# CITY OF SAN MARCOS 2015 – 2019 CDBG CONSOLIDATED PLAN

Adopted 8/4/2015
Amended 8/6/2017
Amended 6/2/2020

Contact Information:

Community Initiatives Division
Planning & Development Services
630 E Hopkins Street
San Marcos TX 78666

512-393-8147
www.sanmarcostx.gov/cdbg

## 2020 Addition to the Executive Summary

In response to the COVID-19 pandemic, HUD has allocated an initial $425,261 in CDBG-CV Coronavirus funding which may be followed by additional allocations. This funding is to be used exclusively to prevent, prepare for, and respond to Coronavirus. In order to receive this allocation, the City is amending this previously adopted 2015-2019 Consolidated Plan to include the CDBG-CV funding.

Activities in response to the COVID-19 pandemic and business closures will likely be under the Priority Need categories of Public Services and Economic Development; therefore, the 2020 amendment to this 2015-2019 Consolidated Plan is to incorporate the new CDBG-CV funding and to add the Priority Need category Economic Development (since Public Services is already included).

The CDBG-CV grant is being added to the 2015-2019 Consolidated Plan to enable the use of funds immediately, as soon as the 2019 Action Plan has been amended to incorporate it as well.

The City is also in the process of applying to HUD to receive an allocation of funding through the CDBG-MIT Mitigation grant program; this program is included in the proposed 2020-2024 Consolidated Plan.

## 2017 Addition to the Executive Summary ~~2017~~

The City of San Marcos Texas is filing the Amendment to the 2015-2019 Consolidated Plan and 2015 Action Plan ("Amendment") due to major changes in its funding related to $25,080,000 in CDBG-DR Disaster funding the city received through a HUD direct grant allocation due to 2015 flooding that impacted the community in a dramatic fashion.

The first event, now called the "Memorial Day Floods", occurred overnight on May 23rd and early May 24th. May 2015 has been documented by the National Weather Service as the wettest month in Texas History, with well above-normal rainfall during the first two to three weeks of the month. A persistent area of low pressure over the western United States brought multiple rain events throughout the month of May that saturated soil throughout south-central Texas. By the time Memorial Day weekend arrived, much of the region was at least 2-4 inches (100- 300%) above normal. These wet antecedent conditions meant that any new rain, and especially heavy rain, would become rapid run-off directly into rivers, streams, and flash flood prone areas.

This "worst-case" scenario came to pass Memorial Day weekend. A thunderstorm cluster organized west of Hays County on Saturday afternoon and produced upwards of 12 inches of rain in less than 6 hours. The majority of this rain fell in the upper reaches of the Blanco River watershed at rates that exceeded 4 inches per hour as thunderstorms merged and regenerated for hours over southern Blanco and eastern Kendall Counties.

Most of the rain fell from Saturday afternoon into the overnight hours of early Sunday morning, leading to a rapid rise in the Blanco and San Marcos Rivers. The Blanco River at Wimberley rose from near 5 feet at 9 p.m. on May 23rd to near 41 feet by 1am on May 24th. The Blanco River rose 5 feet every 15 minutes just before midnight, equating to a 20 foot rise along the river within a one-hour time frame. Numerous high water rescues occurred throughout the late evening and morning hours along the banks of the

Blanco River and eventually the San Marcos River. The resulting flash flooding caused a tragic loss of life and extreme property damage.

Rescue and recovery efforts stalled on May 25th as another round of severe weather struck the neighboring counties of Williamson, Travis, Bastrop and Caldwell. Large areas of these counties experienced flash flooding and tornados.

Another catastrophic flood event took the area on October 30, 2015, referred to as the "All Saints Flood", where water caused portions of Interstate 35 to be closed for a second time that year.

The impacts of this event were widespread, leading to the closing of Austin-Bergstrom International Airport, approximately 30 miles away. The National Weather Service reported "nearly 6 inches of rain…within an hour…flooding the ground floor of the Austin Air Traffic Control Tower and Terminal Radar Approach Control facility." Elsewhere in Texas, some areas received more than 10 inches of rain with heavy rains washing away RVs, boats and trailers along the Guadalupe River in New Braunfels, Texas.

The powerful waters of the All Saints Flood struck Cypress Creek in Wimberley, the Blanco River, and the San Marcos River, causing additional property damage and delaying recovery efforts from the previous flood. However, the community's heightened sense of awareness and improved reaction to alerts translated to no loss of life during the All Saints Flood.

Both events were considered historical flood events for Central Texas, but for different reasons. The Memorial Day Flood was noted for its extreme water velocities, analogous to the velocities of Niagara Falls. The All Saints Flood was noted for the extreme volume of precipitation in such a short period of time in various locations around Hays County quickly inundating the rivers, ditches and ephemeral streams.

*Consolidated Plan Amendment*

The City of San Marcos Planning and Development Services – Community Initiatives Division prepared the Consolidated Plan Amendment with assistance of an outside contractor and provides the oversight and administration of the CDBG Grant Program.

This amendment was compiled with three different citizen review opportunities. First, the amendment is based on the CDBG-DR Grant in the amount of $25,080,000 and public hearings were held in 2016 for the Action Plan approving the Action Plan for the distribution of those funds. That Action Plan was approved on November 10, 2016. Secondly, a Substantial Amendment Action Plan public hearing process is running concurrently with this amendment to approve infrastructure projects identified as the priority. A public hearing was held on the infrastructure priorities on April 24, 2017. Finally, this amendment had a public hearing on May 10, 2017. After that it was posted for a 30 day public comment period. It is scheduled to go to the Council at their June 2, 2017 meeting where the public can again comment on the Amendment.

A Housing needs assessment was conducted highlighting the damage to the community in the CDBG-DR Action Plan. In addition, an Update to the Analysis of Impediments to Fair Housing Choice was completed contemporaneously with this Amendment that contributed to the Needs Assessment. San Marcos needs additional affordable housing. The impact on not having sufficient units causes rents to be unaffordable for more than 50% of the residents who exceed 30% of their annual salary in housing costs.

This Amendment adds an additional eight activities being funded by the CDBG-DR grant and in some cases additional city funds. These projects include:

| Project Name | Project Description | CDBG-DR Funding |
|---|---|---|
| SF Owner Occupied Rehabilitation or Reconstruction | Maintain affordable housing after the floods Mitigate damage | $5,000,000 |
| SF 1-4 Unit Rental Rehabilitation, Reconstruction, or Buyout | Maintain affordable housing after the floods Mitigate damage | $2,524,000 |
| Midtown | Curb cuts and additional drainage benefiting up to 84 houses | $850,000 |
| Blanco Gardens | Adding a new central storm drain system to Conway & Barbara Drives connected to the existing storm drain system | $5,000,000 |
| Clarewood/Barbara | Mitigation and Drainage By adding a new storm drain system to Clarewood Dr. | $2,500,000 |
| Uhland Road | Converting the roadways to depressed curb-and-gutter sections with adequate grading, and adding a new storm sewer system with a new 48-inch outfall to the Blanco River | $4,150,000 |
| Planning | Provide resources to assist in damage mitigation and housing issues. | $3,762.000 |
| Administration | | $1,254,000 |

The City of San Marcos will need assistance to deliver the CDBG-DR funds and will use a portion of the funds to plan, administer and deliver projects to impacted residents and technical programs in infrastructure by utilizing third party consultants**.** The City of San Marcos must continue to conduct the regular business of the city. The staff will maintain close oversight on any additional support retained to assist with the delivery of the projects. The City will monitor ongoing activities and serve as support for residents with questions or concerns. The City's financial services team will be involved in the monitoring process as well.

The City will ensure that environmental regulations are followed for any developed housing, including a modification to the Lead Based Paint Policy to ensure that the safety program is sufficiently included in the CDBG-DR Policy and Procedures written for the housing rehabilitation or reconstruction program.

# Executive Summary-2015

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

The City of San Marcos receives Community Development Block Grant (CDBG) program funds as an "entitlement" community from the U. S. Department of Housing and Urban Development.

The primary objectives of the CDBG program are achieved by providing: (a) decent housing; (b) a suitable living environment; and (c) expanded economic opportunities. Each funded project/program must meet one of the National Objectives:

- Benefit to low and moderate income persons;
- Aid in the prevention or elimination of slums or blight; and
- Meet a need having a particular urgency (referred to as urgent need)

HUD establishes the income limits for San Marcos each year based on the Area Median Income (AMI) for a family of four in the Austin-Round Rock-San Marcos Metropolitan Statistical Area. The limits are adjusted based on family size so that the more people who are in the family the more income is allowed. A person or family is considered to be "low/mod" if their annual gross income does not exceed 80% of the AMI, adjusted for family size. The 2015 Income Limits are included in the appendix area of this document.

As an entitlement community, the City of San Marcos receives an annual allocation of CDBG funds provided the City continues to meet all eligibility and program requirements. One of the requirements is the production of a 5-year planning document known as a "consolidated plan".

The consolidated plan (The Plan) establishes the priorities and goals that will guide the use of CDBG funds for the next five years. It includes a Needs Assessment; a Housing Market Analysis; and a Strategic Plan. This consolidated plan covers Program Years (PY) 2015 through 2019. Each program year begins October 1st and ends the following September 30th.

The Community Initiatives Division of Planning and Development Services oversees the CDBG program for the City of San Marcos and are identified in this document as "the CDBG staff".

**Public Outreach & Citizen Participation Process**

One of the critical elements in the creation of The Plan is public input. The City followed an extensive outreach campaign, in compliance with its Citizen's Participation Plan, that included hosting small group meetings and two public workshops. All sessions had a Spanish-speaking translator available to assist persons with limited English proficiency. An invitation flyer, in both English and Spanish, was mailed to over 100 persons representing a broad-spectrum of the community. In addition, the City added bi-lingual slides to the two City cable TV channels, issued press releases, published a notice in the local newspaper, and sent the invitation by e-mail to a number of non-profit organizations, the public housing authority, the representatives of the Council of Neighborhood Association, and members of the San Marcos Area Board of Realtors.

The City also conducted two community surveys as an outreach tool to help determine the priority needs for the use of CDBG funds. One survey was in paper form that was produced in both English and Spanish. This survey was provided to all participants of the workshops and small group meetings and was provided

to local organizations that serve the low/mod population in San Marcos. A total of 161 forms were returned.

The second survey was in electronic format and asked participants to rank the priority of various eligible activities and included questions regarding Fair Housing issues. This survey allowed participants to offer written comments on CDBG funding priorities and housing issues. Ninety responses were received. A summary of all comments/survey results are included in the Appendix.

**Objects and Outcomes**

The City also conducted a stakeholder workshop and held a public hearing before the City Council to accept citizen comments. The survey results and other comments that were received played a vital role in determining the High Priority Needs that were used to determine goals and objectives and will guide the use of CDBG funds for the next five years. The High Priorities are:

- Affordable Housing
- Public Services
- Public Facilities/Infrastructure/Transportation
- Clearance Activities
- Program Administration

| Sort Order | Goal Name | Start Year | End Year | Category | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| 1 | Owner-Occupied Housing Rehab | 2015 | 2019 | Affordable Housing | Affordable Housing | $500,000 | Homeowner Housing Rehabilitated – 35 households |
| 2 | Parks, Sidewalks, & Public Facilities | 2015 | 2019 | Non-Housing Community Development | Public Facilities, Infrastructure, & Transportation | $815,600 | Public Facility or Infrastructure Activities other than L/M Housing Benefit = 4500 persons |
| 3 | Public Services | 2015 | 2019 | Non-Housing Community Development | Public Services | $375,000 | Public Service activities other than L/M Housing Benefit – 2500 persons |
| 4 | Clearance of Spot Slum & Blight | 2017 | 2019 | Clearance Activities | Clearance Activities | $105,000 | Buildings Demolished – 15 buildings |
| 5 | Program Administration | 2015 | 2019 | Program Administration | Program Administration | $500,000 | N/A |
| 6. | First Time Homebuyer Program | 2016 | 2019 | Affordable Housing | Affordable Housing | $114,400 | Direct Financial Assistance to Homebuyers = 16 households |
| 7 | Land Acquisition for Affordable Housing | 2017 | 2019 | Affordable Housing | Affordable Housing | 90,000 | Homeowner Housing Added – 3 household housing units |

**2015 Action Plan**

Each year the City updates the Consolidated Plan through the creation of the annual "Action Plan" that describes the programs and activities that will be undertaken in the next program year using CDBG funds to address the priority needs and specific objectives identified in the Consolidated Plan.

The City expects to receive approximately $500,000 per year in CDBG funding over the next five years. The 2015 funding for San Marcos has been established by HUD as $517,077. The City accepted applications from City Departments and non-profit organizations for a 30-day period. All applications for public services funding were reviewed by the Human Services Advisory Board who made a funding recommendation that was provided to the City Council. Council reviewed all applications and comments that had been received and approved the following allocation for the 2015 Action Plan:

- Southside Community Center's Housing Rehab Program $100,000
- Improvements to Dunbar Park $242,117
- Hays Caldwell Women Center's Family Violence Shelter Program $ 25,000
- CASA's child advocacy program $ 29,810
- United Way's Read, Tutor, and Mentor Program $ 10,000
- City Recreation Feel Scholarship Program $ 12,750
- Program Administration $ 97,400

The 2015 Action Plan is incorporated into the 2015-2019 Consolidated Plan.

**Evaluation of Past Performance**

The High Priority Needs for 2015-2019 carry forward the goals identified in the 2010-2014 Consolidated Plan. Program Year (PY) 2014 is underway at the time of the writing of this 5-year plan, so the overall achievements of the 2010-2015 Con Plan will not be available until the 2014 CAPER is prepared.

During the past five years the City's housing focus covered sustaining the existing housing stock through the Southside Community Center's Owner-Occupied Housing Rehab Program; creating affordable housing by purchasing lots for Habitat for Humanity; and providing direct homeownership assistance through its First Time Homebuyer Program. The actual to-date outcomes are:

- 35 houses owned by low/mod families were rehabilitated; of the 28 household assisted in PYs 2010-2013, 15 were elderly households and 9 included one or more persons with a disability; of the 28 households, 9 had an annual income at or below 30% of the Area Median Income.
- 5 low-income families purchased Habitat for Humanity homes on land acquired under the City's PY 2007 funding and two additional lots were purchased with PY 2012 funding – the first house was completed in PY 2014.
- 23 First-time homebuyer program loans were issues in PYs 2010-2013.

Public facility and infrastructure programs included completion of the historic restoration of the Cephas House, creation of the Eddie Durham Park; major improvements were made to the Victory Garden Park, Conway Park, and the expansion of the San Marcos Senior Center will be completed in PY 2014. A community garden and an adult learning center at the Public Housing Chapultepec Homes facility were also completed. All of these projects serve an area that is primarily residential with an overall low/mod ration of 51% or greater.

All funded projects addressed one of the High Priorities identified as a community need in the City's previous five-year plan. The City has consistently expended less than 20% of the annual allocation on program administration, which complies with the program regulations. The City's annual program is operated in compliance with its Citizen's Participation Plan.

**Affirmatively Furthering Fair Housing**

During the previous 5- years, the City adopted a new *Analysis of Impediments to Fair Housing Choice (AI)* and subsequently adopted an *AI Action Plan* to address identified impediments. Progress in implementing the strategies in the *AI Action Plan* was reported in the 2013 CAPER. In addition, the City hosted community fair housing workshops the past two years with the presentation being made by the Austin Tenants Rights organization. The City annually publishes Fair Housing rights notices (in English & Spanish) and the Mayor issues a Fair Housing Month Proclamation.

**Timeliness**

The CDBG regulations require that grant programs be carried out in a timely manner. A grantee is considered to be in compliance with this requirement if, 60 days prior to the end of the program year, there is no more than 1.5 times its annual grant remaining in the line of credit. By the end of June in program year 2014 the City had a timeliness ratio of .92; the 2013 rate on the test date was 1.04; in 2012 the ratio was 1.31.

**Public Services**

In PY 2012 the City approved a Substantial Amendment to the 2010-2014 Consolidated Plan to add "Public Services" as a high priority need. The City has funded this project category in program years 2012, 2013, and 2014. The City has not exceeded the 15% funding cap for public service projects. HUD monitored two of the City's 2013 public services and offered technical assistance in this area.

There was one Finding that the City awarded HUD Funds through the execution of a subrecipient agreement without the subrecipient being currently registered in the Federal System for Award Management (SAM). The Subrecipient has corrected this deficiency and now has an active registration.

HUD also noted a concern that there was no inter-departmental agreement with the City's Recreation Division that would cover the Recreation Fee Scholarship program. HUD noted that the City should monitor this program and offered suggested changes in the program's record keeping processes that will help ensure that all program requirements are being fulfilled. The City will implements the suggestions before the end of this program year.

**Adoption of the Plan**

The Plan was made available for public review and comment for a 30-day period beginning July 10, 2015 and ending August 10, 2015. An ad was published on Thursday, July 9, 2015 providing notice of the 30-day comment period and detailing how to find copies of the draft plan in paper or electronic format.

The City Council took action to approve The Plan and authorize its submittal to HUD on August 4, 2015 with the condition that any comments received by the end of the comment period be incorporated into the document. The following comments were received: None

# The Process-~~2015~~

## 2020 Addition to PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The City of San Marcos Planning and Development Services – Community Initiatives Division prepared the Consolidated Plan Amendment the oversight and administration of the CDBG Grant Program, including CDBG, CDBG-DR, CDBG-MIT, and CDBG-CV.

***Consolidated Plan Public Contact Information***

For more information contact:

Carol Griffith, Community Initiatives Administrator
630 East Hopkins, San Marcos TX 78666
e-mail: cgriffith@sanmarcostx.gov or cdbg@sanmarcostx.gov
Phone: 512-393-8147
www.sanmarcostx.gov/cdbg

## 2017 Addition to PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The City of San Marcos Planning and Development Services – Community Initiatives Division prepared the Consolidated Plan Amendment with assistance of an outside contractor and provides the oversight and administration of the CDBG Grant Program.

