

CITY OF DESOTO, TEXAS
2020 – 2024 CONSOLIDATED PLAN
2020 ANNUAL ACTION PLAN

Draft Report for 30 – Day Comment

Period July 2, 2020 – August 1, 2020

City of DeSoto, Texas

Department of Administration

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DeSoto, Texas 75115

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April 15, 2020

Executive Summary

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

1. Introduction

The Consolidated Plan for the City of DeSoto, Texas, has been prepared in response to a consolidated process developed by the U.S. Department of Housing and Urban Development (HUD) for the Community Development Block Grant (CDBG) program.

This Consolidated Plan outlines housing, community and economic development needs, priorities, strategies, and projects that will be undertaken by the City of DeSoto with the funds that the City receives from the U.S. Department of Housing and Urban Development (HUD). As an entitlement jurisdiction, the City receives an annual share of federal Community Development Block Grant (CDBG) funds. In order to receive its CDBG entitlement, the City must submit this Consolidated Plan and First Year Annual Action Plan to HUD. The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, development activities, public services, economic development, planning, and program administration.

The Consolidated Plan serves the following functions: 1) A planning document for the City, which builds upon a citizen participation process; 2) An application for federal funds under HUD's formula grant programs; 3) A strategy to be followed in carrying out HUD programs; and, 4) An action plan that provides a basis for assessing performance.

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

The highest priority needs for these target areas and the city's low/mod population are: Public Improvements, Homeowner Repair, Homeless Prevention, Public Service programs and Economic Development and Job Creation

Market conditions, especially increasing rental costs, low incomes, and stagnant wages create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs.

The City's resources from federal, state, and local sources are limited and expected to remain the same in the coming years, which will diminish the amount available even with modest inflation. The City is working to find sources and organizations to leverage these dollars.

The City has contacts with many organizations and agencies and will work to enhance its outreach and information efforts; to make its project selection process transparent; and to ensure coordination, collaboration, and information sharing among the various entities responsible for program delivery.

The needs in the City are numerous and varied. The principal needs are: 1) public improvements to improve neighborhoods, 2) code enforcement and housing rehabilitation for both owner and renter units, 3) public facility improvements to meet ADA compliance requirements, and 4) programs in support of specific objectives.

3. Evaluation of past performance

The City of DeSoto has experience with the CDBG program, having used CDBG funds for a number of Public Improvements and Infrastructure projects across the City. Each of these projects were successfully completed on time and within budget, and appropriate reports were submitted on time. These projects, primarily Infrastructure, have benefitted the low/mod residents of these neighborhoods. Public services including transportation assistance for LMI and seniors to access essential services have benefitted 40 to 60 participants annually.

4. Summary of citizen participation process and consultation process

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and its Annual Action Plans.

As noted in PR-10, Consultation, publicized town hall public hearings were held virtually on May 4, 2020. These sessions were part of a concerted effort to obtain as much public input as possible in the preparation of the Plan. These hearings were advertised in the local newspaper and on the City Website. The input received at these meetings helped identify specific community needs and priorities, which were considered in the development of the City's goals and programs.

On May 19, 2020, the City also conducted interviews with key department heads and staff, and made a presentation at a virtual City Council meeting to explain the program, the City's status as a participating jurisdiction and to answer questions from the Council and the public. Active participation by attendees at the meeting provided insight into community needs. Once drafted, the plan was released for a 30-day comment period June 22, 2020 to July 23, 2020 and Ads were posted in the local newspaper and on the City's website. The final draft was presented a public hearing to City Council on July 28, 2020.

5. Summary of public comments

As described above, the public had opportunities to provide input on the Consolidated Plan and Annual Action Plan. Public comments and ideas were received at the public meetings, focus group sessions, and

through the online survey, and were incorporated in establishing the City's needs and program priorities. No comments were received at the Public Hearings or during the thirty-day public comment period.

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

The City accepted all comments that were offered

7. Summary

This Consolidated Plan and first year Annual Action Plan set forth a description of activities for the use of funds that will become available during the coming Federal fiscal year, determines goals for individuals and households to be served, and describes the implementation plan and geographic location of the activities to be undertaken. The formula allocation for the Community Development Block Grant program will be \$310,782.

The 2020 Action Plan of the DeSoto Consolidated Plan has identified specific objectives and projects for the program year including: Housing Rehabilitation, Transportation Assistance, Mental Health Screening and Economic Development and Job Creation.

The City followed the steps and procedures outlined in its Citizen Participation Plan, including conducting public hearings (Town Hall Meetings) on the Plan, providing a copy of the document for a 30-day public review and comment period, and having the Plan approved by the Governing Body prior to submission to HUD.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator		Department of Administration

Table 1 – Responsible Agencies

Narrative

The Administration Department is the lead agency for the completion of the Consolidated Plan and the implementation of the Annual Action Plan, as well as the responsible party for the processing and distribution of federal funds under the CDBG program, once allocated by the federal government and approved by the City Council.

Other offices and agencies responsible for executing and administering programs covered by the Consolidated Plan include the City’s Department of Development Services, Building Inspections, Code Enforcement, Parks and Recreation, Development Services and Planning and Zoning.

Consolidated Plan Public Contact Information

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

1. Introduction

Intergovernmental cooperation is vital to the success of Consolidated Plan efforts, given the diversity of programs and agencies providing housing and housing services. The City will implement the Annual Action Plan through the efforts of public, private, non-profit, and for-profit organizations to meet the stated goals and objectives. The collaborative approach employed by the City will be a valuable tool in eliciting input that would not otherwise be available. This development process synthesizes diverse ideas and approaches into a comprehensive and coherent planning document and set of strategies that address the low-income housing needs of the City in a clear and logical fashion.

The City of Desoto Community Development program consults with City departments, local nonprofit agencies, businesses, residents, and the public to identify resources to support the needs of residents. The process includes identifying both short-range and long-range perspectives on human services, physical development, and affordable housing needs. As a result, the City reached out and consulted with public and private agencies to provide health services, social and fair housing services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, homeless persons, State and local health agencies, and child welfare organizations. The City will partner with the Dallas Housing Authority (DHA) on providing Section 8 Vouchers throughout the city. Additionally, the City will regularly consult with community stakeholders such as nonprofit agencies, social service providers, the local Continuum of Care, realtors, developers, builders, and lenders regarding the availability of services and assistance for affordable housing, social services, and economic development.

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

The City recognizes that the preparation of the Consolidated Plan and Annual Action Plans require discussion and consultation with many diverse groups, organizations, and agencies, and the City will work closely with agencies and city departments to enhance coordination among public and private sector programs, agencies, and activities. Various county agencies, not-for-profit organizations, and service providers engaged in a consultative process to develop and implement the Annual Action Plan. The City has established procedures to ensure coordination with City Departments, including the City’s Department of Development Services, Building Inspections, Code Enforcement, Parks and Recreation, Police Department, Police Department and Planning and Zoning. The City has had and will maintain a relationship with the Dallas County CDBG Program to identify ways in which our jurisdictions can work together. While there are no current collaborations between the Dallas County CDBG funded programs and DeSoto’s grant program, efforts are coordinated with Dallas County and other

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municipalities on specific issues such as the Continuum of Care and Annual Homeless Count coordinated by the Metro Dallas Homeless Alliance. The City will work closely with local non-profit organizations to actively encourage homeless programs and housing programs for low- and moderate-income persons. Also, the City Administration Department will work develop a positive relationship with the builders, developers, and financial institutions in the County and the region as the programs develop.

The City of Desoto recognizes Metro Dallas Homeless Alliance (MDHA) as the designated lead agency that will act as the regional authority on homelessness. MDHA is the lead agency for the Continuum of Care and Homeless Management Information System (HMIS) operator of the Dallas City and Collin/Irving counties. MDHA is a 501(c)(3) member organization that brings together approximately 85 agencies including shelters, hospitals, government agencies, local municipalities, nonprofits (including youth and family providers), faith-based organizations, housing and treatment providers, individuals (including homeless consumers), businesses, medical/educational leaders, and other community members. Continuum of Care assembly meetings is held on the fourth Tuesday of each month.

The City continues to take a collaborative approach to address the needs of low-income residents. The City participated in the Annual Point in time Count in January 2016, January 2017, January 2018, and January 2019 with Code Enforcement, Police and Community Development staff identifying homeless populations in Desoto and working to match persons identified with services available. The City participated in the Count January 2020. The City will explore the possibility of utilizing the Texas Department of Housing and Community Development Funds to support a housing rehabilitation program. Other considerations include encouraging Habitat for Humanities to consider housing development for low- and moderate-income households in Desoto. The City will continue to refer residents to the Dallas Housing Authority for Section 8 Voucher assistance as a waiting list and application intake are open to the persons eligible to apply. Referrals are made to residents in need of local shelter to Desoto Homeless Shelters and Services for the Needy; Bridges Safehouse Inc. based in Cedar Hills and Living Word in the Cliffs Ministries. In Dallas, referrals are made to the North Texas Food Bank and various shelters/members of the continuum of care.

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 DeSoto will coordinate with shelters and service providers to receive survey data for homeless persons in shelters in Dallas County or accessing services on the PIT night, identifying themselves as living or having lived in DeSoto. Based on data collected during the PIT for homeless persons in DeSoto and identification of homeless persons in Dallas County shelters whose homeless origin began in DeSoto, City personnel identified service providers and will make referrals of homeless persons to those services.

MDHA provides stewardship and management of approximately \$17 million in federal funds annually for the Dallas City and County/Irving Continuum of Care (TX-600) (CoC). The Continuum of Care's core

duties are to manage the community's response to at-risk and homeless persons within its geographical area, including: (i) promoting a community-wide commitment to the goal of ending homelessness; (ii) providing funding for efforts by nonprofit providers, state and local governments to quickly re-house homeless individuals and families while minimizing the trauma and dislocation caused by homelessness; (iii) promoting access to and effective utilization of mainstream programs by homeless individuals and families; and (iv) optimizing self-sufficiency among individuals and families experiencing homelessness. MDHA published its 2019 D-ONE Strategic Plan to effectively organize and utilize resources in a goal-oriented, performance-based, action plan. The plan gives MDHA and CoC leadership a road map to build a responsive and effective system of care to reduce the number of persons experiencing homelessness, length of stay and returns to homelessness and supports the four key goals of the United States Interagency Council on Homelessness Opening Doors: Federal Strategic Plan to Prevent and End Homelessness, as follows: Ending Veteran homelessness, chronic homelessness, youth homelessness, and homelessness among families. MDHA's D-ONE Strategic Plan goals include Increase Access to Affordable Housing, end Chronic, Veteran and Elderly Homelessness, improve access and coordination of services and housing, rapidly house households with children, drive decision-making with HMIS Data, and address racial disparities in homelessness and service delivery. MDHA's D-ONE Strategic Plan objectives include: reduce the number of persons experiencing homelessness by 5%, reduce the length of stay in homelessness by 10%, reduce the number of chronic, veteran and elderly homeless by 50%, increase the number of unsheltered persons prioritized for housing to 500, increase incomes for 20% of zero-income households on housing priority list, increase occupancy rates for all available shelter and housing beds to no less than 98.6%, increase housing stability in homeless housing programs to 96%, and increase HMIS participation rates to no less than 86% of all beds and housing types. MDHA will report out on the results of the D-ONE Strategic Plan through the following: Homeless Response System Community Dashboard - Quarterly, System Performance Report - Annually, Housing Priority List - Weekly, Housing Priority List Tracker - Monthly, Housing Inventory Chart - Biannually, Point in Time Count - Annually, Continuum of Care Annual Performance Report - Biannually, and Annual Homeless Assessment Report – Annually MDHA also manages the annual Point-in-Time (PIT), Homeless Count, to provide objective data regarding the number and needs of the homeless population, which is vital to the development of housing and services for the homeless community

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 DeSoto will actively participate in the programs and activities sponsored by the Dallas County CoC and the Metro Dallas Homeless Alliance aimed at reducing poverty and addressing the needs of persons in poverty and those in need of services and support. In addition to involvement in programs, DeSoto will participate in the monthly meeting with the CoC and MDHA to discuss policy and support the collection of data for those persons in need of and receiving services. The City of DeSoto participated in the Point in Time (PIT) Homeless Count (January 2020) and sponsored by Metro Dallas Homeless Alliance in conjunction with the Dallas County CoC. The City of DeSoto will coordinate with shelters and service providers to receive survey data for homeless persons in shelters in Dallas County or

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accessing services on the PIT night, identifying themselves as living or having lived in DeSoto. Based on data collected during the PIT for homeless persons in DeSoto and identification of homeless persons in Dallas County shelters whose homeless origin began in DeSoto, City personnel will identify service providers and make referrals of homeless persons to those services.

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 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of DeSoto Development and Code Departments
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Market Analysis Infrastructure/Facilities
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
2	Agency/Group/Organization	City of DeSoto Code Enforcement
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing, Code Enforcement in LMI Neighborhoods
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	
3	Agency/Group/Organization	DeSoto Economic Development Finance Corporation
	Agency/Group/Organization Type	Publicly Funded Institution
	What section of the Plan was addressed by Consultation?	Economic Development Finance for Small Businesses and COVID – 19 Funding
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	A number of the agencies and organizations with which the City consults are shown in the table below. The City maintains contact with over forty other municipalities, school districts and service organizations via e-mail, conference calls, face-to-face meetings, and conferences.

