



**PY 2020 Consolidated Plan  
CARES Act Amendment 3  
Including PY 2020 Annual Action Plan  
To Address the CARES Act Funding  
Community Development Block Grant Program - CV**

*Prepared by*

**City of Marshall, Texas**

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Amended on December 28, 2020 to provide revised SF424 based on the CDBG allocation recalculation by HUD. All other information remains the same. Amended July 12, 2021 to add Round 3 CDBG-CV funding to the SF424 and narrative of the Annual Action Plan part of the Consolidated Plan. Amended December 8, 2021 to reallocate COVID funds to new activities.

## Executive Summary

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

#### 1. Introduction

*This amendment to the Consolidated Plan with the PY 2020 Annual Action Plan is for the purpose of detailing the expenditure plans for PY 2020 CDBG-CV – allocation. All additions and changes are in bold italics for ease of identifying the changes. The City of Marshall will be receiving \$212,544 in Round 1 and \$153,973 in Round 3 to be allocated strictly for activities that address needs directly related to the effects of COVID-19. HUD has waived many regulations to expedite the process and ensure that those who are in need can be served. HUD has waived many regulations to expedite the process and ensure that those who are in need can be served. The regulatory 15% limit on funds for public services has been waived to ensure that those affected by COVID-19 can receive help. The City of Marshall intends to use the funds for:*

#### **Public Services:**

- 1. \$7,475.63 for a PPE distribution program and a lunch program through Anointing Grace Ministries***
- 2. \$25,000 for rent and utility assistance (subsistence payments)***
- 3. \$154,500 to provide 5 non-profits for a variety of hazard mitigation activities. The activities will provide safe, broadband-equipped areas within their facilities for comprehensive on-site assistance to low- to moderate-income children, youth and adults with computer stations with broadband access. The programs will provide a myriad of on-line educational, job search, job training, and health access services necessary as a result of COVID-19 and in preparation for other similar disasters or changing cultures that require virtual or hybrid access.***

#### **Economic Development**

- 1. \$147,536 for a small business loan program with CDBG-CV round 3 for a supplies and modifications to protect workers and customers from COVID-19 and other pandemics and to retain low- to moderate-income employees during the time of the pandemic.***

#### **Program Administration - \$32,005**

This 5-Year Consolidated Plan covers Program Year (PY) 2020 through PY 2024. The City of Marshall's Program Years each begin on June 1 and end the following May 31. During the next 5 years, the City expects to focus its CDBG entitlement funds on improving the quality of life in City neighborhoods for extremely low-, very low-, and moderate-income households – those households with incomes at or below 80% of the area median income. The quality of the neighborhoods is dependent upon the quality of the housing stock and infrastructure. The City will focus on preserving, improving and increasing the stock of affordable housing units, both for renters and owners. Additionally, considerable funds will focus on improving the neighborhoods through code enforcement and improved water, wastewater and storm drainage lines. The CDBG activities below have been separated into broad categories addressing priority needs identified in the body of this Consolidated Plan. The priority needs were determined based on the results of resident surveys; stakeholder interviews; discussions with staff members; comments during and after public hearings; and secondary data from HUD, the Census Bureau and other HUD-approved sites.

#### **Activities to be carried out**

**Decent Housing** – The City will undertake several activities with the purpose of meeting individual, family, and community housing needs. One of the first steps is the continued discussions with the Marshall Housing Authority, Habitat for Humanity and other non-profits interested in housing rehabilitation and new construction. These discussions are aimed at leading into the development of a comprehensive housing plan to further outline the activities of the next five years. It is anticipated that current activities as well as new activities will include: (1) Assist with the development (new construction or reconstruction) of new housing units, including homes to be built or rehabilitated in partnership with the homebuilding entities and Habitat for Humanity. (2) Rehabilitation of Existing Housing Stock: Promote the rehabilitation and preservation of Marshall's existing housing stock through owner-occupied rehabilitation and code enforcement activities. (3) Homeownership Opportunities: Work with Marshall Housing Authority and Habitat for Humanity in expanding homeownership opportunities to very low- and moderate (low)-income individuals and households.

***The PY 2020 CDBG-CV will be used to provide subsistence payments in the form of rent and utility assistance to help those affected by COVID-19 who are at risk of becoming homeless.***

**Suitable Living Environment:** The City will partially or fully fund several activities that benefit the community by improving the living environment through: (1) Code Enforcement activities that include the inspection of properties within CDBG Target Areas; (2) Improvement of public facilities and infrastructure in CDBG Target Areas; (3) Improvements to older neighborhood by introducing a new Marshall Connection Program, linking local resources to the homeowners that need assistance with improvements that have been identified by the Code Enforcement division; (4) Enrichment and

educational programs for youth; (5) Involvement of other social services resulting from successful applications by public service agencies

***There has been dramatic increase in the need for free food services. The City will provide funding for a lunch program and food dispersal to ensure that those in need will have needed sustenance.***

***By using PY 2020 CDBG-CV funds to purchase PPEs in bulk, the low-mod income residents can be provided the safety equipment that they normally can't find or afford.***

***HUD has recognized the growing need for high-speed broadband access for businesses, non-profit agencies and households spurred by COVID-19. Equipping social service agencies with ways for their low-moderate income clients to access the internet for school, continuing education, job searches, medical appointments and information is a high priority need. CDBG-CV funding will be for establishing high-speed internet labs in several agencies for use by direct service staff and clients.***

Homeless and Special Needs Activities: The City will continue to work with the regional homeless coalition and Texas Homeless Network in identifying ways in which Marshall can address the issues of homelessness. At this time there are no homeless shelters within Marshall, however many Marshall residents seek shelter and services in Longview or Shreveport. In addition, the City will also work with agencies serving the special needs populations to improve the quality of life particularly of the elderly and disabled.

## **Economic Development CV**

***Small businesses have been hit hard by the economic effects of COVID-19. Not only have many shut down or cut back services temporarily, but there is a high cost for those establishments to install safety features such as plexiglass barriers around cashiers to make their facilities safer and in compliance with state and local orders for addressing COVID-19. By providing grants to assist them in installing protective barriers; purchasing sanitation supplies and equipment; and, dealing with the loss of income as legal capacity has been significantly decreased, many small businesses will be able to stay open or re-open. CDBG-CV3 will be merged with CDBG-CV1 to expand the Small Business Grant Program.***

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

During the next 5 years it is anticipated that the City will have approximately \$1,750,000 in CDBG funding, based on a PY 2019 allocation of \$353,629.00, with the knowledge that the annual allocations change each year and often decrease. Of these funds, the City will expend a maximum 15% each year

on public services and 20% on administration, with the remainder for housing, infrastructure, code enforcement and facilities.

***The City of Marshall intends to use the PY 2020 CDBG-CV funds for:***

***Public Services:***

***\$25,000 for rent and utility assistance (subsistence payments) for those who have been or have become low- to moderate-income and have lost income due to COVID-19, making them unable to pay their rent and/or utilities.***

***\$28,000 for the installation of broadband equipment for public service agencies to serve low-mod income residents.***

***Hazard Mitigation***

***\$7,500 for a PPE distribution program and a lunch program through Anointing Grace Ministries to ensure that low- to moderate-income individuals and families who are in need of Personal Protection Equipment and cleaning/sanitizing products, as well as those who are in need of a meal.***

***Economic Development***

***\$147,536.40 for a grant program for small business who have been economically affected by COVID-19 through loss of revenue and/or inability to shoulder the cost of facility changes to meet federal, state and local mandates.***

***Program Administration - \$32,005 to ensure comprehensive management and oversight of the CDBG-CV projects.***

**Housing and Homeless Objectives**

**Housing Objectives**

**Housing:** The housing needs in Marshall are significant and center around the age of the housing stock and the limited number of multi-family units. When analyzing housing costs by structure type, Marshall is below the area's fair market rents and median values. However, single family housing rents and sells for more than multi-family units. With nearly 82% of the housing being single family, a large percentage of renters must rent single family units, requiring more expenditures in rent, utilities, and renter-responsible repairs than apartment dwellers. Additionally, due to the age of the housing in Marshall, with nearly half (45.8%) having been built before 1960, the housing stock in Marshall is in need of rehabilitation, replenishment and expansion.

**Homeless Objectives**

**Homeless:** There are no emergency shelters, rapid-re-housing, transitional housing or permanent supportive housing programs within the city limits of Marshall, TX. Local service providers are active in the North East Texas Homeless Coalition and participate in the Point-in-Time count for Harrison County conducted each January. Of the single adults in the latest final PIT count those identified with the City of Marshall as their hometown were sheltered in Longview.

During the next 5 years, the City will continue to provide technical assistance to service agencies, refer homeless residents to the Longview shelters and encourage mainstream services to increase their commitment to the homeless, particularly homeless veterans. The City will encourage agencies such as Goodwill of East Texas to apply for Homeless Veterans Reintegration Program, Female Homeless Veterans Reintegration Program, and Supportive Services for Veteran Families. The City's goal is to help agencies serving Marshall to expand their funding base and better serve Marshall's homeless. This will be accomplished through requesting and sponsoring technical assistance for agencies through the Texas Homeless Network and being a central repository for information regarding HUD initiatives and funding opportunities to housing and homeless agencies.

### **Non-Homeless & Non-Housing**

#### **Non-Homeless Special Needs Objectives**

**Non-homeless Special Needs:** It is difficult to estimate the exact number of special needs individuals in Marshall, and more difficult to estimate the number of low- to moderate-income (LMI) or those needing housing and supportive services. There are 3,253 elderly in Marshall with 32.4% living alone and 44.6% being disabled. Approximately 14% of the elderly are living below the national poverty level and three-fourths are at or below LMI limits. Many of those living alone are also disabled.

There are 3,379 noninstitutionalized disabled individuals in Marshall. Of these, 42.9% are working-age. Many of the individuals have multiple disabilities. Based on national averages, 4.1% of the population, including 5.2% of the working-age population, have serious mental illness. Assuming that the rate in Marshall mirrors the nation, that would mean 1,168 individuals with a serious mental illness, 962 of whom would be working age. It is estimated that 1,562 adults in Marshall have a dependence on alcohol, prescription drugs or illicit drugs. As with the elderly, many of the disabled, mentally ill and chronic substance abusers live alone with very little supervision or caregiving provided.

There are 90 individuals in Harrison County living with HIV/AIDS. Though there is no estimate of the number in Marshall, based on Marshall's share of Harrison County's population, it can be presumed that 32 Marshall residents are living with HIV/AIDS. Due to the lack of services in Marshall other than medical care, those living with HIV/AIDS must travel to Longview for assistance.

#### **Non-housing Community Development Objectives**

**Non-housing Community Development:** Due to the age of the residential areas in Marshall, particularly those in the CDBG Target Areas, there is a substantial need for improvements to the water and wastewater lines, storm drainage and streets. To a lesser degree there is a need for sidewalk improvements, however as water, wastewater and drainage lines are uprooted and improved, many of the sidewalks will be disturbed and need to be resurfaced.

Code enforcement is another major issue in Marshall due to the age of the housing stock. The percent of housing in the older, lower-income areas with code violations ranging from minor to severe enough for condemnation/demolition is high and needs to continue to be addressed.

There is a vast need for public services in Marshall. However, due to the small population, most agencies find it economically unviable to locate services within Marshall and primarily serve Longview. Based on resident and stakeholder input, the greatest needs are for services to the youth, particularly drop-out/drug/gang prevention and services to the elderly, including home-delivered meals and activities at senior centers. Job preparedness and job training also have a high priority need.

Along with job training, all aspects of economic development including increasing the number of living-wage jobs and preparing residents to fill the positions are high priorities in Marshall.

### **3. Evaluation of past performance**

Code enforcement, including resulting demolition and clearance activities, has been a priority for Marshall's CDBG program. Between PY 2015 and PY 2019, it was anticipated that the City, using CDBG and other city funds, would identify and investigate 1000 properties for code violations. In actuality, 2200 properties in low- to moderate-income CDBG Target Areas were identified and investigated, exceeding expectations. As a result of the code enforcement activities in Target Areas, the City used CDBG and non-CDBG funds for demolition and clearance activities as spot slum and blight removal.

The City has combined CDBG and local public dollars to increase access to homeownership and rental opportunities. The 2015-2019 goal was to provide assistance to 11 individuals. During the first 4 years of the Consolidated Plan, the collaboration resulted in assistance to 27 individuals, a 245% increase over projected households.

Public service and fair housing activities are below:

#### **Public Service and Fair Housing Performance**

Expenditures for public services have fallen behind schedule. The goal during the first 4 years of the current Consolidated Plan was to serve 600 individuals with various public services. Only 765

were served during the 4-year time period.

The City affirmatively furthered fair housing choice through the distribution of fair housing information to residents. Public notices were placed in local newspapers, signs were posted throughout government buildings, and public hearings were held at accessible locations and times to inform the general public regarding fair housing rights as part of the citizen participation program for CDBG funding. The fair housing information in the public notices were in English and Spanish. The City has designated a fair housing officer who is available to assist anyone to understand fair housing rights and to file a complaint regarding potential fair housing violations. By continuing to team with the Marshall Housing Authority for down-payment and closing cost assistance, the City is assisting low-income, often minority, households in securing homeownership, particularly in neighborhoods that are not predominately

#### **4. Summary of citizen participation process and consultation process**

The City involved the public in a number of ways during the Consolidated Planning process. A survey was developed and posted in English and Spanish for on-line or hard-copy completion. Notice of the survey was given as part of the notice for the first public hearing, at the meetings of the Community Development Advisory Committee (CDAC), and on the City's website. In addition, the City staff met with the CDAC and received input from the members regarding priority needs and the funding focus for the next five years. The City staff also made a presentation at a City Commission meeting regarding the process and how residents and stakeholders could participate. Public service, housing and homeless agencies were contacted and provided with an application for CDBG funding for their programs and asked to complete the survey. Stakeholders in the community were contacted to provide input into their specific priorities and perceptions of needs, barriers and solutions. During all of the interactions with the public, stakeholders and elected officials, the Assessment of Fair Housing (formerly Analysis of Impediments) that will become the City's Fair Housing Plan, was also a topic, with input requested.

A copy of the surveys are included as an attachment to this plan.

Once the draft Consolidated Plan was developed, a second public notice was posted notifying the residents of the 30-day public comment period and the second public hearing. The public was invited to review and comment on the plan.

***This first amendment to the 2020-2024 Consolidated Plan with the PY 2020 Annual Action Plan is to address the use of the newly allocated PY 2020 CDBG-CV funds to address the effects of COVID-19. The CARES Act, which was passed in March, 2020, allowed U.S. Department of HUD to waive the requirement for a 30-day public comment period for any plans or amendments that are directly related to COVID-19 and the PY 2020 CDBG-CV funds. HUD is allowing jurisdictions to reduce the 30-day comment period to not less than 5-days for the amendments addressing COVID-19 and the use of PY 2020 CDBG-CV funds. An official request for a waiver is required and the City of Marshall submitted it on April 22, 2020. The waiver was approved by HUD on May 14, 2020. The public comment period began on April 27, 2020 and ran through May 8, 2020 for a total of 12 days. The public hearing, as part of the City Commission meeting, was held on May 14, 2020 and the City Commission approved the funding on that date.***



***This second amendment to the 2020-2024 Consolidated Plan with the PY 2020 Annual Action Plan is to augment the CDBG-CV1 funds for the Small Business Grant Program with a Small Business Loan Program.***

***The City published a public notice on October 18, 2020 and conducted a public hearing on November 6, 2020 in conjunction with the City Council meeting, detailing the changes proposed for the Round 3 funding. All interested parties were invited to contact the City with comments and had the opportunity to speak at the public hearing portion of the City Council meeting as well as during the City Council's general public comment period at the meeting, or any meeting. No comments were received during the public comment period of public hearing and the CDAB approved the amendment with no comments.***

***The public was notified on October 31, 2021 of the plans to reallocate Round 3 funding as part of the third amendment to the Consolidated Plan. The Public Hearing was held on November 3, 2021 and the public comment period ran through November 5, 2021.***

## **5. Summary of public comments**

City commission and the Community Development Advisory Committee like the draft and budget laid out at the first and second Public hearing including the additional funding set aside for Neighborhood revitalization, a program found to be very needed from the Mobilize Marshall and 2043 Comprehensive Plan both completed by the City of Marshall and the citizens in 2019.

***No public comments were received for the Consolidated Plan or the either of the PY 2020 CDBG-CV Consolidated Plan amendments.***

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

The City accepts and reviews all comments and all survey responses. All are considered in both the determination of priorities and in the finalization of the plans. Those comments that are not relevant to the CDBG program or the needs of the low- to moderate-income are accepted, noted and forwarded to the appropriate department or agency for response.

## **7. Summary**

The City of Marshall attempted to involve as many individuals and stakeholders in the planning process as possible. With the public surveys, meetings with the CDAC, discussions with City staff, and interviews with stakeholders the City was able to capture the priorities of a wide range of people who live in and/or serve Marshall. In general the age of the housing and infrastructure coupled with the lack of available social services appear to be the major concerns of residents and stakeholders alike. The objectives outlined above and throughout the Consolidated Plan are a direct result of the feedback from residents and stakeholders, tempered with the available resources, including financial resources and the capacity of partnering agencies and subrecipients. Funding for housing, infrastructure in residential Target Areas, code enforcement and social services will be the primary strategy to meet the 5-year goals set forth in the Strategic Plan section.

***The City of Marshall has amended the original 2020 – 2024 Consolidated Plan with PY 2020 Annual Action Plan to provide information about its plans for expending its PY 2020 CDBG-CV1 funding of \$212,544 and CDBG-CV3 funding of \$153,973 -- a special HUD allocation to address the effects of COVID-19. The CDBG-CV funding was awarded after the submission of the 2020 – 2024 Consolidated Plan, thus requiring an amendment.***

## 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	MARSHALL	Community & Economic Development

**Table 1 – Responsible Agencies**

#### Narrative

The Community Development program is housed in the Planning & Development Department, which is responsible for the management of the program. The Director of the department reports to the City Manager. In addition, the City has a Commission-appointed Community Development Advisory Committee that serves to monitor the program and ensure that the voices of the public are heard and considered.

#### 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**

One of the effects of Marshall's relative size is that it must rely on the activities of other organizations for addressing the needs of the low-income, homeless and special needs populations. As a result, the City actively consults with state, regional, county and local entities, including adjacent cities such as Longview.

The Community Development Manager is new to the position and has expended much effort in consulting with agencies throughout the area and in coordinating activities, particularly planning activities related to CDBG.

**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 has been working to enhance its coordination with housing providers, advocacy and neighborhood groups, and various service agencies during the past year. A new Community Development Manager, under which CDBG activities is assigned, has been aggressively pursuing relationships with key community stakeholders and leaders in Marshall. For the Consolidated Plan and the Fair Housing Plan, the City not only hosted 2 public hearings, encouraging housing and service providers to attend, but interviewed a number of stakeholders about priority needs, goals, objectives and funding issues. The list of those contacted can be found below in section 2.

**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 Marshall is part of the North East Texas Homeless Coalition which has opted to be a part of the Texas Balance of State CoC. The members of the North East Texas Homeless Coalition conduct an annual Point In Time Homeless survey, but otherwise the CoC process is managed by the North East Texas Homeless Network as part of Balance of State (BoS). The City met with North East Texas Homeless Network staff to coordinate the priorities, needs and plans for the North East Texas area with the elements of the City's Consolidated Plan. Rusty Fennell, Associate Director of Hiway 80 Rescue Mission, is the chairman of the Coalition.

**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 CoC that serves the jurisdiction's area is the Texas Balance of State CoC under the Texas Homeless Network. The northeast area of Texas, including Marshall, does maintain a homeless coalition, however the methods for developing performance standards and evaluating outcomes falls to Texas Homeless Network, the Balance of State provider. Marshall does not receive ESG funds. The administration of HMIS falls to the Texas Homeless Network.