**Narrative**

The San Marcos City Council is the governing body for the City, with the City Manager or his designee authorized to act on behalf of the Council in matters pertaining to the CDBG-DR grant. The City's Planning and Development Services Department - Community Initiatives Division staff members are responsible for oversight and monitoring of the CDBR-DR funding. The City plans to contract with outside professionals to assist the city staff in reviewing several hundred applications for housing funds. The City will likely work with outside engineering and construction for the Infrastructure Program Amendment to the City of San Marcos Action Plan for Disaster Recovery Disaster Relief Appropriations Act of 2016 (Public Law 114-113, Approved Dec. 18th, 2015) ("DR Action Plan"). The city will continue to receive draws from the IDIS system and set up a parallel system for draws from the DRGR system. Draws and financial reporting are handled through the City's Finance Department.

***Consolidated Plan Public Contact Information***

For more information contact:
Stacy Brown, Housing and Community Development Manager
630 East Hopkins, San Marcos TX 78666
e-mail: SBrown@sanmarcostx.gov

Phone: 512-805-2604
www.sanmarcostx.gov/cdbg

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

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

The City of San Marcos Planning and Development Services – Community Initiatives Division prepared the Consolidated Plan and provides the oversight and administration of the CDBG Grant Program.

**Narrative**

The San Marcos City Council is the governing body for the City, with the City Manager or his designee authorized to act on behalf of the Council in matters pertaining to the CDBG grant.

The City's Planning and Development Services Department - Community Initiatives Division staff members are responsible for the day-to-day administration of the CDBG grant. Draws from the IDIS system and financial reporting are handled through the City's Finance Department.

**Consolidated Plan Public Contact Information**

For more information contact:
Janis Hendrix, Community Initiatives Administrator
630 East Hopkins, San Marcos TX 78666
e-mail: jhendrix@sanmarcostx.gov
Phone: 512-393-8147
www.sanmarcostx.gov/cdbg

## PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

*Information about consultations will be added.*

### 1. Introduction

The 2015-19 Consolidated Plan was developed in accordance with the Citizens Participation Plan, which was reviewed by the San Marcos City Council on February 27, 2015. No changes were made to the plan other than updated contact information. A copy of the Citizen Participation Plan is included in the appendix area of this document. The City conducted an outreach campaign as part of the preparation of the plan that included large and small group meetings, two community surveys, and notification of the survey and events using social media, the City's website and cable t.v. channels, press releases, articles and the publication of notices in the San Marcos Daily Record, e-mails, and mailed notices. The City reached out to persons with limited English capacity by having bilingual translators available at public meetings, and having Spanish translations of the paper survey and invitation flyer.

**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)).**

The City's CDBG staff works closely with the San Marcos Housing Authority (SMPHA) and local organizations that provide services to our residents by sharing information on grant opportunities, training opportunities, and community information. The City waives development and permit fees for SMPHA projects and the construction of affordable housing by Habitat for Humanity. The City provides over $400,000 annually in city funds to local non-profit organizations. The City hosts an annual Fair Housing workshop to which local housing and non-profit organizations are invited. The City holds an open application process which allows housing and health service providers an equal opportunity to apply for funding. The City has participated in the construction / renovation of public facilities which serve the subject communities and have updated park facilities near public housing.

**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**

The City of San Marcos and Hays County are not covered under a Continuum of Care. However, the City does work closely with the local non-profit organizations that provide shelter to specific targeted homeless populations and provide specific assistance in various forms to the homeless.

**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**

The City of San Marcos does not receive ESG funds.

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

**Table 1 – Agencies, groups, organizations who participated**

| Agency/Group/Organization | Type | Section Addressed | How was the group consulted |
|---|---|---|---|
| Southside Community Center | Services – Children, homeless, housing | Housing Need Assessment; Homelessness needs; Non-homeless Special Needs | Conversations with Executive Director and review of shelter use data. |
| Greater San Marcos Youth Council | Services – Children | Housing Needs Assessment, Homelessness needs- unaccompanied youth & strategy | Conversation with agency Executive Director and review of shelter statistics. |
| San Marcos Public Housing Authority | Housing, PHA, Services-Housing, Children. Elderly persons | Housing Needs Assessment, Public Housing Needs | Small group meetings with Fam. Self-Sufficiency participants; Springtown Villa Resident Council, paper surveys, talking to staff & Executive Director. |
| Hays Caldwell Women's Center | Services-Children, Persons with Disabilities, Victims of Domestic Violence | Housing Needs Assessment, Homelessness strategy | Discussion with executive director, review of annual demographic statistics |
| Community Action of Central Texas | Services-Children, elderly, persons with HIV/AIDS, homeless, education | Homeless Needs – Families with children, Homelessness Strategy, Non-Homeless Special Needs, anti-poverty strategy | Small group outreach to Senior Center participants and staff, paper surveys, discussion with Executive Director. |
| Hays County | County Government | Homelessness needs – Veterans, Lead-based paint strategy | Talked to County Health Dept. and Veterans' Services, invited commissioners to meetings / survey |
| Habitat for Humanity | Housing | Housing Need Assessment | Conversation with President; invitation to submit surveys, attend workshops |
| Greater San Marcos Partnership | Business Leaders | Economic Development | Consultation with staff, review of website, invitation to workshop / surveys. |
| Council of Neighborhood Associations (CONA) | Neighborhood Organization | Housing Need Assessment, non-homeless special needs | Small group presentation; paper surveys, invitation to attend workshops / complete electronic survey |
| Sunrise Village I & II | Housing, services for elderly, disabled | Housing Need Assessment, Non-homeless special needs | Small group presentation, paper surveys. |
| San Marcos Area Board of Realtors | Business Leaders | Market Analysis | Discussed housing trends with Executive Director & reviewed housing sale statistics. All members invited to workshops / surveys. |
| San Marcos Neighborhood Commission | Planning Organization | Housing Needs Analysis, Non-homeless special needs | Small group presentation before the board – paper surveys. |
| San Marcos Chamber of Commerce | Business & Civic Leaders | Housing Needs Analysis, Non-Homeless Special Needs, Economic Development, Anti-Poverty | E-mail invitation to all members to attend workshops and/or complete a survey. |

| | | | |
|---|---|---|---|
| CASA of Central Texas | Services – Children, Child Welfare Agency | Homelessness Needs – unaccompanied youth, non-homeless special needs | Discussion with staff members. Invitation to workshops and surveys. |

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

San Marcos and Hays County are not covered by a Continuum of Care organization. All other agency types were invited to participate in the outreach citizen participation portion of the Con Plan Development.

**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? |
|---|---|---|
| City of San Marcos Parks, Recreation and Open Space Master Plan | Community Services – City of San Marcos | • Community Park Development<br>• Acquisition of Park Land / Green Spaces<br>• Trails |
| Transportation Master Plan | Public Services – City of San Marcos | • Bike & Pedestrian trails<br>• Neighborhood Sidewalks<br>• Connect residential areas to neighborhood services & parks green spaces with bike / pedestrian trails |
| Survey Results – Transportation Mater Plan Update | Public Services – City of San Marcos | • Trail & Path Improvements<br>• Bike Lanes |
| Vision San Marcos: A River Runs Through Us (Comprehensive Plan) | Planning & Development Services – City of San Marcos | • Diversified housing options<br>• Stable neighborhoods that are protected from blight<br>• Regional branch libraries (public facilities)<br>• Social services funding – including programs that help homeless and mental health |
| 2014-2015 Capital Improvements Program | Engineering & CIP – City of San Marcos | • Development Neighborhood Parks east of I-35 |
| Downtown Master Plan | Planning & Development Services – City of San Marcos | • East Guadalupe & Victory Gardens Neighborhood Market & Community Gathering Places |
| Arts Master Plan | Community Services – City of San Marcos | • Community cultural & performing arts center<br>• Neighborhood recreation centers |
| Affordable / Workforce Housing Policy | City of San Marcos | • Affordable housing<br>• Homebuyer assistance<br>• Removal of regulatory barriers<br>• Housing Renovation<br>• Increase supply of sites available for new affordable housing |

**Table 2 – 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))**

The City hosted two community needs workshops and conducted two surveys. Invitations to attend and/or complete a survey were mailed to more than 100 persons/organizations. In addition to the consultations listed above, invitations were sent as follows:

| Areas of Interest | Person/Agency/Organization |
|---|---|
| Housing Services & Assisted Housing | Emeritus Assisted Living; Horizon Bay Retirement Living; Live Oak Long-Term Living Program; Regent Care Center of San Marcos, AlzCare |
| Health Services | Scheib MH Center, Hays County Health Department, Texas Rehabilitation Commission, San Marcos Homespun, Hill Country MHMR Center, Central Texas Medical Center, San Marcos Treatment Center |
| Social and Fair Housing Services | San Marcos Homespun, Centro Cultural Hispano de San Marcos, Price Senior Center, Society of St. Vincent de Paul, Greater San Marcos Area Seniors Association, Combined Community Action, Hays County Salvation Army, Nosotros La Gente, United Way, Hays County Area Food Bank, Boys and Girls Club of S. Central Texas, San Marcos River Foundation |
| Homeless Strategy | Texas State University – Veteran's Affairs, Workforce Solutions, San Marcos Manufacturers Association, San Marcos Small Business Development Center, San Marcos Convention & Visitors Bureau, San Marcos Chamber of Commerce, CAPCOG / Area Agency on Aging, Texas Rehabilitation Commission, San Marcos CISD, Texas State University, San Marcos Baptist Academy, Hill Country Christian School, and Gary Job Corp Center. |
| Lead Based Paint | Southside Community Center, Texas Department of Health, Hays County Health Department |
| Adjacent Units of Local Government<br>State & County | Hays County Commissioners Conley and Ingalsbe, Hays County Veterans Service Officer, State Senators Zaffirini and Campbell, State Representatives Kleinschmidt, Keumpel, Isaac, Workforce Solutions Rural Capital Area, Capital Area Rural Transport System, |

Small group presentations, including the distribution of paper surveys, were made to the San Marcos Council of Neighborhood Associations, San Marcos Neighborhood Commission, the Citizens Civic Academy, and the Public Housing Family Self-sufficiency program and Springtown Villas (seniors) Residence Council.

The City consulted with the Texas Department of Health & Human Services, the Hays County Health Department, and the Hays County Veteran's Service office to obtain information about homeless veterans and lead poison testing.

## 2020 Addition to PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.**

For Amendment Two, the Citizen Participation Plan was modified according to HUD guidance to allow for a comment period of at least five days for changes to this Action Plan. The 2015-2019 Consolidated Plan with proposed changes shown in redline was posted online for review and citizens were notified by a public notice more than 14 days prior to the comment period.

*Information will be added about comments and decisions after the comment period.*

## 2017 Addition to PR-15 Citizen Participation

**1. Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.**

The Amendment citizen's participation followed a three step process. The Amendment reflects changes limited to the CDBG-DR grant funding. As required under the funding notice and grant agreement, San Marcos held public meetings for community input to draft the DR Action Plan. The DR Action Plan was approved by HUD on November 6, 2016. The goal was to focus on housing as infrastructure needs were further developed. Currently, San Marcos is working on a substantial amendment to the DR Action Plan that will prioritize funding for projects within the impacted areas. This amendment is moving forward and is anticipated to be filed in June of 2017 for approval by HUD. The infrastructure program received input as the DR Action Plan was drafted. After conducting technical reviews, at a council workshop open to the public, the council authorized the staff to proceed with the identified project and amend the DR Action Plan.

Specifically, the DR Action Plan and substantial amendment public meetings held to date are listed below:

- April 12, 2016; 6pm; Hill Country Church, 1401 Davis Lane, San Marcos, TX 78666
- April 16, 2016; 6pm; Fire Station 5, 100 Carlson Circle, San Marcos, TX 78666
- July 6, 2016; 6pm; San Marcos Activity Center, 501 E Hopkins St, San Marcos, TX 78666
- April 24, 2017 6pm, San Marcos City Hall 630 E Hopkins Street, San Marcos, TX 78666

Public meetings included a slide presentation, a community unmet needs survey, and a question and answer session. All materials for these meetings were translated into Spanish, in accordance with City policy related to accessibility of information to non-English speaking families. All information related to these meetings can be found on the City's CDBG Disaster Recovery Website: http://smtxfloodrecovery.com/.

All three public meeting locations were fully accessible to persons with disabilities. The meeting announcements included information on accessibility requests for individuals requiring an interpreter, auxiliary aids, or other services and were posted on the City's established website. The City took both

verbal and written comments from citizens during the meeting and provided an email address for a contact at the City should they have additional questions.

Of note, the public meetings and surveys resulted in a majority of citizens that indicated a preference for spending funding on much needed infrastructure projects in order to avoid repetitive loss in the future. The City supported those requests and preferences by allocating a majority of the CDBG-DR funding for infrastructure projects that would reduce the number of homes that are located within the floodway or 100 year floodplain as well as reduce the likelihood of repetitive loss moving forward.

In addition to the public meetings with the DR Action Plan, On May 10, 2017, this Amendment was presented at a public meeting and open for comment. Further, it will be made available for public comment beginning on May 15, 2017 and left open for 30 days. It will be place on a council agenda for approval for submission after the public comment period has closed.

*Creation of Community Stakeholder Task Force*

The City's disaster recovery team established a CDBG-DR Needs Task Force. The Task Force is made up of impacted citizens, community leaders, and representatives from human service organizations that served to assist the City in identifying and articulating to HUD the needs of our community. Task Force meetings were held on the following dates and times:

- June 22, 2016; 11:30am; San Marcos Activity Center, 501 E Hopkins St, San Marcos, TX 78666
- July 7, 2016; 11:30am; Fire Station 5, 100 Carlson Circle, San Marcos, TX 78666

Task Force meetings were comprised of a slide presentation which included a refresher of how funding could be spent, survey results from the public meetings, and an open discussion that included a question and answer session about technical requirements of the funding.

Finally, in March of 2017, the staff conducted surveys—including door-to-door surveys, of impacted persons to ensure that the DR Action Plan was consistent with remaining needs in the Community.

This Amendment reflects the community input at the public meetings, surveys and Stakeholder Task Force Meetings.

## PR-15 Citizen Participation

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

**Summarize citizen participation process and how it impacted goal-setting**

The City of San Marcos conducted an extensive public outreach campaign to gain citizen input on establishing priority needs for the 2015-2019 Consolidated Plan. Outreach methods included:

- Two workshops targeted to the City as a whole (Spanish translator available)
- Six small group meetings targeting seniors, public housing residents, neighborhood associations, persons with disabilities and persons with limited English.
- A paper survey in both English and Spanish
- An electronic survey that also included fair housing questions

The public was notified of these comment opportunities using a variety of methods:

- An invitation flyer, in English and Spanish, was mailed to over 100 persons representing health agencies, Hays County officials, regional planning and housing organizations, State agencies, local civic and business leaders, State Congressional members, the banking/mortgage industry, education, and housing providers.
- E-mailed copies of the invitations were sent to all Council of Neighborhood Association members, local non-profit organizations and members of the San Marcos Area Board of Realtors.
- The City's CDBG webpage was updated and included links to the electronic survey and copies of the paper survey that could be printed.
- Slides in Spanish and English were shown on the City's two cable television channels
- "Tweets" were sent out which reached more than 700 individuals.
- Press releases were issued which were copied to all city employees, all area news media, and a number of individuals and organizations.
- The Chamber of Commerce included an article about the surveys in their weekly electronic newsletter.
- The San Marcos Daily Record (newspaper) wrote articles about the outreach campaign.
- The City published newspaper ads in English and Spanish advertising the workshops and the surveys.

The survey results were compiled and posted on the City's webpage and provided to Council and are included in the appendix area of this document.

The Consolidated Plan / 2015 Action Plan process continued in 2015 to include:

- A staff presentation to the City Council on January 6, 2015
- A staff presentation to the City Council on February 27, 2015; Council gave direction to (a) make no changes in the Citizens Participation Plan; (b) refer applications for public services funding to

the Human Services Advisory Board for review and recommendation; and (c) to carry forward all of the priority needs from the 2010-2014 Consolidated Plan to the 2015-2019 Consolidated Plan

- 2015 Action Plan application period was open from March 9 thru April 13, 2015
- The Human Services Advisory Board reviewed applications for Public Service funding and made a funding recommendation to the City Council
- An applicant workshop was held on April 1, 2015
- A stakeholder workshop was held April 9, 2015
- A notice was published on April 2, 2015 advertising the public hearing
- Council conducted a public hearing for comments on the 2015 Action Plan and the 2015-2019 Consolidated Plan
- Council reviewed the applications that were submitted and adopted a Resolution awarding the 2015 Action Plan allocation on May 19, 2015
- Notice of the Plan's availability for review was published in the San Marcos Daily Record on July 9, 2015.
- The Consolidated Plan, including the 2015 Action Plan, was made available for citizen comment for a 30 day period beginning July 10 through August 10, 2015.
- Council adopted a Resolution on August 3, 2015 approving the 2015-19 Consolidated Plan and authorizing its submittal to HUD.

The input received from all sources was considered by the City Council as they set priority needs and during their review of 2015 funding applications. The responses were also taken into account during the setting of goals in the 5-year plan.

# Needs Assessment

## NA-05 Overview

**Needs Assessment Overview**

### Summary:

Information for this summary was derived using statistics from the U. S. Census Bureau's American Community Survey (ACS) as well as from the data provided by HUD on the following charts.

San Marcos has a very young demographic with 42.4% of the population falling in the range of 18 to 24, and 24.3% within the 25 to 44 age bracket (ACS 2010-2012) – not surprising since SM is home to Texas State University with a student enrollment of over 35,000. Only 6.7% of the population in San Marcos is over 65. (2010 census).