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

To the best of its ability, the City has been in contact with agencies and organizations involved in activities that are relevant to CDBG activities and programs.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
City of DeSoto 2003 Comprehensive Plan	City Planning Department	Provides unified direction for housing, infrastructure, and services programs
Dallas County Consolidated Plan	Dallas County Department of Planning and Development	Coordination of homeless programs
Dallas Ten-Year Plan to End Chronic Homelessness a	Metro Dallas Homeless Alliance	Coordination of homeless programs; coordinated client access
Strategic Plan for Dallas County	Dallas County Planning Department	Broad direction for economic and community development
Metropolitan Transportation Plan	North Central Texas Council of Governments	Infrastructure issues and priorities

Table 3 – Other local / regional / federal planning efforts

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

As noted above, the City will coordinate with a range of public entities, including neighboring municipalities, the Metro Dallas Homeless Alliance, the Texas Department of Housing and Community Affairs, Dallas County, and North Central Texas Council of Governments (NCTCOG) in the development and execution of a range of programs and activities.

Narrative (optional):

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

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

The City considers the involvement of its low- and moderate-income residents to be essential to the development and implementation of its Five-Year Consolidated Plan and its Annual Action Plans.

As noted in PR-10, Consultation, publicized town hall public hearings were held virtually on May 4, 2020. These sessions were part of a concerted effort to obtain as much public input as possible in the preparation of the Plan. These hearings were advertised in the local newspaper and on the City Website. The input received at these meetings helped identify specific community needs and priorities, which were considered in the development of the City's goals and programs.

On May 19, 2020, the City also conducted interviews with key department heads and staff, and made a presentation at a virtual City Council meeting to explain the program, the City's status as a participating jurisdiction and to answer questions from the Council and the public. Active participation by attendees at the meeting provided insight into community needs.

The City ensures that all Public Hearings are held at times and locations convenient to potential and actual beneficiaries and with accommodations for persons with disabilities. Upon request, in advance of the meeting, the City will attempt to make accommodations for those individuals in need of special assistance. The City also provides technical assistance workshops for all interested in the programs.

The Citizen Outreach Participation Table below provides details about the various outreach efforts.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Hearing	Non-targeted/broad community	City Council Briefing before Council on May 21, 2019	No comments received.	No comments received, none rejected.	
2	Public Meeting	Non-targeted/broad community	Two publicized Town Hall Meetings on April 8, 2019.	No comments received.	No comments received, none rejected.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The objectives of the Consolidated Plan to provide decent housing, a better quality of life and economic opportunity for low and moderate-income residents of DeSoto. One of the primary means of accomplishing these objectives to address the issue of poverty which is an issue in DeSoto. According to the American Community Survey (ACS) 2018 5-year estimates, 11.9 percent for whom the poverty status has been determined (51,989) for the past 12 months were below the established poverty level of \$23,850. Among the elderly in DeSoto, 8.7 percent of the elderly and 19.3 percent of persons under the age of 18 are living in poverty.

The City does have a slightly higher percentage of households with retirement income than the nation (20.66 percent vs. 18.81 percent) but a lower percentage of households with Social Security income (27.95 percent vs. 28.9 percent). At the same time, the percentage of persons with Supplemental Security Income is 4.5 percent compared to the national figure of 4.9 percent. The percentage of persons receiving Food Stamp/SNAP benefits is 12.3 percent, which is higher than the national percentage of 11.3

The City has a substantial number of households with an income of greater than \$100,000; indeed, 28.8 percent of households, 5,448 households, above this figure. The percentage of households with incomes of less the \$35,000 is below the national figure, but still represents 23.8 percent of households. The City has a statistically significant number of households with an income of less than \$15,000; indeed, 7.3 percent of households, some 1,381 households, are below this figure.

The median income is that in which one-half of incomes above and one-half below the figure. HUD makes adjustments to these figures based upon family size for specific as across the country. The 2014 a Median Income (AMI) figure for a family of four in DeSoto, calculated by HUD, is \$67,900.

By HUD's definitions, 4,464 (33.8 percent) of DeSoto households in the low-income categories.

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

Summary of Housing Needs

The following tables contain data provided by HUD after custom tabulations to obtain these figures, which is not available from the standard Census products. Though this data is somewhat out of date, it is the only perspective into the specific topics shown below. Wherever possible, this report uses the 2018 American Community Survey (ACS) 5-year estimated data, which is the most current available.

Demographic data

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	46,624	53,030	14%
Households	17,334	18,919	9%
Median Income	58,711	68,954	17%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 ACS (Base Year), 2018 ACS 5-Year Estimates

According to data provided by the ACS, the total population of DeSoto increased by approximately 14 percent between 2010 and 2018, from 46,624 to 53,030. This contributed to a 9 percent rise in the number of households as well over the same period, from 17,334 in 2010 to 18,919 in 2018. The median income showed the highest percentage increase among the demographic variables, with a 17 percent increase between 2010 and 2018, rising from \$58,711 to \$68,954. Despite the positive increase in median income, many still face challenges with respect to affordable housing.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	2,530	2,060	3,300	2,000	9,020
Small Family Households	780	705	1,510	825	4,905
Large Family Households	155	175	250	340	1,275
Household contains at least one person 62-74 years of age	670	625	620	400	2,135
Household contains at least one person age 75 or older	470	190	400	180	555
Households with one or more children 6 years old or younger	220	325	540	385	980

Table 6 - Total Households Table

Data Source: 2011-2015 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	25	10	25	0	60	0	0	30	0	30
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	4	45	0	10	59	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	10	0	10	10	30	0	40	25	25	90
Housing cost burden greater than 50% of income (and none of the above problems)	970	555	155	0	1,680	700	450	155	10	1,315

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	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
Housing cost burden greater than 30% of income (and none of the above problems)	220	545	695	125	1,585	45	160	645	435	1,285
Zero/negative Income (and none of the above problems)	185	0	0	0	185	60	0	0	0	60

Table 7 – Housing Problems Table

Data 2011-2015 CHAS
Source:

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	1,010	610	190	20	1,830	700	495	215	35	1,445
Having none of four housing problems	525	680	1,340	590	3,135	50	275	1,550	1,355	3,230
Household has negative income, but none of the other housing problems	185	0	0	0	185	60	0	0	0	60

Table 8 – Housing Problems 2

Data 2011-2015 CHAS
Source:

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	360	345	365	1,070	265	255	375	895
Large Related	130	30	25	185	25	105	165	295
Elderly	485	420	205	1,110	295	175	215	685
Other	250	315	280	845	155	69	70	294
Total need by income	1,225	1,110	875	3,210	740	604	825	2,169

Table 9 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

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	305	145	55	505	265	185	35	485
Large Related	130	15	0	145	25	80	25	130
Elderly	385	220	10	615	265	120	70	455
Other	185	175	95	455	145	65	20	230
Total need by income	1,005	555	160	1,720	700	450	150	1,300

Table 10 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

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	14	0	10	10	34	0	40	4	25	69

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	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
Multiple, unrelated family households	0	45	0	0	45	0	0	25	0	25
Other, non-family households	0	0	0	10	10	0	0	0	0	0
Total need by income	14	45	10	20	89	0	40	29	25	94

Table 11 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2018 American Community Survey (ACS) 5-Year data estimates the City has a moderate percentage of persons living alone (5,091 households, which is 26.91 percent), and less than half of these numbers are considered to be elderly or above the age of 64 (1,943). Applying the 11.9 percent figure for the number of persons living in poverty to the figure for persons living alone means that 605 single persons may need assistance of whom 230 are seniors. Because the statistics provided do not specifically identify single person households, the percentage of people living alone (26.91 percent) will be used as a proxy for estimating the total number of single person households. Additionally, the poverty figure for DeSoto of 11.9 percent will be used to estimate the approximate minimum number of single households in need. Due to the lack of data on forced or voluntary (elective) single person living, the type of single person household has been defined as elderly single person households, and adult single person households.

Total Households within 0-80 Percent HAMFI

According to the HUD, a HAMFI between 0-80 percent indicates an extremely low to low income household group. Therefore, it is within this group that one is most likely to find individuals that are living in poverty, (or on the brink of poverty) and thus in need of housing assistants. In Desoto there are a total

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of 7,890 (41, 72 percent) households that fall within this category, making them just under 50 percent of the households in DeSoto. Applying the 26.91 percent figure for single person households in the City to this figure yields 2,123 single person households that could be in of need housing assistance. Furthermore, applying the 11.9 percent figure for poverty to the single person household estimate, yields 252, people in single housing households living in poverty. Hence, there is a minimum of 252 single person households that are in definite need of housing assistants.

Elderly Households within 0-80 percent HAMFI

Of the total 7,890 households, within the 0-80 percent HAMFI range, 1,915 of these household within the 0-80 percent HAMFI, contain at least one person between 62-74 years of age. This makes up 43.03 percent of all households with persons aged 62-74 in DeSoto. When applying the 26.91 percent figure for single person households to the 1,915 households, it produces an estimated of 515 single households with individuals aged 62-74. Additionally, when the 11.9 percent poverty rate is applied to this estimate, it shows that approximately no less than 61 individuals aged 62 -74 living in single households need housing assistance.

Furthermore, of the total 7,890 households, within the 0-80 percent HAMFI range, 1,060 of these household within the 0-80 percent HAMFI, contain at least one person aged 75 and above. This makes up 59.05 percent of all households with persons aged 75 or above in DeSoto. When applying the 29.2 percent figure for single person households to the 1,060 households, it produces an estimated of 285 single households with individuals aged 75 or above. Additionally, when the 11.9 percent poverty rate is applied to this estimate, it shows that approximately no less than 34 individuals aged 75 and above living in single households need housing assistance.

Therefore, in total a minimum of 95 (61 + 34) elderly single living households in definite need of housing assistance.

Adult Households within 0-80 percent HAMFI

The adult households refer to individuals between 18 and 61 that live in single households. This figure has been derived by simply subtracting the total estimated number of elderlies in need of assistance (78 calculated above), from the total number of estimated households in need of assistance (202). Therefore, a minimum of 124, single person households in definite need of assistance

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

We do not currently have data to address this issue. The City's Police Department is the lead agency in addressing the issues of domestic violence and sexual assault.

What the most common housing problems?

HUD has identified **four** housing problems that the majority of households in the USA face. These include:

- (1) Overcrowding - which refers to a situation where more than one person per room lives in a housing unit
- (2) Lack of complete kitchen – refers to the lack of one or more of the following: Cold and hot running water; a refrigerator; cooking stove or range; a faucet with a functioning tap.
- (3) Lack of complete plumbing - refers to the lack of one or more of the following: Cold and hot running water; a faucet with a functioning tap; a bathtub or shower.
- (4) Cost burden – refers to the extent to which a household is spending their income on shelter, and it includes rent/mortgage payments and utility costs. By HUD’s definition, when households spend over 30 percent of their income on shelter, they “cost burdened,” and when they spend over 50 percent of their income for shelter, they “severely cost burdened.”

According to the data provided in Table 8, 1,830 extremely low to low-income renter households that have reported having one or more of the four housing problems defined by the HUD. This constitutes 35.53 percent of all the extremely low to low income renter households in DeSoto. More strikingly of these 1,830 renter households, 1,010 of these households are within the 0-30 percent HAMFI category, making 55, 19 percent. Table 8 also shows that 1,445 low-income owner household reported one or more of these problems. This number made up 30.52 percent of all low-income owner households. Of this 1,445, 700 (48.44 percent) are within the 0-30 percent HAMFI category. These figures clearly illustrate how low-income residents (both renters and owners), are likely to need housing assistance in DeSoto.

Among these four problems, the most common and most prominent housing problem is that of cost burden. Concerning cost burden greater than 30 percent, a total of 3,120 (16.5 percent of total households in DeSoto) extremely low, to low income renter households had indicated that their cost burden was in excess of 30 percent. In addition, 2,169 (11.47 percent of total households in DeSoto) extremely low, to low income owner households had indicated that their cost burden was in excess of 30 percent. This makes a combined total of 5,289 (28 percent of total households in DeSoto) respective low-income households that indicated a struggle with cost burden greater than 30 percent.

Similarly, cost burden greater than 50 percent, a total of 1,720 (9.1 percent of total households in DeSoto) extremely low, to low income renter households had indicated that their cost burden was in excess of 50 percent. In addition, 1,300 (6.87 percent of total households in DeSoto) extremely low, to low income owner households had indicated that their cost burden was in excess of 50 percent. This combines to a

total of 3,020 (15.97 percent of total households in DeSoto) respective low-income households that indicated a struggle with cost burden greater than 50 percent.

The problem of cost burden can also be linked to the housing issue of affordability. Affordability is a key concern as noted in the overview (NA-05).

Although a total of 89 extremely low, to low income renter households and 94 extremely low, to low income owner households, overcrowding is not a significant concern in DeSoto. According to the CHAS statistics, overcrowding (more than one person per room in a housing unit) is not an issue, as less than one percent of the units overcrowded. Moreover, the housing stock appears to be in fair condition overall with only 138 units lacking complete kitchens and 140 units lacking complete plumbing.

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

Households with 0 -30 percent AMI

The problem of cost burden greater than 50 percent has been more significantly felt among households that within the 0-30 percent AMI category, both for renters and owners of households. This is clearly illustrated by the fact that of the 1,720 renter households with a cost burden greater than 50 percent, 1,005 (58.43 percent), of them belonged to the 0-30 percent AMI category. Moreover, of the 1,300 extremely low, to low income owner households with a cost burden greater than 50 percent, 700 (53.85 percent) of these households are within the 0-30 percent AMI category. Thus, extremely low-income households, disproportionately affected by cost burden when it is greater than 50 percent of their income.