**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	<b>Agency/Group/Organization</b>	Marshall Housing Authority
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Prior to the Consolidated Plan development, the agency began working with the new Planning Director over CDBG for the purpose of coordinating housing efforts and investigating the viability of developing a multi-agency housing plan. During the development of the Consolidated Plan, the MHA was consulted regarding information about its residents and waiting lists, difficulties in finding suitable housing for Section 8 participants, general housing needs in Marshall, and future plans.
2	<b>Agency/Group/Organization</b>	Hiway 80 Rescue Mission
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The director of the Highway 80 Rescue Mission was consulted both for information regarding the Mission's programs and needs, but also as a representative of the North East Texas Homeless Coalition. The process for the Point In Time count and participation in the Balance of State CoC was discussed as was the need for services and shelters in the area.
3	<b>Agency/Group/Organization</b>	Texas Homeless Network
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	As the Balance of State CoC agency, under which the North East Texas Homeless Coalition falls, THN was consulted to secure information regarding the Balance of State CoC application, specifically for the Marshall/Harrison County area, the plans for providing technical assistance to agencies in the area, the current homeless, bed and services counts, and the discharge policies for the area.
4	<b>Agency/Group/Organization</b>	Mission Marshall
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Mission Marshall (aka United Churches of Marshall) was contacted and the agency's mission and capacity was discussed. The agency partners with the East Texas Food Bank and Habitat for Humanity. Their partnerships were discussed as were the involvement of their member churches in addressing the needs of the low-income in Marshall. The agency sponsors Marshall Helps which provides food, clothing, rent and utility assistance to those in need. Marshall Helps also provides a database of services available in the area.
5	<b>Agency/Group/Organization</b>	East Texas Council of Governments
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Regional organization Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The ETCOG provides a number of regional planning and services to the area. It is the Area Agency on Aging, providing nutritional services, ombudsman services, health care, benefits counseling and care giving to the elderly. GoBus provides flex-route service to Marshall. Under the banner of EasTex Connects, the agency developed a regional transportation plan including a multi-modal inter-connectivity plan.
6	<b>Agency/Group/Organization</b>	LONGVIEW
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City of Longview was contacted to determine regional activities it was undertaking, its Consolidated Planning activities, and additional information about the services to the homeless. As a larger city in Harrison County, it is the location of most of the services for the low-income, homeless, and at-risk populations and the City staff was contacted to ensure collaboration and coordination in the development of CDBG plans.
7	<b>Agency/Group/Organization</b>	Workforce Solutions East Texas
	<b>Agency/Group/Organization Type</b>	Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Workforce Solutions is part of the East Texas COG and serves Marshall providing job training/placement assistance. In addition, the regional office administers the department of the COG manages the regions rural CDBG funds awarded by the Texas Office of Rural Affairs.

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



Most individual social service, homeless, and housing agencies do not exist in Marshall or in the immediate area serving Marshall residents. Therefore, those agency types were not able to be consulted.

### 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	Texas Homeless Network	The goals for homeless activities of Marshall's Strategic Plan totally overlap with the goals outlined in the Balance of State Continuum of Care to the extent that the capacity exists to implement the objectives.
East Texas Regional Transportation Plan	East Texas Council of Governments	The goals of the plan include on-going cooperation with local governments, improving delivery of transportation services, and enhance customer service/satisfaction. These goals mirror the goals of the Consolidated Plan in the area of public transportation
Marshall Housing Authority Plan	Marshall Housing Authority	The MHA and City have worked closely together to ensure that the goals of both entities with regard to HUD funding overlap and coordinate. The aim of both agencies is to support the goals of each collaboratively.

**Table 3 – Other local / regional / federal planning efforts**

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

The City coordinates and cooperates with Harrison County, Longview and the state of Texas in identifying and serving the low-income, homeless and special needs populations. Due to the size of Marshall, it is not cost effective for many of the agencies to locate offices within Marshall. This requires residents to seek services in Longview unincorporated Harrison County. Therefore, it is vital that the City coordinate with these entities to better determine the needs and to better serve agencies that might choose to locate within the city. The COG provided essential information to the City in the development of the Consolidated Plan and the City regularly coordinates with the COG's various departments and programs.

The City and the Marshall Public Housing Agency have embarked on a feasibility analysis to determine the capability and structure of developing a comprehensive housing plan in Marshall.

### **Narrative (optional):**

## Demo

Marshall lacks a strong social service and housing base. Through consultations with the few existing agencies, agencies located in Longview but serving Marshall, and regional agencies, the City has identified a high priority need for developing multi-agency collaborations, for providing technical assistance to help emerging agencies build capacity, and for attracting agencies to the city.

## **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 citizen participation process is an on-going process whereby the City attempts to involve the residents and stakeholders in its CDBG activities to the greatest extent possible. For the Consolidated Planning process, citizen participation included public input during the development phase of both the Consolidated Plan (with its First Year Annual Action Plan) and the Fair Housing Plan (with Analysis of Impediments to Fair Housing Choice) as well as during the public comment period and approval phase of both documents. Below is a shortened summary -- more detail is in the paper copy.

Development Phase: The development of the plans included the involvement of four groups: the Community Development Advisory Committee (CDAC), various stakeholders in the community, and the general public. The CDAC is comprised of 7 residents of Marshall selected by the City Commission to provide input, guidance and support to the staff as well as to be spokespersons in the community for the CDBG program. As a first step in the development phase, City staff gave a presentation to the CDAC regarding the CDBG program and the Consolidated Planning process, as well as fair housing. The CDAC members were asked to discuss and prioritize eligible activities that should be undertaken during the next 5 years. Prior notice in keeping with state requirements was given and the public was welcome to attend. At the CDAC meeting, the City staff released an on-line and hard-copy survey in English and Spanish to be completed by the residents and stakeholders of Marshall.

A public hearing was also conducted providing the same information and allowing for public comment and input. The public notice for the public hearing included a notice about the surveys and requested that the residents visit the website or request hard copies in order to provide documented input into the priorities for the next 5 years. The public notice appeared in the general circulation newspaper and on the City's website in English and Spanish. The public hearing was held at an accessible and convenient location during the early evening in order to accommodate and encourage attendance. Attendees were also encouraged to discuss fair housing issues.

The stakeholders outlined in the Consultation section of the Plan were contacted by phone and/or email and questioned regarding perceived needs, deficiencies, housing and service barriers, and fair housing issues as well as recommended prioritization of needs and implementation of solutions to reduce or eliminate housing and service barriers, and affirmatively further fair housing.

## Demo

Approval Phase: A second public hearing was conducted related to the release of the draft Consolidated Plan for the 30-day public comment period. The notice for both the hearing and the availability of the plan for comment was posted in the general circulation newspaper and on the City website in both English and Spanish. The notice provided contact information for those needing special accommodations to request such accommodations. The City Commission agenda was published at least 72 hours in advance of the public meeting in which the plan was to be considered for approval. The public is welcome at every Commission meeting to comment on relevant items.

***Due to space imposed limitations and lack of the ability to attach an additional file in this chapter, please refer to sections 4-7 in the executive summary and in the Public Comments Attachment.***

### 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 Meeting	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community	There were none in attendance at these meetings	No Response	No Comments were given, therefore none were not accepted	

Demo

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)
2	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>Hearing took place during the Community Development Advisory Committee Meeting and the City Commission Meeting held in March neither had the public come forward with any comments.</p>	No Comments were received.	No Comments were given, therefore none were not accepted	

Demo

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)
3	Newspaper Ad	Minorities  Non-English Speaking - Specify other language: Spanish  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	The paper ran an advertisement that the Draft of the Consolidated Plan was available for review and comment.	There were no comments received.	No Comments were given, therefore none were not accepted	
4	CDBG-CV Public Notice	Non-targeted/broad community	No one responded.	No comments were received	No Comments were given, therefore none were not accepted	
5	CDBG-CV Public Notice	Non-targeted/broad community	No attendees No response	No comments were received	No Comments were given, therefore none were not accepted	
6	CDBG-CV Public Notice	Non-targeted/broad community	No applicable -- public notice only	Not applicable	Not applicable	

Demo

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)
7	CDBG-CV Public Notice	Non-targeted/broad community	No one attended the CDBG-CV Round 3 public hearing	No comments were received	No Comments were given, therefore none were not accepted	

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

In reviewing the overall needs of the low- to moderate-income in Marshall, housing became the greatest need. Nearly half of all housing was built before 1960. With nearly 82% being single family, a large percentage of renters must rent single family units, requiring more expenditures in rent, utilities, and renter-responsible repairs than apartment dwellers. There is a desperate need for more affordable, sound rental housing in Marshall. Currently, there are only 229 assisted rental units in 3 complexes in Marshall, including one 15-unit 202/811 facility, one 150-unit 221 facility, and one 64-unit 236 facility. There are 74 public housing units and 651 Section 8 HCVs. In total, there are 954 subsidized rental units to serve approximately 2,150 LMI households. With the age of the housing in Marshall, LMI owners are in need of assistance with maintenance and repairs. Landlords are not able to keep up with needed repairs due to an inability to secure adequate rents. As a result, the housing stock is deteriorating in Marshall.

There are very few social service agencies and no homeless facilities in Marshall. While the need for homeless shelters and supportive services is great, the economies of scale prevent agencies from locating in Marshall. Instead, they are located in Longview and Shreveport. With very limited transportation options from Marshall to either larger city, accessing the services is difficult.

The special needs population requires affordable, and often more accessible housing, than the population as a whole. The individuals also require more and higher-level supportive services. Totaling frail elderly, disabled, people with serious mental illness, substance use disorders and people living with HIV/AIDS, there are approximately 6,817 people in Marshall in need of supportive services. While there are no figures to indicate the number of special needs populations without health insurance, the ACS does report that 31.8% of Marshall's adult population is without health insurance. It can be assumed that this percent is at least the rate for the special populations, excluding the elderly, of whom 98.9% have insurance city-wide. This translates into 1,707 non-elderly adults with health and supportive service needs but no health insurance. There are no figures to indicate the number who have secured health coverage under the new Affordable Care Act. It will be at least 4 to 5 more years for relatively accurate estimates from the ACS are available to cover the entire term that the Affordable Care Act has been in effect.

Due to the age of the residential neighborhoods in Marshall, those within the CDBG Target Areas have a high priority need for improved infrastructure, including water and sewer lines, streets, sidewalks and street/sidewalk lighting. The deteriorating infrastructure exacerbates the deteriorating housing and makes the areas undesirable for new in-fill housing or redevelopment.





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

### Summary of Housing Needs

Demographics	Base Year: 2010	Most Recent Year: 2018	% Change
Population	23,523	23,315	-1%
Households	8,070	9,837	22%
Median Income	\$35,172.00	\$43,783.00	24%

**Table 5 - Housing Needs Assessment Demographics**

**Alternate Data Source Name:**

2014-2018 American Community Survey

**Data Source Comments:**

### Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	1,330	1,280	1,600	775	3,375
Small Family Households	335	535	620	285	1,770
Large Family Households	155	50	160	155	355
Household contains at least one person 62-74 years of age	220	205	365	120	674
Household contains at least one person age 75 or older	245	315	315	160	329
Households with one or more children 6 years old or younger	214	250	290	239	315

**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	35	20	35	20	110	4	10	10	20	44
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	20	0	0	10	30	0	4	0	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	35	25	30	0	90	55	35	30	25	145
Housing cost burden greater than 50% of income (and none of the above problems)	295	185	10	0	490	230	120	60	20	430

	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)	55	225	210	50	540	90	160	250	50	550
Zero/negative Income (and none of the above problems)	140	0	0	0	140	130	0	0	0	130

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	510	500	265	35	1,310	420	300	250	145	1,115
Having none of four housing problems	130	150	360	370	1,010	45	315	535	335	1,230
Household has negative income, but none of the other housing problems	150	0	0	0	150	50	0	0	0	50

Table 8 – Housing Problems 2

Alternate Data Source Name:  
2012-2016 CHAS  
Data Source  
Comments:

## 3. Cost Burden &gt; 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	105	275	125	505	60	130	180	370
Large Related	60	0	0	60	85	14	55	154
Elderly	130	105	74	309	170	150	75	395
Other	120	70	35	225	65	10	15	90
Total need by income	415	450	234	1,099	380	304	325	1,009

Table 9 – Cost Burden &gt; 30%

Data 2011-2015 CHAS  
Source:

## 4. Cost Burden &gt; 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	80	115	0	195	50	95	15	160
Large Related	10	0	0	10	30	10	15	55
Elderly	130	55	10	195	100	25	35	160
Other	85	15	0	100	55	10	0	65
Total need by income	305	185	10	500	235	140	65	440

Table 10 – Cost Burden &gt; 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	35	25	30	0	90	20	25	30	15	90

	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	20	0	0	10	30	35	14	0	10	59
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	55	25	30	10	120	55	39	30	25	149

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

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

Extrapolating from the Census CHAS data, there are an estimated 2,273 persons living alone, with 1,015 being elderly. Of these, approximately 744 persons living alone are in need of some housing assistance due to having a cost burden or other housing problem. Approximately 267 of those needing assistance are elderly. Approximately 60% of the singles, with 45% of the single elderly, are renters.

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

Using Table 6 from the Census CHAS data (the only data set with Table 6 included), there are 749 LMI households with at least 1 individual with a disability and a housing cost burden. This represents 39% of the total LMI households with a cost burden. Of these households, 474 are renters and 749 are owner. There are no figures to indicate what percent of the disabled are elderly.

There are no definitive data or small-area estimates of the number of households with a member who is a victim of domestic violence, dating violence, sexual assault or stalking. The National Domestic Violence Hotline states that 29% of women and 10% of men have experienced domestic violence, sexual assault or stalking by an intimate partner in their lifetime. The Hotline states that 9.8% of adult women

are victims of intimate partner violence annually. It can be estimated that 3.2% of adult men are victims of intimate partner violence annually. Extrapolating from these figures, it can be assumed that approximately 959 Marshall women and 259 men will be victims of IPV in a given year. There are no statistics to indicate the percent of victims who need housing assistance.

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

The primary housing problem in Marshall is the lack of an adequate number of affordable housing units, particularly newer units. According to Table 10 above, 674 renter households and 335 owner households have a housing cost burden of greater than 50%. An additional 480 renters and 435 owners have a housing cost burden of 30-50%. These numbers translate into 36.7% of renters and 15% of owners being low- to moderate-income and having a housing cost burden of 30% or more. The largest number and percent of the population in need are those with household incomes of 30% or less of the AMI.

Less than 2% of the units are lacking complete plumbing or complete kitchens and only 4.2% of the households are living in overcrowded conditions, with more than 1 person per room.

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

Among the low- to moderate-income renters, the greatest number of cost-burdened households are the small families, followed by the elderly and “others”, which include single person households and unrelated household members. Among the low- to moderate-income owners, the greatest number is among the elderly, followed closely by small families. For both renters and owners earning 80% or less of the AMI, the fewest number of cost burdened households is the large families, which is unlike most more urban areas.

The disabled with a housing cost burden present another important housing problem for Marshall, as they are the least able to find suitable accessible rental housing or maintain their properties if they are owners.

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

Identifying non-homeless, extremely low-income persons who have secondary characteristics that are risk factors for homelessness can make it easier to target preventive assistance to those most at risk of becoming homeless. Individuals and families that are most often precariously housed include single female head of household; households where more than 50% of income is spent on housing costs; youth aging out of foster care; families living doubled-up due to lack of employment, low wages, a change in

family composition, domestic violence and sub-standard housing. In Marshall, there are 540 renter households with incomes at or below 30% AMI and a housing cost burden of 50% or more. Approximately 325 of these households are families with children. An additional 40 extremely low-income renters are living in severe overcrowded conditions. According to Out of Reach (National Low Income Housing Coalition) in 2014, a household earning minimum wage could afford a two-bedroom apartment rent of \$410 per month. The Fair Market Rent established by HUD for a two-bedroom apartment is \$637 per month. A minimum wage worker would have to work 1.7 jobs to afford the Fair Market Rent. A person receiving SSI of \$733 per month could afford a monthly rent no higher than \$209.00. A lack of a living wage and unemployment appear to be the factors that contribute most frequently to a household becoming homeless.

The City of Marshall does not have a Rapid Re-Housing program at this time. However other programs indicate that the need for permanent affordable housing, full-time employment at a living wage, reliable transportation and follow-up services are most needed by households exiting Rapid Re-housing programs in order to maintain housing stability.

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

The City of Marshall uses HUD's criteria for defining at-risk populations, however, due to lack of adequate information, there is no way to estimate the number of individuals and families who meet the 7 secondary characteristics for Category 1 at-risk populations nor Category 2 or 3 at-risk youth and families. As a result, the best estimate that Marshall can provide for at-risk populations are those living at or below 30% MI and having a housing cost burden of 50% or more, including those living in overcrowded conditions.

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

Mental illness, chronic physical illness, physical disabilities, substance abuse, criminal background, unstable job history, prior evictions, transportation, underemployment, lack of education/job skills, language barriers, weak support system and age are characteristics that have been linked with instability and an increased risk of homelessness.

**Discussion**

According to Out of Reach (National Low Income Housing Coalition) in 2014, a household earning minimum wage could afford a two-bedroom apartment rent of \$410 per month. The Fair Market Rent established by HUD for a two-bedroom apartment in Marshall is \$637 per month. A household would need an income of \$25,480 to afford a market-rate 2-bedroom, placing 1,530 (42.3%) renters in Marshall unable to rent at market rates. A minimum wage worker would have to work 1.7 jobs to



afford the Fair Market Rent. A person receiving SSI of \$733 per month could afford a monthly rent no higher than \$209.00. A lack of a living wage and unemployment appear to be the factors that contribute most frequently to a household becoming homeless.

Of the 9,840 housing units in Marshall, 8,332 (84.7%) were built before 1990, with nearly half (45.8%) having been built before 1960. As a result, the housing stock in Marshall is relatively old and is not being replenished or expanded. The housing stock is 81.6% single-family, requiring that at least 20% of renters are required to seek single family rentals, usually at higher housing costs, including more maintenance and utility costs, than apartments. There has been no building activity in the past 3 years for multi-family properties in Marshall, including no new affordable housing. Though only 38% of the households are renters, 66.8% of the low- to moderate-income households with a severe cost burden are renters. There is a desperate need for more affordable, sound rental housing in Marshall. Currently, there are only 229 assisted rental units in 3 complexes in Marshall, including one 15-unit 202/811 facility, one 150-unit 221 facility, and one 64-unit 236 facility. There are 74 public housing units and 651 Section 8 HCVs. In total, there are 954 subsidized rental units to serve approximately 2,150 LMI households.

With the age of the housing in Marshall, LMI owners are in need of assistance with maintenance and repairs. Landlords are not able to keep up with needed repairs due to an inability to secure adequate

## 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

A comparison was made comparing each race/ethnicity to the total for each income category; each race/ethnicity's percent of the total with 1 or more housing problems for each income category; and the percent of each race/ethnicity's total with at least 1 housing program for each income category. The results of the comparisons are in the discussion below.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	825	235	270
White	195	85	115
Black / African American	525	135	89
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	14	60
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

\*The four housing problems are:

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

### 30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	795	490	0
White	270	180	0

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
Black / African American	375	265	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	115	40	0
0	0	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Alternate Data Source Name:

2014-2018 American Community Survey

Data Source Comments:

\*The four housing problems are:

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

### 50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	640	965	0
White	330	430	0
Black / African American	125	380	0
Asian	15	0	0
American Indian, Alaska Native	20	0	0
Pacific Islander	0	0	0
Hispanic	155	155	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2011-2015 CHAS

Source:

\*The four housing problems are:

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

**80%-100% of Area Median Income**

<b>Housing Problems</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	200	580	0
White	135	230	0
Black / African American	55	260	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	80	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four housing problems are:

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

**Discussion**

For those households with incomes of 30% or less of the AMI, 70.7% of whites have at least 1 housing problem; 82.8% of the African Americans and 100% of the Hispanics have at least 1 housing problem. However, when looking at the extremely low-income households by race/ethnicity, the distribution with a housing problem mirrors the race/ethnic distribution as a whole.