In San Marcos 71.4% of all housing units are rented, with only 28.6% owner occupied (ACS 2009-2013). This upside-down ratio probably reflects the high percentage of young adults who are less likely to be ready/able to purchase a home.

From Charts:

Based on 16,265 total households from all income brackets including both renter and owner occupied units:

- 1% live in substandard housing without complete plumbing and/or complete kitchens.
- 1% are considered to be "severely overcrowded" with more than 1.51 persons per room.
- 2% are considered to be "overcrowded" with 1.01 to 1.5 persons per room.
- 30% have a cost burden of over 50% (28% renters)
- 19% have a cost burden over 30%, but less than 50% (16% are renters)

Of all housing problems, only a high cost burden on housing expenses is a serious problem for most San Marcos residents, especially for those who rent.

## 2017 Addition to NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

*Housing Needs Prior to the Flooding*

a) Baseline Information and Data

The City, home to Texas State University (enrollment approximately 39,979) and a frequent tourist destination, has a very young demographic. Data from the American Community Survey (ACS) Data 2010 – 2014 shows that over 42.4% of the population falls in the 18-24 age cohort, with another 24.3% of the population in the 25-44 bracket, while only 6.7% are older than age 65. This young population, and the transient nature of students, lends the housing environment in the City to heavily lean towards rental housing rather than home ownership.

As of 2014, there were 18,782 occupied housing units within the City, with 72.8% of all housing units being rentals and only 27.2% of the housing units being owner occupied (ACS Data 2010 – 2014). Based on the total occupied households from all income brackets including both renter and owner occupied units: Less than 1% live in substandard housing without complete plumbing and/or complete kitchens.

- 1.3% are considered to be "severely overcrowded" with more than 1.51 persons per room.
- 2.3% are considered to be "overcrowded" with 1.01 to 1.5 persons per room.
- 36.6% of homeowners (1,121 households) expend over 30% of their monthly income on housing costs.
- 75.1% of renters (9,660 households) expend over 30% of their monthly income on rent.

HUD considers any family that expends more than 30% of their monthly income on housing to have a housing cost burden. This is just one of the serious housing problems that HUD looks for in a community. Others include the presence of a disability in the household, substandard or unsafe housing and overcrowding. Of all of these, the primary statistically significant serious problem in the City is the existence of a high cost burden on families, especially for those who rent. Additionally, 33% of housing units are more than 35 years old - this imparts maintenance costs that can be prohibitive for low income households.

There are 5,630 non-family households in The City that have a cost burden that exceeds 30% of their monthly income and 3,925 non-family households with a cost burden exceeding 50% of their monthly income. The majority of these are renters. By contrast, there are only 30 non-family households who live in overcrowded (more than 1/per room) conditions. The 2010-14 ACS indicates that 32.8% of the population is individuals living alone and 13.5% of the population has less than a high school diploma. Medium Gross Rent is $919/month (ACS 2010-14) with median non-family income $1,788/month ($21,456/year). The City of San Marcos has the lowest per capita income along the IH35 corridor between Austin and San Antonio.

b) Race and housing choices

The residents of the City, as indicated in the most recent census data, are primarily White or Hispanic in origin; the two races combined make up over 83% of the citizenry. By contrast, the minority population (not including the Hispanic or Latino origin) of the City is just 16.2% as of the 2014 ACS data, however, as

in many jurisdictions, this cohort of population is severely cost burdened and impacted by low wages and high housing costs. Over 30% of the minority families (African American, Asian, or "Some Other" race as identified in the Census) were at or below the Poverty Level in 2014, and 20.4% of the Hispanic families were as well. As the majority of these families will be renters (given assumptions on income and housing units that can be afforded), any housing assistance program that supports recovery efforts in the most impacted areas identified below will be serving this cohort of the LMI population that HUD requires. These families will also be those most impacted by the housing cost burden listed above, and could therefore be seen as having 2 (or more) housing problems as identified by HUD. The City will make sure that these populations are provided every opportunity to make use of any appropriate CDBG-DR funds from this allocation.

c) Disabled households or victims of domestic violence

The Hays-Caldwell Women's Center, a San Marcos non-profit organization that provides services, including an emergency shelter, for victims of family violence estimates in 2014 approximately 250 adult clients asked for housing assistance. Of those adults, 135 were families with children; 3 were disabled; and 4 were male adults. Following the floods in 2015, shelter assistance requests have gone up strikingly, over 200% in some instances. For most shelter residents, the primary barrier to securing housing was the lack of affordable housing in our area.

d) Increased risk of homelessness

Approximately 8% of all households with an annual income at or below 50% AMI have children six years old or younger. If we assume that the percent of households with children having a housing cost burden is similar to the population as a whole, then it can be estimated that 284 rental and 20 owner-occupied extremely low income households have a housing cost burden of 50% or greater. A cost burden this high puts the families at imminent risk of becoming homeless. There is a lack of homeless prevention dollars in the City. The City does not receive rapid re-housing assistance or Emergency Solutions Grant funds. The City does not have resources to provide this form of assistance.

The high cost of rental housing in the City creates instability and an increased risk of homelessness as a by-product. Very low income households living in aging housing have limited resources for maintaining and repairing their homes; if no repairs are made, serious deficiencies can leave the home uninhabitable and create a risk of homelessness or overcrowding. The low or extremely low income households with at least one person 75 years or older are also in danger of becoming homeless or having to double-up with families or friends as options for affordable living decrease and assisted living is not affordable.

*Housing Needs after the Storm*

Owner Occupied Housing Needs

FEMA data shows that 1,103 of the 5,102 owner occupied units (city-wide) applied for assistance immediately after the floods. Of these homes, 1,013 units (from all sources: 925 FEMA IA, 88 SBA,) have already received either Individual Assistance or payouts from other sources including insurance or SBA loans. This leaves 90 of the FEMA applicants with no current source of rehabilitation funding, and the City may need to provide assistance to these families under this CDBG-DR allocation. Based upon the SBA data, the current cost to repair homes to a pre-flood state is approximately $80,176. Once their level of damage has been accurately determined, the remaining need for these affected homeowners may be as high as $7,215,840.

Rental Property Needs

According to initial City estimates, out of 13,680 rental units citywide, the flood damaged over 675 rental housing units within our most impacted area. Citywide, these rental units, as mentioned previously, typically house the LMI population of the City, as well as a large portion of the student population of Texas State University. The rental housing market can define its unmet needs as rental programs to repair/replace damaged rental units, create additional rental programs to house displaced households (homeowners and renters), and rental housing to assist special needs populations who have difficulty finding affordable housing in the restricted and expensive rental housing market.

Of the 675 units that were damaged, insurance payouts have already been provided to 94 units. While residents within the remaining units may have received FEMA IA, the assistance they have received would not have covered the property damage as they are not the owners of record. Therefore, the City estimates that there are still 581 rental units within this area, and possibly more across the City, that may need Disaster Recovery assistance. Units within the 100-year flood plain that received significant damage (meeting the FEMA classifications of Major or Severe), may be reconstructed, but will at minimum have to be elevated to two feet above the Base Flood Elevation. Those adjacent to the flood plain will not require elevation and can be rehabilitated or reconstructed depending on the level of damage.

The City of San Marcos has a high level of low income citizens. The Median Rent according to the 2011-2015 ACS data for San Marcos is $939. The following table shows the impact that this high than state average rent has on the affordability of the community:

| | Total Units | | | Owner Occupied Units | | | Renter Occupied Units | | |
|---|---|---|---|---|---|---|---|---|---|
| Income level | < 20% of income | 20%-29% of income | ≥30% of income | < 20% of income | 20%-29% of income | ≥30% of income | < 20% of income | 20%-29% of income | ≥30% of income |
| Less than $20,000 | 0.4% | 0.9% | 28.9% | 0.5% | 2.8% | 11.6% | 0.4% | 0.1% | 35.4% |
| $20,000 to $34,999 | 0.9% | 3.0% | 18.8% | 2.4% | 4.2% | 7.8% | 0.3% | 2.6% | 23.0% |
| $35,000 to $49,999 | 1.7% | 5.3% | 7.3% | 4.1% | 4.4% | 7.5% | 0.9% | 5.7% | 7.3% |
| $50,000 to $74,999 | 6.8% | 4.4% | 2.5% | 12.7% | 5.2% | 4.5% | 4.6% | 4.0% | 1.7% |
| $75,000 or more | 11.5% | 2.8% | 0.1% | 26.7% | 6.0% | 0.5% | 6.0% | 1.2% | 0.0% |

The monthly housing cost in real dollars according to the 2011-2015 ACS data is:

| Monthly Housing Costs | Total Occupied Units % | Owner Occupied Units % | Renter occupied Units % |
|---|---|---|---|
| Less than $300 | 2.6% | 5.8% | 1.4% |
| $300 to $499 | 6.3% | 16.0% | 2.6% |
| $500 to $799 | 24,0% | 22.3% | 24.7% |
| $800 to $999 | 24.1% | 8.5% | 30.1% |
| $1,000 to $1,499 | 27.4% | 27.1% | 27.5% |
| $1,500 to $1,999 | 10.6% | 15.3% | 8.8% |
| $2,000 to $2,499 | 2.6% | 2.4% | 2.7% |
| $2,500 to $2,999 | 0.7% | 1.6% | 0.4% |

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) - 2015

### Summary of Housing Needs

The Housing Needs Assessment is based on data provided by HUD through the Comprehensive Housing Affordability Strategy (CHAS) data, with supplemental data used when available. Although the CHAS is dated, it provides a glimpse of the housing needs within the City.

| Demographics | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---|---|---|---|
| Population | 34,733 | 44,486 | 28% |
| Households | 12,666 | 16,269 | 28% |
| Median Income | $25,809.00 | $27,597.00 | 7% |

Table 3 - Housing Needs Assessment Demographics

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

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|---|---|---|---|---|
| Total Households * | 5,215 | 3,200 | 3,185 | 1,720 | 2,945 |
| Small Family Households * | 790 | 805 | 1,005 | 635 | 1,440 |
| Large Family Households * | 165 | 40 | 250 | 160 | 165 |
| Household contains at least one person 62-74 years of age | 95 | 395 | 295 | 225 | 475 |
| Household contains at least one person age 75 or older | 415 | 205 | 165 | 55 | 210 |
| Households with one or more children 6 years old or younger * | 430 | 265 | 520 | 210 | 259 |
| * the highest income category for these family types is >80% HAMFI | | | | | |

Table 4 - Total Households Table

Data Source: 2007-2011 CHAS

## Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| **NUMBER OF HOUSEHOLDS** | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 55 | 0 | 15 | 0 | 70 | 0 | 20 | 0 | 0 | 20 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 80 | 0 | 40 | 10 | 130 | 15 | 0 | 0 | 0 | 15 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 95 | 35 | 25 | 40 | 195 | 0 | 10 | 60 | 50 | 120 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 3,545 | 930 | 30 | 0 | 4,505 | 255 | 60 | 80 | 60 | 455 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 170 | 1,460 | 865 | 60 | 2,555 | 120 | 110 | 220 | 155 | 605 |
| Zero/negative Income (and none of the above problems) | 520 | 0 | 0 | 0 | 520 | 4 | 0 | 0 | 0 | 4 |

Table 5 – Housing Problems Table

Data Source: 2007-2011 CHAS

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

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| **NUMBER OF HOUSEHOLDS** | | | | | | | | | | |
| Having 1 or more of four housing problems | 3,770 | 965 | 110 | 50 | 4,895 | 270 | 90 | 140 | 110 | 610 |
| Having none of four housing problems | 435 | 1,680 | 2,345 | 1,005 | 5,465 | 215 | 465 | 590 | 555 | 1,825 |
| Household has negative income, but none of the other housing problems | 520 | 0 | 0 | 0 | 520 | 4 | 0 | 0 | 0 | 4 |

Table 6 – Housing Problems 2

Data Source: 2007-2011 CHAS

**3. Cost Burden > 30%**

| | Renter | | | | Owner | | | |
|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| **NUMBER OF HOUSEHOLDS** | | | | | | | | |
| Small Related | 595 | 550 | 235 | 1,380 | 65 | 125 | 140 | 330 |
| Large Related | 110 | 0 | 0 | 110 | 15 | 20 | 45 | 80 |
| Elderly | 155 | 185 | 65 | 405 | 160 | 0 | 50 | 210 |
| Other | 3,075 | 1,670 | 610 | 5,355 | 150 | 60 | 65 | 275 |
| Total need by income | 3,935 | 2,405 | 910 | 7,250 | 390 | 205 | 300 | 895 |

Table 7 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

**4. Cost Burden > 50%**

| | Renter | | | | Owner | | | |
|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| **NUMBER OF HOUSEHOLDS** | | | | | | | | |
| Small Related | 520 | 185 | 0 | 705 | 40 | 40 | 30 | 110 |
| Large Related | 95 | 0 | 0 | 95 | 0 | 10 | 0 | 10 |
| Elderly | 80 | 80 | 15 | 175 | 65 | 0 | 0 | 65 |
| Other | 3,030 | 665 | 20 | 3,715 | 150 | 10 | 50 | 210 |
| Total need by income | 3,725 | 930 | 35 | 4,690 | 255 | 60 | 80 | 395 |

Table 8 – Cost Burden > 50%

Data Source: 2007-2011 CHAS

**5. Crowding (More than one person per room)**

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| **NUMBER OF HOUSEHOLDS** | | | | | | | | | | |
| Single family households | 175 | 15 | 50 | 15 | 255 | 15 | 0 | 15 | 10 | 40 |
| Multiple, unrelated family households | 0 | 0 | 15 | 25 | 40 | 0 | 10 | 45 | 40 | 95 |
| Other, non-family households | 0 | 20 | 0 | 10 | 30 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 175 | 35 | 65 | 50 | 325 | 15 | 10 | 60 | 50 | 135 |

Table 9 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

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

Table 10 – Crowding Information – 2/2

Data Source Comments:

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

As the charts above show, there are 5,630 non-related households in San Marcos that have a cost burden that exceeds 30% and 3,925 non-related households with a cost burden exceeding 50%. The majority of these are renters. By contrast, there are only 30 non-family households who live in overcrowded (more than 1/per room) conditions. The 2010-12 ACS indicates that 32.8% of the population are individuals living alone and 14.3% of the population has less than a high school diploma. Medium Gross Rent is $869/mo. (ACS 2008-12) with median non-family income $1,670/mo.

**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.**

The Hays-Caldwell Women's Center, a San Marcos non-profit organization that provides services, including an emergency shelter, for victims of family violence estimates in 2014 approximately 250 adult clients asked for housing assistance. Of those adults, 135 were families with children; 3 were disabled; and 4 were male adults. The primary barrier to securing housing was the lack of affordable housing in our area.

The number of persons with a disability that need housing assistance is difficult to ascertain. However, a review of the 2008-2012 CHAS--Table 6 data shows the estimated number of households where at least one person has a self-care or independent living limitation. The following chart shows the households in both rental and owner-occupied housing. Those with at least one housing problem are shown and sorted by annual household income:

| Households where at least one member has a self-care or independent living limitation | Renter Occupied | Renter % of Income Category | Owner Occupied | Owner % of Income Categories | Total |
|---|---|---|---|---|---|
| All Households | 550 | 50% | 555 | 50% | 1,105 |
| Households w/income at or below 30% AMI | 140 | 78% | 40 | 22% | 180 |
| Households w/income above 30% but less than 50% AMI | 180 | 97% | 5 | 3% | 185 |
| Households w/income above 50% but less than 80% AMI | 20 | 20% | 80 | 80% | 100 |
| Households w/income above 80% AMI | 55 | 20% | 220 | 80% | 275 |

(Source: www.huduser.org/portal/datasets/cp/chas/data_download_chas.html)

It can be assumed that many of the households with self-care/independent living limitations need some form of housing assistance, especially renter households with an annual income less than 50% AMI. Housing cost burden and accessibility improvements. Among the non-institutionalized population as enumerated in the 2010-12 ACS, 11% reported a disability, including 5% under 18; 9% aged 18 to 64; and 45% over 65.

**What are the most common housing problems?**

- High rent with low incomes (housing cost burden)
- 45% of housing units are more than 35 years old - maintenance costs can be prohibitive for low income households.

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

By using the total number of housing units (16,265) compared to specific populations as shown on the above charts, we find:

- 81% of "Other" household renters have a cost burden that exceeds 30%
- 57% of "Other" household renters have a cost burden that exceeds 50%

**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**

Approximately 8% of all households with an annual income at or below 50% AMI have children six years old or younger. If we assume that the percent of households with children having a housing cost burden is similar to the population as a whole, then it can be estimated that 284 rental and 20 owner-occupied extremely low income households have a housing cost burden of 50% or greater. A cost burden this high puts the families at imminent risk of becoming homeless.

There is a lack of homeless prevention dollars in San Marcos. The City does not receive rapid re-housing assistance or Emergency Solutions Grant funds. The City does not have resources to provide this form of assistance.

**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:**

At risk populations are those with a housing cost burden of 50% or more in San Marcos.

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

The high cost of rental housing in San Marcos creates instability and an increased risk of homelessness as a by-product. Very low income homeowners living in aging housing have limited resources for maintaining and repairing their homes; if no repairs are made serious deficiencies can leave the home uninhabitable creating a risk of homelessness or overcrowding. The low or extremely low income households with at least one person 75 years or older are also in danger of becoming homeless or having to double-up with families or friends as options for affordable living decrease and assisted living is not affordable.

**Discussion**

The housing needs in San Marcos center around the lack of affordable housing – especially rental units.

Though few units are lacking plumbing or kitchen facilities, there is a need for minor to moderate housing rehabilitation to prevent further deterioration as well as a need to demolish and reconstruct unsafe/unsound housing.

## 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**

The disproportionately greater need based on racial or ethnic group can be measured by the differences of the percent of low-to-moderate-income among the groups as well as the differences of housing units with problems by income among the groups. The table below shows these comparisons and the discussion at the end explains the disparities.