The Elderly House Renters and Owners

With respect to cost burden greater than 30 percent of income, the elderly households among the population that is most affected by this housing problem. A total of 1,110 (34.8 percent of total), renter households had indicated that they are facing a cost burden greater than 30 percent. This was the highest number of households that reported having this housing problem. Also, 685 (31.58 percent of total) elderly owner households indicated that they are facing a cost burden greater than 30 percent, which was the second highest number of households among owners that reported this problem.

The exact same scenario was reported for cost burden greater than 50 percent of income. A total of 615 (35.76 percent of total), renter households had indicated that they are facing a cost burden greater than 50 percent. This was the highest number of households that reported having this housing problem. Additionally, 455 (35 percent of total) elderly owner households indicated that they are facing a cost burden greater than 50 percent, which was the second highest number of households among owners that reported this problem.

Small Related House Renters and Owners

Concerning cost burden greater than 30 percent, 895 (40.0 percent of total) of the small related owner households had indicated that they are facing a cost burden greater than 30 percent. This was the highest among all the respective owner households that reported this cost burden. In addition, 1,070 (34.4 percent) of small related renter households indicated that they are facing a cost burden greater than 30 percent, which was a close second for the highest number of households among renter households that reported this problem.

Similar percentages apply to small related renter and owner households with a cost burden greater than 50 percent of income. 485 (37.31 percent of total) of the small related owner households indicated that they are facing a cost burden greater than 50 percent. This was the highest among all the respective owner households that reported this cost burden. In addition, 505 (29.36 percent) of small related renter households indicated that they are facing a cost burden greater than 50 percent, which was a close second for the highest number of households among renter households that reported this problem.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who currently housed but 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 receiving rapid re-housing assistance and nearing the termination of that assistance

Low-income households at imminent risk of homelessness often have recently lost a job, seen their hours cut if still working, or have encountered a medical emergency, the effect of which is to cause them to spend any savings they might have and reduce or eliminate income. Such households may not have any support from friends or family, who may be in the same economic situation. Lacking education or skills, or facing medical situations, or lack of transportation, these persons cannot readily obtain new, better paying positions.

Households facing the termination of re-housing assistance in a similar situation. In order to obtain a stable housing situation, they need full-time employment, affordable child c, affordable housing, and transportation. Access to health, life skills training, and additional education and/or training valuable, if not necessary, in most situations.

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:

Persons at risk of homelessness defined as individuals or families facing immediate eviction and who cannot relocate to another residence. Statistics on this population cannot be provided directly, but an examination of the data on overcrowding and upon cost burdened households provides some insight into

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the extent of the problem in DeSoto. Particular attention is accorded to households in the extremely and very low-income range as these represent the most stressed and vulnerable groups.

The data indicated that the extremely low and very low-income range with respect to renter households with overcrowding (more than 1.01 persons per room), or severe overcrowding (> 1.51 persons per room), was extremely high relative to the other income ranges (59 out of 84 households; 70.23 percent). However, the situation among owner households was interesting, as it showed that there are no overcrowded conditions reported among the extremely low-income categories, and 40 (42.55 percent) among very low-income groups.

Nevertheless, the number of extremely low-income renter households with severe cost burden is 1,005 (58.43 percent) and another 555 (32.27 percent) very low-income renter households face a severe cost burden. Extremely low-income owner households facing a severe cost burden number 700 (53.85 percent), another 450 (34.62 percent) very low-income owner households. The average household in DeSoto has approximately 2.97 persons. Therefore, of the renting households with severe cost burdens, one can approximate that 2,984 renters in the extremely low-income category, and 1,648 in the very low-income category could be on the edge of homelessness. Similarly, applying the average number of individuals in a household to the number of households facing severe cost burden yields 2,079 owners in the extremely low-income category and 1,336 in the very low-income category could be on the edge of homelessness. Therefore, in total 8,047 people could be on the edge of homelessness, which is approximately 15.17 percent of the population of DeSoto as of 2015.

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

Lack of affordable housing, especially among extremely low- and very low-income renters, is the principal risk linked to housing instability in DeSoto. However, poor housing maintenance can result in housing violations or findings of inhabitable living conditions among rental properties can force renters into homelessness. The issue of code violations and habitability standards can affect homeowners as well, especially the elderly who do not have the resources to maintain their homes. Lack of accessibility features can force both homeowners and renters out of their living situations.

Discussion

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

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

Introduction

HUD has identified four housing problems, which are (1) **overcrowding**, (2) **lack of complete kitchen**, (3) **lack of complete plumbing**, and (4) **cost burden**.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. The tables have been divided into four categories based on median income. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

**Please note that in some instances the disproportionate need households relatively small in number.*

0%-30% of a 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	1,975	315	245
White	305	120	15
Black / African American	1,480	190	215
Asian	0	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	160	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2011-2015 CHAS

Source:

***The four housing problems:**

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

30%-50% of a 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	1,810	250	0
White	120	90	0
Black / African American	1,370	125	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	240	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2011-2015 CHAS
Source:

***The four housing problems:**

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

50%-80% of a 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	1,745	1,555	0
White	135	440	0
Black / African American	1,290	910	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	45	0
Hispanic	315	150	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS
Source:

***The four housing problems:**

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

80%-100% of a 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	615	1,390	0
White	64	295	0
Black / African American	510	860	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	40	235	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2011-2015 CHAS
Source:

***The four housing problems:**

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

Discussion

Housing Problems for the 0 – 30 percent AMI Households

Based on Table 13, in the less than 30 percent AMI category, of the total 1,975 households within this jurisdiction, a disproportionately high number of African American/Black households (1,480; 74.93 percent of the total) have reported having one or more housing problems. This is followed by the White households (350; 17.72 percent of the total) and then Hispanic households (160; 8.1 percent of the total). The disparity between this group and the other ethnic/racial groups can be further illustrated by the fact that there are 4 times as many African Americans/Black households than White households that have one or more housing problems. Therefore, although there are other households that face one or more housing problems, there is a considerably higher number of African American households in this category that are a most likely to be in need of housing assistance.

Housing Problems for the 30 – 50 percent AMI Households

Table 14 shows that in the 30 percent-50 percent AMI category, of the total 1,810 households within this jurisdiction, again there is a disproportionately high number of African American/Black households (1,370; 75.70 percent of the total) have reported having one or more housing problems. This is followed by the Hispanic households (240; 13.26 percent of the total) and then White households (120; 6.63 percent of the total). The disparity between this group and the other ethnic/racial groups can be further illustrated by the fact that there are 6 times as many African Americans/Black households than Hispanic households that have one or more housing problems. Like the previous AMI category, there is a considerably higher

number of African American/Black households in this category that are a most likely to be in need of housing assistance. The data also suggests that there is a slightly higher percentage of African American/Black households within the 30-50 percent AMI category (75.70 percent) than the 0-30 percent (74.93 percent) category that that face one or more housing problems.

Housing Problems for the 50– 80 percent AMI Households

Table 15 shows that in the 50 percent-80 percent AMI category, of the total 1,745 households within this jurisdiction, there is a disproportionately high number of African American/Black households (1,290; 73.93 percent of the total) have reported having one or more housing problems. This is followed by the Hispanic households (315; 18.05 percent of the total) and then White households (135; 7.74 percent of the total). Furthermore, the data shows that there are 4 times as many African American/Black households than Hispanic households that have one or more housing problems, which clearly shows the disparity between these household groups. There is a considerably higher number of African American/Black households in this category that are a most likely to be in need of housing assistance. However, the data also suggests that in comparison to the other previous AMI categories, this is slightly lower.

Housing Problems for the 80-100 percent AMI Households

Table 16 shows that the 80-100 percent AMI category, of the total 615 households within this jurisdiction, there is a disproportionately high number of African American/Black households (510; 82.93 percent of the total) have reported having one or more housing problems. This is followed by the White households (64; 10.41 percent of the total) and then Hispanic households (40; 6.5 percent of the total). The disparity between this group and the other ethnic/racial groups can be further illustrated by the fact that there are nearly 8 times as many African American/Black households than White households that have one or more housing problems within the 80-100 percent AMI category. Therefore, although there are other ethnic/racial households that face one or more housing problems within this category, there is a considerably higher number of African American households in this category that are a most likely to be in need of housing assistance. Moreover, this particular AMI category, has the highest percentage among the African American/Black households AMI categories.

The overall inference that can be made from the data is that the disproportion between the African American/Black households and all other ethnic/racial households with respect to having one or more household problem is quite telling. In all the AMI categories, the African American/Black households made up between 73 percent and 83 percent of the total ethnic/racial households faced with one or more household problems. Although the number of African American/Black households that reported having one or more housing problems decreases with each increase in income category, the disproportion is still alarming.

However, one must keep in mind that Desoto has a predominantly African American/Black population (68.9 percent), and thus it is expected that there will be more households with this racial profile that will be in need of housing assistance. Additionally, with respect to the Hispanic households, although in

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comparison to the African American/Black households, their numbers are very small, one must also take into consideration that this racial/ethnic group makes up less than 5 percent of DeSoto's population when combined with other racial and ethnic groups. Therefore, these number of Hispanic households faced with housing problems should be taken seriously as well. They indicate that in relation to the population of Hispanics in Desoto, there may be many Hispanics that are in need of housing assistance.

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

HUD has identified four housing problems, which are (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. The tables have been divided into four categories based on median income. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

**Please note that in some instances the disproportionate need households relatively small in number.*

0%-30% of a 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	1,710	575	245
White	270	150	15
Black / African American	1,265	405	215
Asian	0	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	145	15	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2011-2015 CHAS

Source:

*The four severe housing problems:

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

30%-50% of a 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	1,105	955	0
White	10	200	0
Black / African American	870	625	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	175	90	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems:

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

50%-80% of a 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	405	2,890	0
White	30	545	0
Black / African American	315	1,885	0
Asian	0	4	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	45	0
Hispanic	60	410	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems:

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

80%-100% of a 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	55	1,945	0
White	0	355	0
Black / African American	55	1,315	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	275	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2011-2015 CHAS
Source:

*The four severe housing problems:

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

Discussion

Severe Housing Problems for the 0 – 30 percent AMI Households

Following the data provided in Table 17, it is made abundantly clear that in the 0-30 percent AMI category concerning severe housing problems, African American/Black households are disproportionately affected. Of the total 1,710 households within this jurisdiction, 1,265 (73.98 percent of the total) have reported having one or more serious housing problems. This is followed by the White households with 270 (15.79 percent of the total) and then Hispanic households (145; 8.5 percent of the total). There are also 20 Indian American/Alaska Native households that have faced one or more severe housing problems. The reports of one or more severe household problems among the African American/Black households are triple the amount of the all the other ethnic/racial households combined. This clearly shows the disparity between the African American/Black households and the other ethnic/racial households. Therefore, although there are other households that face one or more severe housing problems, there is a considerably higher number of African American households in this category that are a most likely to be in need of housing assistance.

Severe Housing Problems for the 30 – 50 percent AMI Households

Table 18 shows that in the 30 percent-50 percent AMI category, of the total 1,105 households within this jurisdiction, the majority of the households that have reported having one or more severe housing problems, have been from African American/Black households (870; 78.73 percent of the total) This is followed by the Hispanic households (175; 15.36 percent of the total) and then White households which made up less than 1 percent of the total. The data shows that there are 5 times as many African Americans/Black households than Hispanic households that have one or more severe housing problems. Again, this is a clear indication of the disparity and disproportion at which African American/Black households in this category are faced with sever housing problems and shows how this group is most likely to be in need of housing assistance.

Severe Housing Problems for the 50– 80 percent AMI Households

Table 19 shows that in the less than 50-80 percent AMI category, of the total 405 households within the jurisdiction, there is a disproportionately high number of African American/Black households (315; 77.78 percent of the total) have reported having one or more severe housing problems. This is followed by the Hispanic households (60; 9.76 percent of the total) and then White households (30; 4.88 percent of the total). The reports of one or more severe household problems among the African American/Black households are 3 times the amount of the Hispanic and White households combined. This clearly shows the disparity between the African American/Black households and the other ethnic/racial households. Therefore, although there are other households that face one or more severe housing problems, there is a considerably higher number of African American households in this category that are a most likely to be in need of housing assistance

Housing Problems for the 80-100 percent AMI Households

Table 20 shows that in the less than 80-100 percent AMI category, of the total 55 households within the jurisdiction that have reported having one or more sever housing problems, ALL 55 are from African American/Black households (100 percent). Therefore, only African American households in this category will be in need of housing assistance.

Therefore, based on the analysis of the tables and data, it can be concluded that there is a large disproportion between the African American/Black households and all other ethnic/racial households with respect to having one or more severe household problems. Within all of the AMI categories with respect to severe household problems, the African American/Black households made up between 73 percent and 100 percent of the total ethnic/racial households. Although the number of African American/Black households that reported having one or more severe housing problems decreases with

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each increase in income category, the disproportion between the numbers of each ethnic/racial groups is far too drastic.

However, again one must keep in mind that Desoto has a predominantly African American/Black population (70.1 percent), and thus it is expected that there will be more households with this racial profile that will face severe housing problems. Additionally, with respect to the Hispanic households, although in comparison to the African American/Black households, their numbers are very small, one must also take into consideration that this racial/ethnic group makes up less than 2 percent of DeSoto's population when combined with other racial and ethnic groups. Therefore, the number of Hispanic households faced with severe household problems be taken seriously as well. They indicate that in relation to the population of Hispanics in Desoto, there may be many Hispanics that are in need of housing assistance.