For those very low-income households (30.1-50% AMI), 58.1% of whites, 62.1% African Americans and 37.5% Hispanics have at least 1 housing problem. However, when looking at the very low-income households by race/ethnicity, the distribution with a housing problem mirrors the race/ethnic distribution as a whole.

For moderate-income households (50.1-80% AMI), 31.1% of the whites, 40.2% of the African Americans, and 81.1% of the Hispanics have at least 1 housing problem. Looking at the households by race/ethnicity, the distribution with a housing problem does not mirror the race/ethnic distribution as a whole. While 52.5% of the households are white, only 40% of those with a housing problem are white. While 13.1% of the households are Hispanic, 26.1% of the households with a housing problem are Hispanic. The African American households with problems mirror the overall percent.

In summary, Hispanics have a significant disproportion of housing need than whites or African Americans.

## 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

As with the disproportionately greater need section above, a comparison was made comparing each race/ethnicity to the total for each income category. The comparison was of each race/ethnicity's percent of the total with 1 or more severe housing problems for each income category; and the percent of each race/ethnicity's total with at least 1 severe housing problem for each income category. The results of the comparisons are in the discussion below.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	680	380	270
White	135	145	115
Black / African American	455	200	89
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	24	60

**Table 17 – Severe Housing Problems 0 - 30% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	405	875	0
White	150	295	0

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Black / African American	180	460	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	90	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

### 50%-80% of Area Median Income

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	175	1,425	0
White	65	690	0
Black / African American	50	450	0
Asian	15	0	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	50	260	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**80%-100% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	100	680	0
White	55	310	0
Black / African American	35	280	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	80	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data 2011-2015 CHAS  
Source:

\*The four severe housing problems are:

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

**Discussion**

Given that there are few households with more than 1.5 persons per room and/or lacking plumbing or kitchen facilities, the vast majority of those with severe housing problems are the households with a 50% or greater housing cost burden. Those with a lesser cost burden (between 30 and 50%) were relatively equally distributed by race/ethnicity, with Hispanics having a higher rate than whites or African Americans. However, for households with severe housing problems, African Americans have a significantly higher rate of severe housing programs for all LMI income ranges. Moderate-income Hispanics represent a significantly higher percent of severe housing problems than their percent of the total population. Whites in all income categories have a significantly lower percent of severe housing problems than their percent of the total population. African Americans far exceed the percent of those with severe housing problems for the extremely low- and very low-income.

The table above -- Severe Housing Problems by Race/Ethnicity compares the total population distribution in Marshall with the distribution of severe housing problems by race/ethnicity as well as the percent of housing problems within each race/ethnicity category.

## 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:

As indicated above, the percent of households in all income and racial/ethnic categories that are lacking plumbing or kitchen facilities or are overcrowded is very low in Marshall. Most of those with a housing problem, as shown in the tables above, have a housing cost burden.

The table provided by HUD below shows the number of households by the percent of their housing cost burden ( $\leq 30\%$ , 30-50%, and  $> 50\%$  cost burden). Overall, 69% of households in Marshall have no undue housing cost burden, with housing costs of less than or equal to 30% of income. Whites exceed the city-wide percent with 82.4% having no undue cost burden, with African Americans falling considerably below the city ratio with only 51.5% having no undue cost burden, and Hispanics falling slightly below the city ratio with 62.8% having no undue cost burden.

### Housing Cost Burden

Housing Cost Burden	$\leq 30\%$	30-50%	$> 50\%$	No / negative income (not computed)
Jurisdiction as a whole	5,795	1,330	965	270
White	2,955	595	320	115
Black / African American	2,160	475	510	89
Asian	14	0	15	0
American Indian, Alaska Native	0	20	0	0
Pacific Islander	0	0	0	0
Hispanic	655	215	95	60

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2011-2015 CHAS

### Discussion:

Just under one-third (30.6%) of Marshall households have a housing cost burden of 30% or more. However, only 17.6% of whites have such a cost burden. Hispanics track relatively closely with the city as a whole, with 37.2%. However, African Americans have a much greater rate of housing cost burden with 48.5% having an undue cost burden. While the percent with greater than 50% cost burden is basically the same as the percent with a 30-50% cost burden for the jurisdiction as a whole and significantly lower for whites and Hispanics, it is double for African Americans. It is not unexpected that



## Demo

African Americans would have a higher percent with a housing cost burden as their median household income is more than \$10,000 less than the city as a whole, more than \$13,000 less than whites and more than \$6,000 less than Hispanics.

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

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

African Americans in Marshall have a median income that is approximately 70% of the total households in the city. As a result, they have a considerably disproportionately greater housing need than whites or Hispanics in all income categories. While Hispanics' housing cost burden is in line with the city as a whole, it is significantly higher than the cost burden for whites. Additionally, when viewing the over-all housing needs for the LMI households, the extremely low- and moderate-income Hispanic households have higher rates of severe housing problems than whites or African Americans. Given the very few households of any race/ethnicity in Marshall lacking facilities, overcrowding is the likely reason that their rate of combined severe housing problems is higher.

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

While less than 1% of white households and less than 4% of African American households in Marshall have an overcrowding problem (> 1.0 person per room), 22% of Hispanic households are living in overcrowded conditions.

Given the level of housing need for Hispanics and the high rate of homeownership (61%) and rentals of single-family housing (86%), it can be assumed that housing maintenance may be a greater need for this population.

As noted above, disabled individuals have a much higher rate of housing cost burden than non-disabled.

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

Highway 59 (N. East End). The African Americans are concentrated north of Highway 43 and west of Washington with a sizable pocket north of Pinecrest, south of E. Travis between S. Garret and Indian Springs on the south side of Marshall. The Hispanic population is concentrated in a small area just west of Highway 59 and east of Higgins between E. Grand and W. Elysian Fields. Additional Hispanics live in the far west corner of Marshall north of W. Houston and in the north-central area north of Grand and west of Highway 59, east of George Gregg. Whites are concentrated on the far east of the city and southeast of Highway 43.

Virtually all of the block groups that are majority minority are located within the low- to moderate-income CDBG Target Areas. Only one areas within the Target Areas is majority white and is south of Highway 43 between S. Washington and Highway 59.

## Demo

Therefore, the area-based CDBG projects will benefit majority minority areas, however any new development using CDBG funds will only be eligible within the low- to moderate-income Target Areas. Only the small area between S. Washington and Highway 59 can qualify for CDBG-funded new housing development while not being located in an area of high minority concentration, making the deconcentration of minorities through new affordable housing difficult to accomplish.

Maps of Marshall by percent combined minority, percent African American and percent Hispanic are provided in the paper copy, but eCon does not allow a map or jpg to be attached here.

## NA-35 Public Housing – 91.205(b)

### Introduction

Affordable housing is greatly needed in Marshall. The public housing units and Section 8 HCVs cannot keep up with the demand. Currently, there are 2 public housing properties – Poplar Street with 24 3-bedroom units and Oak Leaf with 48 1-bedroom and 2 2-bedroom units. Of these 74 units, 69 are available for occupancy and are currently occupied. Though MHA is authorized for up to 651 Section 8 HCVs, budget cuts have resulted in their ability to only fund approximately 400 vouchers at any time. At this time, MHA has 381 HCV households and is certifying another 22 to bring the total to 403. Currently, the public housing waiting list is open with 60 households on the list for Poplar Street and 33 on the list for Oak Leaf. The Section 8 waiting list has 613, culled recently from over 1,000, and has been closed since 2012. The average length of time on the public housing waiting list is 6 months, but on the Section 8 list it is several years.

MHA is currently recruiting additional landlords to provide greater options for the Section 8 HCV program, which in turn is successful in opening the complexes up to other low-income tenants with other assistance provided. The MHA is active in encouraging new developers to build new units.

MHA has 17 families in the Section 8 homeowners program and is recruiting more. They participate with a local apartment complex for 9 project-based Section 8 units. In the past 5 years, the MHA has expanded housing opportunities for the clients and increased home ownership. The MHA has been assessed by HUD as a high performing PHA.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	69	450	0	455	5	0	0

Table 22 - Public Housing by Program Type

# Demo

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

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

## 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	13,460	12,939	0	12,759	0	0
Average length of stay	0	0	3	3	0	3	0	0
Average Household size	0	0	1	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	42	41	0	38	0	0
# of Disabled Families	0	0	11	97	0	96	0	0
# of Families requesting accessibility features	0	0	69	489	0	477	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

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	13	28	0	28	2	0	0
Black/African American	0	0	51	371	0	371	3	0	0
Asian	0	0	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Other	0	0	4	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

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	3	0	3	0	0	0

Demo

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 *
Not Hispanic	0	0	67	447	0	447	0	0	0
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

**Alternate Data Source Name:**

PIC (PIH Information Center)

**Data Source Comments:**

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

The Poplar Street property has 2 accessible units (8.3%) and the Oak Leaf property has 4 accessible units (8%). There are 13 households with Section 8 vouchers who are listed as “hard to house” due to the need of accessible units. MHA is continually looking for more landlords who will accept HCVs, and makes a concerted effort to educate landlords in the advantages of HCVs and in the fair housing laws. One of the issues that MHA faces is that there are so few new rental units, with 74.2% of all housing in Marshall having been constructed prior to 1980, before lead-based paint was outlawed and before the Americans with Disabilities Act. Additionally, with 81.6% of the housing units being single family, there is a very high number of rentals that are single family with an individual as landlord, not a corporation. This makes identifying and educating landlords more difficult. On the positive side, with so many units being single family, 63.4% of units have 3 or more bedrooms and retro-fitting the units to make them accessible is much easier and less costly in single family units.

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

There are 359 on the public housing waiting list and, after culling no-longer available/eligible, there are 958 on the HCV waiting list. Of these, the vast majority is African American and the needs for most are for 2-bedroom units.

The most immediate needs of residents of the public housing developments are more local social services, including education/job training programs.

The most immediate need of residents of housing choice vouchers is an adequate supply of affordable rental units that can pass the Housing Quality Standards (HQS) inspection and will rent to voucher holders. There is a shortage of multi-family housing in Marshall, with renters of all incomes and needs having to rent single-family homes that are above affordability and are, for the most part, owned by owners with less than 5 total units. Secondly, because of funding cuts, MHA is not able to use all of the allocated vouchers at this time, resulting in a large waiting list.

For both the public housing residents and the HCV clients, motivation coupled with employment opportunities are critical to moving them out of poverty and into self-sufficiency, as well as through the Section 8 Homeownership program.

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

The needs are very similar to the needs of the population at large – insufficient quality affordable housing built after 1980, insufficient local social services, and insufficient job readiness and employment opportunities that pay a livable wage.



## Discussion

The Marshall Housing Authority has a very limited number of public housing units and is working with the City and a number of non-profit housing providers to create a workable plan for the development of additional affordable units for rent and sale. In addition, while the MHA has 651 HCVs authorized, funding only supports 400 – 450 units in any given year. The remaining 201 – 241 cannot be utilized without additional PIH funding. The MHA is continuing to encourage participation in the Section 8 homeowners program and is working with developers to expand the affordable housing stock in order to have appropriate houses for the program participants to purchase.

The 2 public housing developments are in good structural shape and are two of the newest developments in Marshall. The latest REAC inspection rated Marshall Housing Authority as “successful” with a score of 64 points. MHA has been assessed by HUD as a high performing PHA. In 2011, MHA had an energy audit conducted on the properties with no major issues noted. In 2014, they completed additional energy conservation measures, including weatherization and added attic insulation.

MHA has been successful with its homeownership program. There are only 4 of the 17 families remaining in the program at this time. MHA is planning to recruit more in cooperation with planned developments by the City of Marshall and other non-profit entities focusing on affordable housing. More available mainstream and homeless social services are needed in Marshall to partner with MHA as well as more economic opportunities to move residents out of poverty and into self-sufficiency.

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

### **Introduction:**

The City of Marshall coordinates with the Texas Homeless Network and the North East Texas Homeless Coalition to further their efforts to identify and plan for the needs for homeless individuals and families. Homelessness is defined as individuals and families without a primary nighttime residence, unaccompanied youth under the age of 25, persons fleeing domestic violence including sexual assault, dating violence, stalking and other life-threatening conditions.

On January 23, 2020, local agencies participated in the Texas Balance of State Point in Time count in Harrison County. The information collected from this count and the survey that was conducted at the same time provided valuable information on the number and needs of people experiencing homelessness in the county.

The North East Texas Homeless Coalition is a group of local and regional non-profit organizations and faith-based entities serving the Marshall-Longview area by providing support services, emergency shelter and housing. The North East Texas Homeless Coalition joined the Texas Balance of State Continuum of Care in 2010. The Texas Homeless Network (THN) is a non-profit membership organization that serves as the lead agency for Continuum of Care planning and management of the Homeless Management Information System for the 213 Texas counties in the Texas Balance of State Continuum of Care. THN assists in developing awareness and formulating strategies concerning statewide issues in the prevention and elimination of homeless that require a comprehensive approach using a community-based planning structure.

The North East Texas Homeless Coalition serves on the Governance Committee for the Texas Balance of State Continuum of Care (BoS CoC). The Governance Committee serves as the steering committee and the final decision making body for the BoS CoC. Additionally, the Coalition is a member of the Build the Infrastructure Committee. This Committee coordinates the development and implementation of housing and services across the BoS, recruits new members, engages agencies in all counties and participates with jurisdictions that develop Consolidated Plans and other plans that impact persons experiencing homelessness.

At this time the City does not directly have any local or federal funds providing financial support to local homeless providers. City staff will continue to work with interested entities in the planning and development of programs and/or facilities that would assist homeless persons in moving from homelessness to permanent housing and long-term housing stability.

## 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)	34	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	205	40	0	0	0	0
Chronically Homeless Individuals	2	0	0	0	0	0
Chronically Homeless Families	6	0	0	0	0	0
Veterans	3	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments:

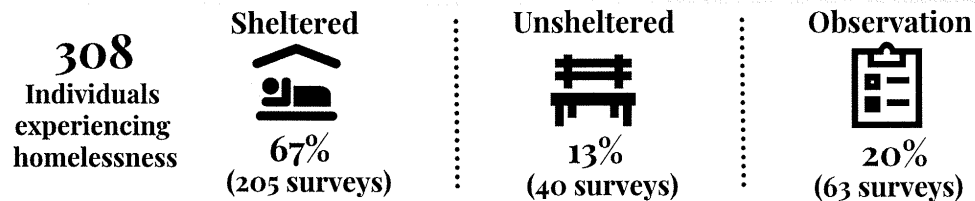
# 2020 Point-in-Time

Northeast Texas (NET)

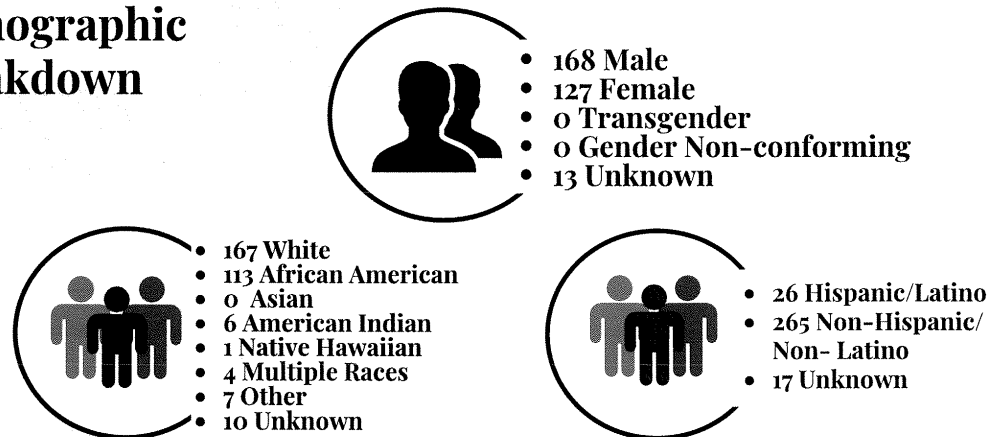
Homeless Consortium

The Annual Point-in-Time Count (PIT) was conducted on January 23rd, 2020 to identify the needs of households residing in **Unsheltered locations** (such as cars, streets, parks, etc) as well as **Sheltered locations** (Emergency Shelter and Transitional Housing). The PIT Count aims to provide a snapshot of the individuals and families experiencing homelessness in a geographical area, over the course of one night.

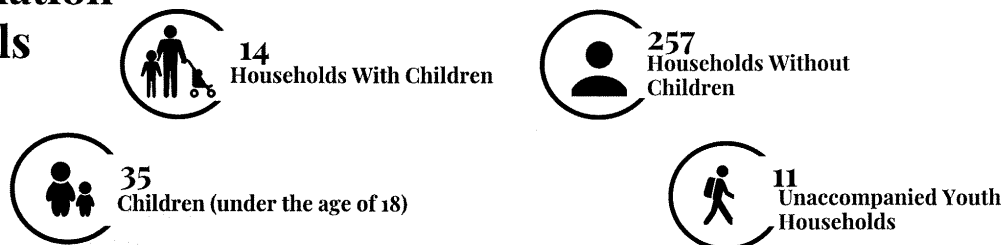
*\*Responses are self-reported and/or observations and may not be representative of the entire homeless population\**



## Demographic Breakdown



## Population Details



**2020 Point In time**

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):**

There are no emergency shelters, rapid-re-housing, transitional housing or permanent supportive housing programs within the city limits of Marshall, TX and therefore, it is difficult to predict the number of people entering and exiting homelessness each year by population type. Local service providers are active in the North East Texas Homeless Coalition and participated in the Point-in-Time count for Harrison County conducted on January 23, 2014. Sixty-four single adults in the PIT count identified the City of Marshall as their hometown but were sheltered in Longview. Overall for Harrison County, the PIT count identified 597 people who were experiencing homelessness (524 adults and 73 children). The largest population was single adults (89.4%) with families with children being 7.1% of those counted. Individuals meeting the definition of chronically homeless made up 27.8% of the total counted and 10.6% reported they were veterans. On the night of the PIT count, there were six (1.3%) unaccompanied minors.

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	24	0
Black or African American	24	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	4	0
Not Hispanic	43	0

Data Source

Comments:

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

The homeless with children with rare exceptions leave their children with family while they live on the streets. The ones with children usually live in one of the motels in higher crime areas. We have seen an increase in homelessness among female senior citizens in the last 18 months.

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

The homeless population Mission Marshall sees is majority Caucasian, then African American. In the African American group, mental illness is dominant. To our knowledge, we have not encountered homelessness in our Hispanic population.

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

Guests coming to the food pantry often "couch surf" when they are homeless. So they are without a house, but have shelter for sleeping and sometimes for preparing meals. The unsheltered group sleep in tent camps in 3 areas around our city. This group stands out at the pantry because of the types of food we see them select in our grocery store model. We have been told that our homeless population knows which gas stations will allow them to warm up food in their microwaves or come inside to get warm for a few minutes.