**The four housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%*

**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 | 4,330 | 360 | 525 |
| White | 2,610 | 145 | 420 |
| Black / African American | 190 | 15 | 0 |
| Asian | 140 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,340 | 205 | 105 |

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 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 | 2,625 | 575 | 0 |
| White | 1,740 | 125 | 0 |
| Black / African American | 10 | 35 | 0 |
| Asian | 30 | 0 | 0 |
| American Indian, Alaska Native | 25 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 790 | 415 | 0 |

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 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 | 1,340 | 1,850 | 0 |
| White | 835 | 970 | 0 |
| Black / African American | 100 | 145 | 0 |
| Asian | 0 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 405 | 720 | 0 |

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 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 | 380 | 1,345 | 0 |
| White | 120 | 560 | 0 |
| Black / African American | 15 | 105 | 0 |
| Asian | 4 | 40 | 0 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 240 | 615 | 0 |

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

## Discussion

HUD defines a disproportionately greater housing need to be when a racial or ethnic group experiences housing problems at a rate 10 percentage point or more greater than for the income level as a whole. The 2007-2011 CHAS data table summarizes the percentages of each racial/ethnic group experiencing housing problems by HUD adjusted Median Family Income (AMI) levels. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing cost burden greater than 30%

Income classifications are:

- 0% to 30% AMI = extremely low income
- 31% to 50% AMI = low income
- 51% to 80% AMI = moderate income
- 81% to 100% AMI = middle income

| Income category | White | African American | Hispanic | Asian | American Indian / Alaska Native |
|---|---|---|---|---|---|
| % of Total Households (13,330 total households in all incomes) | 56% (7,525) | 5% (615) | 36% (4,835) | 2% (224) | (45) |
| % Extremely Low-Income (0-30% AMI) (8,675 total households) | 42% (3,175) | 33% (205) | 34% (1,650) | 52% (140) | 0 |
| % Low Income (30-50% AMI) (3,200 total households) | 25% (1,865) | 7% (45) | 25% (1,205) | 13% (30) | 56% (25) |
| % Moderate Income (50-80% AMI) (3,190 total households) | 24% (1,805) | 40% (245) | 23% (1,125) | 4% (10) | 0 |
| % Middle Income (80-100% AMI) (1,725 total households) | 3As t9% (680) | 20% (120) | 18% (855) | 20% (44) | 44% 20 |
| % of Extremely Low Income w/problems (4,330 total households) | 82% (2,610) | 93% (190) | 81% (1,340) | 100% (140) | 0 |
| % of Low-Income w/problems (2,625 total households) | 93% (1,740) | 22% (10) | 66% (790) | 100% (30) | 100% (25) |
| % of Moderate-Income w/problems (1,340 total households) | 46% (835) | 41% (100) | 36% (405) | 0% (none) | 0% |

**Summary Table: Households Experiencing at Least One Housing Problem based on Race/Ethnicity**

| Race / Ethnic Groups | 0-30% Extremely Low | 31-50% Low Income | 51-80% Moderate |
|---|---|---|---|
| White | 82% | **93%** | 46% |
| Black / African Amer. | **93%** | 22% | 41% |
| Hispanic | 81% | 66% | 36% |
| Asian | **100%** | **100%** | None |
| American Native, Alaskan Native | None | **100%** | 0% |
| All San Marcos Households | 83% | 82% | 42% |

As the chart above shows, more than 80% of all households in San Marcos with an income range in the "Extremely Low" and "Low" income brackets experience at least one housing problem. None of the race/ethnic households in the "Moderate" income limits experienced a disproportionately higher number of housing problems than the overall average.

The Asian and American Indian/Alaskan Native groups are both numerically very small with 224 and 45 (respectively) households out of 13,300 total households. All households in the Extremely Low and Low Income brackets for these two race groups experienced at least one housing problem.

In summary, there is a disproportionately greater need for households experiencing at least one housing problem as follows:

Low Income Households

- White
- Asian
- American Indian / Alaskan Natives

Extremely Low Income Households

- Black
- Asian

## 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**

Similar to NA-15 above that reviewed households with a housing cost burden that exceeds 30% of their household income, this section looks at those households who have a housing cost burden that exceeds 50% of their household income. Households may also have problems with overcrowding and housing units that lack complete kitchen or plumbing facilities.

Note: **The four severe housing problems are: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%*

**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 | 4,040 | 650 | 525 |
| White | 2,445 | 305 | 420 |
| Black / African American | 145 | 60 | 0 |
| Asian | 140 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 1,260 | 285 | 105 |

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 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 | 1,055 | 2,145 | 0 |
| White | 770 | 1,090 | 0 |
| Black / African American | 0 | 45 | 0 |
| Asian | 0 | 30 | 0 |
| American Indian, Alaska Native | 0 | 25 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 280 | 925 | 0 |

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 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 | 250 | 2,935 | 0 |
| White | 120 | 1,685 | 0 |
| Black / African American | 0 | 245 | 0 |
| Asian | 0 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 130 | 995 | 0 |

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 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 | 160 | 1,560 | 0 |
| White | 50 | 630 | 0 |
| Black / African American | 15 | 105 | 0 |
| Asian | 0 | 45 | 0 |
| American Indian, Alaska Native | 0 | 20 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 95 | 760 | 0 |

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

### Discussion

### Summary Table: Race/Ethnicity of Households Experiencing a Severe Housing Problem

| Race / Ethnic Group | 0 to 30% AMI | 31 to 50% AMI | 51 to 80% AMI |
|---|---|---|---|
| White | 77% | 41% | 7% |
| Black / African American | 71% | 0% | 0% |
| Asian | **100%** | 0% | 0% |
| Hispanic | 76% | 23% | 12% |
| **San Marcos as a Whole** | **77%** | **33%** | **8%** |

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate 10% or greater than for the income level as a whole. The distinction between housing problems and severe housing problems is the degree of cost burden and overcrowding. Severe housing problems include:

- Housing units lack complete kitchen / plumbing facilities
- Overcrowding (more than 1.5 persons per room)

- Housing cost burden greater than 50%

Based on this definition, only Asian households in the Extremely Low income bracket experienced a disproportionately greater housing need in the City of San Marcos.

## 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:**

HUD defines a disproportionately greater housing need to be when a racial or ethnic group experiences housing problems at a rate 10 percentage points or greater than for the income level as a whole. The table below summarizes the percentage of each racial/ethnic group experiencing housing cost burden or a severe housing cost burden.

Based on this definition, only the numerically small group of American Indian/Alaskan Native households is experiencing a disproportionately greater housing cost burden than the City as a whole. Of those experiencing a severe housing cost burden, only Asian households are slightly higher than the City as a whole; all other race/ethnic groups are lower than the overall City percentage.

**Summary Table: Housing Cost Burden by Race/Ethnicity**

| Race/Ethnicity Group | Housing Cost Burden 30 to 50% of income | Severe Housing Cost Burden Greater than 50% of Income |
|---|---|---|
| White | 21% | 36% |
| Black/African American | 21% | 20% |
| Asian | 27% | 44% |
| Amer. Indian / Alaska Native | **56%** | 0% |
| Hispanic | 21% | 26% |
| San Marcos as a Whole | 25% | 39% |

**Housing Cost Burden**

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) | |
|---|---|---|---|---|---|
| Jurisdiction as a whole | 4,380 | 3,280 | 5,140 | 525 | 13,325 |
| White | 3,715 | 1,960 | 3,365 | 420 | 9,460 |
| Black / African American | 425 | 155 | 145 | 0 | 725 |
| Asian | 95 | 85 | 140 | 0 | 320 |
| American Indian, Alaska Native | 20 | 25 | 0 | 0 | 45 |
| Pacific Islander | 0 | 0 | 0 | 0 | |
| Hispanic | 2,890 | 1,155 | 1,480 | 104 | 5,629 |

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

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

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

The following summarizes the analysis performed in Sections NA 15 and NA-20 above:

Disproportionately Greater Need: Households Experiencing at Least One Housing Problems

- Black & Asian Households in the Extremely Low Income Range
- White ,Asian, and American Indian/Alaska Native Households in the Low Income Range

Disproportionately Greater Need: Households Experiencing a Severe Housing Cost Burden

- Asian Households in the Extremely Low Income Range

Disproportionately Greater Need: Housing Cost / Severe Housing Cost Burden

- American Indian / Alaska Native – Housing Cost Burden (30-50%)

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

The needs are identified above.

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

To best determine the location of racial/ethnic groups with disproportionately greater need, maps were created matching areas of low and moderate income concentration with areas of racial/ethnic concentration. HUD defines areas of racial/ethnic concentration as census tracts in which a racial or ethnic group's share of the population is at least 10% greater than that group's share of the City population as a whole.

Using 2010 Census data, the percentage of African Americans is 5.5% of the total population; the percentage of persons of Hispanic/Latino ethnicity is 37.8% of the total population. No other racial group had a population share that reached 2%, so the Consolidated Plan will base its minority populations on persons of African American or Hispanic race/ethnicity.

The following ratios are used to determine areas of minority concentration:

| | |
|---|---|
| African Americans | Concentrations of 6% or higher |
| Hispanic/Latinos | Concentrations of 42% or higher |

Areas where LMI and racial/ethnic concentration intersect indicate impacted areas in which there is a disproportionately greater need. The thresholds for areas of ethnic and racial concentration are shown in the chart below:

| Census Tract | Hispanic % | African Am. % | Area LMI % |
|---|---|---|---|
| 103.02 | 65.5% | 4.03% | 80.00% |
| 103.03 | 33.53% | 7.61% | 68.45% |
| 103.04 | 48.34% | 5.65% | 82.64% |
| 104 | 67.5% | 2.2% | 62.52% |
| 105 | 67.31% | 3.45% | 70.94% |
| 106 | 29.39% | 6.72% | 35.68% |

## NA-35 Public Housing – 91.205(b)

Public housing and Section 8 Voucher programs are operated by the San Marcos Public Housing Authority. The charts below detail information about the number of units, the demographic information of the residents, and the condition of the units.

### 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 units vouchers in use | 0 | 0 | 278 | 222 | 0 | 222 | 0 | 0 | 0 |

Table 20 - 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

| | Program Type | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 15,542 | 12,943 | 0 | 12,943 | 0 | 0 |
| Average length of stay | 0 | 0 | 4 | 3 | 0 | 3 | 0 | 0 |
| Average Household size | 0 | 0 | 3 | 1 | 0 | 1 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 58 | 84 | 0 | 84 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 48 | 66 | 0 | 66 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 278 | 222 | 0 | 222 | 0 | 0 |

| | Program Type | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| # 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 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Race of Residents

| | Program Type | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 251 | 181 | 0 | 181 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 26 | 41 | 0 | 41 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 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 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

| | Program Type | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 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 | 184 | 89 | 0 | 89 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 94 | 133 | 0 | 133 | 0 | 0 | 0 |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

Table 23 – 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 504 needs of Public Housing tenants for accessible units are most often for the elderly and disabled who are singles living in one bedroom units. Items such as ramps and grab bars are the most frequently requested needs.

**What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?**

The following charts represent the waiting list of the San Marcos Housing Authority as of July 16, 2015. Note: "Hispanic" is an Ethnicity, not a race; therefore, all Hispanic persons will also be found listed in one of the race categories, most often "white" in the San Marcos area.

| **Low-Rent (public housing) Waiting List** | | | | | | | |
|---|---|---|---|---|---|---|---|
| Size | 0 BR | 1 BR | 2-BR | 3-BR | 4-BR | 5-BR | Total |
| Elderly | 0 | 29 | 3 | 0 | 2 | 0 | 34 |
| Disabled | 0 | 20 | 3 | 0 | 1 | 0 | 24 |
| Family | 0 | 81 | 66 | 18 | 11 | 9 | 185 |
| **Race/Ethnicity** | | | | | | | |
| Hispanic | 0 | 55 | 34 | 7 | 4 | 7 | 107 |
| White | 0 | 76 | 42 | 7 | 6 | 5 | 136 |
| Black | 0 | 51 | 27 | 11 | 7 | 4 | 100 |
| Indian/Alaskan | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Asian | 0 | 1 | 2 | 0 | 0 | 0 | 3 |
| Pacific Islander | 0 | 0 | 1 | 0 | 0 | 0 | 1 |

| **Section 8 Waiting List** | | | | | | | |
|---|---|---|---|---|---|---|---|
| Size | 0 BR | 1 BR | 2-BR | 3-BR | 4-BR | 5-BR | Total |
| Elderly | 1 | 25 | 2 | 1 | 0 | 0 | 29 |
| Disabled | 1 | 14 | 3 | 1 | 0 | 0 | 19 |
| Family | 2 | 17 | 14 | 18 | 0 | 0 | 51 |
| **Race/Ethnicity** | | | | | | | |
| Hispanic | 0 | 15 | 6 | 10 | 0 | 0 | 31 |
| White | 3 | 35 | 12 | 14 | 0 | 0 | 64 |
| Black | 1 | 13 | 6 | 5 | 0 | 0 | 25 |
| Indian/Alaskan | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| Asian | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| **Springtown Villa (Seniors/Persons with a Disability) Waiting List** | | | | | | | |
|---|---|---|---|---|---|---|---|
| Size | 0 BR | 1 BR | 2-BR | 3-BR | 4-BR | 5-BR | Total |
| Elderly | 0 | 18 | 1 | 0 | 0 | 0 | 19 |
| Disabled | 0 | 31 | 0 | 0 | 0 | 0 | 31 |
| Family | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| **Race/Ethnicity** | | | | | | | |
| Hispanic | 0 | 18 | 0 | 0 | 0 | 0 | 18 |
| White | 0 | 34 | 1 | 0 | 0 | 0 | 35 |
| Black | 0 | 15 | 0 | 0 | 0 | 0 | 15 |
| Indian/Alaskan | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Asian | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Based on the information above, and any other information available to the City, what are the most immediate needs of residents of Public Housing and Housing Choice voucher holders.**

Housing Choice Voucher participants tend to have specific medical needs such as air and water filtration systems and they also encounter accessibility issues. Other needs of Public Housing and Section 8 residents include affordable childcare after hours or on weekends, inexpensive sources for furniture and other household furnishings, moving assistance, support group/counseling services, and extended public transportation hours.

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

The 2009-2013 American Community Survey shows that 10.7% of the general population of San Marcos has a disability; when age is taken into account, 42.3% of the population 65 and older have a disability. It can be assumed that these persons may need accessibility accommodations in their housing.

The need for more affordable housing choices in San Marcos is a common need of persons with a disability, the population at large, and of residents of Public Housing and Housing Choice Voucher programs.

## NA-40 Homeless Needs Assessment – 91.205(c)

**Introduction:**

Three agencies provide shelters for specific homeless populations in San Marcos: (a) the Southside Community Center operates an emergency family shelter; (b) the Hays-Caldwell Women's Center accepts victims of domestic violence – women, men, adults and children; and (c) the Greater San Marcos Youth Council accepts youth ages 5 to 17 that are at-risk, homeless, neglected or abused. No shelter is available for single men and women who do not fit these profiles. Specific exceptions may be made by Southside Community Center on a case-by-case basis. However, shelters are available in Austin and San Antonio and local social service agencies often provide assistance in reaching these shelters as a part of their support services.

**Homeless Needs Assessment:**

| Population | Estimated # persons experiencing homeless-ness on a given night | | Est. # experiencing homelessness each year | Est. # becoming homeless each year | Est. # existing homeless each year | Est. # of days persons experience homelessness |
|---|---|---|---|---|---|---|
| | Unsheltered | Sheltered | | | | |
| Persons in HH with adults & children | N/A | 22 | N/A | N/A | N/A | N/A |
| Persons in HH with only children | N/A | 8 | N/A | N/A | N/A | N/A |
| Persons in HH with only Adults | N/A | 6 | N/A | N/A | N/A | N/A |
| Chronically Homeless Individuals | 40 | 1 | 60 | N/A | N/A | N/A |
| Chronically Homeless Families | N/A | | N/A | N/A | N/A | N/A |
| Veterans | 15 | | N/A | N/A | N/A | N/A |
| Unaccompanied Youth | N/A | | N/A | N/A | N/A | N/A |
| Persons with HIV | Unknown | N/A | N/A | N/A | N/A | N/A |

*Source: Estimates prepared after consultation with homeless service providers.*

**For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction.**

Unknown.

**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):**

Limited data is available for total persons experiencing homelessness in San Marcos. The local population changes from week to week, but from our consultation with Southside Community Center up to 60 homeless individuals and families partake of the free evening meal that is provided each day at the Center. The Hays County Veterans Service office indicates that they have not been able to get a firm number of the homeless veterans in Hays County, but at times they may serve 20 homeless veterans in one week. It is felt that a portion of the homeless population moves between San Marcos and the nearby cities of Austin and San Antonio that have more shelter space and resources for the homeless.

**Nature and Extent of Homelessness: (Optional)**

| Race: | Sheltered: | Unsheltered (optional) |
|---|---|---|
| White | 34% | 45% |
| Black or African American | 3% | 5% |
| Other/Unknown | 7% | 3% |
| Ethnicity: Hispanic | 54% | 47% |
| Not Hispanic | 46% | 53% |

Source: Estimated based on shelter records as listed below. Unsheltered were based on those who took showers at Southside as described below.

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

Those in need of housing assistance include those extremely low income households with at least one severe housing problem who are at risk of becoming homeless, those who are sheltered but will leave the shelter without a stable income to support independent living, and those who are unsheltered.

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

The best source of data to answer this question comes from the records of the three shelters. Although this data does not address the unsheltered, it can be assumed that the racial/ethnic demographics are comparable to those receiving shelter.

In 2014 the Greater San Marcos Youth Council, which operates a youth shelter, served 103 children: 67% Hispanic, 31% White, and 2% Black.