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 has identified four housing problems, which (1) overcrowding, (2) lack of complete kitchen, (3) lack of complete plumbing, and (4) cost burden. Overcrowding means that more than one person per room lives in a housing unit.

The following tables show the number of households with disproportionately greater needs for all housing problems, severe housing problems, and cost burden. HUD defines disproportionate need as the “(housing) need for an income and racial category that is 10 percentage points higher than the income group as a whole”. This need is based upon the calculated proportion of a population group with the need, rather than the number of households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	11,780	3,815	3,060	245
White	2,545	360	320	15
Black / African American	7,910	3,005	2,430	215
Asian	35	0	0	0
American Indian, Alaska Native	10	0	20	0
Pacific Islander	45	0	0	0
Hispanic	1,025	415	280	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data 2011-2015 CHAS
Source:

Discussion:

Housing Cost Burden for the 0 – 30% AMI Households

Table 21 shows that in the below 30% AMI category all the ethnic/racial household groups are faced with housing cost burdens. Most notably, of the total 11,780 households within this jurisdiction, the African American/Black households make up, the largest ethnic/racial group faced with housing cost burdens (7,910; 67.15% of the total). This was followed by the White households (2,545; 21.60% of the total) and then Hispanic households (1,025; 8.7%). Asian, Pacific Islander and American Indian, Alaska Native

households, combined to make up less than 1% of the households faced with housing cost burden within this AMI category. The data shows that TWICE as many African American/Black households are faced with housing cost burdens, as compared to Hispanic and White households combined. This shows the disproportion at which African American/Black households in this category are faced with housing cost burdens and shows how this group is most likely to be in need of housing assistance.

Housing Cost Burdens for the 30 – 50 percent AMI Households

Table 21 shows that in the 30 percent-50 percent AMI category. Of the total 3,815 households within this jurisdiction, African American/Black households constitute the clear majority of households that have reported having housing cost burdens, with a total of 3,005 (78.77 percent of the total). This is followed by the Hispanic households (415; 10.88 percent of the total) and then White households (360; 10.27 percent of the total). The data shows that there are 4 times as many African Americans/Black households that are faced with housing cost burdens as compared to Hispanic and White households combined. Again, this is a clear indication of the disparity and disproportion at which African American/Black households in this category are faced with housing cost burdens and shows how this group is most likely to be in need of housing assistance.

Housing Cost Burdens for the > 50 percent AMI Households

Table 21 shows that in the greater than 50 percent AMI category, of the total 3,060 households within the jurisdiction, there is a disproportionately high number of African American/Black households (2,430; 79.41 percent of the total) have reported having housing cost burdens. This is followed by the White households (320; 10.46 percent of the total) and then Hispanic households (280; 9.15 percent of the total). The reports of high housing cost burdens among the African American/Black households are 4 times the amount of the Hispanic and White households combined. This clearly shows the disparity between the African American/Black households and the other ethnic/racial households. Therefore, although there are other households that face housing cost burdens, there is a considerably higher number of African American households in this category that are a most likely to be in need of housing assistance.

Therefore, based on the analysis of the tables and data, it can be concluded that there is a large disproportion between the African American/Black households and all other ethnic/racial households with respect to having one or more severe household problems. Within all of the AMI categories with respect to severe household problems, the African American/Black households made up between 67 percent and 80 percent of the total ethnic/racial households. Although the number of African American/Black households that report having housing cost burdens decreases in correlation to increasing AMI category, the disproportion in the numbers between the ethnic/racial groups is somewhat large.

However, one must also factor in the fact that Desoto has a predominantly African American/Black population (68.9 percent), and thus it is expected that there will be more households with this racial profile that will face housing cost burdens. Additionally, with respect to the Hispanic households, although in comparison to the African American/Black households, their numbers are very small, one must also

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take into consideration that this racial/ethnic group makes up less than 5 percent of DeSoto's population when combined with other racial and ethnic groups. Therefore, the number of Hispanics faced with cost burdens should be taken seriously as well. They indicate that in relation to the population of Hispanics in Desoto, there may be many Hispanics that are in need of housing assistance.

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

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?

Based on the information provided in the previous section, it is clear that among all the income categories the number of African American/Black households in need is disproportionately greater than the needs of the other various ethnic/racial groups.

0 – 30 percent AMI Category

Within this category, the African American/Black households have on average made up 72 percent of the population faced with one of the following problems: *one or more housing problems; one or more severe housing problems; housing cost burden*. This shows that this particular racial group has a disproportionately greater need than the income category as a whole.

30 - 50 percent AMI Category

Within this category, the African American/Black households have on average made up 77.6 percent of the population faced with one of the following problems: *one or more housing problems; one or more severe housing problems; housing cost burden*. This shows that this particular racial group has a disproportionately greater need than the income category as a whole.

50-80 percent AMI Category

Within this category, the African American/Black households have on average made up 77 percent of the population faced with one of the following problems: *one or more housing problems; one or more severe housing problems; housing cost burden*. This shows that this particular racial group has a disproportionately greater need than the income category as a whole.

80-100 percent AMI Category

Within this category, the African American/Black households have on average made up 87.4 percent of the population faced with one of the following problems: *one or more housing problems; one or more severe housing problems; housing cost burden*. This shows that this particular racial group has a disproportionately greater need than the income category as a whole.

In conclusion, all this data clearly illustrates that the needs of the African American/Black households, outweigh those of the other ethnic/racial groups. The data also shows that although the total number of African American/Black households that are faced with certain housing problems (i.e. *one or more housing problems; one or more severe housing problems; housing cost burden*), decreases with an increase in the AMI, the percentage of African American/Black households that are faced with certain housing problems increases as the AMI increases. This shows that the needs of the African American/Black group are disproportional to other ethnic/racial groups.

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

The identified needs the principal housing needs of these groups. The need for good paying jobs is among the needs not identified. According to the ACS 2018 5-year data, the unemployment rate for African American/Black residents of DeSoto city is 5.8 percent, and higher than the national unemployment rate recorded in 2018 of 4 percent. In addition, among the 13,375 families within the city, 1,169 (8.8 percent) of them report that there has been no worker in the house for over 12 months. This need for good paying jobs (and jobs in general) has also created the need for quality training and educational opportunities. Although 97 percent of the African American/Black Desoto residents aged 18 and above have graduated from high school, only 30 percent of them have a bachelor's degree. Therefore, this puts a limit on the quality of jobs available to them, and therefore makes it more difficult for them to sustain their housing needs. Finally, there needs to be as well as a range of social support programs imperative in order to improve neighborhood conditions for African American/Black residents.

Any of those racial or ethnic groups located in specific as or neighborhoods in your community?

The City of DeSoto is 70.1 percent African American according to the 2018 ACS 5-year estimates. The White population constitutes 28.2 percent of the population so that other racial groups comprise only less than 2 percent of the population.

NA-35 Public Housing – 91.205(b)

Introduction

DeSoto does not have any public housing units, though the City has three assisted affordable rental communities in the City: Primrose Park at Rolling Hills with 250 units, the Wintergreen Senior Apartments with 180 units, and Texas Kirnwood Apartments with 198 units. Financed with Low Income Housing Tax Credits, some units include some form of rental assistance to make rent more affordable for very low-income families.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	1,280	0	1,280	0	0	0

Table 22 - 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			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	0	0	11,834	0	11,696	0	0	0

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	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	0	0	6	0	6	0	0
Average Household size	0	0	0	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	0	0	0	0	0	0
# of Disabled Families	0	0	0	0	0	0	0	0
# of Families requesting accessibility features	0	0	0	0	0	0	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	0	0	0	0	0	0

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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 *
Black/African American	0	0	0	0	0	0	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	0	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 24 – 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	0	0	0	0	0	0	0
Not Hispanic	0	0	0	0	0	0	0	0	0

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

Table 25 – 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 needs of public housing tenants are mostly related to the lack of accessibility to features. 3,662 families have requested the need for access to these features.

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

The figures above seem to represent the Dallas area, not DeSoto specifically.

The most immediate housing needs of Housing Choice Voucher Holders with respect to accessibility issues appear to be for additional accessible units. The increasing number of elderly and younger disabled persons creates additional need for accessible units. According to the data there were 567 elderly and 778 disabled families. In broader terms, these households often need jobs, improved job skills, and support services, such as access to day care, health care, and transportation to improve their employment situation and prospects.

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

These needs similar to those faced by most low-income households in the City. However, these needs often exacerbated by having fewer resources and lower-income levels than the population at large. This particular income group has an average income of 11,834, which is 17 percent of the median income DeSoto.

Discussion

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NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

Homelessness and the prevention of homelessness concerns in DeSoto. The homeless population in the region continues to increase because of high housing costs and for many, the slow recovery from the recession. However, the City will work with local and regional organizations to identify and meet the needs of homeless persons and those threatened with homelessness.

The needs of homeless persons are complex and require a wide range of specialized services. The City does not possess the resources to address this problem. The City continues to rely upon other entities and agencies to provide services such as housing, mental health counseling, employment training, and case work services. There no emergency shelters in DeSoto, but shelters and a range of services available in Dallas, Cedar Hill, Grapevine, and Fort Worth. The homeless data below was derived from the Metro Dallas Homeless Alliance.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	1,015	10	0	0	0	0
Persons in Households with Only Children	52	4	0	0	0	0
Persons in Households with Only Adults	2,015	1,438	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	389	126	0	0	0	0
Veterans	0	0	0	0	0	0

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Unaccompanied Child	187	65	0	0	0	0
Persons with HIV	34	18	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source
Comments:

Indicate if the homeless population is: Has No Rural Homeless

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):

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Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	958	683
Black or African American	1,879	718
Asian	66	10
American Indian or Alaska Native	33	12
Pacific Islander	19	2
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	430	238
Not Hispanic	2,656	1,214

Data Source
Comments:

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

More than 4,500 families a year experience “literal homelessness” as defined by HUD, meaning they either had to stay at a shelter or transitional housing program, or had to sleep in a vehicle, a tent, or other place not meant for human habitation. Almost all of the families that experience homelessness in Desoto would fall under the category of staying in a shelter or transitional housing program. Unsheltered family homelessness is rare but does exist (see estimates of family homelessness in chart above). However, the population of families needing to stay “doubled up” with friends or family is much larger than the “literally homeless” population and would represent a majority of family homelessness in Desoto. The estimates of homelessness represented in the chart above are of “literal homelessness.”

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

Blacks or African Americans make up about 56 percent of the homeless population, Whites make up about 35 percent of the homeless population. Hispanic and Latinos make up a very small proportion of the homeless population in the metro area.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Discussion:

It is common of homeless persons who live unsheltered to suffer from significant rates of substance abuse and mental health problems. Unsheltered persons are at a higher risk of serious health problems due to exposure to the elements, violence assaults, substance abuse, and mental health issues, among others. Because of this, visits to the emergency room are frequent, sometimes occurring multiple times

a week by a single individual. As extremely few unsheltered persons have health insurance, this represents a significant cost to the local government, and ultimately to the local taxpayer.

Permanent Housing is the solution for many of the individuals living unsheltered in metro area. Research has shown that providing adequate, stable housing and supportive services is in fact *cheaper* than allowing persons to live unsheltered because of the costs that housing can save to local hospitals and jails or detention centers. Formerly homeless persons in stable housing enter the ER and jail systems at far lower rates than persons living unsheltered.

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

Introduction:

Certain population groups require supportive services and/or supportive housing, either on a permanent basis, or on a temporary basis. Many special needs populations very low-income households (below 50 percent of Median Family Income) because they are not able to work or can only work on a part-time basis. Special population groups include the elderly and frail elderly, the physically and developmentally disabled, severely mentally ill persons, and those with substance abuse issues.

Many disabled individuals rely on Supplemental Security Income (SSI) for financial support. SSI provides income support to persons 65 years and over, the blind, and also the disabled. Since many disabled persons have limited incomes, finding affordable and accessible housing is often a serious challenge. Even when new affordable rental housing is developed, the rental rates for the housing units often too high for many disabled persons.

In addition, these persons often require various types of special assistance, program activities to enhance their quality of life, and respite for their care givers. Support for municipal programs as well as assistance to not-for-profit organizations is necessary for the implementation of these types of activities.

Describe the characteristics of special needs populations in your community:

HUD has identified special needs populations and has provided data on several of these through the data. However, detailed information on some special needs populations is often not available from census or HUD data sources. This document has used information from reliable sources or calculations from entities such as ARC (for the developmentally disabled), the National Institutes of Mental Health, or the National Institute of Alcohol and Alcohol Abuse to estimate the numbers of persons in those categories. Where possible, figures from reliable local sources used to support these analyses.

While the City's resources are not sufficient to address the needs of all these groups, the City is committed to supporting other entities in their efforts to provide needed resources.

The City will develop relationships with community service organizations, not-for-profit service providers, housing developers, and other state and regional agencies to determine how the City can best assist in providing needed resources to the special need's population.

The housing and supportive needs of these populations were noted in the preceding discussion. These needs were determined from discussions with practitioners in the respective fields and a review of pertinent literature.

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

The Elderly and Frail Elderly

HUD defines the elderly as persons 62 and over. However, the ACS data provides data uses 65 as a break point. This analysis will use the Census break point of 65 in defining and discussing the elderly. ACS data show that persons 65 and over, number 7,215 and constitute 13.61 percent of the total population of DeSoto in the 2018 ACS 5-year estimate. There are 2,561 frail elderly (75 and older) in DeSoto, and they make up 4.83 percent of the total population.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most limited by fixed incomes. The Frail Elderly may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

Persons with Disabilities

The 2018 figures for disability indicate that of the 52,537 non-institutionalized citizens of DeSoto, 6,295 (12 percent) of the City's population has some disability. This percentage is ever so slightly below the national figure of 12.1 percent. However, information about specific types of disability is not available from the Census data.

