Help offset costs by supporting other costs such as child care, transportation, and other needs for persons with disabilities, youth, and seniors. • Continue to assist with homelessness prevention with rental assistance. • Provide other resources of opportunities to increase income. • Increase supply of at or below market rate rental housing units. This does not necessarily mean a whole complex, but a percentage of affordable units within multiple complexes.
4.	Lack of alternate transportation services to move people without a personal vehicle from home to job/school/appointments and services.	• Continue supporting transportation groups and cities to encourage greater alternate transportation services • Build infrastructure conducive of more walkability and bicycle use within communities. • Support programs that use public transit • Support programs that provide services to home bound persons due to lack of access to transportation
5.	NIMBYism - Personal ideas that lead to "Not in My Backyard" syndrome	• Work with trade organizations, local jurisdictions, and policy makers to maximize accessible housing choice by promoting preservation and limiting displacement • Continue to encourage development in high opportunity areas • Encourage creative, innovative solutions for neighborhoods and overall community. • Educate the public of what is being built, who it serves, and amenities the build will provide to the community
6.	Insufficient accessible housing stock and	• Improve compliance with state and federal building codes related to the number of accessible units in HUD funded activities through monitoring and technical assistance.

	discrimination against persons with disabilities	• Partner with Public Housing Authorities and other subsidized housing providers to provide trainings on reasonable accommodations for people with disabilities. • Further integrated housing options for persons with disabilities. • Require accessible units to be distributed throughout projects and sites (to the maximum extent feasible) in a range of sizes and amenities

Objectives

The following goals are issues that we need to accomplish through using U.S. Department of Housing and Urban Development funds annually. Every goal is a high priority serving different concerns that compound to improve overall opportunities for fair housing.

1. Maintain safe and affordable housing
2. Add to the affordable housing stock
3. Educate the public on fair housing rights
4. Create livable and sustainable neighborhoods.

Outcomes

In understanding the demographic and data of each city and town, Tarrant County is able to better assist in adding to the affordable housing stock and working with the public to ensure fair housing rules apply. To address housing issues, Tarrant County Community Development Department (CDD) plans with fair housing goals and priorities in mind using the data this report provides. The goals and priorities presented will be enforced through the Tarrant County five-year Consolidated Plan and executed through the annual Action Plans.

MAINTAIN SAFE AND AFFORDABLE HOUSING

The issue of safe and affordable housing is a pressing concern within communities across the County. It encompasses various dimensions, including economic viability, community well-being, and public health. It is imperative to adopt a multifaceted approach to address these challenges effectively while ensuring that all community members have access to safe living environments.

Safety in housing is foundational to overall well-being. The physical structure of homes, adherence to building codes, and the presence of working public infrastructure such as sanitation are crucial. It is necessary for CDD to collaborate with local governments and housing authorities to ensure that regulatory standards are met.

Affordability is another critical aspect of housing. The rising cost of living in many urban areas has exacerbated housing insecurity, disproportionately affecting low-income households. CDD will provide information to the county that supports policies that promote affordable housing solutions, such as incentives for mixed-income housing developments. Additionally, establishing partnerships with non-profit organizations can provide valuable resources for residents, such as financial literacy programs and access to rental assistance. By fostering a collaborative atmosphere, CDD can ensure that policies and initiatives are reflective of the community's specific needs and requirements. A few of the programs include:

- Rehabilitation of single-family, owner-occupied homes
- Provide Housing Quality Standards (HQS) inspections, or equivalent as required, for rental assistance clients
- Homebuyer assistance
- Public infrastructure improvements
- Ensure HUD properties are monitored consistently in accordance with federal regulations

By emphasizing safety, supporting affordability, and promoting active community participation, Tarrant County can work to create stable housing solutions for all consortium residents. This collaborative approach not only enhances the quality of life but also strengthens the social fabric of the community.

ADD TO THE AFFORDABLE HOUSING STOCK

Current demographic trends indicate a significant demand for affordable housing options, particularly among low- to moderate-income households. Across the nation, millions of households are classified

as cost-burdened, paying more than 30 percent of their income on housing. This indicates a substantial gap between the available housing inventory and the affordable needs of the community. The pressing need for affordable housing has become increasingly pronounced in urban and suburban areas, such as Tarrant County, exacerbated by rising costs of living and stagnant wage growth.