Southside Community Center provides emergency shelter for up to 25 persons in families. Their records for calendar year 2014 show that they sheltered a total of 82 individuals, with the following demographics: White 45%; Hispanic 39%; Black 0 and other or unknown: 16%.

For Program Year 2013 (10/1/2013-9/30/2014) the Hays Caldwell Women's Center's sheltered 388 victims of family violence. Of that, 27% were white; 57% were of Hispanic, 6% were Black; and 10% were other.

Southside Community Center also provides unsheltered homeless persons a free evening meal, showers, and laundry facilities. They maintain monthly records by age bracket and race/ethnicity of those who use these services, but do not report unduplicated persons. Still, the percentages for those who used the shower in 2014 show that 45% were White; 47% Hispanic; 5% Black; and 3% other or unknown.

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Again, the best available data comes from the sheltered homeless demographics. The Children served by the Youth Council range in age from 5 to 17 and were split with 57 males and 46 females.

The sheltered clients of Hays County Women's Shelter included 23 persons with a disability, only one person 65 or older, and 164 female head of households.

Southside Community Center's shelter clients included 9 children under the age of 18; 49 persons 18 to 64; 7 persons 65+, and 17 whose age was unknown. Of the 88 sheltered including all age brackets only 13 were female.

For those using Southside's showers, 45% were White, 47% Hispanic, 5% Black, and 3% were other or unknown.

**Discussion:**

Currently there are a total of 76 shelter beds that are targeted to specific populations: 35 beds for victims of family violence (children, adults, female and male); 16 for youth between the ages and 5 and 17; and 25 for homeless families. The family shelter can make exceptions when circumstances warrant allowing a single individual to have shelter space.

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

### Introduction:

**Describe the characteristics of special needs populations in your community:**

There is no information on the severity of the various conditions of the special needs populations. However, of the elderly 1,312 have a disability and of those, 489 are in need of living assistance according to the 2009-13 ACS. The non-elderly disabled include 391 children and 3,370 non-elderly adults. There is no information on the living situation of persons living with HIV/AIDS. Many persons with special needs also have very low incomes – affordable housing will be very important to these persons.

Section NA-10 includes a chart showing that 1,105 households includes a persons that has a self-care or independent living limitation. These households, especially the 465 households with incomes lower than 80% AMI that have at least one housing problem, may need supportive housing (housing with supportive services).

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

Special needs populations generally require some level of supportive services. Medical care is one of the primary needs for these populations. Transportation assistance, especially to out-of-town medical facilities, may be a need for elderly, persons with a disability, and persons living with AIDS/HIV. Employment at a living wage is another need for the working-age adults. Job training as well as employment and civil rights advocacy may be a need.

Counseling and therapy services, along with availability of group home or other transitional housing options, are needed by persons with substance abuse issues. This population may also have criminal histories that make obtaining housing difficult.

Supportive housing, either through assisted living, group homes, or permanent supportive housing is a need for a number of disabled adults. Accessibility improvements can become a need in all forms of housing.

<u>Elderly & Frail Elderly</u>.

The number of individuals with a disability are expected to increase due to an increase in life expectancy and aging baby boomers. For elderly homeowners, one need is assistance with maintenance of the structure. The City supports this need through its housing rehabilitation program. Supportive services that are targeted to the San Marcos elderly are provided by local organizations and agencies, many of which receive program support from the City.

<u>Persons with Alcohol or other Drug Addictions.</u>

The Hays Caldwell Council on Alcohol and Drug Abuse provides substance abuse education, prevention, and treatment services. This program receives funding support through the City.

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

According to the Texas Department of Health Services, there are 18 persons living with HIV/AIDS in Hays County. No actual race/ethnicity data for Hays County is available, but Statewide 29.4% are white, 29.4% are Hispanic, and 37.5% are African American, with “other and unknown” making up 3.7%.

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

**Describe the jurisdiction's need for Public Facilities:**

Public facilities and infrastructure are considered a high priority need in San Marcos and have been for the past ten years. Examples of successful public facility projects completed using CDBG funds include the expansion of the San Marcos Senior Center, the construction of the Public Housing Chapultepec Adult Learning Center, and the restoration of the historic Cephas House. In addition to these public facilities, the City has improved a number of neighborhood parks.

San Marcos will continue to focus on making public facility and infrastructure improvements in low/mod neighborhoods a priority for CDBG funding. During the next five years it is anticipated that the City will continue to update neighborhood parks with improvements that increase accessibility and safety and increase the public amenities available to the area residents. Sidewalks and/or hike and bike trails, especially those that increase connectivity from one neighborhood to another will be considered for funding. Other suggestions that were received during the Consolidated Plan's Outreach activities include the installation of covered bus shelters, community centers for youth and seniors, and community gardens. The City is also committed to assist subrecipient agencies to provide sound, safe, and accessible facilities that serve the homeless and under-resourced residents of San Marcos.

**How were these needs determined?**

The Public Facility and Infrastructure needs, as with all of the need outlined in the Consolidated Plan, were determined through a combination of input from:

- Community stakeholder comments and survey results
- Consulting with City Departments and reviewing various City Master Plans (Parks, Youth, etc.)
- Consulting with subrecipient and other non-profit service providers.

**Describe the jurisdiction's need for Public Improvements:**

See above.

**How were these needs determined?**

See above

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

The City added Public Services as a priority need during program year 2012. The need to support programs that assist victims of family violence, youth and children, the homeless or those at risk of becoming homeless, and senior citizens all ranked very high on the Consolidated Plan Outreach surveys.

**How were these needs determined?**

Citizen input during the Outreach phase of the planning process.

# Housing Market Analysis

## MA-05 Overview

**Housing Market Analysis Overview:**

San Marcos has experienced rapid growth in housing since 2010, especially in the multi-family sector. In May 2015 the Census Bureau announced that San Marcos was the fastest growing mid-sized City over 50,000 in the United States for the 3rd consecutive year, with a population increase of 7.9% between 2013 and 2014.

City records show that 841 new single-family homes were permitted between January 2012 and April 2015. More than 1800 apartment units, with 5,386 new bedrooms, were built in 2013 and 2014; 399 units with 1,227 bedrooms are under construction and expected to be completed in 2015.

The 2010 census shows that out of 17,031 households, 38.1% are family households and 61.9% are non-family households, with 33.1% of the householders living alone. With the median age being 23.1 years and 58.9% of the population being 24 years of age or younger, it is not surprising that the rate of rental units vs. owner-occupied units is very high – 71.4% compared to 28.6%. *(2009-2013 ACS).*

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

### Introduction

San Marcos has a high number of rental units with a significant number containing three or more bedrooms. However, many of these units are rented by young adults and college students leaving a gap of available housing for low/mod families. There has been a trend in recent years to build apartments where each unit has multiple bedrooms rented individually with shared common areas. Although the rents for a single room may be affordable, families who need more than one bedroom often find the unit's price prohibitive. The following chart shows housing units by the number of bedrooms as shown in the ACS 2009-2013:

| No Bedrm | 1 Bedrm | 2 Bedrm | 3 Bedrm | 4 Bedrm | 5+ Bedrm | Total |
|---|---|---|---|---|---|---|
| 610 | 3847 | 7309 | 5703 | 1742 | 74 | 19285 |

### All residential properties by number of units

| Property Type | Number | % |
|---|---|---|
| 1-unit detached structure | 5,414 | 30% |
| 1-unit, attached structure | 373 | 2% |
| 2-4 units | 2,920 | 16% |
| 5-19 units | 5,388 | 30% |
| 20 or more units | 2,851 | 16% |
| Mobile Home, boat, RV, van, etc | 854 | 5% |
| ***Total*** | ***17,800*** | ***100%*** |

**Table 24 – Residential Properties by Unit Number**

**Data Source:** 2007-2011 ACS

### Unit Size by Tenure

| | Owners | | Renters | |
|---|---|---|---|---|
| | Number | % | Number | % |
| No bedroom | 0 | 0% | 381 | 3% |
| 1 bedroom | 62 | 1% | 3,186 | 27% |
| 2 bedrooms | 874 | 19% | 5,350 | 46% |
| 3 or more bedrooms | 3,593 | 79% | 2,823 | 24% |
| ***Total*** | ***4,529*** | ***99%*** | ***11,740*** | ***100%*** |

**Table 25 – Unit Size by Tenure**

**Data Source:** 2007-2011 ACS

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

Currently, based on HUD and TDHCA data, there are 1,973 state or federally assisted units in San Marcos. Of these, 289 are public housing, including 60 reserved for senior citizens or persons with a disability. There are 218 Section 8 Vouchers in San Marcos. Twelve apartment complexes have been funded using Low Income Housing Tax Credit funding with a total units of 1,684. Of those units, 651 are reserved for seniors or persons with a disability. The majority of the units are marketed to persons whose income does not exceed 60% of the Area Median Income.

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

The City of San Marcos and the surrounding area experienced a record-setting flood Memorial Day weekend in 2015 which has had a tremendous impact on the portion of the City located near the Blanco River. The City is still assessing and analyzing the damage caused by the flood; the number of affordable housing units actually lost cannot be determined at this time. However, many of the areas receiving serious damage are low-income neighborhoods and many families have been at least temporarily displaced.

No units are expected to be lost permanently from Public Housing, although 100 units in the C. M. Allen Homes complex were damaged during the May 2015 flood and have temporarily been vacated in order to make the necessary repairs. It is unknown as this time when the units will again be available as affordable housing.

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

No, there continues to be a need for housing that is affordable to very low income persons. The Public Housing Authority consistently has a lengthy waiting list for both public housing and Section 8 Vouchers.

**Describe the need for specific types of housing:**

A need has been identified for transitional housing for persons leaving local shelters; at this time no units of transitional housing are available in San Marcos although the Hays-Caldwell Women's Center is planning for future development of this housing type.

Units that are affordable for low and extremely low income families are needed in both rental and for-sale markets.

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

### Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2011 | % Change |
|---|---|---|---|
| Median Home Value | 76,000 | 121,300 | 60% |
| Median Contract Rent | 548 | 695 | 27% |

**Table 26 - Cost of Housing**

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

### Most recent Year 2013: Median Rent: $894; 63% Increase

| Rent Paid | Number | % |
|---|---|---|
| Less than $500 | 734 | 6% |
| $500-999 | 7,099 | 58% |
| $1,000-1,499 | 3,182 | 26% |
| $1,500 or more | 1,214 | 10% |
| ***Total*** | ***12,229*** | |

**Table 27 - Rent Paid**

**Data Source:** 2009-2013 ACS

### Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|---|---|---|
| 30% HAMFI | 520 | No Data |
| 50% HAMFI | 3,585 | 800 |
| 80% HAMFI | 9,780 | 1,615 |
| 100% HAMFI | No Data | 2,265 |
| ***Total*** | ***13,885*** | ***4,680*** |

**Table 28 - Housing Affordability**

**Data Source:** 2007-2011 CHAS

### Monthly Rent

| Monthly Rent ($) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|---|---|---|---|---|---|
| Fair Market Rent | $681 | $834 | $1,050 | $1,421 | $1,723 |
| High HOME Rent | 681 | 834 | 1050 | 1316 | 1449 |
| Low HOME Rent | $672 | 720 | 865 | 998 | 1113 |

**Table 29 – Monthly Rent**

**Data Source:** HUD FMR and HOME Rents - 2015

The National Low Income Housing Coalition provides annual information on the Fair Market Rent (FRM) and affordability of rental housing in counties. In 2015 in Hays County, the FMR for a 1-bedroom unit is $834. Affordable rent for a minimum wage earner in Hays County is $377 per month. In order for a minimum wage worker who earns $7.25 per hour to afford a one-bedroom unit at FMR, the worker will need to work 73 hours each week.

ACS 2009-13 data shows that only 5.9% of the occupied rental units in San Marcos pay less than $500/month rent.

**Is there sufficient housing for households at all income levels?**

The lack of affordable housing, in both the rental and housing sales market, were cited as a need by stakeholders and housing advocates.

The Housing Needs Assessment shows that there are 5,630 non-related households in San Marcos that have a cost burden that exceeds 30% and 3,925 non-related households with a cost burden exceeding 50%. The majority of these are renters.

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

The Census records show a steady increase in monthly median rent costs: in 2000 = $548; in 2011 = $695 (a 27% increase); in 2013 = $894 (a 29% increase in two years). The total percent of increase in area median rent between 2000 and 2013 is 63%.

San Marcos has been recognized by the U. S. Census bureau as the fastest growing City with a population over 50,000 for three consecutive years. Data on housing sales obtained from the Texas A & M Real Estate Center shows a steady increase in the median sales price and a decrease in the total number of annual listings and months inventory as follows:

Given the projected increase in population over the next five years and beyond, the continued increase in home values is likely to reduce the number of available affordable housing units for sale. On the rental side, the steady construction of new apartment complexes, many that rent "by the bedroom" keep market rents high. However, there is some hope that the older complexes will lower their rent prices to remain competitive.

| Year | Median Sales Price | # listings | Number of Months Inventory |
|---|---|---|---|
| 2000 | $110,200 | 216 | 7.1 |
| 2010 | $134,900 | 213 | 10.5 |
| 2013 | $156,700 | 120 | 5.8 |
| 2014 | $160,500 | 105 | 4.3 |

The percent of units sold based on a price distribution range shows a decrease in sales of houses in the more affordable price range as follows:

| Price Range | 2010 | 2012 | 2013 | 2014 |
|---|---|---|---|---|
| $100k - $120k | 16.3% | 11.7% | 5.4% | 6.0% |
| $120k - $140k | 15.5% | 12.6% | 17.8% | 13.9% |
| $140k - $160k | 16.7% | 11.7% | 15.2% | 19.5% |
| $160k - $180k | 6.0% | 15.8% | 9.8% | 12.9% |

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

San Marcos' median rent of $894 (2013 median contract rent) is higher than the HOME Rents/FMR for both efficiency and one-bedroom units. This reflects the need for more affordable housing units.

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

**Introduction**

**Definitions**

*Property Maintenance Code* means the most recent edition of the International Property Maintenance Code that has been adopted by the City of San Marcos.

*Standard condition dwelling unit* means a dwelling unit that complies with the City's Property Maintenance Code.

*Substandard dwelling unit* means an Unsafe or Dangerous structure that is found to be dangerous to the life, health, property or safety of the public or the occupants of the structure as those terms are defined in the City's Property Maintenance Code.

*Substandard dwelling unit, suitable for rehabilitation* means a structure that does not meet standard conditions as defined in the Property Maintenance Code, but is both financially and structurally feasible for rehabilitation to bring the unit into standard condition.

**Condition of Units**

The table below shows the number of housing units, by tenure, based on the number of conditions or characteristics the unit has. Selected conditions are similar to housing problems in the Needs Assessment and include (1) the lack of complete plumbing facilities; (2) the lack of complete kitchen facilities; (3) more than one person per room; and (4) cost burden greater than 30%. The table also includes the calculations for the percentage of total units that the category represents.

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| With one selected Condition | 1,368 | 30% | 7,201 | 61% |
| With two selected Conditions | 48 | 1% | 229 | 2% |
| With three selected Conditions | 0 | 0% | 36 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 3,113 | 69% | 4,274 | 36% |
| ***Total*** | ***4,529*** | ***100%*** | ***11,740*** | ***99%*** |

**Table 30 - Condition of Units**

**Data Source:** 2007-2011 ACS

### Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| 2000 or later | 985 | 22% | 3,477 | 30% |
| 1980-1999 | 1,380 | 30% | 3,846 | 33% |
| 1950-1979 | 1,676 | 37% | 4,018 | 34% |
| Before 1950 | 488 | 11% | 399 | 3% |
| ***Total*** | ***4,529*** | ***100%*** | ***11,740*** | ***100%*** |

**Table 31 – Year Unit Built**

**Data Source:** 2007-2011 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 | 2,164 | 48% | 4,417 | 38% |
| Housing Units build before 1980 with children present | 330 | 7% | 640 | 5% |

**Table 32 – Risk of Lead-Based Paint**

**Data Source:** 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

**Vacant Units –** Information not available.

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

**Table 33 - Vacant Units**

### Need for Owner and Rental Rehabilitation

Forty-eight percent of the owner-occupied housing stock and thirty-seven percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old. As the housing stock ages, housing units can begin to deteriorate, especially when the residents don't or can't provide needed maintenance. The City funds owner-occupied housing rehabilitation programs that reduce building code violations, increase accessibility, and preserve housing values. The City also allows homeowners to perform renovation work on their homesteads (without using a contractor) so long as the work complies with codes which reduces the cost of rehabilitation.

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

Houses constructed before 1978 can be presumed to have at least some lead-based paint. The 2009-2013 ACS data shows that 330 owner-occupied and 640 rental units that were constructed prior to 1980 are occupied by families with children under the age of six – the age most vulnerable to lead-paint exposure. As housing units and neighborhood age, it is not unusual for the income classes to fall from middle or moderate income households to lower income households. Thus, it is likely that many of the older residences are occupied by low income households.

The Texas Department of State Health Services monitors the lead poison testing results and compiles results by counties. Their records show the following testing results for the year 2011:

- 1,628 children under the age of six were tested in Hays County (12.8% of all 6 year olds)
- Less than 5 children tested positive for elevated lead levels (0.2%).

This is consistent with the 2009 results which show that only 1.4% tested positive out of 1,179 tests that were performed.

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

**Introduction:**

The San Marcos Housing Authority administers the Housing Choice (section 8) Voucher Program and Public Housing. The City works closely with the Housing Authority regarding public housing issues. There is a definite need for additional public housing/Section 8 vouchers in San Marcos as evidenced by long waiting lists that exist for all housing categories.