The Developmentally Disabled

The Association for Retarded Citizens (ARC) indicates that the base definition of developmentally disabled is an IQ score less than 70. ARC indicates that the nationally accepted percentage of the population that can be categorized as developmentally disabled is two and a half to three percent of the population. Factoring in the 52,537 non-institutionalized citizens of Desoto, this calculation yields an estimate that is between 1,313 to 1,576 developmentally disabled persons in DeSoto.

The preferred housing options for the developmentally disabled those that present a choice and integrate them into the community. This includes supervised apartments, supported living, skilled development homes, and family care homes.

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

The US Center for Disease Control estimates less than percent of the US population currently lives with HIV/AIDS, and that 13.8 percent of those infected are not aware of their infection. Adjusting the percentage to DeSoto would suggest less than 200 persons in DeSoto are affected.

Figures from the Texas Department of State Health Services indicate that there are 18,073 people living with HIV in Dallas County, and that in 2017, there were 814 cases of HIV/Aids diagnosed.

Persons with HIV/AIDS face a number of housing barriers, including discrimination, housing availability, transportation and housing affordability. The co-incidence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. Substance abuse is a difficult issue and the incidence of mental illness among the HIV/AIDS community is also high.

Discussion:

The Physically Disabled

The number of persons under the age of 18 with disabilities is 653 (5.8 percent of people under 18), while the number of persons aged 18 to 64 with disabilities is 5,642, or 14.82 percent of the total population of the persons in that age group. The number of persons 65 and over with disabilities is 2,601 or 37.87 percent of that age group. These figures, based upon the Census Bureau definition of disability, include a wide range of disabilities and a precise figure for persons with physical disabilities is difficult to determine.

However, deducting the number of developmentally disabled persons from the census figure for disabled persons gives an approximate figure of 4,982 persons who may be physically disabled.

Persons with physical disabilities may require assistance with daily living, and additional requirements for their housing including, for example, special types of kitchen and bathroom fixtures and special fire alarms.

Persons with Alcohol and Drug Dependencies

The City has no direct data upon which to reliably estimate the number of persons with alcohol/other drug addiction problems. However, various organizations and bodies have supplied figures on this topic from a national perspective.

The National Institute of Alcohol Abuse and Alcoholism estimates that 16 to 17 percent of the male population over the age of 18 have a drinking problem and that six percent of women over the age of 18 have this problem. These estimates mean that in DeSoto an estimated 2,643 males and 1,249 women in need of supportive services for alcohol alone.

According to the 2018 *National Survey on Drug Use and Health (NSDUH)*, conducted by the Substance Abuse and Mental Health Services Administration (SAMHSA), an estimated 20.3 million Americans in 2018 had substance dependence or abuse (6.2 percent of the total population aged 12 or older). Applying these statistics to DeSoto's population, approximately 3,278 persons aged 12 and older had substance dependence or abuse in 2018.

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

Describe the jurisdiction’s need for Public Facilities:

The primary objective of the City’s non-housing community development activities will be the provision of a suitable living environment and the provision of services for low- and moderate-income persons. This definition includes a wide range of programs and activities, focusing on housing conditions, public services, economic development, and job creation. The City possesses a number of relatively new public facilities and parks. The City does not have a pressing need or the resources for the development of new public facilities.

How were these needs determined?

Non-housing Community Development needs and priorities were identified in the course of preparing this Consolidated Plan through the input of community leaders, citizen participation, and requests and ideas from service providers and public agencies. These inputs were provided in meetings and public hearings, as well as the online survey, described in the public participation section of this Plan.

Further, the Community Development Department is in contact with County and State departments and agencies that often raise issues and concerns or make requests about improvements or conditions in the low/mod neighborhoods.

The City will consider the many and varied needs, and the funding and project selection process will reflect the input and weighing of needs and requests in light of the overall objective.

Describe the jurisdiction’s need for Public Improvements:

The City has been active in developing and maintaining public improvements in light of the many needs of the City and the limited resources available. With proper planning and coordination, the City can leverage CDBG funds with both the State and other federal programs to provide the funds needed for these projects.

How were these needs determined?

Public Improvement needs and priorities were identified through the input of community leaders, citizen participation, and requests and ideas from service providers and public agencies. These inputs were provided in the meetings and public hearings, as well as staff input. Information from County and State departments and agencies helps to leverage resources and coordinate efforts for improvements in the low/mod neighborhoods.

The City will consider the many and varied needs, and the funding and project selection process will reflect the input and weighing of needs and requests in light of the overall objective.

Describe the jurisdiction's need for Public Services:

As noted in the meeting, interviews, hearings, and the survey, there is a need for programs and assistance, and several persons emphasized programs to assist victims of domestic violence and transportation issues. Transportation Assistance, Mental Health Screening projects will be funded in Year One.

How were these needs determined?

Discussions at the Public Hearings and in the meeting noted the wide range of needs for different segments of the population and relatively small amount of funds to work with. Leveraging of resources was a common theme in many of the meetings, but even with that it was difficult for the groups to determine priorities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Population growth follows job growth and the demand for housing will be influenced by the location, type, and wage levels of the City. The affordability component of housing demand, however, is based upon local wages and salaries that are translated into household incomes. The availability of an existing supply of various housing types and price levels must be maintained to meet the housing demand of the variety of occupations that comprise the local economic base.

Just as the City's population has grown, so has the size of the City's labor force according to Bureau of Labor Statistics figures. The size of the workforce was 24,018 in 2010 and was 27,904 in 2018. The average number of persons employed also grew and the number of persons unemployed declined, dropping from 6.9 percent in 2010 to 5.1 percent in 2018. These figures reflect the strong job growth that Texas has experienced in the past several years.

The implication for the housing market is that the combination of population growth and employment growth create an increased demand for housing. This in turn serves to drive housing costs upward. However, as will be seen below, this will have a negative impact on the City's low-income households, many of whom are renters. These households in particular will be forced to pay more for the limited supply of rental units.

The following market analysis will demonstrate that low incomes and limited job opportunities for "living wage" jobs keep household incomes low in the face of increasing rents. As noted in the Needs Assessment, DeSoto, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population grows and the supply of units remains stable. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

Introduction

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in most communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and local housing markets provide choices and opportunities for current and future workers.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	14,399	72%
1-unit, attached structure	551	3%
2-4 units	838	4%
5-19 units	2,862	14%
20 or more units	947	5%
Mobile Home, boat, RV, van, etc	266	1%
Total	19,863	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2014-2018 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	36	0.3%	95	1%
1 bedroom	119	1%	2,124	31%
2 bedrooms	464	4%	2,311	34%
3 or more bedrooms	11,406	95%	2,364	34%
Total	12,025	100%	6,894	100%

Table 28 – Unit Size by Tenure

Data Source: 2014-2018 ACS

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

DeSoto does not have any public housing units, though the City has three assisted affordable rental communities in the City: Primrose Park at Rolling Hills with 250 units, the Wintergreen Senior Apartments with 180 units, and Texas Kirnwood Apartments with 198 units. Financed with Low Income

Housing Tax Credits, some units include some form of rental assistance to make rent more affordable for very low income families.

This housing is intended for low- and moderate-income households, based upon HUD's income limits calculations for the Dallas County, Texas Metropolitan Statistical Area.

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 does not expect to lose any affordable housing units.

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

Based upon the data from the 2018 American Community Survey, there appears to be a match between the housing supply and the housing need. Housing in DeSoto differs somewhat from the national norm in terms of the types of structures. Nationally, over 60.0 percent of structures are one-unit structures and the percentage of multi-unit structures is around 40.0 percent. In DeSoto three-quarters of structures are one-unit structures, and only 19 percent are multi-unit (5 or more units) structures, compared to the national figure of 18 percent. Thus, there may be shortage of rental units.

Describe the need for specific types of housing:

Thus, the supply of units in terms of size would seem to be slightly out of balance with the market need, so there might be an overall shortage of rental units. However, the tenure pattern in the City indicates that there may be a supply of one-unit structures that are rentals. More important, affordability is another issue which will be discussed in the next section.

Discussion

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

Introduction

Cost of Housing

	Base Year: 2010	Most Recent Year: 2018	% Change
Median Home Value	144,900	163,500	13%
Median Contract Rent	868	1,114	28%

Table 29 – Cost of Housing

Data Source: 2010 ACS (Base Year), 2014-2018 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	690	10%
\$500-999	2,039	30%
\$1,000-1,499	2,576	38%
\$1,500-1,999	1,126	16%
\$2,000 or more	394	6%
Total	6,825	100%

Table 30 - Rent Paid

Data Source: 2014-2018 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	550	No Data
50% HAMFI	1,510	895
80% HAMFI	4,805	3,135
100% HAMFI	No Data	4,590
Total	6,865	8,620

Table 31 – Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$957	\$1,093	\$1,314	\$1,727	\$2,262
High HOME Rent					
Low HOME Rent					

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

No, affordability is a critical issue for low- and moderate-income households.

The recent ACS figures are telling. The median rent in DeSoto was \$1,114 in 2018, which was slightly higher than the national median rent of \$862. Despite the apparent inequality of rents, the impact of this level of expense is that over 56 percent of renter households spent 30.0 percent or more of their income for shelter, a figure that places them in the “cost burdened” or “severely cost burdened” category.

Homeownership is very difficult for low-income households as an affordability gap exists for extremely low-, very low-, and low-income households. However, such affordability gaps are fairly normal as ownership opportunities within these lower income levels is cost prohibitive. Even for moderate-income households, ownership is very difficult. A household at the area median household income of \$68,954 can afford a home costing \$172,385 according to the standard 2.5:1 median home value-to-median household income ratio.

These income and housing figures mean that it is more difficult for many households to meet monthly expenses, especially when housing costs more than 30% of their income, more difficult to save for a down payment for a home, and more difficult to qualify for a mortgage to purchase home, especially in light the current tight lending market.

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

The situation is most likely to worsen as the housing market continues to improve. The limited supply of rental units affordable to low-income residents means that competition for these units will enable landlords to increase rents, even for units in poor condition. At the same time ownership is increasingly difficult as prices increase, and mortgage requirements are stringent.

The City faces a number of problems in providing a sufficient supply of affordable housing. As noted, low incomes and limited job opportunities for “living wage” jobs keep household incomes low in the

face of increasing rents. It should also be noted that DeSoto, like the rest of the nation, has seen stagnant income levels over the past decade, so that even those working in "good" jobs are losing ground financially. The rent figures continue to increase as the population grows and the supply of rental units remains stable in light of limited new construction. At the same time, demands for increased down payment and stricter lending criteria keep many households from purchasing homes, which also increases the pressure on the rental market.

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

The HOME rent data show differences between the HOME rent limits and the Fair Market Rents. Though the High Rent limits track Fair Market Rents for smaller units, there are significant differences for the larger units. The HOME Low Rents are not competitive with Market Rents except for the efficiency units. Thus, property owners are not likely to accept the HOME low limits and may not accept the high limits for the larger units. The City must do what it can to 1) preserve and expand the supply of affordable housing, both rental and owner, 2) to assist very low-, low-, and moderate-income owners/occupants in keeping their homes up to an acceptable standard so they can stay in their homes.

Discussion

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

Introduction

In the decade between 2010 and 2018 almost 1,299 housing units were built in DeSoto, 6.5 percent of the City's current total. It should be noted, however, that according to ACS data, construction after 2010 has been modest. Approximately 8,542 units (43.0% of the total) were constructed in the decades between 1980 and 1999. Because of this surge in growth, the median age for housing units in DeSoto is approximately 1990.

Definitions

Substandard condition refers to a dwelling unit that does not meet acceptable conditions per the City's Building Code and is structurally in need of significant renovation or rehabilitation, or in worst cases, demolition/condemnation. Substandard condition but suitable for rehabilitation means a structure is in poor condition and may have one or more housing code violations, however it is financially and physically feasible to rehabilitate it and return it to a condition that satisfies City code. This definition does not include units that require only minor cosmetic work or maintenance work.

HUD has identified four housing problems, which are 1) overcrowding, 2) lacks complete kitchen, 3) lacks complete plumbing, or 4) cost burden. Overcrowding means that there is more than one person per room living in a housing unit. The lack of complete kitchen or lack of plumbing is self-apparent.

The U.S. Census estimates the total number of substandard units in a geographic area by calculating both owner- and renter-occupied units 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, and 3) 1.01 or more persons per room (extent of housing overcrowding). The U.S. Census defines "complete plumbing facilities" to include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

Overcrowding is defined by HUD as 1.01 to 1.50 persons per room, while severe overcrowding is 1.51 or more persons per room. HUD data on the numbers of persons residing in housing units provides some insight into the potential for homelessness.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,776	23%	3,573	52%
With two selected Conditions	38	0.3%	108	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	9,211	77%	3,213	47%
Total	12,025	100%	6,894	100%

Table 33 - Condition of Units

Data Source: 2014-2018 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,088	34%	2,109	31%
1980-1999	4,721	39%	3,535	51%
1950-1979	3,167	26%	1,214	18%
Before 1950	49	0%	36	1%
Total	12,025	100%	6,894	100%

Table 34 – Year Unit Built

Data Source: 2011-2015 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	3,216	27%	1,250	18%
Housing Units build before 1980 with children present	1,975	16%	1,195	18%

Table 35 – Risk of Lead-Based Paint

Data Source: 2014-2018 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

While the City’s housing stock is young overall, a significant number of units (approximately 9,685) are over thirty-five years old, and the need for maintenance and rehabilitation is increasing.