### Discussion:

It is important to remember that the City of Marshall is located between two larger urbanized areas, Longview, TX and Shreveport, LA, and that people experiencing homelessness usually move to a larger

city that provides emergency shelter, supportive services and other housing options. This results in the number of individuals and families experiencing homelessness is low. Due to the size of the City of Marshall developing a shelter facility is not economically feasible. If the City could identify an agency that had the capacity to manage a Rapid Re-Housing program or scattered site permanent supportive housing, it could be a viable project

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

### **Introduction:**

The non-homeless special needs population in Marshall, as in all jurisdictions, is difficult to quantify. While the American Community Survey (ACS) provides the number of elderly and disabled, it does not provide information on their level of need. Other special needs populations are much more difficult to quantify, particularly in smaller geographic areas. Regional, state and national percentages must be applied to local populations to estimate the number of people with mental illness, HIV/AIDS, or chronic substance abuse issues.

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

It is difficult to estimate the exact number of special needs individuals in Marshall, and more difficult to estimate the number of LMI or those needing housing and supportive services. However, based on the American Community Survey (ACS), there are 3,253 elderly in Marshall. Of the elderly, 1,054 (32.4%) are living alone and 1,450 (44.6%) are disabled. There are no estimates as to the number of disabled elderly living alone, but it can be assumed that many of the 1,450 are living by themselves. Approximately 14% of the elderly are living below the national poverty level and three-fourths are at or below LMI limits.

Based on the ACS, there are 3,379 noninstitutionalized disabled individuals in Marshall. Of these, 1,749 (42.9%) are working-age. The 1,749 working-age disabled comprise 12.4% of the total 18-64 year old population. The 3,379 disabled individuals reside in 2,605 households. Many of the individuals have multiple disabilities.

Based on national averages, 4.1% of the population, including 5.2% of the working-age population have serious mental illness. Assuming that the rate in Marshall mirrors the nation, that would mean 1,168 individuals with a serious mental illness, 962 of whom would be working age.

Using data from the Texas Department of State Health Services and the National Institute of Drug Abuse, it is estimated that 1,562 adults in Marshall have a dependence on alcohol, prescription drugs or illicit drugs, and approximately 56-60 were admitted into in-patient treatment facilities during 2013. Of those admitted, approximately 7-10 were homeless. Extrapolating from the admission data and the homeless PIT count, it can be estimated that at least 50 of the homeless have substance use disorders.

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

The 1,450 frail elderly, defined as those who are disabled, are in need of supportive services. In addition, 534 households with at least 1 elderly person are LMI with a housing cost burden. Whether



they are the 219 rental households or the 315 owner households, they will need some level of housing assistance.

There are 2,605 households (34.1%) with at least 1 disabled individual. Of these, 850 (57.7%) are rental households. There are 474 LMI rental households with at least one member having a disability and a housing cost burden. An additional 275 LMI owner households have a disabled member and a housing cost burden. Therefore, 749 are in need of some type of housing assistance, and virtually all disabled individuals are in need of some supportive services, whether private-paid or subsidized.

Based on national averages provided by SAMHSA, of the 1,168 with serious mental illness, only 686 (58.7%) are securing some level of treatment or services for their illness. Of the 1,562 adults with a substance use disorder, all are in need of supportive services in the form of treatment ranging from detoxification/in-patient treatment to a peer support group. Approximately 60 are in immediate need of housing.

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

Based on the Texas Department of State Health Services, there are currently 4,796 individuals in the East Texas EMA living with HIV/AIDS with 90 individuals in Harrison County. Though there is no estimate of the number in Marshall, based on Marshall's share of Harrison County's population, it can be presumed that 32 Marshall residents are living with HIV/AIDS. Within Texas, 75% had evidence of receiving medical care in 2013. Of the new cases of HIV/AIDS in Texas, 79% were linked into care within 3 months of diagnosis, which is 10 percentage points higher than in 2010.

Data for the entire Tyler HSDA, indicates the prevalence of HIV/AIDS is twice as high for males as females and African Americans have more than 4 times the rate as whites or Hispanics. Of the new cases in 2013, males were diagnosed 3 times more frequently than females and African Americans 4 times more often than Hispanics and 6 times more often than whites. However, there were only 59 new diagnoses for the whole region making rates statistically unreliable.

### **Discussion:**

the population as a whole. Totaling frail elderly, disabled, people with serious mental illness, substance use disorders and people living with HIV/AIDS, there are approximately 6,817 people in Marshall in need of supportive services. While there are no figures to indicate the number of special needs populations without health insurance, the ACS does report that 31.8% of Marshall's adult population is without health insurance. It can be assumed that this percent is at least the rate for the special populations, excluding the elderly, of whom 98.9% have insurance city-wide. This translates into 1,707 non-elderly adults with health and supportive service needs but no health insurance. There are no figures to indicate the number who have secured health coverage under the new Affordable Care Act. It

will be at least 4 to 5 more years for relatively accurate estimates from the ACS are available to cover the entire term that the Affordable Care Act has been in effect.

Of these, at least 1,810 have a housing cost burden or are homeless and are in need of more affordable housing. It can be assumed that of those of any age who are disabled, at least 50% are living in housing that is not accessible.

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

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

Based on the discussions with City staff and stakeholders, coupled with the results of the public survey and public comments, the greatest needs for public facilities (not including infrastructure) in Marshall are for new or expanded senior centers and additional recreational and youth facilities. New homeless and domestic violence shelters are also a high priority.

### **How were these needs determined?**

The needs for all housing, homeless, special needs and non-housing community development were determined through the merging of primary and secondary data with the results of the public surveys, public comments, and stakeholder comments as well as from the results of the Capital Improvement Program's planning process.

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

The City's aging infrastructure makes the need for improved water and sanitary sewer lines and streets the highest priority need. Without improving the infrastructure in Target Areas, new in-fill development and redevelopment cannot occur. Therefore, repairing, replacing, expanding water and sanitary sewer lines and resurfacing streets are critical to the viability of the CDBG Target Areas. In addition to improving the underground infrastructure and streets in the areas, code enforcement and neighborhood clean-ups are vital for health and safety reasons as well as aesthetics and marketability. In addition, improved flood control and drainage, new and improved street/sidewalk lighting and improved sidewalks also have a high priority need.

### **How were these needs determined?**

The needs for all housing, homeless, special needs and non-housing community development were determined through the merging of primary and secondary data with the results of the public surveys, public comments, and stakeholder comments as well as from the results of the Capital Improvement Program's planning process.

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

children are 59% more likely to be arrested as juveniles, more than 3 times more likely to abuse alcohol or drugs, and 25% more likely to experience teen pregnancies. Therefore, removing the abused and neglected children from their abusers and placing them in safe environments is vitally important. However, due to the limited resources of foster parents, additional supportive services are needed to assist in addressing the psycho-social and medical needs of this fragile population. Whether abused or in a safe home situation, youth are in need of drop-out prevention, counseling, college or trade school preparation, and after-school activities. These are critical to the development of a self-sufficient adult population in the next 10 years. For those working age adults who have limited English proficiency and/or no High School diploma, ESL/literacy education and GED education are vital services to assist them in qualifying for employment. Linked to youth services and literacy/GED education is also employment training to prepare both the transition age youth and adults for gainful employment at a livable wage. While graduating high school or getting a GED are first steps to self-sufficiency, transition age youth and adults require additional job training and placement assistance to move out of poverty. Veterans have a particularly high need for employment training, job placement and reintegration into society and the workforce. For the older population, day programs, congregate meals, recreational activities, telephone reassurance calls, and home-delivered meals (including monitoring by the meal deliverers) expands the time in which the elderly can remain self-sufficient and in their own homes. Older veterans from the Vietnam era and before, along with civilian disabled individuals require assistance similar to those of the elderly.

Other social services that have a high priority in Marshall include food assistance through food pantries, emergency interim rent/utility assistance, prescription drug assistance, and crime prevention education.

### **How were these needs determined?**

The needs for public services in Marshall were determined through the results of the public surveys, public comments, stakeholder comments, and data provided by public service agencies through their publications, applications to the City for funding and/or interviews.

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Marshall has very few multi-family units with 79% being single-family detached or attached as opposed to 68.2% for Texas as a whole. As a result, 63.5% of the units have 3 or more bedrooms, with 12.5% having 4 or more bedrooms, making it easier to find housing that will accommodate larger families without overcrowding.

In general, Marshall's housing stock is relatively old with 74.1% having been built before 1980, compared with 44% for Texas. Only 7.1% of the housing stock has been constructed during the past 15 years.

There are few units available for sale or rent. The most current American Community Survey (ACS) indicates that there are 274 units for rent and 48 for sale. There are 263 vacant units for occasional use and 891 "other" vacants, that for the most part will not be for rent or sale. Many of these are abandoned properties. A review of MLS listings for February 2015 shows that there are 174 houses for sale, with 108 at or below \$150,000. There are very few multi-family rental properties in Marshall. Most of the apartments rent below the 2015 fair market rents for Harrison County, however a large percentage of renters are in single family homes and they rent well above the FMRs. Because much of the rental properties are single family, they are larger and can accommodate large families.

There are 5 subsidized apartments, with a total of 246 units in addition to the 2 public housing properties. These include general LIHTC, Section 202/811 and Section 236 properties. Cypress Manor is a 202/811 property with 15 units for the disabled. Pine Haven has 64 units, with a 9 that are subsidized and accepts Section 8 HCVs. Belaire Manor has 150 units subsidized family units. Timber Village has 72 low-income units in their LIHTC property. Seven Keys has 64 low-income units under LIHTC. Ryan's Crossing is a LIHTC property with 103 low-income units. Timber Village, Seven Keys and Ryan's Crossing do not target elderly, disabled or homeless.

The subsidized units, including PHA's 2 properties are shown on the map below. The red indicate the private subsidized developments and the yellow indicate the location of the 2 public housing developments. As can be seen, except for the Oak Leaf Public Housing development most are in areas with high rates of poverty.

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

### Introduction

The vast majority of the housing in Marshall is single-family and most have 3 or more bedrooms. This makes renting by low- to moderate-income more difficult as single family housing is costlier and there are too few 1- and 2-bedroom units. As a result, there is a significant shortage of affordable rental units and there is a significant affordability mismatch.

With nearly 75% of the housing having been built prior to 1980, there is a substantial need for housing rehabilitation, demolition/reconstruction, lead-based paint abatement, energy efficiency improvements and new construction in Marshall.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	7,750	79%
1-unit, attached structure	150	2%
2-4 units	790	8%
5-19 units	525	5%
20 or more units	135	1%
Mobile Home, boat, RV, van, etc	400	4%
<b>Total</b>	<b>9,750</b>	<b>100%</b>

Table 27 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	30	1%	115	4%
1 bedroom	60	1%	735	23%
2 bedrooms	995	19%	1,110	35%
3 or more bedrooms	4,105	79%	1,215	38%
<b>Total</b>	<b>5,190</b>	<b>100%</b>	<b>3,175</b>	<b>100%</b>

Table 28 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

There are 4 subsidized apartments, with a total of 246 units in addition to the 2 public housing properties. These include general LIHTC, Section 202/811 and Section 236 properties. Only the 15 units

of Section 202/811 are designated specifically for the disabled. There are 5 subsidized apartments, with a total of 246 units in addition to the 2 public housing properties. These include general LIHTC, Section 202/811 and Section 236 properties. Cypress Manor is a 202/811 property with 15 units for the disabled. Pine Haven has 64 units, with a 9 that are subsidized and accepts Section 8 HCVs. Belaire Manor has 150 units subsidized family units. Timber Village has 72 low-income units in their LIHTC property. Seven Keys has 64 low-income units under LIHTC. Ryan's Crossing is a LIHTC property with 103 low-income units. Timber Village, Seven Keys and Ryan's Crossing do not target elderly, disabled or homeless.

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

No units are expected to be lost from the affordable housing inventory during the next 5 years.

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

There is a significant affordability mismatch for renters in Marshall.

The table below shows the number of renters who can pay the range of rent without a cost burden of more than 30% and the number of units available in each range. As can be seen there are 2 rental households vying for available units of less than \$500/month, and nearly 3 units for each household able to pay \$500-\$749 per month. With so many more renters able to pay \$1,000 or more than there are units, these renters are taking lower rent units out of availability.

A review of MLS listings for February 2015 shows that there are 174 houses for sale, with 108 at or below \$150,000. A moderate-income family of 4, with an income of \$44,250, can afford to purchase a home with monthly owner costs of \$1,100 or less, including taxes, utilities and maintenance. Assuming a purchase price of no more than 2 times the annual salary, such a homebuyer would be able to purchase a home for \$88,500 or less. In February 2015 there were only 35 houses on the market that would be at the top end of the affordability scale for a moderate-income family of 4. Based on ACS data, there are 355 moderate-income rental households that could be vying for the 35 houses on the market.

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

The greatest need in Marshall is for newer housing, with 74.2% of the housing having been built prior to 1980. Due to the age of the housing, there is not only a great need for housing rehabilitation but a high percent of housing with a risk of lead-based paint hazards. The need for demolition and reconstruction as well as new construction is great on Marshall. Based on national averages for rehabilitation needs for housing built before 1970, it can be assumed that at least 2,969 units are in need of minor to moderate rehabilitation or demolition/reconstruction. The need will increase as the housing stock ages even more. New units are needed to replace dilapidated units and provide an alternative for residents.

There is a significant shortage of multi-family housing for renters. Only 4.1% of the housing stock is in properties of 10 or more units. While single-family rentals are desirable in many cases, they are costlier both in rent and utilities and tend to be less well maintained. With individual owner/landlords, housing discrimination is less well discovered and monitored. The single-family rentals tend to be older than multi-family rentals.

Affordable rentals in general are in high demand with 1,429 low-income renters competing with each other and higher-income households for the 760 units renting below \$500 per month. High-end rentals are scarce in Marshall causing higher-income renters to live in units that would be affordable to moderate-income households. Likewise, higher-cost sale units are needed to satisfy the demands of higher-income buyers, freeing up lower-cost housing for moderate-income buyers.

There is a shortage of affordable rental units that are accessible for the disabled. There are 474 rental households with at least one disabled member living with a housing cost burden of more than 30%.

## **Discussion**

Housing costs in Marshall are below the MSA and state levels for both rentals and sale units. Because a high proportion of rentals are single family, the units are bigger with more bedrooms than rentals in more urban areas. However, the units are older and there is a high risk of lead-based paint hazards and a high level of disrepair in the rental and owner housing stock. Marshall's population has been relatively steady with slight declines since 1990, making the housing market less desirable for new development. Developers of all housing types and price ranges tend to locate in Longview or Shreveport, with higher incomes and higher demand for housing. The subsidized units in Marshall are located in LMI census tracts.



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

### Introduction

Housing in Marshall costs considerably less than the median values in Texas and than the area's Fair Market Rents for comparable housing types (single-family vs multi-family). However, there is such a shortage of multi-family housing that many renters, including low- to moderate-income renters must secure higher cost single-family units. While single-family units are traditionally more desirable, their rents tend to be higher, they tend to be owned by individuals who do not fall under the constraints of the Fair Housing Act and often do not maintain their properties as well as multi-family owners. For the most part multi-family renters pay rent and electricity, while single-family renters pay rent, electricity, gas, water, and yard care.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	79,300	86,000	8%
Median Contract Rent	446	550	23%

Table 29 – Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	1,528	48.1%
\$500-999	1,504	47.3%
\$1,000-1,499	135	4.3%
\$1,500-1,999	10	0.3%
\$2,000 or more	0	0.0%
<b>Total</b>	<b>3,177</b>	<b>99.9%</b>

Table 30 - Rent Paid

Data Source: 2011-2015 ACS

### Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	285	No Data
50% HAMFI	835	865
80% HAMFI	1,985	1,869
100% HAMFI	No Data	2,449
<b>Total</b>	<b>3,105</b>	<b>5,183</b>

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	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

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

There is a significant affordability mismatch for renters in Marshall. The table below shows the number of renters who can pay the range of rent without a cost burden of more than 30% and the number of units available in each range. As can be seen there are 2 rental households vying for available units of less than \$500/month, and nearly 3 units for each household able to pay \$500-\$749 per month. With so many more renters able to pay \$1,000 or more than there are units, these renters are taking lower rent units out of availability.

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

The level of affordability will not likely change appreciably due to the lack of new housing being constructed in Marshall. The City, Marshall Housing Authority and potential state CHDOs are in conversation to determine the viability of the entities receiving state HOME funds and other funds to construct new affordable housing units and demolish/reconstruct unlivable units.

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

Based on an investigation of current market rents, the apartment rents in Marshall are considerably lower than the Area Fair Market Rents, somewhat lower than the High HOME rents and on track with the Low HOME rents. However, the single-family rentals, while lower for 2-bedroom units are higher for 3- and 4-bedroom units. Currently, 1-bedroom rentals average \$530; 2-bedroom rentals average \$632 for apartments

## Discussion

Based on an investigation of current market rents, the apartment rents in Marshall are considerably lower than the Area Fair Market Rents, somewhat lower than the High HOME rents and on track with

the Low HOME rents. However, the single-family rentals, while lower for 2-bedroom units are higher for 3- and 4-bedroom units. Currently, 1-bedroom rentals average \$530; 2-bedroom rentals average \$632 for apartments and \$567 for single family units; 3-bedroom rentals average \$695 for apartments and \$1,225 for single family units; and 4-bedroom rentals average \$720 for apartments and \$1,400 for single family units.

## **Discussion**

As discussed above, housing costs in Marshall are below the MSA fair market rents and for actual MSA costs for both multi-family rentals and single-family sale units. Because a high proportion of rentals are single family, however, the larger units are more costly than multi-family units of the same size as well as more costly than Fair Market Rents. Additionally, the units are older and there is a high level of disrepair in the rental housing stock causing tenant maintenance and utility costs to be higher than in multi-family units. The lower-cost units have structural issues and out of date, non-energy efficient appliances and HVAC systems.

The City, coupled with the Marshall Housing Authority, Habitat for Humanity and other affordable housing developers are in discussions to develop a city-wide housing plan and access funds for the construction of new affordable housing units and the reconstruction of dilapidated units.

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

### Introduction

Despite the few number of units that appear to be substandard based on the available variables as proxy (lacking complete plumbing and lacking complete kitchens), the housing stock in Marshall is old and deteriorating. There are far more houses, particularly those 45.8% built before 1950, that are in need of rehabilitation or demolition. Approximately  $\frac{3}{4}$  of the housing was built before 1980 and may have lead-based paint and asbestos issues. Less than 10% of the housing stock was constructed after 1999. More than 80% of the housing is single family.

In addition to the deteriorating condition of the housing, particularly in affordable units, nearly 2,000 of the low- to moderate-income households have a housing cost burden of greater than 30% of their income.

### Definitions

The Census Bureau collects data on overcrowding (more than 1 person per room), housing cost burden (more than 30% of income for housing), units lacking some or all plumbing and units lacking kitchen facilities. These 4 conditions are used to determine selected conditions. The Census Bureau no longer defines or enumerates substandard housing. Age of housing (those units built before 1950 and those built between 1950 and 1980) have been used to estimated substandard housing and housing with potential lead-based paint contamination. In addition, the City's code enforcement officers determine housing to be substandard when there is substantial code violations/structural damage inside or outside that will require at least 25% of the housing value to bring the unit up to code. Substandard units requiring less than 50% of the housing value to bring the unit up to code would be suitable for rehabilitation. Units requiring more than 50% of their value to bring them up to code would not be suitable for rehabilitation. Such vacant units are slated for demolition.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,175	23%	1,255	39%
With two selected Conditions	95	2%	95	3%
With three selected Conditions	0	0%	20	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,915	76%	1,805	57%
<b>Total</b>	<b>5,185</b>	<b>101%</b>	<b>3,175</b>	<b>100%</b>

Table 33 - Condition of Units

Data Source: 2011-2015 ACS

## Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	203	4%	375	12%
1980-1999	925	18%	735	23%
1950-1979	2,680	52%	1,290	41%
Before 1950	1,364	26%	770	24%
<b>Total</b>	<b>5,172</b>	<b>100%</b>	<b>3,170</b>	<b>100%</b>

**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	4,044	78%	2,060	65%
Housing Units build before 1980 with children present	404	8%	139	4%

**Table 35 – Risk of Lead-Based Paint**

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

## Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 36 - Vacant Units**

Data Source: 2005-2009 CHAS

## Need for Owner and Rental Rehabilitation

With only 15.3% of the housing units being less than 25 years old, the need for both owner and rental rehabilitation and repair is extremely high in Marshall. A conservative estimate is that at least 6,000 housing units in Marshall need some level of repair, rehabilitation or demolition. In most areas, the rental housing is predominately multi-family and, while multi-family housing can fall into disrepair, most is newer and supply/demand results in landlords maintaining the property. However, in Marshall, there are a very high rate or renter-occupancy in single family housing units as a result of the lack of a sufficient number of apartment complexes. Only 325 of the dwellings in Marshall are in properties of 10 or more units. As a result, rental units tend to be owned by individuals owning 1-10 units throughout town and maintenance tends to be more slack in the smaller properties and single family units.