**Totals Number of Units**

| 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 units vouchers available | | | 289 | 218 | | | 0 | 0 | 0 |
| # of accessible units | | | unknown | Unknown | | | | | |
| *includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition | | | | | | | | | |

**Table 34 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Describe the supply of public housing developments:**

The San Marcos Housing Authority has been providing affordable housing since 1950 and currently provide housing for about 574 low-income families and individuals, including the elderly and disabled. Their resident services program consists of several initiatives designed to support Self-sufficiency and family development, elderly and disabled services, youth services, and resident organizations and community development. Public housing developments include Allen Wood Homes, C. M. Allen Homes, and Chapultepec Homes. Springtown Villas is a place-based Section 8 facility for seniors and persons with a disability.

**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:**

Overall the public housing units are considered to be in good condition and the Housing Authority follows a program of routine maintenance. The C. M. Allen Homes were impacted by flood waters during the Memorial Day weekend flood of 2015. See the next question for more details.

**Public Housing Condition**

| Public Housing Development | Average Inspection Score |
|---|---|
| All Developments | High Performing |

**Table 35 - Public Housing Condition**

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

In May 2015 the City of San Marcos experienced a devastating flood that impacted all 100 units of public housing at the C. M. Allen complex. Ninety six families were impacted with loss of personal possessions, vehicles, and temporary loss of housing. The damage was primarily from rising water and the initial assessment shows that these units remain structurally sound, although renovation costs are expected to be high as appliances, air conditioning units, sheet rock, flooring, and cabinets will need to be replaced and the units treated to prevent mold growth.

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

San Marcos Public Housing will continue to improve the living environment by making technology available to their residents; partnering with Texas State University for students to provide nutrition and healthy cooking classes; providing after-school activities; and continuing to provide a family self-sufficiency program.

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

**Introduction:** Three agencies provide shelters for specific homeless populations: (a) the Southside Community Center operates an emergency family shelter; (b) the Hays-Caldwell Women's Center accepts victims of domestic violence – women, men, adults and children; and (c) the Greater San Marcos Youth Council accepts youth ages 5 to 17 that are at-risk, homeless, neglected or abused. No shelter is available for single men and women who do not fit these categories although Southside will make exceptions on a case-by-case basis. Shelters are available in Austin and San Antonio and local social service agencies provide assistance in reaching these shelters as part of their supportive services.

**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) | 60 | 25 | 0 | 0 | 0 |
| Households with Only Adults | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 16 | 10 | | | |

**Table 36 - 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.**

Non-profit organizations in San Marcos provide a number of services to their clients including the shelters previously listed, food distribution, English-as a second language classes, GED preparation courses, counseling and advocacy for victims of rape and family violence, job training for youth and young adults and many other services.

**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.**

San Marcos is served by a variety of organizations that address the needs of the homeless including:

- Direct Assistance (food, medication, bus tickets, etc.): Salvation Army, Southside Community Center, St. Vincent De Paul Society
- Food: Hays County Food Bank
- Meals, showers, laundry facilities: Southside Community Center (not limited to their shelter residents)
- Emergency Shelter: Southside Community Center, Salvation Army
- Veterans Service: Hays County Veterans Service Office
- Health Care: Community Action

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

**Introduction**

**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**

Elderly persons and persons with a disability may need accessibility improvements to allow them to remain in their home or to move into a new home. Public housing residents need resources to gain their independence from publicly supported housing and need a sufficient supply of affordable rental/for sale housing units. Persons with addictions often need a group home or other transitional housing to support their recovery. Transitional housing has been identified as a need for persons leaving the family violence shelter and for youth who have "aged out" of the youth shelter and foster care systems.

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

There is no established supportive, transitional housing in San Marcos for those returning from mental and physical health institutions.

**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)**

San Marcos will continue to fund housing rehabilitation programs that work with the elderly, and other low-income homeowners, in an attempt to maintain a safe, accessible home environment. The City will use public service funds to provide supportive services to special needs residents. The City also provides over $400,000 in general fund dollars to support local non-profit organizations that have programs that benefit the community, including those with special needs. Park and sidewalk projects will improve accessibility for those who have mobility challenges.

**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€ with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

1. Housing rehabilitation for low/mod homeowner occupied housing units through Southside Community Center
2. Park improvements, including accessibility improvements
3. Public Services support of:
    a. Victims of family violence
    b. Children within the Texas Foster Care system

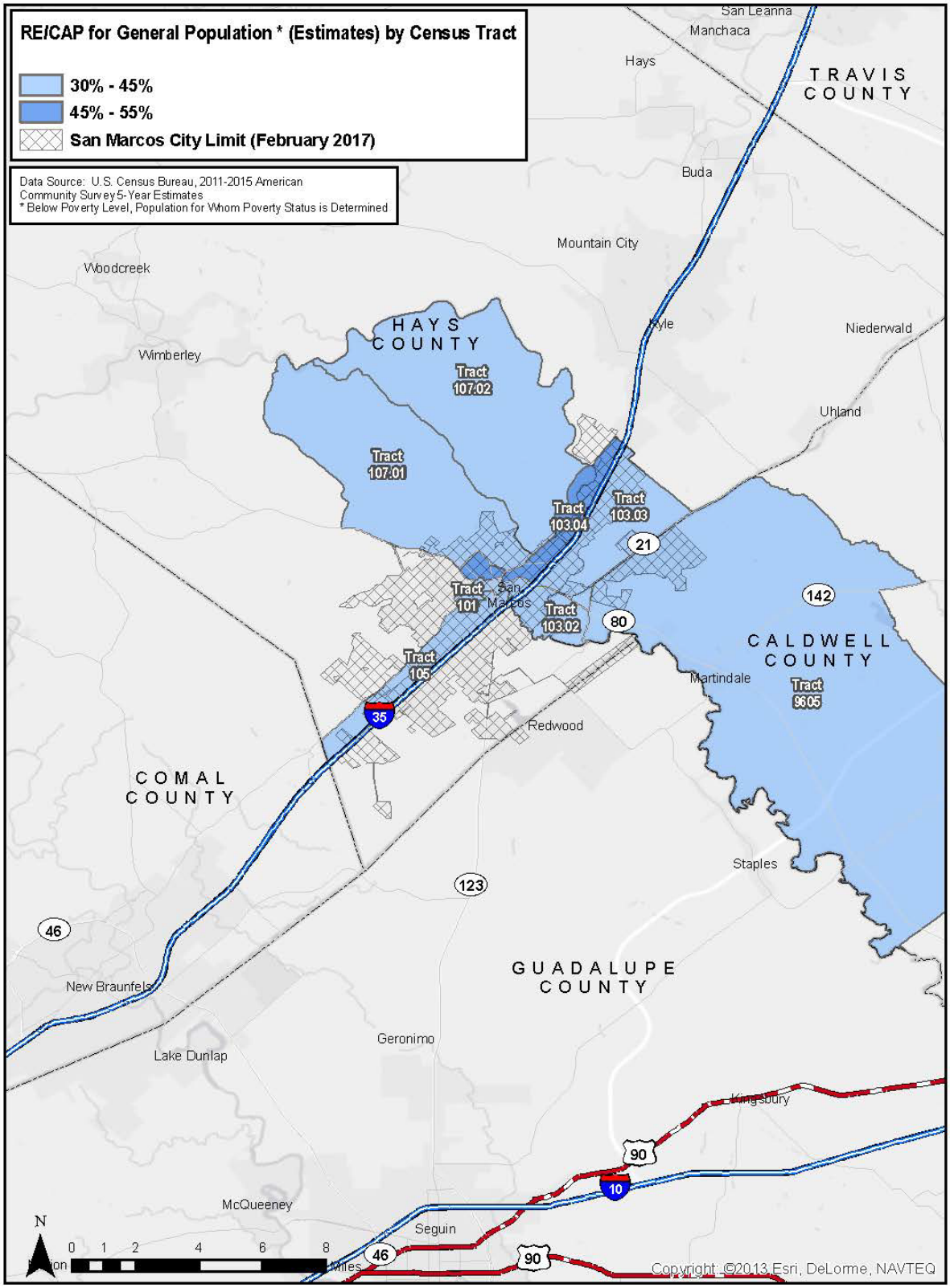
## 2017 Addition to MA-40 Barriers to Affordable Housing – 91.210(e)

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

There are no barriers to affordable housing resulting from public policies of the City of San Marcos. The Updated Analysis of Impediments to Fair Housing Choice found one additional impediment that creates barriers to affordable housing:

1. Census tracts where poverty amongst racial and ethnic populations exceed 30% creating a concentration of poverty.

**Map of R/ECAP Areas by Census Tract**



## MA-40 Barriers to Affordable Housing – 91.210(e) - 2015

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

There are no barriers to affordable housing resulting from public policies of the City of San Marcos.

The Analysis of Impediments to Fair Housing Choice found three impediments that create barriers to affordable housing:

1. Lack of affordability of the housing stock;
2. Insufficient income for the local cost of housing; and,
3. Low income residents have limited resources to maintain homes and neighborhood stability.

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

### Introduction

The economic health of a community has a large impact on a household's ability to meet the financial needs of owning or renting their desired housing unit. The data below provides a look at where jobs and economic activity provide employment opportunities.

### 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 | 53 | 23 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 1,814 | 4,099 | 21 | 20 | -1 |
| Construction | 456 | 362 | 5 | 2 | -3 |
| Education and Health Care Services | 1,513 | 3,434 | 17 | 16 | -1 |
| Finance, Insurance, and Real Estate | 463 | 839 | 5 | 4 | -1 |
| Information | 220 | 435 | 3 | 2 | 0 |
| Manufacturing | 753 | 2,028 | 9 | 10 | 1 |
| Other Services | 451 | 1,039 | 5 | 5 | 0 |
| Professional, Scientific, Management Services | 599 | 1,195 | 7 | 6 | -1 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 1,389 | 5,559 | 16 | 27 | 11 |
| Transportation and Warehousing | 200 | 800 | 2 | 4 | 2 |
| Wholesale Trade | 307 | 457 | 4 | 2 | -1 |
| Total | 8,218 | 20,270 | -- | -- | -- |

**Table 37 - Business Activity**

**Data Source:** 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

### Labor Force

| | |
|---|---|
| Total Population in the Civilian Labor Force | 22,662 |
| Civilian Employed Population 16 years and over | 20,373 |
| Unemployment Rate | 10.10 |
| Unemployment Rate for Ages 16-24 | 20.30 |
| Unemployment Rate for Ages 25-65 | 5.45 |

**Table 38 - Labor Force**

**Data Source:** 2007-2011 ACS

| Occupations by Sector | Number of People / | |
|---|---|---|
| Management, business and financial | | 3,521 |
| Farming, fisheries and forestry occupations | | 1,111 |
| Service | | 3,334 |
| Sales and office | | 6,147 |

| | | |
|---|---|---|
| Construction, extraction, maintenance and repair | | 1,260 |
| Production, transportation and material moving | | 626 |

**Table 39 - Occupations by Sector**

**Data Source:** 2007-2011 ACS

## Travel Time

| Travel Time | Number | Percentage |
|---|---|---|
| < 30 Minutes | 13,907 | 72% |
| 30-59 Minutes | 3,974 | 21% |
| 60 or More Minutes | 1,344 | 7% |
| ***Total*** | ***19,225*** | ***100%*** |

**Table 40 - Travel Time**

**Data Source:** 2007-2011 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 | 1,090 | 109 | 730 |
| High school graduate (includes equivalency) | 2,771 | 192 | 968 |
| Some college or Associate's degree | 3,339 | 318 | 714 |
| Bachelor's degree or higher | 3,840 | 200 | 716 |

**Table 41 - Educational Attainment by Employment Status**

**Data Source:** 2007-2011 ACS

### Educational Attainment by Age

| | Age | | | | |
|---|---|---|---|---|---|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 87 | 192 | 172 | 330 | 793 |
| 9th to 12th grade, no diploma | 569 | 470 | 325 | 440 | 173 |
| High school graduate, GED, or alternative | 1,394 | 1,384 | 1,190 | 1,357 | 608 |
| Some college, no degree | 15,101 | 1,870 | 715 | 924 | 593 |
| Associate's degree | 653 | 319 | 468 | 103 | 202 |
| Bachelor's degree | 1,237 | 1,832 | 700 | 1,044 | 421 |
| Graduate or professional degree | 152 | 493 | 157 | 530 | 349 |

**Table 42 - Educational Attainment by Age**

**Data Source:** 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---|
| Less than high school graduate | 17,478 |
| High school graduate (includes equivalency) | 23,415 |
| Some college or Associate's degree | 25,752 |
| Bachelor's degree | 33,750 |
| Graduate or professional degree | 42,098 |

**Table 43 – Median Earnings in the Past 12 Months**

**Data Source:** 2007-2011 ACS

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

The largest employment sectors are (1) Service industry with 21%; (2) Education and Health Care with 17%; followed closely by Retail trade with 16% of the workforce.

**Describe the workforce and infrastructure needs of the business community:**

In a recent survey of regional employers, respondents identified the availability of educated and talented workers, quantity of available workers, and commitment to Greater San Marcos as the top three strengths of the workforce. In terms of weaknesses, however, respondents identified a lack of education and skills, followed by limited job opportunities, and low wages.

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

The City of San Marcos continues to invest millions of dollars annually in planning and infrastructure to support continued economic development. The following three examples are indicative of the level of support for continued economic development and growth within the City organization and the community at large:

1. CodeSMTX – the rewrite of the City's Land Development Code so that new development fits the community's vision for the future. One of the goals is to attract affordable high quality new development within high intensity areas.
2. FM 110 - A major new arterial roadway, jointly funded by the City of San Marcos and Hays County, that will provide vehicular connectivity and access to key infrastructure for the majority of the City, east of Interstate 35.
3. Greater San Marcos Partnership (GSMP) Vision 2020 Strategy - A strategic plan to enhance economic development activities and programs in the region comprised of Hays and Caldwell counties.

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

The 2009-13 American Community Survey shows that in San Marcos 78% of the population 3 and over is enrolled in college or graduate school. Of those 25 and older only 14% have less than a high school degree, with 31% having a bachelor's degree or higher. In addition to Texas State University, Austin Community College, and Gary Job Corps offer career and technical training.

Compared to the State of Texas and the nation, San Marcos has fairly competitive workforce dynamics. But seen in the context of Central Texas, the San Marcos region must upgrade its complement of adults with college degrees at all levels to get on the radar of top knowledge businesses in the Austin-San Antonio corridor and beyond. In addition, programs and processes may need improvement to better connect existing and future employers with the regional education and training community.

**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.**

The Greater San Marcos Partnership, the City's contracted economic development firm, works closely with existing and prospective businesses and local education providers to ensure that a skilled workforce is available for job openings.

Austin Community College recently expanded their degree and certifications curriculum to meet regional workforce demands, particularly in the areas health sciences, IT, and creative arts. It also is the recipient of a $300,000 AARP grant which sparked the creation of the Back to Work 50+ - Women's Economic Stability Initiative. Texas State University has opened the highly successful technology innovator Science Technology and Advanced Research (STAR) Park. Gary Job Corp provides career technical and academic training to youth ages 16 through 24 for careers ranging from health occupations to business technology to construction and manufacturing.

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

Yes. The Capital Area Council of Governments (CAPCOG) completed the 2010-2015 CEDS on behalf of its members, which includes the City of San Marcos.

**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.**

No economic development initiatives are currently planned for CDBG funding participation. The City of San Marcos provides funding to the Greater San Marcos Partnership (GSMP) which is a public-private partnership focused on job creation, increased investment and creating economic opportunities.

## MA-50 Needs and Market Analysis Discussion

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

In San Marcos 61% of the renters and 30% of the homeowners have one housing problem – primarily a cost burden that exceeds 30%. Only 2% of renters and 1% of homeowners have two or more housing problems. For the purpose of answering this question, "concentration" means an area having 44% or more of the population. The Housing Cost Burden Map shows that there is a large portion of the City where 44 to 73% of the households have a housing cost burden that exceeds 30% of their income. The only area with a cost burden that exceeds 73% is located in Census Block Group 10905-1 – an area where only 15.83% of the population are low/mod.

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

Of the thirteen census tracts in San Marcos, ten have a low/mod population in excess of 51%, the threshold HUD has established as the minimum to be considered a "low/mod area".

HUD defines high racial/ethnic concentration areas as being census tracts in which a racial or ethnic group's share of the population is at least 10% greater than that group's share of the City population as a whole. The ratio used to determine areas of minority concentration based on this definition is 6% or higher for African American neighborhoods and 42% or higher for Hispanic/Latino neighborhoods.

Two census blocks (out of 13) have high concentrations of African American residents while four have high concentrations of Hispanic residents. Five of those six tracts also have low/mod populations in excess of 51%. (See chart in NA-30).

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

The housing market in these areas includes new high-end multi-family housing, university-related housing, older multi- and single-family housing, mobile home parks, public housing and some units of subsidized affordable housing. Several new subdivisions with moderately-priced housing are also located in these areas.

**Are there any community assets in these areas/neighborhoods?**

These census tracts cover a large segment of San Marcos. There are many community assets in these areas including churches and organizations that support the low to moderate income population. Assets include the Public Library and Recreation Center, City and County government offices, along with State agencies, the hospital and numerous medical offices, public schools, a number of neighborhood parks, major retail areas including major grocery and pharmacy stores, and several community centers.

**Are there other strategic opportunities in any of these areas?**

The City is expanding the strategic opportunities in these areas by focusing CDBG and Capital Improvements in the areas as well as encouraging economic development, infill affordable housing development and housing rehabilitation.

# Strategic Plan

## 2020 Addition to SP-05 Overview

### Strategic Plan Overview

Because of the recent and continuing impacts of the COVID-19 pandemic on health systems and the economy, the Coronavirus Aid, Relief and Economic Security Act (CARES Act) made available additional funding through a new program, the Community Development Block Grant (CDBG)-CV Coronavirus Response grant. The City of San Marcos will receive $425,261 in funding for immediate use upon acceptance of the amendments to the City's 2019 Action Plan by the US Department of Housing and Urban Development (HUD).