Though the condition of the housing stock in DeSoto is considered to be fair for the most part, 52 percent of renter occupied and 23 percent of owner-occupied units report problems with housing

Conditions. Housing problems are scattered throughout the City, though it appears that the older neighborhoods require substantial efforts.

The need for owner and rental rehabilitation is present and growing.

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

In DeSoto, the 2018 ACS indicated that there were 19,863 housing units. Studies have shown that the lead-based paint hazard lessens with newer construction. That is, a unit constructed between 1960 and 1979 has a high percent chance of having this hazard; units built prior to 1940 have the highest percent chance.

Discussion

Intentionally left blank

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

Introduction

DeSoto does not have any public housing units, though the City has three assisted affordable rental communities in the City: Primrose Park at Rolling Hills with 250 units, the Wintergreen Senior Apartments with 180 units, and Texas Kirnwood Apartments with 198 units. Financed with Low Income Housing Tax Credits, some units include some form of rental assistance to make rent more affordable for very low income families.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available				1,280			0	0	0
# of accessible units									

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

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

Not Applicable

Public Housing Condition

Public Housing Development	Average Inspection Score
N/A	0

Table 38 - Public Housing Condition

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

Not Applicable

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

Not Applicable

Discussion:

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

Introduction

The needs of homeless persons are complex and require a wide range of specialized services. The City does not possess the resources to address this problem. The City continues to rely upon other entities and agencies to provide services such as housing, mental health counseling, employment training, and case work services. Homeless residents are referred to Desoto Homeless Shelters and Services for the Needy; Bridges Safehouse Inc. based in Cedar Hills and Living Word in the Cliffs Ministries. In Dallas, referrals are made to the North Texas Food Bank and various shelters/members of the continuum of care.

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)	0	0	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	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

The City has no services to provide assistance to the homeless.

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.

As noted in the preceding response, the City possesses limited services for the homeless. However, the Metro Dallas Homeless Alliance includes a number of organizations and agencies that provide food, clothing, financial assistance, healthcare and transportation assistance. These include State and county agencies, and private sector organizations.

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

Introduction

The City currently does not have facilities and services to assist persons and families with special needs. As discussed above, this assistance is provided by State and County agencies, and private sector organizations. These organizations provide financial assistance, counseling, meals and food, and other aid.

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

Please see NA-45 for a description of these populations and their needs.

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

Neither the City nor any of the organizations mentioned above are involved in supportive housing for discharged persons.

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)

The City will consider pursuing activities to address the housing and supportive service needs of persons who are not homeless but have other special needs. However, at this time, the City does not have the procedures, policies or mechanisms in place to assist organizations providing these types of services.

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

Not Applicable

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The most important impediment to affordable housing revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor.

Despite the recent downturn in the housing market nationally, and despite relatively low prices in DeSoto, housing prices, both purchase and rental, remain relatively high for lower income households.

The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally.

The primary means to address this issue in DeSoto will be a housing rehabilitation program (and an emergency repair program) for owner properties in order to keep persons in their homes. The City will explore the idea of providing rental assistance, though this may not be possible given the limited resources available. The City will encourage efforts to develop affordable housing projects using incentives and tax credit programs. These efforts will be limited because of the amount of funds available and the many competing needs.

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

Introduction

The City has a number of needs in order to support economic development, which is critical to the growth of a strong and diverse that creates job opportunities for all residents. As noted in the Housing Needs Assessment and the Housing Market Analysis, good, well-paying jobs are the means to secure economic stability and obtain decent housing. The City's economic development needs center upon obtaining new jobs and providing the workforce to support a wide range of jobs. Education and job training (and retraining) are crucial to having a competitive workforce.

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	97	0	0	0	0
Arts, Entertainment, Accommodations	2,098	1,331	11	11	0
Construction	789	667	4	5	1
Education and Health Care Services	3,500	4,142	18	33	16
Finance, Insurance, and Real Estate	1,928	414	10	3	-6
Information	508	75	3	1	-2
Manufacturing	1,395	410	7	3	-4
Other Services	503	352	3	3	0
Professional, Scientific, Management Services	1,507	297	8	2	-5
Public Administration	0	0	0	0	0
Retail Trade	2,561	2,457	13	20	7
Transportation and Warehousing	1,406	258	7	2	-5
Wholesale Trade	1,133	851	6	7	1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Total	17,425	11,254	--	--	--

Table 40 - Business Activity

Data Source: 2014-2018 ACS (Workers), 2018 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	27,750
Civilian Employed Population 16 years and over	25,400
Unemployment Rate	8.45
Unemployment Rate for Ages 16-24	22.29
Unemployment Rate for Ages 25-65	5.43

Table 41 - Labor Force

Data Source: 2014-2018 ACS

Occupations by Sector	Number of People
Management, business and financial	5,665
Farming, fisheries, and forestry occupations	1,755
Service	2,165
Sales and office	7,680
Construction, extraction, maintenance, and repair	1,430
Production, transportation, and material moving	1,300

Table 42 – Occupations by Sector

Data Source: 2014-2018 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	10,860	45%
30-59 Minutes	10,835	45%
60 or More Minutes	2,555	11%
Total	24,250	100%

Table 43 - Travel Time

Data Source: 2014-2018 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,640	95	450

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	4,150	390	1,410
Some college or Associate's degree	8,305	605	2,020
Bachelor's degree or higher	7,535	415	840

Table 44 - Educational Attainment by Employment Status

Data Source: 2014-2018 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	85	100	220	390	490
9th to 12th grade, no diploma	765	245	490	740	600
High school graduate, GED, or alternative	1,235	1,200	1,180	3,565	1,490
Some college, no degree	1,590	1,785	2,335	4,000	1,980
Associate's degree	150	420	750	1,655	350
Bachelor's degree	290	1,215	1,665	3,250	895
Graduate or professional degree	10	415	690	1,565	820

Table 45 - Educational Attainment by Age

Data Source: 2014-2018 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	21,179
High school graduate (includes equivalency)	31,918
Some college or Associate's degree	36,175
Bachelor's degree	50,728
Graduate or professional degree	56,734

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2014-2018 ACS

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

According to the data in the tables above, the leading employment sectors in DeSoto are 1) Education and Health Care Services; 2) Retail Trade; 3) Finance, Insurance and Real Estate; 4) Arts, Entertainment and Accommodations; 5) Manufacturing; and 6) Professional, Scientific and Management Services.

Describe the workforce and infrastructure needs of the business community:

The greatest need for the City in terms of economic development is the creation or attraction of new jobs that pay a living wage for City residents. However, these jobs can only be created if there is an adequate, trained workforce in place to fill them.

The earnings figures in Table 45 show what is commonly known - that the higher one's level of education, the greater one's earnings. In DeSoto the educational attainment level of many residents is high as shown in Table 44 – only 4,118 persons in the working age cohorts (18 - 65) have less than a high school diploma.

Thus, the City does offer an educated workforce for new and expanding businesses. However, the unemployment rate among those 16 to 24 is very high at 13 percent and these persons, as well as those lacking a high school diploma, could benefit from job training programs.

The City's infrastructure needs for business are very modest, as much of the commercial and retail development in the City is relatively new.

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.

Skilled labor and workforce development continue to be a need in this community where manufacturing (i.e. logistics, warehousing, and e-commerce) is the leading industry. The Economic Development Corporation continues to partner with the local community college, technical institutions, local universities and a Small Business Development Center to address that demand.

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

Though the City has an abundant, overall well-educated, and growing labor force, the educational and training level of many of the City's low- and moderate-income residents do not match the needs of many of today's industries and businesses.

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

Workforce development in DeSoto is coordinated and implemented by the Dallas County Community College District (DCCCD) and Workforce Solutions Greater Dallas. DCCCD opportunities include basic skills, GED preparation, and skills enhancement. Workforce facilitates employer access to qualified employees, as well as provides job training, workplace education, childcare and educational assistance.

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

Yes

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

Yes, DeSoto does participate in CEDS and regularly convene at NTCOG for quarterly meetings with a vast majority of local municipalities that cover North Texas.

Discussion

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MA-50 Needs and Market Analysis Discussion

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

Cost burden and severe cost burden represent the most prevalent housing problem in DeSoto. Over 33 percent of the City's households are in the three lowest HUD income categories and face difficulties in obtaining affordable housing. Small related households, other households and elderly households report housing problems primarily cost burden. Though for the most part these populations are concentrated in the City's low/mod Census Tracts, it may be reasonably asserted that households with multiple housing problems are not concentrated in any particular area. The City's low/mod Census Tracts are in need of reinvestment through owner and rental housing rehabilitation.

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

The City of DeSoto is 70.1 percent African-American according to the 2018 ACS. The White population constitutes 28.2 percent of the population so that other racial groups comprise only 1.7 percent of the population.

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

The low/mod areas of the City, in general, are characterized by older housing, often in need of repair or renovation. Single-family owner units are available at relatively low prices, but the market is weak because of the need for extensive and expensive renovation in many of the structures, as well as stricter loan standards and higher down payment requirements that limit the number of potential buyers. More affluent buyers will tend to favor newer construction in other neighborhoods.

The rental market in these neighborhoods is strong in the face of increased demand, especially for more modern or better kept buildings. Rents tend to increase, even for poorer buildings, exacerbating the cost burden issue for low-income households.

Are there any community assets in these areas/neighborhoods?

The City has a growing population and workforce and hopefully can provide workers with the skills needed for the types of jobs coming to and expanding in DeSoto.

Are there other strategic opportunities in any of these areas?

The City is working with the following departments and programs in a collaborative effort to identify opportunities and to provide improvements, information, and services to low income neighborhoods: Administration, Code Enforcement, Engineering, Public Safety, and Public Works.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The key aspects of the Strategic Plan are as follows:

The target areas in the City are those which have the highest levels of poverty and greatest need for, housing rehabilitation, public services and economic development and job creation. The projects planned to address the priority needs are Owner Occupied Home Rehabilitation, Transportation Assistance, and Mental Health Screening.

Market conditions, especially increasing rental costs, low incomes, and stagnant wages create the needs for the rental programs, while high down payment requirements and stringent loan standards create a need for home buyer assistance programs. The City's resources from federal, state, and local sources are limited and expected to remain the same in the coming years, which will diminish the amount available even with modest inflation. The City is working to find sources and organizations to leverage these dollars.

The City has contacts with many organizations and agencies and will work to enhance its outreach and information efforts; to make its project selection process transparent; and to ensure coordination, collaboration, and information sharing among the various entities responsible for program delivery. The program goals, as described in detail below, address the objectives of providing affordable housing, a suitable living environment, preventing homelessness, and providing needed services and programs. The City has identified a number of barriers to affordable housing including the high cost of housing (both rental and owner) relative to income and stringent mortgage criteria. The City's homelessness strategy will be an approach that emphasizes homelessness prevention, immediate assistance, and re-housing to those who do become homeless; and support for persons and families as they transition to economic and housing stability.

The City's anti-poverty strategy will be part of a coordinated effort to create jobs and improve the local economy. The creation of economic opportunities is not an isolated solution to alleviating poverty, and the City will work with community partners to identify educational, life skills and training needs, and provide opportunities for self-empowerment that will enable low- and moderate-income residents to become and continue to be self-sufficient and economically independent. The City of DeSoto will develop and implement a set of procedures to monitor all of its federal activities, programs, and projects and to ensure long-term compliance with applicable program requirements and comprehensive planning.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	Low-mod areas
	Area Type:	Low and moderate income areas
	Other Target Area Description:	Low and moderate income areas
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
2	Area Name:	Citywide
	Area Type:	Benefits LMI residents
	Other Target Area Description:	Benefits LMI residents
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
Include specific housing and commercial characteristics of this target area.		

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Not Applicable

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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Public Improvements/Infrastructure
	Priority Level	High
	Population	Extremely Low Low
	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Program Administration Public Improvements/Infrastructure
	Description	Suitable Living Environment Improve Quality of Life ADA Compliance
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.
2	Priority Need Name	Provide Affordable Housing Opportunities, including
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Affordable Housing Opportunities Program Administration

	Description	Affordable Housing Homeless Prevention
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.
3	Priority Need Name	Public Service Programs
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Program Administration Public Service Programs
	Description	Suitable Living Environment Provide Services
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data. They were also mentioned in the course of public meetings, focus group discussions, and Public Hearing discussions. These discussions confirmed the already known needs of these areas, complementing, or corroborating the data.
	4	Priority Need Name

	Priority Level	Low
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Economic Development Program Administration
	Description	Increase employment opportunities Strengthen local economy Develop new businesses
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.
5	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Extremely Low Low Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development

	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Program Administration Public Facilities
	Description	Neighborhood Revitalization Improve Quality of Life Means to provide services
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.
6	Priority Need Name	Homeless Activities, including Homeless Prevention
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with HIV/AIDS
	Geographic Areas Affected	Low and moderate income areas
	Associated Goals	Homeless Activities Program Administration
	Description	Affordable housing Homeless prevention Services for at-risk populations Suitable Living Environment

	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.
7	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development Other
	Geographic Areas Affected	Benefits LMI residents
	Associated Goals	Fair Housing Program Administration
	Description	Fair Housing
	Basis for Relative Priority	These areas have been areas of concern in the past and emerged in the course of examining the data.