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

Approximately 2,161 LMI owners and 1,671 LMI renters are living in housing built before 1980, which might constitute a LBP hazard. Of these, it is estimated that all 225 owners and 385 renters with children present are LMI. The remaining LMI residents in older housing are individuals, couples or unrelated persons.

## **Discussion**

Due to the age of the housing in Marshall, a large percentage of both owner-occupied and renter-occupied housing is in need of some level of repair, rehabilitation or demolition/reconstruction. This is especially true for those dwellings occupied by low- to moderate-income households. The older owner-occupied homes are predominately occupied by elderly individuals who are unable to make repairs on their own. Potentially, 610 low- to moderate-income households with children have lead-based paint in their homes and there may be other lead hazard sources in the homes. In Harrison County, 15.26% of children have been tested for elevated blood lead levels and 5.28% (approximately one-third of those tested) have elevated blood lead levels. These rates illuminate the need for more children to be tested, especially those in older homes and in low- to moderate-income households.

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

### Introduction

The Marshall Housing Authority owns and manages 2 public housing developments – Oak Leaf Village Senior apartments and Poplar Street family apartments. In addition, MHA is authorized for 651 Section 8 vouchers. However, due to the funding cuts, only 403 vouchers are active, with 9 in a project-based program in partnership with a private apartment complex and 394 in the housing choice program. Currently, there are 17 households participating in the Section 8 Homeownership program and MHA is recruiting more participants. MHA, in conjunction with the City of Marshall, is encouraging developers to construct new affordable rental and ownership units to help address the vast need in Marshall.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	74	651		651	5	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

Alternate Data Source Name:

PIC (PIH Information Center)

Data Source Comments:

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:**



## Public Housing Condition

Public Housing Development	Average Inspection Score

Table 38 - Public Housing Condition

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

There are some buildings that Marshall ISD has unused at this time the Marshall Housing Authority is interested in discussing possible revitalizing one of these building for addition needed affordable housing units.

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

MHA provides supportive service programs and refers residents to other programs in Marshall and Longview to assist them in moving from public housing to Section 8 to independent living and/or Section 8 homeownership. By joining with the City of Marshall and non-profit housing developers, MHA is working to assess the need for quality affordable housing in quality neighborhoods as well as for local supportive services and economic opportunities. Currently a multi-agency team is investigating the strategy for developing a comprehensive housing plan that will address housing for all income levels and ancillary social services for those who are in need of assistance.

### Discussion:

There is a significant shortage of subsidized housing in Marshall. While MHA has 74 public housing units in 2 developments, there is a waiting list of about 93 households, most of which are households requiring only 1-bedroom units, and most being elderly. The HCV waiting list has recently been culled from over 1,000 to 613, but the list is closed and the waits can be several years. Due to the funding cuts by HUD, MHA is not financially able to access all authorized vouchers, with 249 vouchers unfunded. The 2 public housing developments are in good condition and represent some of the newest housing in Marshall despite the fact that both were built in the late 1980s. As a result, it is difficult for MHA to find suitable rental units in private developments that meet HQS requirements and are available to HCV clients.

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

### Introduction

There are few facilities in Marshall targeting homeless households. Marshall's My Friend's House is a non-profit organization with a capacity to sleep 12 residents – 8 men and 4 women. The nightly charge is \$10, through the cost can be worked off in the thrift store or on the campus. Other than My Friend's House, Marshall residents who become homeless must seek shelter, transitional housing or permanent supportive housing in Longview or Shreveport.

### 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	12	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**

Community Healthcore serves as the mental health and intellectual disability governing entity for Harrison County with offices in several locations including the City of Marshall. Community Healthcore provides mental health services as well as employment search assistance, career exploration, job skills training, job coaching and job task analysis. While the programs at Community Healthcore are not specifically targeted to persons experiencing homelessness, many of their clients are homeless or at-risk of homelessness. When emergency shelter or housing is needed, referrals are made to the shelters and programs in Longview.

Workforce Solutions of East Texas offers a variety of programs with some being targeted to special needs populations. Service providers can also contract with Workforce Solutions to provide specialized training to their clients and will customize trainings based on a commitment by an employer to employ the individuals upon successful completion of the training. Services provided are job searches, job readiness training, short-term trainings and skills upgrading and retraining. Veterans can receive assistance with job searches, education and trainings are offered through the Veterans/Disabled Veterans Services which works closely with the local Veterans Affairs office.

Adult education and literacy activities in conjunction with other training take place at the Marshall-Harrison County Literacy Council and area community colleges with Adult Basic Education programs. The Workforce Solutions East Texas Center personnel are familiar with the social service agencies which provide needed services, have a history of collaboration and these agencies are utilized frequently.

Workforce Solutions East Texas provides financial assistance for child care to over 3,500 families in the 14 counties of East Texas Area with an office in Marshall. Child care assistance helps many parents keep their jobs as they work to improve their lives and the lives of their children. Child care assistance is limited due to financial constraints and often families are placed on the waiting list.

The Senior Texas Employment Program (STEP) is managed by Experience Works, a nationally recognized non-profit program designed to provide part-time employment to eligible Texans over the age of 55 who are at or below the poverty guidelines.

Texas Rehabilitation Commission (TRC) is the state's principal authority on the vocational rehabilitation of Texans with disabilities, except persons with visual impairments and the legally blind. The Commission's main purpose is to assist people with disabilities to participate in their communities by achieving employment of choice, living as independently as possible and accessing high quality services.

Harrison County Welfare Department is located in the City of Marshall and manages the County Indigent Health Care Program. This program provides health care services to eligible residents through the

counties, hospital districts and public hospitals in Texas. Many residents residing in area shelters are eligible for health care through this program. Computers are available to access My Texas Benefits to apply for CHIP, Medicaid, Food Stamps and Temporary Assistance to Needy Families.

Transportation in rural areas is often a challenge for people experiencing homelessness and for low-income households. The East Texas Council of Governments' rural transportation system makes 500-700 trips a day, five days a week, throughout the 14 counties of East Texas. Trips must be scheduled at least one day prior to the appointment.

**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.**

There are very few services and no facilities in Marshall that specifically address the needs of homeless persons. The available services are mainstream serving all low- to moderate-income, including the homeless.

The Community Outreach Department of Community Services Northeast Texas (CSNT), Inc. administers Salvation Army funds, the Comprehensive Energy Assistance Program and the Community Services Block Grant Case Management. The department is also responsible for food pantries and provides fan and coat drives. CSNT, Inc. has five outreach offices in east Texas counties to provide assistance to low-income households and people experiencing homelessness. Salvation Army funds allow CSNT, Inc. to assist transients and local clients with lodging, meals, gas, utilities, and prescriptions. The Comprehensive Energy Assistance Program assists low-income households to remain in their homes by providing financial assistance for home energy needs. The Community Services Block Grant funds provides funding for case managers to assist clients with transitioning out of poverty.

Above is a list of the mainstream services available to homeless households.

- Homeless Veterans can access information on VA services, assistance with applications for VA benefits and referrals for medical and housing programs through the local Veterans Affairs office which is staffed by a Veterans Counselor and a Veterans Service Officer. The Disabled American Veterans is a non-profit agency that assists veterans in transitioning back into civilian life by linking them with services to address their needs. Assistance in accessing job training and job assessment programs is provided to service-injured veterans.

Marshall Independent School District provides an array of services to children identified as being homeless. Services include mentoring, tutoring, after school programs, assistance with school supplies and services to parents and guardians.

East Texas Open Door provides residential psychiatric treatment for children ages five to 18 years old. Placement is made by referral from Texas Department of Family and Protective Services, the juvenile justice system or parental placement. Homeless unaccompanied youth who are not emancipated minors would have to be referred by Child Protective Services.

Bridge of Compassion is managed by a group of local churches and provides temporary housing to families on a selected basis. The agency also provides food and clothing to low-income and homeless individuals and families.

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

### **Introduction**

Marshall is a relatively small city of just over 23,000 residents. As a result, the typical supportive housing and social service programs usually found in larger Entitlement Jurisdictions cannot be economically supported in Marshall. Harrison County residents, including those in the City of Marshall must go to Longview or Shreveport for most supportive housing options and services.

**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**

The estimates of supportive housing needs of the special populations in Marshall include:

- 1,087 disabled LMI elderly, 44 renters and 125 homeowners with a severe housing cost burden;
- 749 non-elderly LMI households with at least 1 disabled adult, living with a housing cost burden of more than 30%;
- 962 working age adults, including 26 in the 2014 homeless PIT count, with serious mental illness;
- Nearly 110 individuals exiting in-patient substance abuse treatment with no housing options or currently homeless with a substance use disorder; and
- Approximately 10 persons living with HIV/AIDS in need of supportive housing.

In addition, there are currently 93 households on the waiting list for public housing and more than 1,000 on the waiting list for Section 8 HCVs. Of these, it is estimated that at least 5 of the households awaiting public housing and 52 of the households awaiting HCVs have serious mental illness.

Currently there are approximately 490 beds in nursing homes and assisted living facilities for the disabled. However, these are all private-pay facilities ranging from \$1,500 to \$6,000 per month, thus excluding all LMI individuals.

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

There are no supportive housing facilities in Marshall, however social service agencies assist persons in securing supportive housing in Longview or Shreveport, the two larger cities in the immediate area.

**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 of Marshall is not able to address the housing needs of the special needs population due to the lack of supportive housing facilities and the lack of sufficient federal funds in Marshall. However, to meet the supportive service needs, the City will continue to provide funds up to its 15% CDBG cap for social services serving Marshall residents. The types of services provided are dependent upon the qualified agencies applying for funding. Traditionally, the City funds the Literacy Center to improve literacy and economic opportunities for LMI residents, including special populations. The City provides fans to the most indigent for use during hot weather and smoke/CO detectors to warn residents of in-home fire and CO dangers. Additionally, the City funds down-payment assistance to first-time homebuyers.

The City refers residents in need of supportive housing and/or social services to those programs in Longview and Shreveport and encourages the limited social services to do the same.

**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))**

The City does not plan to undertake any CDBG-funded activities to specifically address the housing and supportive services needs of special needs populations. However, the City, in collaboration with Marshall Housing Authority and various non-profits, is working to develop a housing plan that will include specific funding sources for housing for special needs populations as well as methods for increasing supportive services.

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

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Marshall has been experiencing some population decline since 1990 which has seriously limited its ability to provide new or expanded services and housing opportunities/assistance to an aging population, while retaining affordability for both services and housing.

Overall, Marshall is a very affordable city compared with Texas as a whole and other Texas communities. The 2018 median residential property value in 2018 in Marshall was \$118,500 for houses with a mortgage and \$68,600 for those with no mortgage. As would be expected, those with no mortgage are older homes. Median property tax in Marshall in 2018 was \$1,745 as opposed to \$3,622 for the Texas for housing with a mortgage and \$850 versus Texas at \$1,875 for those with no mortgage. In 2018, median rents in Marshall were \$741 as opposed to \$998 for Texas. Clearly, housing in Marshall is more affordable than elsewhere in Texas. However, incomes are considerably lower in Marshall also. And, half of the renters in Marshall have a housing cost burden of more than 30% of their income, with more than two-thirds of those having a cost burden of more than 35%.

Due to the small and declining population in Marshall, the overwhelming barrier to affordable housing is the private market that drives the lack of housing development. With no population growth, developers look elsewhere for their market-rate and affordable rental and owner developments.

The most recent review of public policies has been that there are none that limit or affect the return on residential investments through undue taxes, fees, zoning regulations or building codes. However, a new assessment of fair housing and analysis of impediments to both fair and affordable housing is being developed at this time to be released in 2020. This analysis may uncover overt or disparate impacts.

The City has continued to apply flexibility in zoning requirements when appropriate to encourage in-fill housing development, particularly affordable housing development. There are a substantial number of abandoned properties in Marshall and the City is continuing to secure and demolish the structures to make the lots available for affordable in-fill development. The legal processes for condemnation and demolition, including gaining approval by other taxing authorities slows the process and increases the cost to the city. Once the properties are available, it has been difficult to find quality developers willing to produce scattered housing that is affordable to the LMI residents and profitable to the developer. The City uses CDBG funds and assistance by the Marshall Housing Authority for down-payment assistance to support the purchase of housing by first-time LMI buyers. The MHA has 19 families in the Housing Choice Voucher homeowner program and is recruiting more.

The MHA is currently recruiting additional landlords to provide greater options for the Housing Choice Voucher holders, which in turn is successful in opening the complexes up to other low-income tenants with other assistance provided. The MHA is active in encouraging new developers to build new units.



The City, MHA, Habitat for Humanity and related affordable housing developers are working in concert for funding options and land purchase opportunities to expand the private affordable housing market.

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

### Introduction

Education and Health Care services employ the largest number of workers in Marshall, followed by manufacturing. Unfortunately, the workforce in Marshall, particularly the workforce under the age of 45, is ill-equipped to secure professional and high-level manufacturing or service jobs. While there are a number of programs to assist the adults in preparing for higher levels of employment and in providing incentives for businesses to locate in or expand in Marshall, there continues to be a shortage of viable employment opportunities and well-prepared employees. The incentives and support services located in Longview and Shreveport often serve to win in the economic development race. Business growth is greater in the larger cities even though Marshall has been successful in attracting some new enterprises and incentivizing expansions. There are a number of adult education opportunities in Marshall but most of those that provide the greatest options are located in Longview, Kilgore, and Tyler.

### 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	447	726	6	8	2
Arts, Entertainment, Accommodations	982	1,117	12	12	0
Construction	493	234	6	3	-3
Education and Health Care Services	1,678	2,216	21	24	3
Finance, Insurance, and Real Estate	469	774	6	8	2
Information	99	92	1	1	0
Manufacturing	1,471	1,495	18	16	-2
Other Services	378	466	5	5	0
Professional, Scientific, Management Services	324	269	4	3	-1
Public Administration	0	0	0	0	0
Retail Trade	1,061	1,411	13	15	2
Transportation and Warehousing	278	165	3	2	-1

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Wholesale Trade	335	383	4	4	0
Total	8,015	9,348	--	--	--

**Table 40 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	10,699
Civilian Employed Population 16 years and over	9,935
Unemployment Rate	7.41
Unemployment Rate for Ages 16-24	11.08
Unemployment Rate for Ages 25-65	5.43

**Table 41 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	1,384
Farming, fisheries and forestry occupations	194
Service	1,345
Sales and office	2,050
Construction, extraction, maintenance and repair	1,280
Production, transportation and material moving	845

**Table 42 – Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,345	78%
30-59 Minutes	1,954	21%
60 or More Minutes	165	2%
<b>Total</b>	<b>9,464</b>	<b>100%</b>

**Table 43 - Travel Time**

Data Source: 2011-2015 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	1,390	140	990

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	2,470	203	945
Some college or Associate's degree	2,380	180	700
Bachelor's degree or higher	1,745	95	420

**Table 44 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	50	190	355	384	290
9th to 12th grade, no diploma	360	355	400	825	380
High school graduate, GED, or alternative	730	860	939	1,825	1,280
Some college, no degree	1,215	768	620	1,054	690
Associate's degree	105	255	275	300	88
Bachelor's degree	94	370	350	1,025	490
Graduate or professional degree	0	140	90	290	214

**Table 45 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	23,349
High school graduate (includes equivalency)	57,099
Some college or Associate's degree	49,977
Bachelor's degree	75,126
Graduate or professional degree	42,642

**Table 46 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

Education and Health Care services employ the largest number of workers in Marshall, followed by manufacturing. Eastman Chemical Company, a chemical manufacturer, provides 1,520 jobs and Trinity

Industries, a tank car manufacturer, provides 1,020 jobs. Retail trade and entertainment/accommodations comprise the next highest number of employees. Both the education and health care sectors require an work force that has post-secondary education or certifications. Much of the manufacturing sector also require those with post-secondary certifications and training. Retail trade and entertainment/accommodations do not normally pay a livable wage or provide an income above the poverty level.

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

The workforce needs of the community are for those with at least a bachelor's degree or trade certification. The manufacturing jobs in Marshall, for the most part, require either a post-secondary certification or degree. The industry requires workers certified in welding, electrical, occupational safety, and other manufacturing related specialties, along with chemical and mechanical engineers. Teachers and healthcare workers are in great demand and require post-secondary education and/or certification. Both teachers and nurses have the highest starting salary for non-professionals at \$43,900 and \$47,300 respectively. All of the occupations, from retail workers to top executives, in Marshall have lower mean wages than Texas employees (Wage and Benefit Survey – 2008). Other starting salaries in Marshall range from \$16,000 to \$29,000 for full-time employment. Though the Marshall cost of living is well below that of the United States (at 88.4% of the U.S.), salaries are comparably lower.

Currently, retail sales has the most unfilled jobs, though many are seasonal and none pay salaries that will elevate an individual out of poverty. The average starting salary for full-time retail workers is \$15,000 including tips.

There has been very little economic growth in Marshall, and as a result, the population of the city has remained very constant over the past 20 years with some decline between 2000 and 2010. The major sectors requiring post-secondary education have declined in Marshall since 2000 as the regional growth has occurred in Longview, Shreveport and unincorporated areas of Harrison County. Education/health, professional services and manufacturing lost the most workers and jobs between 2000 and 2010. Skilled labor jobs, such as construction, also had a decrease in jobs and workers.

The Marshall Economic Development Corporation has 2 business incubators – the Center for Applied Technology and the Business Development Center. The Center for Applied Technology (CAT) has a 19,200 square-foot building located on the campus of Texas State Technical College and currently houses 10 small businesses. The Business Development Center is located in downtown Marshall and houses 14 businesses, 1 non-profit and the Kilgore College Small Business Development Center.

The workforce needs to become better educated and the community needs to attract more employers to the area, particularly in manufacturing and construction. With the entire region being rather stagnant, it is difficult to attract new businesses, particularly if there isn't a sufficiently trained workforce to fill the positions.

**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.**

In 2014, Cabot coal mine dedicated a new mine with a 8.5 million pound dragline that has been slated to add 40 new jobs to Harrison County with a local economic impact of \$46 million over the next 50 years. Also in 2014, the Marshall Economic Development Corporation (MEDCO) approved a \$48,000 job creation incentive for Republic Industries that will add 20 more jobs. Rio Ammunition plant will bring 60 jobs to the area in addition to the 30 currently employed. In early 2015, Master WoodCraft Cabinetry received \$90,000 from MEDCO to fulfill the incentive for the business to add 45 employees. During the past 3 years, 130 new employees were added to the cabinetry business far exceeding the number required for the incentive. They now have over 300 employees at the Marshall location. MEDCO is considering joining the Texas I-69 Alliance which is a group of individuals, organizations and transportation advocates aimed at ensuring that the \$1.7 billion per year for highways that passed in 2014 will take place with I-69 as a high priority. This can be expected to provide a substantial number of construction jobs along the I-69 corridor, including Marshall, over the next 10 years.