HUD has waived some of the typical requirements for this grant to meet the needs of the current situation:

- The City can accept applications from for-profit entities
- Up to 100% of the funds can be used for Public Services
- Comment periods must be a minimum of five days
- The typical needs assessments and market analyses are not required

These funds must be used to prevent, prepare for, and respond to Coronavirus, which can include responding to the economic effects as well as the health impacts of the COVID-19 pandemic. Funding is primarily for projects and programs that benefit low-to-moderate income residents of San Marcos who have been impacted by the COVID-19 pandemic.

The City will be holding an application process to help determine the optimal allocation for the funding, in addition to consulting with local health authorities and reviewing data as applicable.

## SP-05 Overview

### Strategic Plan Overview

The Strategic Plan addresses the high priority needs of the community as determined through stakeholder input, funding realities, and available partners. The Plan addresses the infrastructure, public facilities, clearance activities, housing, and public services needs of the low/mod areas and citizens of San Marcos.

The City will work in partnership with other entities and non-profit organizations to enhance service delivery systems. The City will provide technical assistance, program monitoring, workshops and information sharing to ensure the goals of the CDBG program are met.

The City is committed to providing affordable housing of choice to low-income and protected classes through educating the public on fair housing issues and rights and affirmatively furthering fair housing. By providing assistance to first-time homebuyers to purchase affordable homes of choice the City is encouraging de-concentration and fair housing choice. The City also helps low-income homeowners maintain their homes through its housing rehabilitation program.

The City strives to improve low-income residential areas, especially those with high concentrations of minorities and other protected classes, by improving parks and other facilities and infrastructure. These public improvements bring the areas up to standards equal to other areas of the city and make the neighborhoods safer and more desirable.

The City's 2015 CDBG allocation will be $517,077 which will be used to accomplish the goals set out in this Consolidated Plan. For the purposes of planning, the 5-year plan is based on an estimate of an annual allocation of $500,000 per year, for a total of $2,500,000 over the course of the 5-year plan. A small amount of additional revenue may be available in the form of Program Income from recaptured funds from the First-Time Homebuyer program when a 5-year affordability period is not completed.

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

### Geographic Area

Table 44 - Geographic Priority Areas

### General Allocation Priorities

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

The City of San Marcos does not have any specific target areas for CDBG expenditures – essentially, the entire City has a low-mod population, spread throughout all census tracts. Likewise, the City has not geographically prioritized the identified needs of the community.

**Low/Mod Census Tracts**

The following chart shows the City's low/mod population percentages by census tract. All tracts are located in Hays County unless otherwise noted. The source data is the HUD Low/Mod Income Summary Data (LMISD) effective 7-1-2014. The data is found at https://www.onecpd.info/manage-a-program/acs-low-mod-summary-data-block-groups-places.

| Census Tract | Low/Mod Population | Total Population | Low/Mod Population Percent |
|---|---|---|---|
| **960500 (Caldwell Co)** | 2969 | 4980 | 59.61% |
| **210505 (Guadalupe Co.)** | 725 | 1480 | 48.99% |
| **101** | 1490 | 2225 | 66.96% |
| **102** | 705 | 960 | 73.43% |
| **103.02** | 3100 | 3875 | 80.00% |
| **103.03** | 3375 | 4930 | 68.45% |
| **103.04** | 4310 | 5215 | 82.64% |
| **104** | 4220 | 6750 | 62.52% |
| **105** | 2270 | 3200 | 70.94% |
| **106** | 3010 | 8435 | 35.68% |
| **107.01** | 4745 | 6770 | 70.09% |
| **107.02** | 720 | 1220 | 59.02% |
| **109.05** | 315 | 1990 | 15.83% |
| **Total** | 31,954 | 52,030 | 61.41% |

Maps showing the percentage of low/mod population of each census block group, as established by the U. S. Department of Housing and Urban Development and released in 2014 are included in this document.

## 2020 Addition to SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

In addition to the existing programs which will not change as a result of this amendment, Economic Development is hereby added as a Priority Need category available for funding projects and programs through the annual Action Plans. Projects or programs in response to the COVID-19 pandemic can be in any of the following Priority Need categories, as long as they meet the requirements specified in the CDBG-CV regulations and guidance:

- Economic Development
- Public Services
- Affordable Housing
- Public Facilities / Infrastructure / Transportation
- Clearance
- Program Administration

### Narrative (Optional)

Due to the nature of the COVID-19 pandemic and subsequent business closures, it is anticipated that programs and projects will particularly be needed to support local businesses and their low-to-moderate income employees, as well as in the public services category. The addition of Economic Development to this Consolidated Plan as a priority need is necessary to enable award of funds in that category.

## 2017 Addition to SP-25 Priority Needs - 91.215(a)(2)

**Priority Needs**

In addition to the existing programs which will not change as a result of this amendment, the priority needs as identified for the $25,080,000 in CDBG-DR funds based on the disaster recovery public community meetings and surveys are as follows:

| City of San Marcos | | |
|---|---|---|
| Housing | $7,524,000 | 30% |
| SF Owner Occupied Rehabilitation, Reconstruction, or Buyoutl | $5,000,000 | |
| SF 1-4 Unit Rental Rehabilitation, Reconstruction, or Buyout | $2,524,000 | |
| | | |
| Infrastructure | $12,540,000 | 50% |
| | | |
| Planning | $3,762,000 | 15% |
| | | |
| Admin | $1,254,000 | 5% |
| | | |
| **Total Allocation** | **$25,080,000** | **100%** |

Housing Priorities with the CDBG Disaster Recovery Funds based on public meetings, needs assessment and individual surveys from the impacted community for housing.

The City intends to allocate **$7,524,000** of its CDBG-DR funds to the following Housing activities and does not anticipate funding more than approximately 100 homes:

- Single-Family, Owner Occupied Housing Rehabilitation or Reconstruction
- Single-Family, Owner-Occupied Housing Reconstruction (for homes incurring damage that amounts to greater than 50% of the home's pre-storm value the home will be elevated as required);
- Single-Family, 1-4 Unit Rental Housing Substantial Rehabilitation or Reconstruction for which Elevation will be required
- Elevation w/ Minor Repair; and
- Buyout

The breakout of funds between owner occupied and rental is as follows and was based on the outstanding proportion of owner occupied and rental units that received substantial damage from the flooding (excluding manufactured housing units):

| Housing Programs Proposed Breakout of Funding | |
|---|---|
| Single Family Owner Occupied Rehab/Recon/Buyout | $5,000,000 |
| Single Family 1-4 Unit Rental Rehab/Recon/Buyout | $2,524,000 |

During community meetings several projects were identified as being the top priorities for the use of CDBG-DR grant funds. Based on the input and the design of the project, the staff developed the following table of priorities for infrastructure projects:

**City of San Marcos CDBG-DR Infrastructure Feasibility Study**

**Prioritization Matrix Results & Ranking**

| | % LMI Population Served | Flood Risk Reduction: Level of Service | Flood Risk Reduction-# Structures Benefitted | Benefit-Cost Ratio | Leveraged Funding | Permitting Requirements / Schedule | Mobility Improvement | Phasing Considerations | Project Synergies | Environmental Impact/Benefit | Total Prioritization Score (out of 100) | Prioritization Ranking |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Area 3- Midtown/Aquarena Springs | 17 | 4 | 10 | 20 | 5 | 5 | 5 | 3 | 3 | 3 | 75 | 1 |
| Area 1- Blanco Gardens | 16 | 4 | 10 | 20 | 5 | 0 | 5 | 0 | 3 | 3 | 66 | 2 |
| Area 2- Clarewood | 18 | 4 | 10 | 7 | 5 | 5 | 5 | 3 | 3 | 3 | 63 | 3 |
| Riverine Project 1-Bike trail | 16 | 10 | 10 | 7 | 5 | 0 | 5 | 5 | 3 | 0 | 61 | 4 |
| Area 4- Uhland Road | 15 | 4 | 10 | 13 | 0 | 5 | 3 | 0 | 3 | 3 | 56 | 5 |
| Area 7- Rio Vista | 18 | 4 | 5 | 13 | 0 | 5 | 0 | 0 | 0 | 3 | 48 | 6 |
| Area 6- River Ridge | 16 | 4 | 2 | 0 | 5 | 5 | 3 | 3 | 3 | 3 | 44 | 7 |
| Area 5- Fairlawn | 11 | 4 | 7 | 0 | 0 | 5 | 3 | 0 | 3 | 3 | 36 | 8 |

| | BEST | MID | LEAST |
|---|---|---|---|
| Ranking Color Scale | 10 | 5 | 1 |

## SP-25 Priority Needs - 91.215(a)(2) - 2015

### Priority Needs

**Table 45 – Priority Needs Summary**

### Narrative (Optional)

The high priorities identified in the 2015-2019 Consolidated Plan are:

- Affordable Housing
- Public Facilities / Infrastructure / Transportation
- Clearance
- Public Services
- Program Administration

The high priority needs were determined in compliance with the City's Citizen Participation Plan following a series of workshops, small group meetings, and the 2015 Action Plan stakeholder's workshop and public hearing. Each meeting/workshop included a presentation on the City's funding history, eligible activities, national objectives, and fair housing.

Participants and the public were encouraged to complete one or both of the City's surveys – one in paper format and one on-line survey. Paper surveys were provided at each of the workshop and small group meetings and were also available on-line.

Survey results were published on the City's website and presented to the City Council, along with any comments that had been received.

# 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) | The City does not receive TBRA. |
| TBRA for Non-Homeless Special Needs | The City does not receive TBRA. |
| New Unit Production | San Marcos does not anticipate the construction of new housing units directly funded with the CDBG Grant Program. |
| Rehabilitation | Aging housing stock, especially those homes owned by low-income persons, will need assistance in maintaining the quality, safety, and accessibility of their homes through housing rehabilitation. |
| Acquisition, including preservation | Acquiring vacant lots for the construction of affordable housing or expanding existing park and green space areas will be considered as funding permits and when appropriate properties are available. |

**Table 46 – Influence of Market Conditions**

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

### Introduction

The City anticipates continuing to receive an annual CDBG allocation of approximately $500,000 and does not expect to become an entitlement community for HOME, ESG, or ADDI funding during the next five years.

### Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of Con Plan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| CDBG | Public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | $517,077 | $2,000 | $290,669 | $809,746 | $2,000,000 | CDBG funds will be used to address community housing and non-housing priority needs. |

**Table 47 - Anticipated Resources**

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

The City of San Marcos utilizes both CDBG and General Fund dollars to provide assistance to local non-profit organizations who provide services in the San Marcos area. Although CDBG funds for "public services" are limited to 15% of the annual allocation ($75,000 for a $500,000 allocation), the City leverages these limited resources with over $400,000 in local "Human Services" funds. A citizen advisory board reviews applications for both funding sources and make recommendations to the City Council on funding awards. The City does not require that funded projects/programs provide "matching" funds. However, it is common for CDBG-funded infrastructure and public facility projects to include the use of non-federal funds.

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

The City anticipates continuing to improve existing parks and install sidewalks in low/mod areas on property currently owned by the City. The *Affordable / Workforce Housing Policy* acknowledges the need for additional land to be made available to organizations such as Habitat for Humanity for Humanity for the construction of affordable housing. If public land becomes available, the City will strive to target it toward the construction of affordable housing.

## 2017 Addition to 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.

The City of San Marcos will need assistance to deliver the CDBG-DR funds and will use a portion of the funds to plan, administer and deliver projects to impacted residents and technical programs in infrastructure by utilizing third party consultants**.**

Assessment of Strengths and Gaps in the Institutional Delivery System

The City of San Marcos must continue to conduct the regular business of the city. The staff will maintain close oversight on any additional support retained to assist with the delivery of the projects. The City will monitor ongoing activities and serve as support for residents with questions or concerns. The City's financial services team will be involved in the monitoring process as well.

As was discussed in the Unmet Needs and Prioritization sections, there are insufficient funds to address all of the unmet needs in both the housing and infrastructure programs.

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.

The strategy is to examine the additional staffing requirements in the process and utilize experienced consultants and professionals to assist the City in delivery of the CDBG-DR funds. A Request for Proposals was issued to assist in specific capacities for housing. A similar Request for Proposal will likely be issued upon approval of the DR Action Plan Substantial Amendment for infrastructure project.

## 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 |
|---|---|---|---|
| Hays Caldwell Women's Center | Non-Profit Organization | Subrecipient – Public Services | Jurisdiction |
| CASA of Central Texas | Non-Profit Organization | Subrecipient – Public Services | Jurisdiction |
| Southside Community Center | Non-Profit Organization | Subrecipient – Housing Ownership | Jurisdiction |
| Habitat for Humanity-San Marcos | Non-Profit Organization | Subrecipient – Housing Ownership | Jurisdiction |
| United Way of Hays Co. | Non-Profit Organization | Subrecipient – Public Services | Jurisdiction |
| Community Services – Parks & Recreation Div. | Government | Public Services & Public Facilities | Jurisdiction |
| San Marcos Public Housing | Public Housing Authority | Affordable Housing-Rental, Public Housing, Homelessness | Jurisdiction |

**Table 48 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The City of San Marcos works closely with the local non-profit and faith based organizations to ensure that services are provided to the San Marcos low/mod and homeless populations. The City provides training and technical assistance to enhance their subrecipient partner's capacity to serve low/mod persons while complying with CDBG program rules.

Gaps in the institutional structure include:

- There is a gap in the level of funding that is available for supportive services; when funds are inadequate services are reduced or eliminated.
- There is also a lack of funds to construct transitional housing.
- Habitat for Humanity – San Marcos has no paid staff and primarily depends on weekend "workdays" to construct new housing units. If additional funding was available to hire an executive director and construction professionals, their rate of production would most likely increase.
- There is a gap in the number of Public Housing/Section 8 Voucher units available locally and the number of persons who need this housing option.
- There is a gap in the shelter options available to single adults in San Marcos.

The City continues to affirmatively further fair housing as part of its institutional service delivery system. Principal actions to lessen impediments to fair housing are:

- Hosting an annual fair housing workshop that is targeted to local housing industry partners;
- Maintaining Fair Housing information on the City's website;
- Issuing an annual Proclamation declaring April to be Fair Housing Month;

- Providing resources and assisting persons who want to file a fair housing complaint;
- Including "Fair Housing" as a topic in all homebuyer education classes and stakeholder workshops.

The following charts details the availability of services in the San Marcos area.

**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 | | |
| Legal Assistance | X | | |
| Mortgage Assistance | | | |
| Rental Assistance | X | | |
| Utilities Assistance | X | | |
| **Street Outreach Services** | | | |
| Law Enforcement | X | | |
| Mobile Clinics | | | |
| Other Street Outreach Services | X | X | |
| **Supportive Services** | | | |
| Alcohol & Drug Abuse | X | | |
| Child Care | X | | |
| Education | X | | |
| Employment and Employment Training | X | | |
| Healthcare | X | | X |
| HIV/AIDS | X | | X |
| Life Skills | X | | |
| Mental Health Counseling | X | | |
| Transportation | X | X | X |
| **Other** | | | |
| Other: Food Bank | X | | |

**Table 49 - Homeless Prevention Services Summary**

**Describe the extent to which services targeted to homeless person and persons with HIV and mainstream services, such as health, mental health and employment services are made available to and used by homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families and unaccompanied youth) and persons with HIV within the jurisdiction:**

Three shelters are available for homeless persons in San Marcos that target specific populations: unaccompanied youth up to age 17; victims of family violence; and families with children. In addition, Southside Community Center provides an evening meal each day, allows persons who are homeless to shower and do laundry, without regard to their shelter status. Food is available from the Hays County Food Bank. Community Action has programs that provide transportation to medical appointments for persons living with HIV. Local non-profit organizations and churches provide direct assistance as they are able for needs such as bus tickets, emergency lodging, and clothing. The Hays County Veteran's Service Office works with veterans, including those who are homeless, to meet various needs.

**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.**

San Marcos has a strong network of non-profit and faith based organizations who are committed to serving the needs of the community. Unfortunately, as is true across the nation, operating funds are always in short supply. Gaps in the delivery system include the lack of a shelter for single individuals who do not fit the specific criteria of the existing shelters; lack of transitional housing for individuals leaving shelters; insufficient public housing and Section 8 Vouchers to meet the local need, lack of funding for programs of supportive services, and lack of rental housing that is affordable to extremely low income persons.

**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.**

The City will continue to fund social service programs that benefit the low to moderate income citizens of San Marcos using both CDBG and City Human Services funds. The City will consider supporting new development of Low Income Housing Tax Credit (LIHTC) housing as those opportunities arise. The City will continue to waive construction permit fees for the construction of affordable housing or for renovation projects carried out using CDBG funds or by the San Marcos Housing Authority.