Narrative (Optional)

The needs in the City are numerous and varied. The principal needs are: 1) public improvements to improve neighborhoods, 2) code enforcement and housing rehabilitation for both owner and renter

units, 3) public facility improvements to meet ADA compliance requirements, and 4) programs in support of specific objectives.

With proper planning and coordination, the City can leverage CDBG funds with both the State and other federal programs to provide the funds needed for these projects.

The City believes that rehabilitation of both rental and owner housing units is a High priority, as these efforts keep people in affordable housing and, especially for extremely low-income and elderly homeowners may serve to prevent homelessness. The City will focus on multiple efforts including homeowner repair to provide affordable housing and, in many instances, prevent homelessness.

While the City supports programs for affordable homeownership, the opportunities for homeownership among the City's low-income residents are limited by the poor economy, job uncertainty, strict lending criteria and significant down payment requirements.

The need for a wide range of services, including programs for seniors and youth, victims of domestic violence, feeding programs, and childcare, is present in these areas. However, the City must develop the necessary policies, procedures, and capacity to receive applications, make selections, and monitor activities before undertaking projects in this area.

Economic Development receives a Low ranking as funding for economic development projects or programs has not been possible in light of other, pressing needs, and the existence of other programs funded from other sources.

Public Facilities receives a High ranking. Spending in this area makes it possible to have good, well located facilities to provide services and have community activities.

Homeless activities receive a Low ranking as the problem is not widespread in the City and services and assistance are available.

Fair Housing is a concern nationwide, and therefore receives a High ranking.

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)	According to the Housing Needs Assessment and the Housing Market Study the greatest housing problem in the City is cost burden, and many of the households in the lowest income categories are severely cost burdened. Rental assistance thus ranks very high among program strategies, but in light of the limited resources and other pressing needs, the City will not pursue such a program. Rents are expected to continue to increase, causing the number of cost burdened households to grow.
TBRA for Non-Homeless Special Needs	Rental assistance for the non-homeless special needs group should focus on the elderly and extremely low-income small households as these are the two groups that emerged as most vulnerable both from the analysis of data and from discussion in the public meetings. However, as noted above, the City does not have the resources to implement such a program.
New Unit Production	Because of the weak housing market and limited resources, the City will not allocate resources to the production of affordable rental units.
Rehabilitation	Rehabilitation of both owner and renter units in the City’s low income areas is a High priority as part of the effort to keep households in affordable housing.
Acquisition, including preservation	Because of the limited funds available, the City will not emphasize the acquisition and rehabilitation of rental units.

Table 49 – Influence of Market Conditions

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

Introduction

The City is faced with the difficult task of meeting increasing needs with limited resources.

The figures shown below in the table are estimates. First year figures are based upon the known HUD allocation. The figure for “Expected Amount Available Remainder of ConPlan” multiplies the current figures by four to arrive at an estimate for the remainder of the ConPlan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements	\$310,782	0	0	310,782	1,243,128	

Table 50 - 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 will seek to cultivate funding partners who can match the City's investment of CDBG funds. The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs. Additional funds need to be raised to ensure that more affordable housing is available for those in need.

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

Not Applicable

Discussion

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
De Soto Independent School District	Government	public services	Other
City of De Soto Engineering	Government	public services	Other
City of De Soto Code Enforcement	Government	Ownership Public Housing Rental	Other
De Soto Housing Finance Corporation	Government	Ownership	Other

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

As a participant in the Dallas County CDBG program, the City has developed relationships and contacts with a number of service providers, not-for-profit organizations, housing developers and lenders, and agencies at the state, regional and local levels. The Administration Department understands its role in the delivery system and will work to develop and formalize an organized and effective delivery system including as many of the entities responsible for program delivery as possible.

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			
Legal Assistance			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance			
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			

Supportive Services			
Alcohol & Drug Abuse			
Child Care			
Education			
Employment and Employment Training			
Healthcare			
HIV/AIDS			
Life Skills			
Mental Health Counseling			
Transportation			
Other			

Table 52 - Homeless Prevention Services Summary

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

The institutional structure for the homeless is described in NA-40, MA-30, and SP-60.

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

As noted, there currently is no service delivery system as such for these populations. The City and local organizations rely upon services provided by other, area organizations.

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

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2020	2024	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Low-mod areas Citywide	Economic Development, including job training Fair Housing Homeless Activities, including Homeless Prevention Provide Affordable Housing Opportunities, including Public Facilities Public Improvements/Infrastructure Public Service Programs	CDBG: \$310,780	Other: 2 Other
2	Housing Rehabilitation	2020	2024	Affordable Housing	Citywide	Improve Affordable Housing Options Improved Capacity of Housing & Service Providers	CDBG: \$1,010,000	Owner occupied rehabilitation: 20 Units
3	Affordable Housing Opportunities	2020	2024	Affordable Housing	Low-mod areas Citywide	Provide Affordable Housing Opportunities, including	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care: Household Housing Unit
4	Public Service Programs	2020	2024	Non-Homeless Special Needs	Low-mod areas Citywide	Public Service Programs	CDBG: \$233,085	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Economic Development	2020	2024	Non-Housing Community Development	Low-mod areas	Economic Development, including job training	CDBG: \$0	Jobs created/retained: 0 Jobs
6	Public Facilities	2020	2024	Non-Housing Community Development	Low-mod areas	Public Facilities	CDBG: \$0	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted
7	Homeless Activities	2020	2024	Homeless	Low-mod areas Citywide	Homeless Activities, including Homeless Prevention	CDBG: \$0	Homelessness Prevention: 0 Persons Assisted
8	Fair Housing	2020	2024	Fair Housing	Low-mod areas Citywide	Fair Housing	CDBG: \$0	Other: 0 Other

Table 53 – Goals Summary

Goal Descriptions

1	Goal Name	Program Administration
	Goal Description	Program Administration
2	Goal Name	Public Improvements/Infrastructure
	Goal Description	Infrastructure Repair and Maintenance
3	Goal Name	Affordable Housing Opportunities
	Goal Description	Affordable Housing, including Code Compliance and Housing Rehabilitation

4	Goal Name	Public Service Programs
	Goal Description	Community Services, Special Needs,
5	Goal Name	Economic Development
	Goal Description	Economic Development, including training, transportation, loans, and facade programs
6	Goal Name	Public Facilities
	Goal Description	Maintenance and Repairs for Public Facilities, including ADA improvements and compliance
7	Goal Name	Homeless Activities
	Goal Description	homeless prevention, emergency shelters, transitional housing
8	Goal Name	Fair Housing
	Goal Description	Fair Housing programs and services; support for legal aid

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)

The City does not anticipate undertaking affordable housing programs in the near future but is aware of the need and will undertake such programs if adequate funding becomes available.

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)

Not Applicable

Activities to Increase Resident Involvements

Not Applicable

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

N/A

Plan to remove the ‘troubled’ designation

Not Applicable

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

Barriers to Affordable Housing

The most important impediment to affordable housing revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor.

The City has addressed its zoning and land use regulations in an attempt to make them as equitable and open as possible. Development standards, though they sometimes add costs to construction or rehabilitation, are necessary for the safety and health of residents. Efforts have been made to streamline and facilitate the permitting process locally.

The primary means to address this issue in DeSoto will be a housing rehabilitation program (and an emergency repair program) for owner properties in order to keep persons in their homes. The City will explore the idea of providing rental assistance, though this may not be possible given the limited resources available. The City will encourage efforts to develop affordable housing projects using incentives and tax credit programs. These efforts will be limited because of the amount of funds available and the many competing needs.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The primary means to address this issue in DeSoto will be a housing rehabilitation program (and an emergency repair program) for owner properties in order to keep persons in their homes. The City will explore the idea of providing rental assistance, though this may not be possible given the limited resources available. The City will encourage efforts to develop affordable housing projects using incentives and tax credit programs. These efforts will be limited because of the amount of funds available and the many competing needs.

SP-60 Homelessness Strategy – 91.215(d)

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

The needs of homeless persons are complex and require a wide range of specialized services. Numerous agencies are often involved in the care of a homeless person, providing distinct services such as housing, mental health counseling, employment training, and case work services.

The City of DeSoto will continue to participate in future Point in Time (PIT) Homeless Count with the Metro Dallas Homeless Alliance, Dallas County CoC. DeSoto Police Department Officers and Code Enforcement Officer will perform the local non-sheltered persons count in DeSoto by identifying any homeless persons on the streets of the City of DeSoto on that night.

As the CDBG program develops the City will assess how it can use the limited available CDBG funds to address the needs of the homeless. At present, it appears that the use of CDBG funds to prevent homelessness (housing rehab, and emergency assistance) may be the most judicious approach to this complex issue, though this use of funds will be limited given the City's other needs and priorities.

Addressing the emergency and transitional housing needs of homeless persons

Please see the preceding response.

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.

Please see the preceding response.

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

Please see the preceding response.

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

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

Please see responses below.

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

The City has approximately 4,446 housing units with the presence of lead-based paint in them, but it should be noted that the bulk of these units were constructed after 1960 and have the lowest possibility of lead-based paint. Overall, the lead hazard in DeSoto appears to be less acute than in older, often highly urbanized communities.

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

The City does not currently have the resources to engage in significant rehabilitation programs. Still, the following policies and programs are in place to address this issue if it should arise.

Federal regulations effective September 2000 implemented lead-based paint requirements for all housing activities undertaken by recipients of HUD funds. These regulations require multiple approaches to evaluate, control and/or abate lead-based paint. Since inception of the CDBG program, all homes older than 1978 scheduled for rehabilitation activities receive lead based paint testing to determine the extent of lead hazards.

However, as the City develops its housing rehabilitation programs, it will take a number of steps to meet lead based paint requirements including

- Distributing the “Protect Your Family From Lead in Your Home” pamphlet to homeowners receiving housing rehabilitation services or homebuyer assistance
- Identification of potential lead hazards for all houses which were built before 1978 which receive HUD-funded rehabilitation/homebuyer assistance
- Treatment of lead hazards on HUD funded rehabilitation projects as mandated by HUD and Environmental Protection Agency (EPA) regulations and requirements and
- Ensuring that all contractors are in compliance with the most recent regulatory changes

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

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

The City of DeSoto recognizes that the core of many social and housing problems relates to poverty. The objective of poverty reduction requires programming for broad areas including increased accessibility of resources, job training and placement, transportation assistance, education, and basic skills development. It is only through comprehensive, coordinated strategies that nurture skills and provide opportunities to gain and retain employment and thus improve the quality of life that people can improve their situation.

Because the nature of poverty is complex and multi-faceted, the City will attempt to allocate CDBG funds for services to very low-income households. Research shows that some of these services may have a direct impact on lowering the poverty rate for family households. Therefore, the City will attempt to fund programs that provide job training, education and other employment related services, and childcare services for working families, though such efforts will depend upon the City's other needs and priorities.

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

CDBG can provide funding for meeting these critical basic needs, but these efforts will be constrained by the amount of funds available and competing priority needs. The City has only limited funds available and cannot engage in extensive affordable housing programs. As noted, the City will do all that it can to support the development of affordable housing and attempt to coordinate these efforts with other housing and public service programs

In sum, the programs will represent coordinated efforts to address housing and economic issues that surround lower income households.

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 access to models from other jurisdictions and has to develop its own set of monitoring procedures. The following description outlines the policies, standards, and procedures that the City will employ to ensure compliance with program requirements.

The Administration Department views its monitoring responsibilities as an ongoing process, involving continuing communication, evaluation, and follow-up. The process involves frequent telephone contacts, written communications, and the analyses of reports, audits, and periodic meetings with the sub-grantee. The Department's staff will stay informed concerning compliance with program requirements and the extent to which technical assistance is needed. To execute its monitoring program the Administration Department will develop and implement monitoring procedures to ensure that recipients and sub-recipients of HUD funds are in compliance with Federal regulations and program guidelines.

The overriding goal of monitoring is to identify deficiencies and promote corrections in order to improve and reinforce performance. Deficiencies are corrected through discussion, negotiation, or technical assistance. The three stages utilized for addressing problem areas are early identification of problems, intervention for more serious or persistent problems, and sanctions.

Non-profit organizations that receive CDBG funds will be required to submit monthly financial and performance reports prior to reimbursement of expenditures. These reports will provide sufficient information to document compliance with timely expenditures and performance objectives. Performance objectives and outcomes will be required of all nonprofits receiving funding and will be incorporated in the contract agreement with the City. Monthly reports will allow for monthly "desk monitoring" throughout the program year. The Administration Department will review these reports on a monthly basis.

If developed in DeSoto, Community Housing Development Organizations (CHDOs) will submit monthly performance and matching reports to the department to ensure ongoing compliance and goal accomplishments. These organizations will be subject to annual CHDO certification and annual monitoring when new projects begin, or when deemed necessary through a risk assessment.

City staff will provide technical assistance to social service and housing organizations that receive Federal funds either by phone, email, or on-site visits whenever a change in program staff or other operational concerns develop.

Expected Resources

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

Introduction

The City is faced with the difficult task of meeting increasing needs with limited resources. The figures shown below in the table are estimates. Annual Plan Year 2020 figures are based upon the known HUD allocation. The figure for “Expected Amount Available Remainder of ConPlan” multiplies the current figures by three to arrive at an estimate for the remainder of the ConPlan

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	310,782	0	0	310,782	1,243,128	

Table 54 - Expected Resources – Priority Table

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

The City will seek to cultivate funding partners who can match the City's investment of CDBG funds. The City administration recognizes that the City's annual entitlement and formula allocations are not sufficient to meet all of its needs.