Because of size and available marketing funds, the Longview Economic Development Corporation is able to attract more of the businesses choosing to locate in Northeast Texas.

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

The majority of the adult population (59%) has a high school diploma or some college, but no degree. Only 5% have an Associate's degree and only 16.6% have a Bachelor's degree or higher. Most of those with a Bachelor's degree or higher are 45 years or older and will be aging out of the workforce within the next 20 years. There are insufficient numbers of younger adults with degrees to replace the retiring workforce in the areas of education, health care, finance, insurance management, and other sectors requiring degreed professionals. The majority of the younger adults, particularly those under the age of 35, have some college but no degree.

Based on a survey of Harrison County employers, more than two-thirds provide tuition reimbursement to employees. The more the employees take advantage

**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.**

**will support the jurisdiction's Consolidated Plan.**

The East Texas Workforce Solutions purchases select training for eligible individuals from various local training providers. Training includes:

- Job readiness training
- Adult education & literacy education
- On-the-job training
- Skills upgrading and retraining
- Classroom education in certifications

The Marshall campus of the Texas State Technical College provides a number of technical programs in information technology, engineering and manufacturing, business services, and transportation including professional truck driving. In addition, there are classes in science, English, mathematics, social and behavioral sciences, and education. TSTC provides work-place training and continuing education in addition to traditional education. Financial aid may be provided through a number of federal and state programs.

The TSTC Career Services office also provides assistance in resume writing, job interview tips, professionalism in the workplace, job search skills, phone usage, and professional dress. The Computer Resource Center provides computer access to students for job search and on-line applications. TSTC also provides various job fairs and career days to assist students in securing part-time and full-time employment.

Kilgore College's Small Business Development Center in Marshall provides training, counseling and information pertinent to the needs of start-up and existing small businesses. The Center also provides on-line training through eLearning.

The Consolidated Plan has rated adult education, job training, anti-poverty strategies and economic development activities as high priorities. During the next 5 years, the City will continue to fund adult education activities and will be seeking emerging and small businesses for micro-enterprise assistance. Workforce Solutions, TSTC and Kilgore's SBDC will be instrumental in meeting the high priority needs outlined in the Consolidated Plan. The City will encourage both TSTC and the SBDC to apply for CDBG funds or to utilize other funding to improve the employability of Marshall's workforce.

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

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

No, the City does not participate in a CEDS.



The Marshall Economic Development Corporation impacts economic growth through financial incentives to assist start-up businesses, assist expansion of local business and encourage the relocation of businesses into the area. The City works with the Small Business Development Center and other local organizations in job creation and expansion activities.

## **Discussion**

The workforce in Marshall, particularly the workforce under the age of 45, is ill-equipped to secure professional and high-level manufacturing or service jobs. While there are a number of programs to assist the adults in preparing for higher levels of employment and in providing incentives for businesses to locate in or expand in Marshall, there continues to be a shortage of viable employment and well-prepared employees. The incentives and support services located in Longview and Shreveport often serve to win in the economic development race. Business growth is greater in the larger cities even though Marshall has been successful in attracting some new enterprises and incentivizing expansions. There are a number of adult education opportunities in Marshall but most of those that provide the greatest options are located in Longview, Kilgore, and Tyler.

The City and MEDC are committed to bringing more jobs and training opportunities to Marshall and the Consolidated Plan has given a high priority to both.

## **MA-50 Needs and Market Analysis Discussion**

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

The primary housing problem is cost. Overcrowding is a secondary housing problem. Concentration of housing problems is considered to be those areas with the highest level in Marshall, and at this point it is those areas with greater than 29% of the households with housing problems. Reviewing the first 2 maps at the end of the chapter, the first shows the areas in blue-to-purple for low- to moderate-income with a housing cost burden. The second shows the areas in yellow-to-orange with overcrowding. As can be seen the highest concentration of both cost burden and overcrowding is in the far northwest corner of Marshall. At the end of this chapter there are several maps downloaded from cpdmaps and using American Community Survey data at the block group level.

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

The low-income and minorities are concentrated in the same area that on the west northwest sides of Marshall. The City defines concentration as 60% or greater. Virtually all of the CDBG Target Areas, which by federal regulation are at least 51% low- to moderate-income, have a minority concentration of 60% or greater. The third map at the end of this chapter shows the concentration of minorities (60% or greater by block group).

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

The west-northwest area of Marshall has the highest concentration of minority populations, followed by the area to the north of downtown. The areas of minority concentration also have some of the highest percentages of rental units with 3 or more bedrooms, making it advantageous for large families.

The area, with the exception of the tract due west of the central city has the lowest median rents at less than \$454 per month. This coupled with the highest percent of larger units, makes the area attractive to large low-income families.

Despite the low rents in the area, the change in median home values has increased significantly in the northwest and southwest parts of Marshall, and to a lesser degree in the western areas. This bodes well for homeowners who desire to sell and relocate to areas of less minority concentration - the concept of moving to opportunity and deconcentrating neighborhoods. Along with increases in home values, however, there has been an increase in median rent in the northwest and west census tracts, even though the rents are below FMRs in these areas. The HUD cpdmap at the end of this section shows the risk of homelessness based on the percentage of extremely low-income households with at least one severe housing problem. A severe housing problem is cost over 50% of income, overcrowding with more than 1.5 people per room, and lack of complete plumbing or kitchen facilities. Another indicator

of households at risk of homelessness is the increase in rents. The second map from cpdmaps shows the census tracts by the percent of increase in rents in the past 5 years.

The third map shows the concentration of housing vouchers by census tract along with the location of subsidized housing. The west side of the city has both the highest concentration of voucher holders and the most subsidized housing projects.

The area of the highest minority concentration is also the only area in the city that gained more than 138 retail jobs, indicating not only more job opportunities for the under-educated but also more retail amenities moving into or expanding in the area. Construction jobs increased by more than 138 per census tract in all areas of the city, including the areas of highest minority concentration. No other employment sectors saw job increases in Marshall, with the exception of arts/entertainment/accommodations in the far southwest census tract.

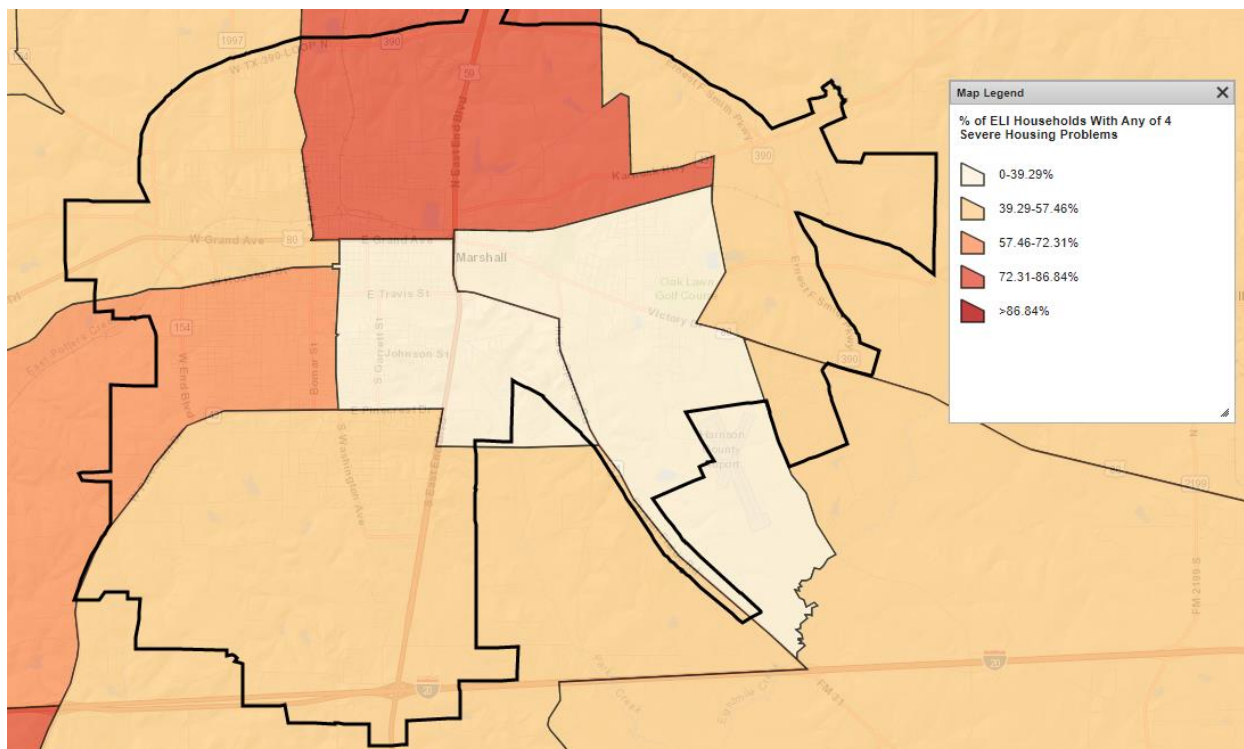
As would be expected, the CDBG-funded activities have taken place in the areas west of the central city where the highest concentrations of low- to moderate-income and minority populations live.

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

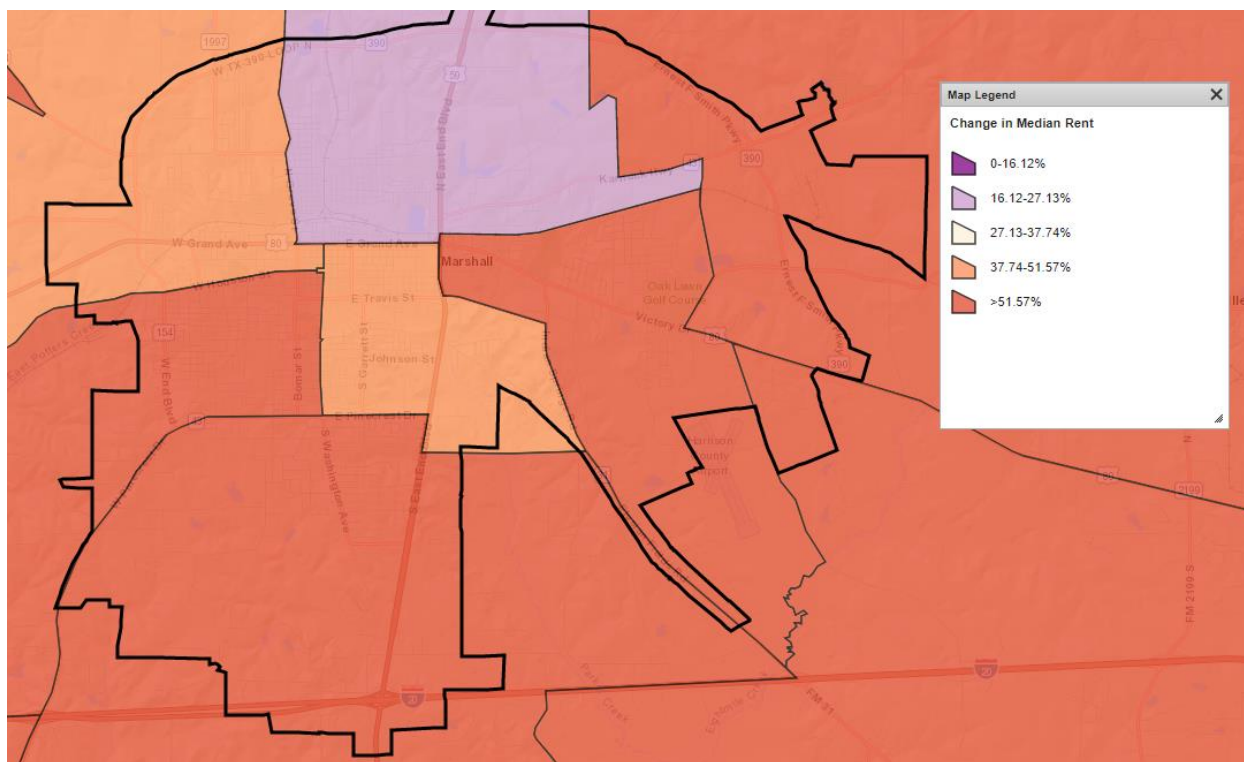
HUD's cpdmaps combines several variables to depict the workforce development opportunities in census tracts. Though the information in cpdmaps is outdated, it does show where the City has been concentrating its CDBG programming in the past. There are few private assets in the north-northwest area such as grocery stores, dollar stores, and medical facilities. It is the location of East Texas Baptist University and the students can be in competition with the other low-income residents for housing and amenities.

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

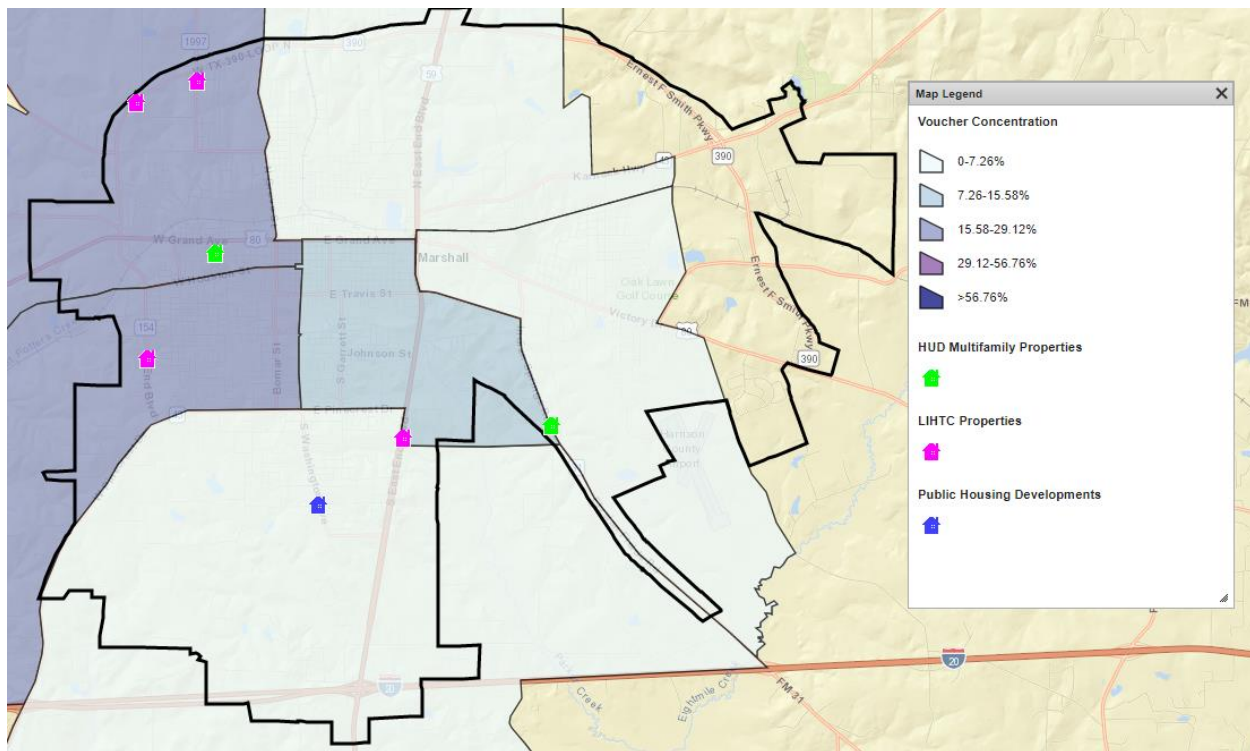
There are limited strategic opportunities in these areas. The City is committed to expanding the opportunities through economic development, public infrastructure improvements, code enforcement, and public services.



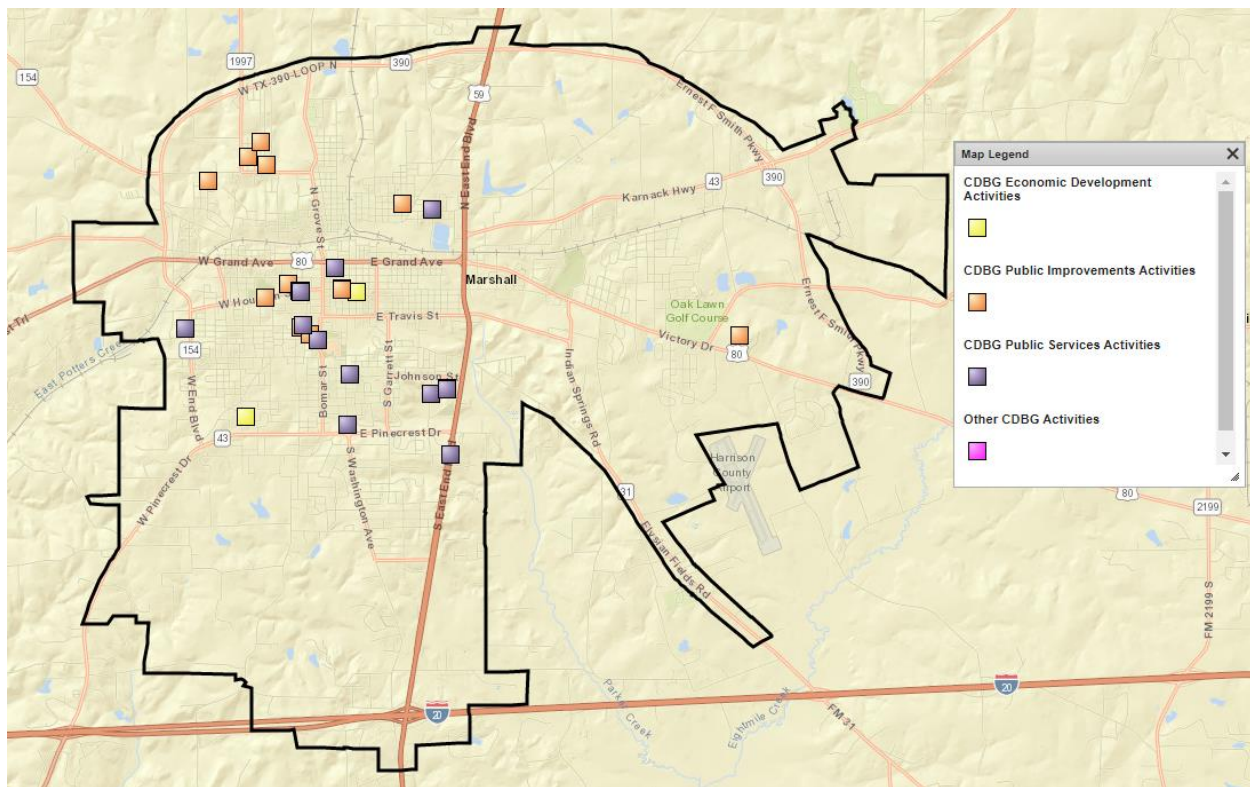
**% ELI with Severe Housing Problems Putting them At Risk of Becoming Homeless**



**Percent Change in Rents During Past 5 Years**



**% of Rentals with Housing Choice Vouchers ÿ Location of Subsidized Rentals**



**Location of CDBG-funded Assets**

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

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

There are only two primary broadband providers in the county – ViaSat with 3,704 customers and Eastex Net with 531 customers. Zoom Broadband has 133 customers. However, only ViaSat has customers within the city limits of Marshall.