## 2017 Addition to SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| 1 | SF Owner Occupied Rehabilitation or Reconstruction | 2017 | 2021 | Disaster Recovery Assistance/LMI | Maintain affordable housing after the floods Mitigate damage | $5,000,000 | Repair not more than 50 homes |
| 2 | SF 1-4 Unit Rental Rehabilitation or Reconstruction | 2017 | 2021 | Disaster Recovery Assistance/LMI | Maintain affordable housing after the floods Mitigate damage | $2,524,000 | Repair not more than 50 homes |
| 3 | Midtown | 2017 | 2022 | Infrastructure drainage access/LMI | Intersection improvements are proposed including curb cuts and inlet improvements adjacent to the low point locations and inlets for the north side/Rehab facility. Clearing of the existing TxDOT ditch is also proposed as it is currently overgrown, and not well-maintained. Downstream at Davis Road, the existing dual 8'x4' culverts will be supplemented with 2 additional culverts as not to constrict flow | $850,000 | Approximately 82 properties would benefit during local rainfall events up to 25-year frequencies with the proposed improvements. Mobility will be improved. |
| 4 | Blanco Gardens | 2018 | 2022 | Infrastructure Drainage Access/LMI | By adding a new central storm drain system to Conway & Barbara Drives connected to the existing storm drain system, and providing a new 60-inch outfall to the San Marcos River (supplementing the existing 60-inch outfall); both the existing and proposed systems meet the City's required 25-year criteria. Additional 24-inch connections across River Road into the Woods Apartment Ditch are proposed to provide | $5,000,000<br><br>+500,000 local funds | Approximately 420 properties would benefit during local rainfall events up to 25-year frequencies with the new storm drain system. Mobility will be improved. |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | | | | | additional relief during lesser events. | | |
| 5 | Clarewood/Barbara | 2018 | 2022 | Infrastructure Drainage Access/LMI | Mitigation and Drainage By adding a new storm drain system to Clarewood Dr. with a connection to both the Bugg Lane system and with a connection to the existing Highway 80 ditch (where ponded water currently flows), the system will meet criteria, and runoff will be captured by the storm drains and ditches instead of ponding in the roadway. | $2,500,000 | Approximately 76 properties would benefit during local rainfall events up to 25-years with the new storm drain system. Mobility will be improved. |
| 6 | Uhland Road | 2017 | 2022 | Infrastructure for Flood Risk Improvement/LMI | By converting the roadways to depressed curb-and-gutter sections with adequate grading, and adding a new storm sewer system with a new 48-inch outfall to the Blanco River, this area would be brought into compliance meeting the City's 25-year design criteria. | $4,150,000 +50,000 in local funds | Approximately 166 properties would benefit during local rainfall events up to 25-year frequencies with the new storm drain system and roadway improvements. Mobility will be also improved |
| 7 | Planning | 2015 | 2021 | | | $3,762,000 | Assist in the development of an operational program designed to benefit residents impacted by storm |
| 8 | Administration | 205 | 2021 | | | $1,254,000 | Effectively administer programs |

Goals Description

1. Due to flooding damage, the city will rehabilitate with elevation if needed, or reconstruct houses that are substantially damaged after the storm due to disaster related impacts of single family owner occupied homes damaged during the storm.
2. Due to flooding damage, the city will rehabilitate, with elevation if needed, or reconstruct SF 1-4 Unit Rental uses that are substantially damaged after the storm due to disaster related impacts during the storm.
3. Intersection improvements are proposed including curb cuts and inlet improvements adjacent to the low point locations and inlets for the north side/Rehab facility. Clearing of the existing TxDOT ditch is also proposed as it is currently overgrown, and not well-maintained. Downstream at Davis Road, the existing dual 8'x4' culverts will be supplemented with 2 additional culverts as not to constrict flow. Lastly the City will consider a future channel along Davis Road or the Railroad near the Lake to connect to the Blanco River, as the Lake is reported to overflow both west and east in heavy events. The project will require coordination with TxDOT for these improvements.
4. By adding a new central storm drain system to Conway & Barbara Drives connected to the existing storm drain system, and providing a new 60-inch outfall to the San Marcos River (supplementing the existing 60-inch outfall); both the existing and proposed systems meet the City's required 25-year criteria. Additional 24-inch connections across River Road into the Woods Apartment Ditch are proposed to provide additional relief during lesser events. Road regrading is proposed for this reach of River Road from Linda to Cape Rd. revising the roadway cross-section to drain towards the Woods apartment ditch. Lastly, there is a potential buyout property on Conway that may be purchased for use as a drainage easement to add an inlet and lead system to drain the alley/easement between Barbara & Conway.
5. Adding a new storm drain system to Clarewood Dr. with a connection to both the Bugg Lane system and with a connection to the existing Highway 80 ditch (where ponded water currently flows), the system will meet criteria, and runoff will be captured by the storm drains and ditches instead of ponding in the roadway. Barbara Drive will be regraded to drain to Bugg Lane for adequate drainage.
6. By converting the roadways to depressed curb-and-gutter sections with adequate grading, and adding a new storm sewer system with a new 48-inch outfall to the Blanco River, this area would be brought into compliance meeting the City's 25-year design criteria.

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)

Up to 100 low-income families will be directly benefitted under projects one and two. Projects three though seven will provide area benefit to LMI families and potentially maintain up to 768 needed units of affordable housing.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|
| 1 | Owner-Occupied Housing Rehab | 2015 | 2019 | Affordable Housing | Affordable Housing | $500,000 | Homeowner Housing Rehabilitated – 35 households |
| 2 | Parks, Sidewalks, & Public Facilities | 2015 | 2019 | Non-Housing Community Development | Public Facilities, Infrastructure, & Transportation | $1,090,343 | Public Facility or Infrastructure Activities other than L/M Housing Benefit = 4500 persons |
| 3 | Public Services | 2015 | 2019 | Non-Housing Community Development | Public Services | $375,000 | Public Service activities other than L/M Housing Benefit – 2500 persons |
| 4 | Clearance of Spot Slum & Blight | 2017 | 2019 | Clearance Activities | Clearance Activities | $140,000 | Buildings Demolished – 15 buildings |
| 5 | Program Administration | 2015 | 2019 | Program Administration | Program Administration | $500,000 | N/A |
| 6. | First Time Homebuyer Program | 2016 | 2019 | Affordable Housing | Affordable Housing | $114,400 | Direct Financial Assistance to Homebuyers = 16 households |
| 7 | Land Acquisition for Affordable Housing | 2017 | 2019 | Affordable Housing | Affordable Housing | 90,003 | Homeowner Housing Added – 3 household housing units |
| $2,809,746.00 | | | | | | | |

**Table 50 – Goals Summary**

### Goal Descriptions

1. The rehabilitation of owner-occupied single-family housing targeted to homeowners with a family income less than 80% of AMI. The program reduces construction code violations, thus increasing safety of the residents, preserves property values, improves accessibility, and reduces risk of the occupant families becoming homeless.

2. This non-housing community development goal will provide the City with the opportunity to improve community parks, community centers, and public sidewalks that serve low/mod neighborhoods.

3. Support for programs provided to low/mod residents in an amount not to exceed 15% of the annual CDBG allocation.

4. This goal will allow the City to remove vacant, dangerous structures and clear the lots of debris.

5. The oversight and administration of the CDBG program to ensure compliance with all program goals and policies.

6. Down payment and closing cost assistance for new homebuyers whose household income is at or below 80% of the Area Median Income.

7. Purchase of vacant lots to be used by Habitat for Humanity or other non-profit homebuilder to construct affordable housing.

**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)**

- Housing rehab - 7 families per year = 35 total households, of which 15 are estimated to be extremely low; 15 are estimated to be low-income; and 5 are estimated to be moderate-income
- First-Time Homebuyer - 4 families per year for 4 years = 16 moderate-income households
- Land Acquisition - 3 households with 2 estimated to be low-income and one to be moderate-income families

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

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

There is no Section 504 compliance agreement for this PHA. The biggest problem with public housing is not the accessibility of its units; rather, the number of Public housing units is inadequate to meet the needs of the LMI population in San Marcos as is shown by the continuous waiting lists for all types of public housing. Compounding the problem is the 2015 flood damage experienced by the 100 units of public housing at the C. M. Allen Homes complex, which temporarily displaced the residents of all the units. The PHA is looking at options for funding the necessary repairs to allow those displaced residents to return to this complex.

### Activities to Increase Resident Involvements

A five-member board, including a resident board member, oversees the organization. The board is appointed by the Mayor of the City of San Marcos. Each public housing complex has a resident Council or Assembly group which holds periodic meetings. A youth development program serves about 90 youth at three sites providing mentors, tutors, homework assistance, computer labs, and social opportunities. The Family Self-Sufficiency program provides residents an opportunity to learn new life/career skills, to save for future needs, and to move out of public housing. The Housing Authority continues to partner with local agencies, faith-based organizations, Texas State University, and the City to bring resources to its residents.

**Is the public housing agency designated as troubled under 24 CFR part 902?** No.

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

### Barriers to Affordable Housing

Housing affordability is a key component to the quality of life of San Marcos residents. A number of factors create a barrier to affordable housing, which is generally accepted to mean that no more than 30% of a household's gross annual income is spent on housing, including utilities. A housing cost burden exists when the household's housing costs exceeds 30% of their income.

The City adopted an *Affordable / Workforce Housing Policy* in 2014. This policy identified 5 housing issues, established goals, and provided strategies for accomplishing the goals. This policy was reviewed during the creation of this Consolidated Plan. In 2013 the City adopted an updated Analysis of Impediments to Fair Housing Choice (AI) and adopted an "AI Action Plan" in 2014. The annual CAPER will report on the City's progress in addressing these impediments.

There are no identified barriers to affordable housing resulting from the public policies of the City of San Marcos. The Analysis of Impediments to Fair Housing Choice found three impediments that create barriers to affordable housing:

1. Lack of affordability of the housing stock;
2. Insufficient income for the local cost of housing; and,
3. Low income residents have limited resources to maintain homes and neighborhood stability.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Impediment "A" *Lack of Housing Affordability*

1. Providing a first-time homebuyer program for closing cost and down payment assistance
2. Purchasing land for Habitat for Humanity.
3. Construction permitting and impact fees are waived for Habitat for Humanity projects.
4. The City will update its *Infill Housing Development Incentives* policy to provide incentives for affordable housing development.

Impediment "B" *Insufficient income for local housing costs*

1. The City provides a $25,000 homestead exemption for homeowners sixty-five and older or with a disability, thus reducing their property tax burden.
2. The City has programs to help reduce living expenses, such as utility bills, including:
    a. Home Energy Analysis providing recommendations on how to reduce electric energy consumption and monthly costs.
    b. Energy Efficient Home Heating/AC Rebate Program offers rebates for purchase of eligible energy efficient products.
3. A Bill Averaging Program that allows residents to equalize energy costs over a 12-month period, avoiding peak bills in the winter and summer months.

4. Utility Assistance Program – Low-income families, elderly residents on fixed incomes, or disabled residents on a fixed income are eligible to apply for assistance with a one-time yearly payment of the electric, water, and wastewater portions of their monthly utility bill.
5. The City's Water/Wastewater Department (W/WW) sponsors several programs that help encourage families to conserve and lower utility bills, including:
    a. Water Surveys generating a report with specific water conservation strategies.
    b. Flush-Smart (toilet) Rebate Program
    c. Wash-Smart (washing machine) Rebate Program
    d. Rainwater Harvesting Rebate Program

Impediment "C" *Low income residents have limited resources to maintain homes and neighborhood stability.*

1. The City continues to support the Southside Community Center housing rehabilitation program with both City and CDBG funds.
2. The City waives construction permitting fees for CDBG-funded housing rehabilitation projects.
3. The City also participates in the annual Texas State University student initiative "Bobcat Build" as a supporting partner. This volunteer one-day community service project in 2014 had over 4,400 volunteers and served numerous jobsites throughout San Marcos, many benefitting the City's elderly, low-income homeowners.
4. The City sponsors neighborhood-wide cleanup activities, and provides opportunities for brush drop-off, household hazardous waste collection, and a recycling program through Green Guy Recycling that accepts tires, Freon-containing appliances, and electronics.

## SP-60 Homelessness Strategy – 91.215(d)

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

The City will continue to support local non-profit agencies that serve homeless persons such as Southside Community Center and the Hays County Food Bank using Human Services funding (from the City General Fund).

**Addressing the emergency and transitional housing needs of homeless persons**

As has been previously detailed, three shelters are available in San Marcos to specific populations: A family violence shelter; a youth shelter; and an emergency family shelter. No shelter is available for single men and women who do not fit these profiles. However, shelters are available in nearby Austin and San Antonio and local social service agencies often provide assistance in reaching these shelters. The City supports the operation of these local shelters using both CDBG and Human Services funding.

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

The lack of transitional housing is a gap in housing options available in San Marcos. No funding has been identified to close this gap.

**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**

Public housing is being provided by the San Marcos Housing Authority. The City makes referrals to the PHA in response to inquiries for housing assistance. In addition, the City continues to foster the partnership between the PHA and City staff to assist families in obtaining a home of their own.

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

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

All houses in the rehabilitation and reconstruction programs built prior to 1978 will be tested for lead paint hazards by a qualified firm and the test results determine which houses require lead-based paint interim control measures and clearance reports.

All applicants for the housing program will receive a copy of the "Protect Your Family from Lead in Your Home" booklet (also available in Spanish). Houses constructed prior to 1978 must pass a lead hazard evaluation inspection prior to loan closing.

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

The City has a number of housing units that were constructed prior to 1978, and many of these homes are occupied by low-income families. However, not every pre-1978 house contains lead paint.

The annual elevated lead blood level testing results in Hays County shows a very minimal number of tested children show an elevated level. In 2011 less than 5 children out of 1,628 tested in Hays County showed elevated levels that presented a health threat. Based on these experiences, the City's strategies for addressing LBP as detailed above are reasonable.

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

The City's CDBG-DR policy housing program's policy manuals will include Lead-based Paint Hazard reduction requirements including risk assessment, notifications, using the appropriate level of control/mitigation measures, and clearance for houses found to contain lead paint that will be disturbed by the rehab project.

## SP-65 Lead based paint Hazards – 91.215(i) - 2015

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

All houses to be included in the Southside Community Center's housing rehabilitation program are tested for lead paint hazards by a qualified firm and the test results determine which houses require lead-based paint interim control measures and clearance reports.

The City's First Time Homebuyer Program applicants receive a copy of the *"Protect Your Family from Lead in Your Home"* booklet (also available in Spanish). Houses constructed prior to 1978 must pass a lead hazard evaluation inspection prior to loan closing.

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

The City has a number of housing units that were constructed prior to 1978, and many of these homes are occupied by low-income families. However, not every pre-1978 house contains lead paint. Each year 7 houses are tested for lead paint prior to the commencement of rehabilitation activities. Results typically show that 2 to 3 houses tested have no lead paint and of those containing lead paint, often it is a small, specific area, such as a door or window frame. The annual elevated lead blood level testing results in Hays County shows a very minimal number of tested children show an elevated level. In 2011 less than 5 children out of 1,628 tested in Hays County showed elevated levels that presented a health threat.

Based on these experiences, the City's strategies for addressing LBP as detailed above are reasonable.

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

The City's housing programs will comply with all Lead-based Paint Hazard reduction requirements including risk assessment, notifications, using the appropriate level of control/mitigation measures, and clearance for houses found to contain lead paint that will be disturbed by the rehab project.

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

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

The City's approach to reducing poverty focuses on elimination of financial barriers to economic advancement, with an emphasis on affordable housing.

**Strategy 1. Adopting Policies that Support Housing Affordability**

The City's Comprehensive Plan provides the following Neighborhood and Housing Vision Statement: *"We envision San Marcos to have a strong, more comprehensive foundation of safe, stable neighborhoods while preserving and protecting the historical, cultural, and natural identities of those neighborhoods."* Supporting that vision, the City has adopted an *Affordable / Workforce Housing Policy* that defines issues associated with the expansion and preservation of diverse, affordable housing choices in San Marcos and identifies specific goals and strategies to address those issues in a manner consistent with the City's Comprehensive Plan.

This policy included direction to staff to review development codes to (a) reduce/remove regulatory barriers to allow alternative housing types that foster affordability; (b) modify development regulations that increase costs without clear rationale or benefit, such as lot sizes, setbacks, and street width standards; (c) to update the City's Infill Housing Incentive program to provide incentives to develop new affordable housing; and (d) ensure that the non-conforming residential structure standards provide maximum flexibility, without compromising safety.

**Strategy 2. Providing Economic Development Programs and Support**

The City of San Marcos has adopted an Economic Development Incentives Policy that provides construction and utility infrastructure incentives, fee waivers, project tax abatement and sales tax rebates that can be made available to expanding or new industries / businesses.

The City has contracted with a private firm to provide economic development services for the community. Their charge is to attract employers to San Marcos offering better-paying jobs to low-income residents with secondary school education, and facilities for residents to improve employment skills.

**Other Measures**

In addition, the City provides support to non-profit organizations that provide supportive services that help improve economic opportunity and remove other financial burdens, including self-sufficiency programs, educational attainment and skill training, assistance with government benefits, and health care assistance.

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

Elements of the affordable housing plan that tie to reducing poverty include:

- Providing homebuyer education classes to the PHA Family Self-Sufficiency program participants;
- Ensuring the elimination/reduction of barriers to private development of affordable housing in the City's development codes
- Continuing an active role in the preservation and improvement of existing housing;

- Ensuring that all first-time homebuyers complete a program of homebuyer education;
- Continuing to provide City-funded programs to reduce housing costs;
- Continuing to support direct assistance services through CDBG and Human Service funding provided to local non-profit organizations.

## 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**

The City has established standards and procedures for monitoring Subrecipients. This includes preparing a risk assessment and formalizing a monitoring plan based on the assessment. Subrecipient monitoring includes a review of financial management practices, procurement and contracting, FHEO compliance, and lead based paint compliance and income eligibility determination as applicable. Monitoring checklists, similar to those found in the HUD Monitoring Handbook, are used as part of the monitoring review.

Subrecipients submit quarterly progress reports that are reviewed to ensure that projects are on-track. Data from the reports is used to update the project status in IDIS. On-site technical assistance is provided if requested or if issues are raised by the quarterly reports.

The City monitors active construction projects for compliance with Davis-Bacon Act requirements, including on-site employee interview. Staff members compare interview results with weekly payroll records to ensure compliance.

City inspectors and Project Managers monitor construction projects for code and plan compliance and the project architect or engineer provides oversight, including draw request approval, for all projects. Building permits, and all required inspections, are obtained for rehabilitation projects.

Income eligibility is verified for each First Time Homebuyer applicant, housing rehabilitation beneficiaries, and for Habitat for Humanity homebuyers that purchase a house constructed on a CDBG-purchased lot.

The City's Finance Department staff monitors the annual reports for all Subrecipients who expend $500,000 or more in federal funding.