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

Not Applicable

Discussion

The 2020 Annual Action Plan is intended to provide programs that best support the needs of low-moderate income persons and households. This year's budget includes public service funds for transportation vouchers to assist the elderly, persons with disabilities and low-income persons with access to essential services. Code Enforcement funded has been shifted from CDBG and entirely to the City General Fund as of Annual Plan Year 2017.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Program Administration	2020	2021	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Improvements/Infrastructure Provide Affordable Housing Opportunities, including Public Service Programs Economic Development, including job training Public Facilities Homeless Activities, including Homeless Prevention	CDBG: \$62,156	Other: 1 Other
2	Housing Rehabilitation	2020	2021	Affordable Housing	Citywide	Improve Affordable Housing Options Improved Capacity of Housing & Service Providers	CDBG: \$202,000	Owner occupied rehabilitation: 4 Units
3	Public Service Programs	2020	2021	Non-Homeless Special Needs	Citywide	Public Service Programs	CDBG: \$46,617	Public service activities other than Low/Moderate Income Housing Benefit: 35 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Program Administration
	Goal Description	Program Administration
2	Goal Name	Housing Rehabilitation
	Goal Description	Funding will be used to assist homeowners with repairs through the City's Homeowner Rehabilitation program
3	Goal Name	Public Service Programs
	Goal Description	Provide public services, transportation vouchers to low-moderate income persons, elderly and persons with disabilities to assist them with transportation access to vital services including doctors' offices, hospital, pharmacy, and public facilities.

Projects

AP-35 Projects – 91.220(d)

Introduction

The development of the Annual Action Plan involved consultation with those agencies involved in delivering housing, housing services, and community improvements. Meetings and discussions were held between the staff of the City’s Administration Department and other City Departments, as well as conducting meetings with appropriate homeless, housing, and social service agencies. Public input was also solicited through Town Hall public meetings, public hearings, and a web-based survey.

Projects

#	Project Name
1	Administration
2	Housing Rehabilitation
3	Transportation Assistance Program
4	Mental Health Screening

Table 56 - Project Information

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

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	Citywide
	Goals Supported	Program Administration
	Needs Addressed	Public Improvements/Infrastructure Public Service Programs Public Facilities
	Funding	CDBG: \$62,156
	Description	Program Administration providing planning, administrative oversight, regulatory compliance for all projects administered in 2020 Program Year with CDBG Funding.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	285 low and moderate income persons, 14 households
	Location Description	Citywide
	Planned Activities	AA Transportation Assistance to Access Essential Services
2	Project Name	Housing Rehabilitation
	Target Area	Citywide
	Goals Supported	Assist Homeowners with Needed Housing Repairs
	Needs Addressed	Suitable Living Environments
	Funding	CDBG: \$202,000
	Description	Rehabilitation of low-to moderate income owner- occupied housing
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	4 low and moderate income households. Provide Owner occupied rehabilitation for LMI and Senior Households. Maximum benefit per household \$45,000.
	Location Description	Citywide
Planned Activities	Homeowner Rehabilitation	
	Project Name	Transportation Assistance Program

3	Target Area	Low-mod areas Citywide
	Goals Supported	Public Service Programs
	Needs Addressed	Public Service Programs
	Funding	CDBG: \$40,617
	Description	Public Services providing transportation services to low and moderate income persons to access essential services. Taxi Cab vouchers will be provided for low and moderate income persons to pay for transportation to and from essential services originating or terminating in Desoto with travel limited to locations in Dallas and Ellis Counties.
	Target Date	9/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 low and moderate income persons
	Location Description	Citywide
	Planned Activities	Provide transportation for low and moderate income persons to access essential services.
	4	Project Name
Target Area		Low-mod areas Citywide
Goals Supported		Public Service Programs
Needs Addressed		Public Service Programs
Funding		CDBG: \$6,000
Description		Public Services providing Mental Health Screening services to low and moderate income persons to access essential healthcare services
Target Date		9/30/2021
Estimate the number and type of families that will benefit from the activities		50 low and moderate income persons, youth and seniors
Location Description		Citywide
Planned Activities		Providing Mental Health Screening services to low and moderate income persons to access essential healthcare services

AP-50 Geographic Distribution – 91.220(f)

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

CDBG eligible areas, also known as Low- to Moderate-Income Areas, are identified through a map on the City of DeSoto website.

The City designated the all CDBG eligible census tracts as the operational area of the CDBG funded code enforcement officer. The CDBG funded Code Enforcement officer works exclusively in the CDBG eligible census tracts and no sub-area is designated as a target area.

Geographic Distribution

Target Area	Percentage of Funds
Low-mod areas	100
Citywide	

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

These projects are deemed to be of the highest priority and meet the greatest need. The chief obstacle to meeting these needs is a lack of resources to provide a greater level of assistance.

Discussion

CDBG eligible areas, also known as Low- to Moderate-Income Areas, are identified through a map on the City of DeSoto website. The City designated the all CDBG eligible census tracts as the operational area of the CDBG funded code enforcement officer. The CDBG funded Code Enforcement officer works exclusively in the CDBG eligible census tracts and no sub-area is designated as a target area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

For the current program year, the City does not plan to directly support any affordable housing efforts because the necessary procedures and policies are not in place. Affordable housing programs will likely be initiated in later program years.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 58 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 59 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of DeSoto will continue to support access to resources for affordable housing through it's partnership with the North Texas Council of Governments Housing Finance Corporation (NTHFC). The City provides referrals to the NTHFC which offers two programs, a Mortgage Credit Certificate Program (MCC) providing first time homebuyer mortgage financing and the Single Family Bond Program providing Down Payment and Closing Cost Assistance. The SFBP currently does not offer any funding.

The MCC Program offers mortgage financing to eligible first time homebuyers wishing to achieve homeownership through a network of participating lenders. The Mortgage Credit Certificate offers a tax credit up to \$2,000 per year as long as the homebuyer occupies the home as their principal residence and have a mortgage. It is a dollar for dollar reduction against the homebuyer's federal tax liability. The portion or amount of the annual tax credit is equal to the annual interest paid on the mortgage loan multiplied by the mortgage credit rate of 40%. This credit increases the homebuyers' income resulting in increased buyer capacity to qualify for the mortgage loan. An MCC has the potential to save the

homebuyer thousands of dollars over the life of the loan.

A lack of funding for affordable housing is a major barrier. The City will take the following additional actions to increase access to affordable housing:

- Identify public and private funding and public and private partnerships to support affordable housing as funds become available.
- Evaluate program opportunities to address affordable housing through Volunteer Housing Rehabilitation Program or Industry-trade Association Emergency Repair Program
- Evaluate Incentive Programs – TIF, Building Permit Rebates, Incentivized Zoning

AP-60 Public Housing – 91.220(h)

Introduction

As noted, the City does not have a housing authority or any public housing units.

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

Not Applicable

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

Not Applicable

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

Not Applicable

Discussion

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

Introduction

The City will consider pursuing activities to address the housing and supportive service needs of persons who are homeless, and those that have special needs. At that time, the City will develop program guidelines and mechanisms to assist organizations in providing these types of services.

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

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

The City of DeSoto will continue to participate in future Point in Time (PIT) Homeless Count with the Metro Dallas Homeless Alliance, Dallas County CoC. DeSoto Police Department Officers and Code Enforcement Officer will perform the local non-sheltered persons count in DeSoto by identifying any homeless persons on the streets of the City of DeSoto on that night.

The City of DeSoto will coordinate with shelters and service providers to receive survey data for homeless persons in shelters in Dallas County or accessing services on the PIT night or identifying themselves as living or having lived in DeSoto. DeSoto will focus on performing the PIT in the City of DeSoto. Based on data collected during the PIT for homeless persons in DeSoto and identification of homeless persons in Dallas County shelters whose homeless origin began in DeSoto, City personnel will identify service providers and make referrals of homeless persons to those services.

The One Year Goal is to provide referrals for services and shelter to 6 to 10 persons anticipated to be identified in the January 2020 Point in Time Count.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of DeSoto will continue to participate in future Point in Time (PIT) Homeless Count with the Dallas County CoC. DeSoto Police Department Officers and Code Enforcement Officer will perform the local non-sheltered persons count in DeSoto by identifying any homeless persons on the streets of the City of DeSoto on that night. Based on data collected during the PIT for homeless persons in DeSoto and identification of homeless persons in Dallas County shelters whose homeless origin began in DeSoto, City personnel will identify service providers and make referrals of homeless persons to those services. It is anticipated that referrals will be made to 6 to 10 persons identified as homeless during the PIT. The Program Year Goal includes referrals that will be made to 2 to 4 persons and families in need of shelter

and services who are victims of domestic violence during the program year.

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 City of DeSoto will continue to participate in future Point in Time (PIT) Homeless Count the Dallas County CoC. DeSoto Police Department Officers and Code Enforcement Officer will perform the local non-sheltered persons count in DeSoto by identifying any homeless persons on the streets of the City of DeSoto on that night. Based on data collected during the PIT and activities sponsored by MDHA and Dallas County CoC for homeless persons and those persons at risk of becoming homeless. DeSoto will evaluate its' participation and support to the CoC and MDHA in future applications to HUD for Super NOFA Funds to address these issues. The Program Goal includes attending at minimum one meeting of the Dallas County COC monthly.

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

The City of DeSoto will actively participate in activities sponsored by MDHA and Dallas County CoC and monthly meetings of those organizations aimed at developing policy, implementing plans for the HMIS System and supporting programs for homeless persons and those persons at risk of becoming homeless. DeSoto will evaluate its' participation and support to the CoC and MDHA in future applications to HUD for Super NOFA Funds to address these issues. The Program Goal includes attending monthly meetings of the MDHA and COC.

Discussion

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

Introduction:

The most important impediment revolves around housing affordability and limited affordable housing initiatives. The lack of income, credit deficiencies and qualification for private financing programs and resources among borrowers make it difficult to reduce excessive rent or mortgage burdens or to receive financing. Funding is limited for seniors and LMI populations that own their homes or make needed repairs.

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

The City of Desoto will provide general fund support for code enforcement inspectors in low and moderate-income census tract to ensure compliance with city codes, to help preserve the supply of affordable housing and removal of slum and blighted conditions.

The City will provide housing assistance for home repair. The City will encourage private developer efforts to develop affordable housing projects using incentives and tax credit programs.

Discussion:

Intentionally left Blank

AP-85 Other Actions – 91.220(k)

Introduction:

The City will develop programs to deal with other aspects of CDBG activities. The City will evaluate opportunities to apply for funding through the State of Texas HOME Fund administered by TDHCA to provide housing rehabilitation to low and moderate-income households. The City will work with Habitat and other affordable housing providers to provide affordable housing to residents of Desoto.

Actions planned to address obstacles to meeting underserved needs

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge, the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

Actions planned to foster and maintain affordable housing

The greatest challenge to meeting underserved needs in the coming year will be meeting the increased need for program activities with a limited amount of funding. To overcome this significant challenge, the City will work more efficiently, seek a greater level of collaboration with other agencies and organizations, and aggressively seek opportunities to leverage funds.

Actions planned to reduce lead-based paint hazards

The City will incorporate all HUD requirements concerning lead-based paint abatement as applicable. However, currently, the city does not fund housing rehabilitation programs. The City does not propose any funding for the abatement of lead-based paint in AAP Year 2020. The City will work with North Texas COG to ensure that lead-based paint is abated for homes purchased under its affordable housing program. In all future affordable housing programs funded with CDBG, the City will incorporate lead-based paint abatement as appropriate into its programs.

Actions planned to reduce the number of poverty-level families

The City of DeSoto will actively participate in support programs and activities with service agencies and sponsored by the Metro Dallas Home Alliance and Dallas County CoC, and Affordable Housing Programs sponsored by the North Texas Council of Governments. Because the nature of poverty is complex and multi-faceted, the City will attempt to allocate CDBG funds for services to very low-income households. The City will evaluate CDBG funding for meeting these critical basic needs in future years and has listed activities such as economic development, job creation, public services and affordable housing that help reduce poverty as priorities in the Consolidated Plan, but these efforts are currently

constrained by the number of funds available and competing for priority needs.

Actions planned to develop institutional structure

The City will seek partners in the development of a service delivery system and will seek to enhance the relationship with existing partners including MDHA, Dallas County CoC, City departments and social service agencies to coordinate the delivery of programs and services. The city will seek to leverage the limited available resources.

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

The City maintains a close relationship with state, regional, and county organizations that provide assistance to low- and moderate-income persons as well as the homeless.

The City will work closely with local non-profit organizations to actively encourage housing programs for low- and moderate-income persons. Also, the Administration Department will develop and maintain a positive relationship with the builders, developers, and financial institutions in the region. This collaborative approach will assist in the creation and delivery of effective service delivery programs and affordable housing projects. The City of DeSoto will actively participate in support programs and activities with service agencies and sponsored by the Metro Dallas Home Alliance and Dallas County CoC, and Affordable Housing Programs sponsored by the North Texas Council of Governments.

Discussion:

Intentionally Left Blank

Program Specific Requirements

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

Introduction:

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

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

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

Other CDBG Requirements

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

Appendix - Alternate/Local Data Sources

1	Data Source Name American Community Survey
	List the name of the organization or individual who originated the data set. US Census Bureau
	Provide a brief summary of the data set. Complete Demographic, economic, social, and housing data
	What was the purpose for developing this data set? Required by law
	Provide the year (and optionally month, or month and day) for when the data was collected. 2014 - 2018 Five Year Estimates
	Briefly describe the methodology for the data collection. Survey of population
	Describe the total population from which the sample was taken. The City population
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Random sample