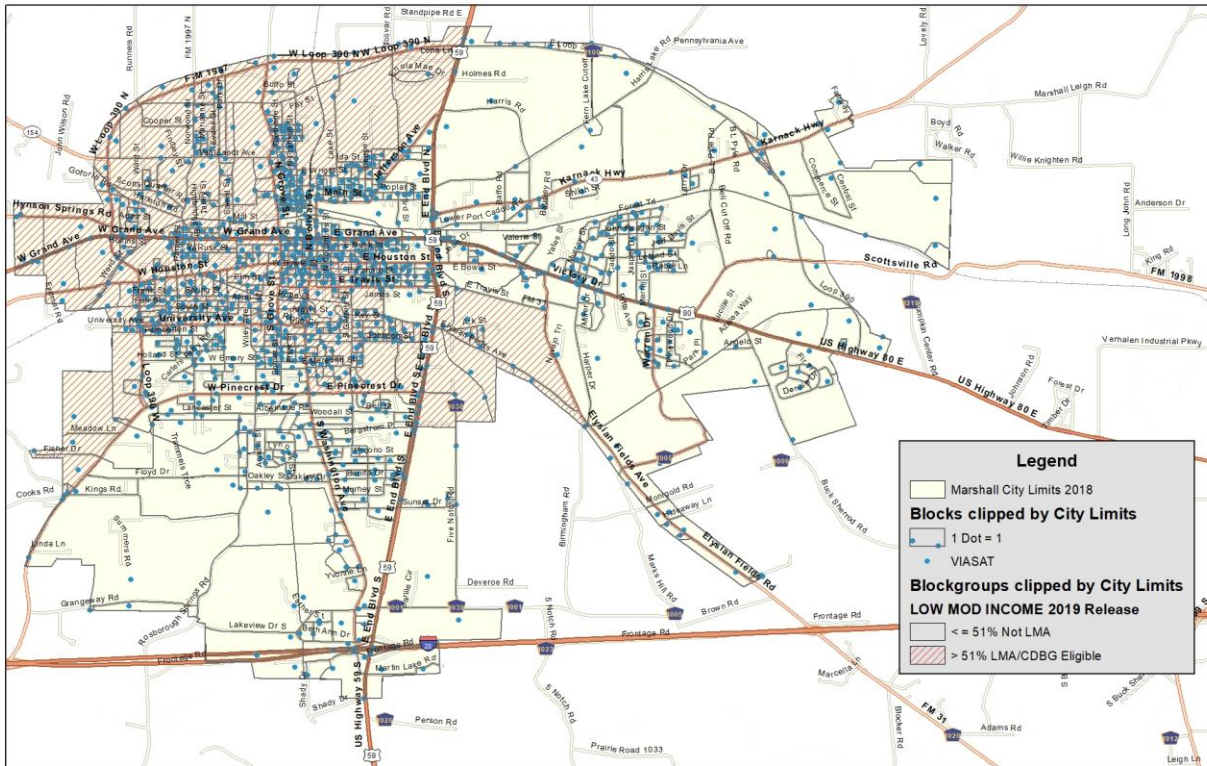
There are virtually no customers in the outlying areas of the city. While ViaSat has a strong presence in the inner city, there is a very high percent of households with no computer device (desktop, laptop, tablet, smart phone) and no internet access (cable, satellite, dial-up).

The maps below illustrate the location of broadband customers, the percent of households without computer devices and the percent of households without internet connections.

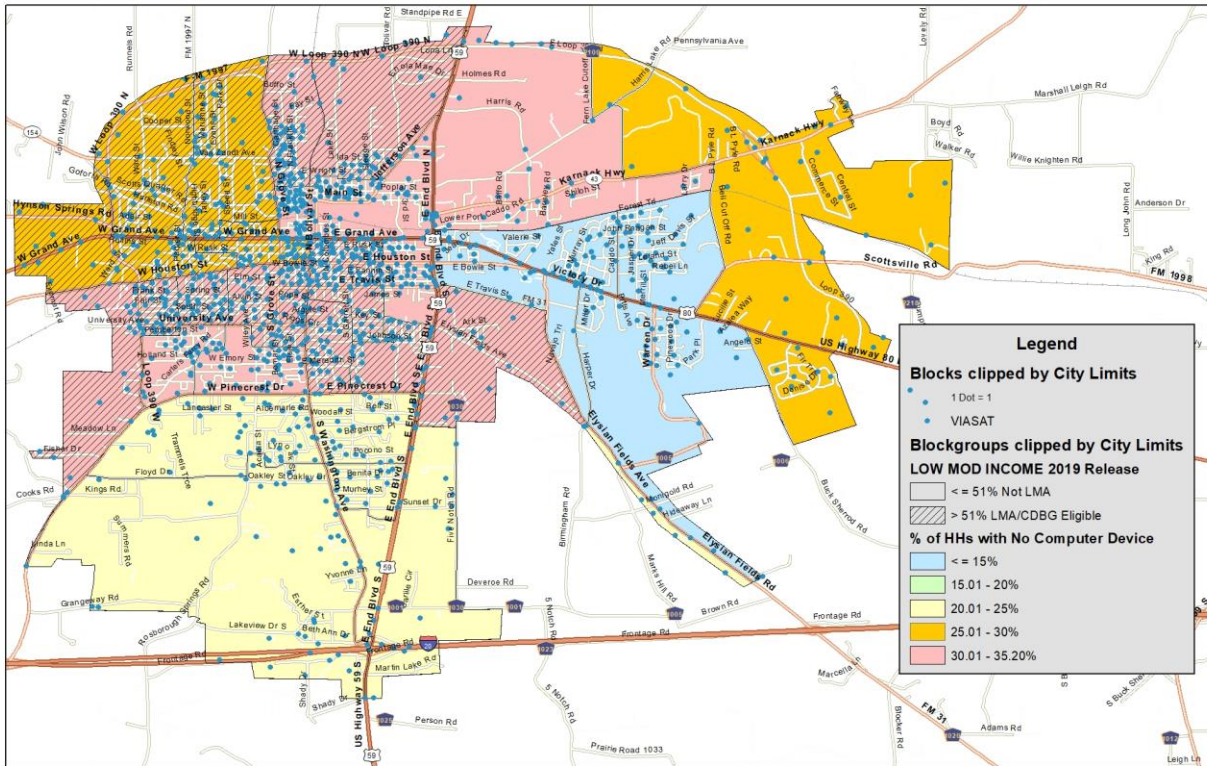
**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

There is currently only one major provider in Marshall, though Eastex is available outside of the city, so could possibly provide service inside the city limits. Even at the county level, ViaSat has 7 times the number of customers as Eastex. Zoom Broadband has 133 customers county-wide but only 25 inside the city. As a result, there is a significant shortage of broadband internet connectivity and basically no competition in Marshall.



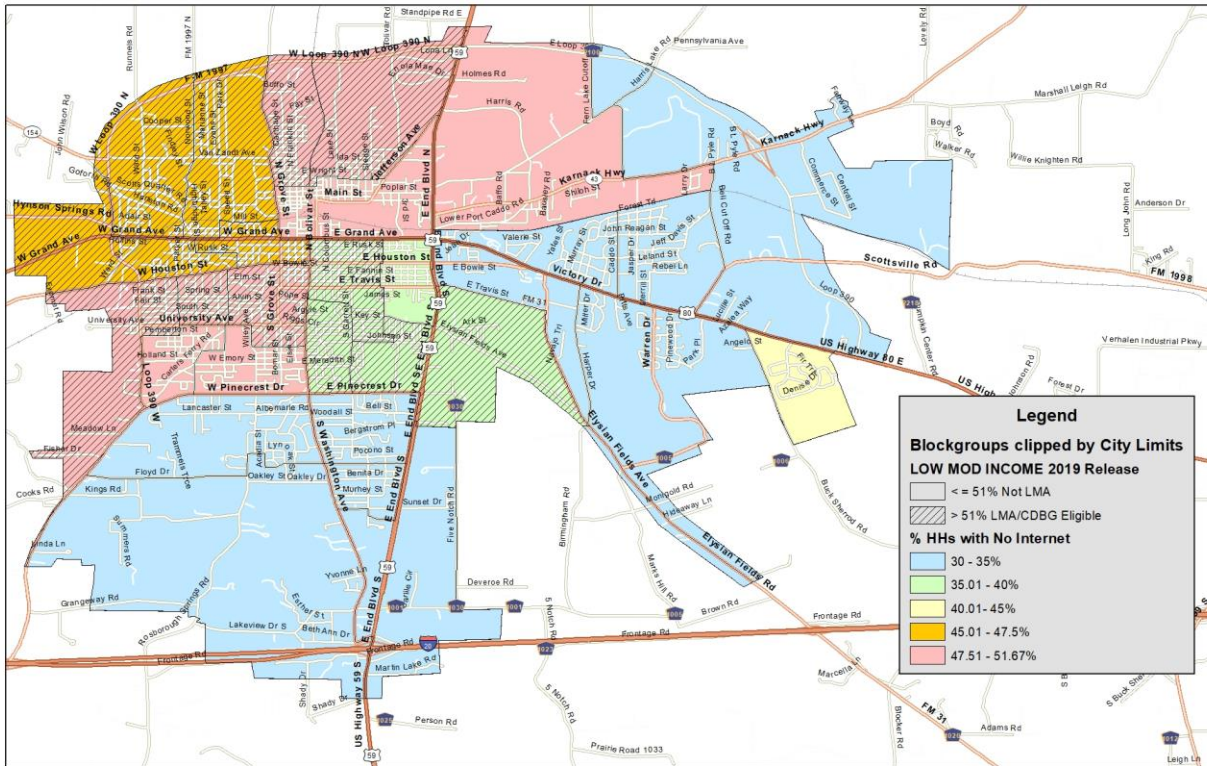


**Broadband Customers Over LMI Areas (CDBG Target Areas)**



**% of Households with No Computer over LMI Areas**





**% of Households with No Internet Connection Over LMI Areas**

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

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

The City of Marshall's Division of Emergency Management is responsible for the city's comprehensive emergency management program. Mitigation, preparedness, response and recovery for disasters, including natural disasters, acts of terrorism, pandemics, and hazardous materials incidents.

Drought and severe storms, which include flooding, straight-line winds and tornadoes are the primary natural disasters that strike Harrison County where Marshall is located. From 2010 through 2014, only one federally declared disaster affected Harrison County – the statewide ongoing drought. From 2015 through 2018, Harrison County has been included in 3 federal drought declarations for drought and 5 for severe storms. While comparing only two partial decades is not a sound indicator of change, comparable data sets are only available since 2010. Despite the number and magnitude of the disasters, the costs have risen astronomically due to property values and cost of remediation. Insurance costs have skyrocketed.

The Texas Hazard Mitigation Plan of 2018 forecasts that FEMA Region 1, which includes Marshall will sustain \$429,833,649 in weather-related damages and will incur 164 injuries and 19 deaths in the next five years. Hail will constitute 54.7% of the property damage, followed by tornadoes at 19.4% and riverline flooding at 17.8%. The estimated dollar loss for Harrison County alone in the next five years is between \$4.8 and \$13.6 million.

The COVID-19 pandemic that is sweeping the nation has resulted in a dramatic increase in unemployment and reduced employment. It is uncertain how severe the pandemic will be or how long the affects will last. This is the first major pandemic for Harrison County since polio in 1943-1955.

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

Wind, hail and flood damage are the primary dangers to all housing in Marshall, particularly the older housing in the low- to moderate-income neighborhoods. Housing age is directly correlated with affordability and low-income owners and renters tend to live in older, more vulnerable dwellings. The map below shows the 100-year and 500-year floodplains that run through the center of Marshall and the CDBG Target Areas. While most of the Target Areas and city do not appear to be in danger of flooding, recent history has shown that 500-year floods are occurring on an average of every decade and the areas of flooding are expanding.

The COVID-19 pandemic is proving to attack low-income and minorities at a much higher rate than higher income whites. This is due in part to the minorities and lower income living in more densely populated areas of town, using public transportation, working in close environments, going to schools in

older less-well ventilated buildings, and perhaps having a medical or genetic predisposition to the virus. The impact of the pandemic is also much worse for lower-income as they are more vulnerable to being laid off or furloughed because their jobs are not able to be transferred to working at home. Additionally, they have fewer financial reserves to carry them through several months of unemployment or reduced employment. The lower-income households have a higher probability of not having health insurance resulting in not seeking medical care in a timely manner. The negative affects on the children's education will continue to rise the longer they are learning from home.

For all of the possible disasters, the psychological impact has been proven to be greater for lower-income households and individuals. The relative impact of the disasters is inversely correlated with income and the lower the income, the less they are able to access treatment.



**Floodplains Over Low- to Moderate-Income Areas**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The allocation of investments geographically is limited to CDBG Target Areas (51% or more LMI households), with a focus on code enforcement and infrastructure improvements.

Activities for low- to moderate-clientele rather than low- to moderate-areas are not geographically based but residents throughout the City are eligible if they meet the other program-specific eligibility requirements. These include public services and housing rehabilitation. These activities include services rated as high priority.

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

### Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	City-Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	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)

The allocation of investments geographically is a tiered process:

- Focus only on CDBG Target Areas (51% or more LMI households);
- Narrow focus more pointedly to the neighborhood(s) within the Target Areas which have the greatest degree of infrastructure or facility deterioration or deficiencies, such as water line size, facility size/amenities, etc.;
- Reviewing the Capital Improvement Plan to determine the priorities placed in it and which projects fit the first 2 criteria above and are scheduled within the next 1-3 years;
- Examine to see if the project(s) have a high priority need within the Consolidated Plan, as determined through the results of the public surveys, public comments, stakeholder comments, and data provided by program providers through their publications, applications to the City for funding and/or interviews; and finally

- Are there sufficient CDBG and City funds to carry out the project.

Code Enforcement activities are supported with CDBG funds throughout all of the CDBG Target Areas equally.

Activities for low- to moderate-clientele rather than low- to moderate-areas are not geographically based but residents throughout the City are eligible if they meet the other program-specific eligibility requirements. These include public services and housing rehabilitation.

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

### Priority Needs

Table 48 – Priority Needs Summary

1	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Neighborhood Development
	<b>Description</b>	Provide code enforcement activities in CDBG Target Areas, including the salaries for code enforcement officers and the cost for neighborhood clean-ups. Code enforcement and area clean-ups will help to alleviate health and safety issues and negatively impacted property values.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments.
2	<b>Priority Need Name</b>	Water Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities

	<b>Description</b>	Improve and replace aging water lines within CDBG Target Areas. Due to the age of the city and residential neighborhoods in Target Areas, the water lines are deteriorating and are too small to accommodate demand. Many need to be replaced or repaired.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. This received very high priority ratings from the public surveys.
<b>3</b>	<b>Priority Need Name</b>	Sanitary Sewer Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Improve and replace sanitary sewer lines within CDBG Target Areas. As with the water lines, the age of the residential neighborhoods makes the sanitary sewer lines defective or insufficient in size. Many need to be repaired and others need to be replaced.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. The average survey rating was very high for the need to improve the sanitary sewers in the Target Areas.
<b>4</b>	<b>Priority Need Name</b>	Flood Control/Drainage
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development



	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Improve flood control and flood drainage in CDBG Target Areas through cleaning/expanding open ditches, improving storm drainage lines, and/or installing storm water detention ponds.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. The public survey results indicated that 50% gave a high priority need and 38% gave a moderate priority need with only 12% rating the need as low.
5	<b>Priority Need Name</b>	Street Improvement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Due to the age of the neighborhoods in the Target Areas, many of the streets need to be improved.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. 100% of the survey respondents gave improved streets the highest priority need.
6	<b>Priority Need Name</b>	Improved Sidewalks
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Improve and expand sidewalks in CDBG Target Areas, particularly in conjunction with street improvements.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. While there is a need for improving existing sidewalks and a moderate need for new sidewalks, the need was given as high a priority as other activities. However, there is no longer a category for mid- or moderate priority.
7	<b>Priority Need Name</b>	Improved street/sidewalk lighting
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Facilities
	<b>Description</b>	Installation of new street/sidewalk lighting and improving existing lighting to increase public safety and make the Target Areas more pedestrian friendly.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. This activity was given very high priority need.

8	<b>Priority Need Name</b>	Neighborhood Parks
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Public Housing Residents Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Neighborhood Development
	<b>Description</b>	Improve and expand existing neighborhood parks.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Installation of new neighborhood parks was given a low priority on average, but improving and expanding existing parks received a high priority rating.
9	<b>Priority Need Name</b>	Centers for Special Needs Populations
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Rural Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Expand existing or add new centers for the elderly and/or disabled.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments.
	<b>Priority Need Name</b>	Health Clinics
<b>10</b>	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Provide new free or low-cost health clinics. Bring back services the local hospital has recently removed, such as maternity.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. The respondents of the survey were split between low need (1/3) and high need (2/3) with an average of moderate-to-high need.
<b>11</b>	<b>Priority Need Name</b>	Homeless and/or Domestic Violence Shelters
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Chronic Homelessness Individuals Families with Children Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	
	<b>Description</b>	Marshall has no homeless or domestic violence shelters and is in need of providing safe shelter for residents in need.

	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Though 1/2 of the survey respondents did not know if there was a need, the other 1/2 gave it a high priority rating.
<b>12</b>	<b>Priority Need Name</b>	Owner Occupied Housing Rehabilitation
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Neighborhood Development
	<b>Description</b>	Due to the age and condition of the housing, there is a need for minor, moderate and major housing rehabilitation for owner occupied housing. This includes the installation of energy efficiency improvements and retrofitting homes for accessibility.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Of the public survey respondents, 2/3 indicated a very high priority need while 1/3 indicated a moderate need for owner occupied housing rehabilitation.
<b>13</b>	<b>Priority Need Name</b>	Owner Occupied Housing Demolition/Reconstruction
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Neighborhood Development

	<b>Description</b>	Many of the code violators are living in housing that cannot be rehabilitated and needs to be demolished and reconstructed.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. The survey respondents indicated that demolition of owner occupied housing was of very high need (75%) while reconstruction of the demolished housing was split equally between moderate need and high need.
<b>14</b>	<b>Priority Need Name</b>	Owner Occupied New Construction
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Neighborhood Development
	<b>Description</b>	The development of new affordable owner-occupied housing units is a very high need in Marshall.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Of the public survey respondents, 2/3 gave new construction of owner occupied units a high priority.
<b>15</b>	<b>Priority Need Name</b>	Down payment Assistance & Credit Counseling
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	
	<b>Description</b>	Provide down payment and closing cost assistance along with credit counseling and financial literacy education for first-time homebuyers.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. All public survey respondents gave a moderate to high priority need rating to the provision of down payment and closing cost assistance coupled with credit counseling and financial literacy education.
<b>16</b>	<b>Priority Need Name</b>	Youth Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	The provision of after-school and summer recreational and enrichment programs along with counseling and drop-out prevention services within the schools, through programs like Communities in Schools.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Of the public survey respondents, 100% gave high priority rating to the need for services in-school and after-school to assist the youth.
<b>17</b>	<b>Priority Need Name</b>	Employment Training/Job Placement
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle



	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	The provision of employment assistance, including job training, job readiness, and job placement is needed to raise transition-aged youth and adults out of poverty.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Of the public survey respondents, 75% gave a high priority rating to the need for job training and placement.
18	<b>Priority Need Name</b>	Adult Education
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	Provision of ESL education and other literacy and GED education to adults is vital to the economic well-being of residents.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments.
19	<b>Priority Need Name</b>	Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Economic Development CDBG-CV Economic Development
	<b>Description</b>	Economic Development, including Micro-business assistance provides much needed stability to residents of Marshall, particularly with the lack of sufficient corporate employment in the area.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Of the public survey respondents, 3/4 gave a moderate or high need rating for economic development or micro-business assistance.
<b>20</b>	<b>Priority Need Name</b>	Senior Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services
	<b>Description</b>	The provision of senior services, including activities in neighborhood centers, congregate noon meals, home-delivered meals and the like, is critical to the sustainability of the senior population.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Respondents of the public survey gave a high priority rating to senior services.
<b>21</b>	<b>Priority Need Name</b>	Subsistence Assistance
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Public Services CDBG-CV Subsistence Assistance
	<b>Description</b>	Food pantries, emergency rent/utility assistance, prescription assistance are critical needs for those living below poverty or who have become unexpectedly unemployed or disabled.
	<b>Basis for Relative Priority</b>	The relative priority was determined through input from City staff, Community Development Advisory Committee and the results of the public surveys and public/stakeholder comments. Very high average priority rating was given to the need for food pantries and food banks in Marshall, while a high priority average rating was given to emergency assistance in the form of rent/utility payments and prescription drug assistance.
<b>22</b>	<b>Priority Need Name</b>	Program Administration
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administration CDBG-CV Administration
	<b>Description</b>	Provide program administration and planning to the CDBG program.
	<b>Basis for Relative Priority</b>	Requirement of the CDBG program is to provide administration and management.
<b>23</b>	<b>Priority Need Name</b>	Hazard Mitigation/Disaster Relief

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle
	<b>Geographic Areas Affected</b>	City-Wide
	<b>Associated Goals</b>	CDBG-CV Hazard Mitigation CDBG-CV COVID Response & Broadband Expansion
	<b>Description</b>	To provide relief and mitigation from the effects of natural, pandemic, and man-made disasters and hazards
	<b>Basis for Relative Priority</b>	The increase in the number of hazardous situations, including COVID-19 and weather events, has resulted in a high priority need for mitigation and assistance to residents

### **Narrative (Optional)**

Due to the age of the residential neighborhoods and homes in Marshall, there is a great need for housing rehabilitation, demolition of unsafe housing, code enforcement, neighborhood clean-ups and infrastructure improvements. In addition, services to the youth and elderly are critical, as are programs to enhance the economic stability of Marshall and the employability of the residents.