To effectively expand affordable housing options, it is vital to engage in strategic partnerships with various stakeholders. Collaborations with local governments enable property managers to navigate zoning regulations and access funding opportunities, such as tax credits, grants, and other incentives. Working alongside non-profit organizations can also provide insights into the specific needs of the community, ensuring that newly developed units meet the criteria for affordability and accessibility. Incentivizing developers to incorporate affordable units in new projects is another pragmatic approach. Offering financial incentives, such as density bonuses or reduced permit fees, can encourage developers to build without compromising profitability. A few of the initiatives aimed at increasing future affordable housing stock include:

- Working with developers to build new multi-family and single-family homes where appropriate and affordable
- Work with developers and CHDO's to acquire and rehabilitate multi-family and/or single-family homes based on financial feasibility
- Assist Tarrant County Housing Assistance Office and Housing Partnership during landlord meetings to encourage landlords to accept rental assistance and provide tenant rights guidance when needed.
- Work with partners to ensure opportunity zones are appropriately housed.

Addressing the affordable housing crisis requires a fair and multifaceted approach. By working collaboratively with stakeholders, incentivizing development, adopting sustainable practices, and engaging communities, CDD can play a pivotal role in expanding the affordable housing inventory.

EDUCATE THE PUBLIC ON FAIR HOUSING RIGHTS

Housing discrimination remains an urgent issue and comes in many forms. Common methods of discrimination manifest as steering individuals towards certain neighborhoods, imposing different terms on housing agreements, or outright refusal to engage with prospective tenants or buyers based on certain characteristics. These practices affect access to quality education, employment, and community resources for a portion of the population. Education is key to promoting fair housing rights within communities. By fostering awareness and understanding of these rights, individuals are better equipped to recognize discriminatory practices. Community workshops, informational materials, and landlord engagement meetings can facilitate this educational process, creating a more inclusive environment. A few of the programs that we will continue to use to educate the public on fair housing rights include:

- Answer fair housing inquiries from residents, tenants, and landlords
- Distribute fair housing brochures in English, Spanish, and other languages HUD publishes
- Engage with landlords to answer fair housing questions
- Provide informational material as requested or required

CREATE LIVABLE AND SUSTAINABLE NEIGHBORHOODS

Rapid urbanization and its associated challenges necessitate the development of livable and sustainable neighborhoods. These areas must not only accommodate the growing population but also support social cohesion and economic vitality. Implementing a network of efficient, multi-modal public transport systems is important for connecting residents to essential resources and services. Mixed-use developments that combine residential, commercial, and recreational spaces create vibrant community hubs that offer residents more choices in their daily lives and stimulate local economies. Parks, gardens, and green roofs contribute to urban biodiversity, improve air quality, and lessen utility costs. Educational programs emphasizing practices such as recycling, conservation,

and community gardening encourage residents to adopt sustainable and cost-saving behaviors. Building a culture of environmental stewardship within the community enhances the overall livability of the neighborhood. A few of the initiatives that we will continue to implement to promote livable and sustainable neighborhoods include:

- Assisting cities in improving facilities and infrastructure
- Encourage the use of sustainable and resilient building practices
- Ensure a certain percentage of accessible units are built for any new units added
- Work with Cities to construct new sidewalks and bike paths, providing alternate transportation options

Creating livable and sustainable neighborhoods is a multifaceted endeavor that demands a holistic approach, integrating accessibility, mixed-use development, green spaces, renewable energy, and community engagement. The collaborative effort between various stakeholders, including community members, local governments, and private developers—is essential in realizing the vision of sustainable living. Ultimately, the success of such neighborhoods will be measured not only by their sustainability, but also by the social cohesion and well-being they promote among their residents.

Conclusion

The impediments to fair housing are multifaceted and deeply entrenched within the social, structural, and economic fabric of society. A comprehensive approach that addresses these barriers is essential for creating a more equitable housing landscape. Collaborative efforts involving policymakers, community members, and advocacy groups will be imperative to dismantle these barriers, promote inclusive practices, and ultimately ensure that fair housing is not merely an aspirational goal, but a tangible reality for all individuals. Only through sustained dialogue, strategic policy implementation, and community engagement can progress be made toward dismantling the impediments that hinder fair housing.

For Questions or Comments, please contact Community Development Department

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https://www.tarrantcountytx.gov/en/community-development-and-housing-department.html