***During the past five years, the City of Marshall has seen a number of federally designated disasters, including the latest COVID-19 pandemic. As a result, it became apparent that hazard mitigation is a high priority at this time.***

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

### Influence of Market Conditions

<b>Affordable Housing Type</b>	<b>Market Characteristics that will influence the use of funds available for housing type</b>
Tenant Based Rental Assistance (TBRA)	Marshall Housing Authority will continue to provide 400-405 HCVs. If there are increases in funding to PHAs, then MHA will be able to fill more of its currently unused 250 vouchers. It is not anticipated that there will be additional TBRA units. The proposed housing plan and its implementation may serve to create an opportunity for state ESG funds for rapid re-housing.
TBRA for Non-Homeless Special Needs	There will be no change in TBRA for non-homeless special needs populations.
New Unit Production	The City, MHA, Habitat for Humanity and other potential housing developers are collaborating to secure funding to develop new single-family homes for home ownership. It is anticipated that at least 15 units will be completed in the next 5 years.
Rehabilitation	The City will continue to provide housing rehabilitation and anticipates rehabilitating or demolishing/reconstructing 12 units in the next 5 years.
Acquisition, including preservation	There are no plans at this time to acquire properties.

**Table 49 – Influence of Market Conditions**

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

### **Introduction**

The City expects to receive approximately \$350,000.00 - 400,000.00 per year through CDBG. Marshall Housing Authority will continue to receive funds to support its public housing developments and 400 HCVs. During the next 5 years, the City, MHA and non-profit housing developers plan to team to develop a comprehensive housing plan that will include securing state HOME funding.

The City will continue to use CDBG funds to leverage infrastructure improvements and code enforcement. Public Service agencies will use CDBG funds to augment other dollars for providing social services to LMI residents.

***The City will receive \$212,544 in PY 2020 CDBG-CV funds to be used for public services, economic development, hazard mitigation and program administration during PY 2020.***

***The City will also receive \$153,973 in CDBG-CV Round 3 funds to be used for economic development, providing small businesses with loans for addressing the affects of COVID-19.***

## 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	361,250	0	0	361,250	1,445,000	Expected amount for remainder of ConPlan = four times current year allocation; includes the HUD recalculation resulting in a reduction in funding
Other	public - federal	Admin and Planning Economic Development Public Services Other	366,517	0	0	366,517	0	This is the CV round 1 and CV round 3 allocations to address the effects of COVID-19 by funding public services, hazard mitigation, economic development and administration

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

There are no matching requirements for CDBG funds. The CDBG allocation will leverage City and non-profit funds to make code enforcement, infrastructure improvements, housing assistance and public services possible at the level projected.

The City will use CDBG funds to leverage general funds for the code enforcement and infrastructure improvements scheduled in CDBG Target Areas for the next 5 years. Approximately \$5.00 of general funds will be expended for every \$1.00 of CDBG funds for these municipal activities.

As part of the Consolidated Planning process, the City, Marshall Housing Authority, and area non-profits will be engaged in developing a comprehensive housing plan that will identify other resources, such as state HOME funds, Housing Trust Funds, tax credits, rapid re-housing funds through state ESG, Continuum of Care, and/or the joint funding of Department of Labor and Veterans Affairs. This collaboration among agencies will serve as a clearinghouse for funding information and the resulting funds will leverage and augment CDBG funding. With the very limited CDBG funds available compared with the vast need in Marshall, it has been determined that providing leadership and technical assistance to aid local providers in securing additional funds is a cost-effective method of leveraging CDBG dollars.

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

The City of Marshall is developing new programs that may introduce a program that recycles or places residential lots or parcels of real property, which have been foreclosed for delinquent ad valorem taxes or for other reasons and have not been redeemed by their owners in accordance with state law into a land bank for use by designated home building entities for the construction or rehabilitation of single-family residential houses for qualified owner occupied affordable homes. This will help by removing the property from the pool of properties maintained by the City and generally improving the health, safety, and welfare of the citizens of the City.

A Side Yard Improvement Program— This program centers around an agreement with the adjacent property owners to support the return of such property to productive tax status or neighborhood revitalization. Parcels of property eligible for inclusion in the Side Lot Program shall meet the following minimum criteria:

1. The property shall be vacant real property. The property shall be physically contiguous to adjacent property, with not less than a 75% common boundary line at the side. The property shall consist of no more than one lot capable of development. Initial priority shall be given to the disposition of properties of insufficient size to permit independent development. No more than one lot may be transferred per contiguous lot.



## Discussion

The needs in Marshall are extensive, from social service needs to housing needs to infrastructure and public facility needs. The town is aging and there has not been sufficient growth in population, industry and resulting tax base to keep up with the deteriorating physical conditions and increased social needs in the city. The CDBG funds, though limited, provide (1) a framework around the planning process for identifying and addressing the needs of the low income persons and areas, and (2) leverage funding to begin implementing programs and activities to alleviate the needs and improve conditions.

## 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
MARSHALL	Government	Economic Development Planning neighborhood improvements public facilities	Jurisdiction
MARSHALL HOUSING AUTHORITY 1401 POPULAR STREET	PHA	Ownership Planning Public Housing	Jurisdiction

**Table 51 - Institutional Delivery Structure**

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

The Consolidated Plan is implemented through the structure created by the City of Marshall which is the lead agency and a CDBG Entitlement entity. The City's strength is that it has a history of coordination and collaboration with other governmental entities and agencies in the implementation of HUD and non-HUD funded programs and services. The City's Community Development staff is responsible for managing all HUD funds received by the City. The Marshall Housing Authority is responsible for managing HUD Section 8 funds as well as public housing funds. The East Texas Council of Governments is responsible for managing programs funded by the State of Texas as well as federal funding.

The North East Texas Homeless Coalition works with the Texas Homeless Network to identify and plan for the needs of homeless families and individuals in Harrison County. The Coalition is a member of the Texas Balance of State CoC. The Texas Homeless Network is the lead agency provides trainings and technical assistance in developing and managing programs funded by the Continuum of Care and Emergency Solutions Grant programs.

### 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
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X		
Legal Assistance			

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Mortgage Assistance			
Rental Assistance			
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation			
<b>Other</b>			

**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)**

All services in the system are available to people experiencing homelessness. While very few programs are targeted specifically to the homeless population, efforts are made by housing and service providers to work collaboratively with the agencies providing needed supportive services and affordable housing. The North East Texas Homeless Coalition holds regular meetings with time set-aside for discussion of needs, gaps in services and available services.

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

The strength of the service delivery system is that there is already a good network of collaboration and cooperation between agencies. Often agencies are the sole source of a service which requires that agencies work together to meet the needs of their clients.

The largest gap in the service system is financial. Agencies do not have the financial resources to expand and/or develop programs specifically to meet the needs of special populations including those experiencing homelessness. There are no emergency shelters, Rapid Re-Housing programs or permanent supportive housing programs in the City of Marshall. Affordable housing assistance is limited to the Section 8 program and public housing units. The Section 8 waiting list has been closed for over two years and there is a six month wait for a public housing unit. Agencies need funding to hire new staff and train existing staff in order to have the capacity to develop and manage new programs.

Transportation is an issue since the GoBus system is limited to Monday through Friday from 6:30 AM to 5:30 PM. This schedule makes it difficult for workers using the system to get to and from work when they have evening and week-end hours.

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

The City of Marshall Community Development staff will manage and work more closely with non-profit and for profit organizations in carrying out strategic plan activities and responding to those needs identified through surveys of homeless persons to help overcome gaps. Various initiatives within the strategy can include:

1. The Marshall Connection is a newly developed program designed to improve neighborhoods by matching local volunteers with homeowners who need assistance with property repairs as one part. Volunteer groups work on behalf of their sponsoring organization or as “freelance” individual volunteers. The Marshall Connection also encourages sustainable solutions to keep properties from recurring issues.
2. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

## 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	Neighborhood Development	2020	2024	Affordable Housing		Code Enforcement Neighborhood Parks Owner Occupied Housing Rehabilitation Owner Occupied Housing Demolition/Reconstruction Owner Occupied New Construction	CDBG: \$1,200,000	Homeowner Housing Rehabilitated: 100 Household Housing Unit  Buildings Demolished: 100 Buildings  Housing Code Enforcement/Foreclosed Property Care: 5000 Household Housing Unit
2	Public Services	2020	2024	Non-Housing Community Development		Youth Services Adult Education Senior Services Subsistence Assistance	CDBG: \$250,000	Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
3	Public Facilities	2020	2024	Non-Housing Community Development		Water Improvements Sanitary Sewer Improvements Flood Control/Drainage Street Improvement Improved Sidewalks Improved street/sidewalk lighting	CDBG: \$10,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 24000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2020	2024	Non-Housing Community Development		Employment Training/Job Placement Economic Development	CDBG: \$10,000	Jobs created/retained: 100 Jobs  Businesses assisted: 10 Businesses Assisted
5	Administration	2020	2024	Administration		Program Administration	CDBG: \$360,000	Other: 2 Other
6	CDBG-CV Subsistence Assistance	2020	2024	Affordable Housing	City-Wide	Subsistence Assistance	CDBG: \$0 CDBG-CV: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted
7	CDBG-CV Hazard Mitigation	2020	2024	Non-Housing Community Development	City-Wide	Hazard Mitigation/Disaster Relief	CDBG-CV: \$7,476	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
8	CDBG-CV Economic Development	2020	2024	Non-Housing Community Development	City-Wide	Economic Development	CDBG-CV: \$147,536	Businesses assisted: 80 Businesses Assisted
9	CDBG-CV Administration	2020	2024	Administration	City-Wide	Program Administration	CDBG-CV: \$32,005	
10	CDBG-CV COVID Response & Broadband Expansion	2020	2022	Non-Housing Community Development		Hazard Mitigation/Disaster Relief	CDBG: \$154,500	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted

Table 53 – Goals Summary

## Goal Descriptions

<b>1</b>	<b>Goal Name</b>	Neighborhood Development
	<b>Goal Description</b>	With an increased focus on blight removal, investment in the infrastructure and housing needs, and the coordination of volunteer citizens to address litter, trash, tall grass and weeds. City investments will be directed from Marshall's Community Block Development funds (and any other available grant money that may be obtained) and matched by human capital, commonly referred to as "sweat equity".
<b>2</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p>1. Provide assistance to social service agencies such as Communities in Schools, Boys &amp; Girls Club and others to provide in-school and after-school counseling, case management, and activities to reduce drop-outs, gang activity, and criminal activity.</p> <p>2. Provide assistance to Literacy Council to provide literacy education and/or GED preparation</p> <p>3. Provide administration, management and planning activities for CDBG program.</p>
<b>3</b>	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Public Facilities projects at this time are utilizing City of Marshall General Funds and seeking alternative funding other than CDBG to help meet the goals and priorities listed for this goal. However, the CDBG funding and alternatively the activities funded by the CDBG funds will help pave the way to making the Public Facilities projects sustainable over a longer time.
<b>4</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	The City of Marshall is actively working
<b>5</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Administration activities of CDBG Funds, projects and Subrecipients.

6	Goal Name	CDBG-CV Subsistence Assistance
	Goal Description	To provide emergency rent and/or utility assistance to those households adversely affected by COVID-19
7	Goal Name	CDBG-CV Hazard Mitigation
	Goal Description	<i>To provide Personal Protection Equipment and cleaning/sanitizing products to low- to moderate-income households for responding to the threat of COVID-19; and to provide food in the form of free meals or groceries to those unable to provide for themselves due to COVID-19</i>
8	Goal Name	CDBG-CV Economic Development
	Goal Description	To provide assistance to small businesses that have been adversely impacted economically by COVID-19 or other disasters
9	Goal Name	CDBG-CV Administration
	Goal Description	<i>To administer and manage the CDBG-CV funds and projects</i>
10	Goal Name	CDBG-CV COVID Response & Broadband Expansion
	Goal Description	To provide access to low-mod income residents to high speed internet at various public service agencies in Marshall through the retrofitting of space and purchase of equipment and internet access.

**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)**

During the next 5 years, approximately 100 households will be provided affordable housing through the rehabilitation or reconstruction of their existing home. The majority will be elderly or disabled and unable to make repairs themselves, resulting in the homes having deteriorated to the point of needing rehabilitation or demolition/reconstruction.

***An estimated 30 individuals in 12 households will receive emergency rent and/or utility assistance to prevent homelessness due to a loss of income because of COVID-19. At least 10 of the households will have been low- to moderate-income before March 2020, but did experience a loss of income, while 2 households will have had incomes above moderate until COVID-19 caused income losses.***





## **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)**

Currently, Marshall Public Housing Authority exceeds the Section 504 requirements and at this time does not anticipate adding more accessible units.

### **Activities to Increase Resident Involvements**

In response to the Mobilize Marshall plan adopted in June of 2019, the City of Marshall has unveiled a Neighborhood Redevelopment Plan with a goal to enhance city appearance. The plan focuses on making neighborhoods more attractive, economically strong, environmentally healthy, and safe.

The proposed plan expands on existing initiatives, creates new programs with a focus on improving neighborhoods, and organizes all services within one plan. The plan includes existing initiatives in long range planning and zoning, code enforcement, and infrastructure assessment.

As components of the program, the City of Marshall will implement four new initiatives. The Neighborhood Empowerment Zone will encourage investment in specific areas of the city through incentives. A Neighborhood Engagement Initiative will provide an opportunity for residents to become involved in the improvements within their neighborhood. The Marshall Connection will match local volunteers with homeowners who are not physically able and need assistance with property repairs. The Housing & Lot Improvement Program will be divided into three areas of focus, but all with the goal of getting vacant or substandard properties back into the hands of property owners who take pride in their property and a program which requires regular inspections of rental properties throughout the city.

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

N/A

### **Plan to remove the ‘troubled’ designation**

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

### **Barriers to Affordable Housing**

Marshall has been experiencing some population decline since 1990 which has seriously limited its ability to provide new or expanded services and housing opportunities/assistance to an aging population, while retaining affordability for both services and housing.

Overall, Marshall is a very affordable city compared with Texas as a whole and other Texas communities. The 2018 median residential property value in 2018 in Marshall was \$118,500 for houses with a mortgage and \$68,600 for those with no mortgage. As would be expected, those with no mortgage are older homes. Median property tax in Marshall in 2018 was \$1,745 as opposed to \$3,622 for the Texas for housing with a mortgage and \$850 versus Texas at \$1,875 for those with no mortgage. In 2018, median rents in Marshall were \$741 as opposed to \$998 for Texas. Clearly, housing in Marshall is more affordable than elsewhere in Texas. However, incomes are considerably lower in Marshall also. And, half of the renters in Marshall have a housing cost burden of more than 30% of their income, with more than two-thirds of those having a cost burden of more than 35%.

Due to the small and declining population in Marshall, the overwhelming barrier to affordable housing is the private market that drives the lack of housing development. With no population growth, developers look elsewhere for their market-rate and affordable rental and owner developments.

The most recent review of public policies has been that there are none that limit or affect the return on residential investments through undue taxes, fees, zoning regulations or building codes. However, a new assessment of fair housing and analysis of impediments to both fair and affordable housing is being developed at this time to be released in 2020. This analysis may uncover overt or disparate impacts.

The City has continued to apply flexibility in zoning requirements when appropriate to encourage in-fill housing development, particularly affordable housing development. There are a substantial number of abandoned properties in Marshall and the City is continuing to secure and demolish the structures to make the lots available for affordable in-fill development. The legal processes for condemnation and demolition, including gaining approval by other taxing authorities slows the process and increases the cost to the city. Once the properties are available, it has been difficult to find quality developers willing to produce scattered housing that is affordable to the LMI residents and profitable to the developer. The City uses CDBG funds and assistance by the Marshall Housing Authority for down-payment assistance to support the purchase of housing by first-time LMI buyers. The MHA has 19 families in the Housing Choice Voucher homeowner program and is recruiting more.

The MHA is currently recruiting additional landlords to provide greater options for the Housing Choice Voucher holders, which in turn is successful in opening the complexes up to other low-income tenants with other assistance provided. The MHA is active in encouraging new developers to build new units.

The City, MHA, Habitat for Humanity and related affordable housing developers are working in concert for funding options and land purchase opportunities to expand the private affordable housing market.

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

The City has continued to apply flexibility in zoning requirements when appropriate to encourage in-fill housing development, particularly affordable housing development. There are a substantial number of abandoned properties in Marshall and the City is continuing to secure and demolish the structures to make the lots available for affordable in-fill development. The legal processes for condemnation and demolition, including gaining approval by other taxing authorities slows the process and increases the cost to the city. Once the properties are available, it has been difficult to find quality developers willing to produce scattered housing that is affordable to the LMI residents and profitable to the developer. The City uses CDBG funds and assistance by the Marshall Housing Authority for down-payment assistance to support the purchase of housing by first-time LMI buyers. The MHA has 19 families in the Housing Choice Voucher homeowner program and is recruiting more.

The MHA is currently recruiting additional landlords to provide greater options for the Housing Choice Voucher holders, which in turn is successful in opening the complexes up to other low-income tenants with other assistance provided. The MHA is active in encouraging new developers to build new units.

The City, MHA, Habitat for Humanity and related affordable housing developers are working in concert for funding options and land purchase opportunities to expand the private affordable housing market.

Grant funds and tax incentives to keep the prices low coupled with programs to increase incomes will lead to better housing with a lower cost burden.

The Marshall Economic Development Corporation will continue to provide incentives for business start-ups, business expansions and business relocations to Marshall.

The City funds Habitat for Humanity to rehabilitate housing units owned and occupied by low- to moderate-income households as a way to make existing homes more affordable by eliminating the cost of repairs in the near future, reducing maintenance costs, and reducing energy costs.

***While only a temporary relief, the City is funding two agencies to provide emergency rent and/or utility assistance to households negatively impacted by COVID-19.***

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

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

Currently some agencies provide limited outreach services for the specific population that they serve. The City will work with local agencies to identify agencies that could provide outreach services especially to the encampments in the area. Information regarding services and housing will be distributed by the local churches that operate soup kitchens and/or food pantries, at nonprofit agencies and governmental entities. In Marshall, there are resource centers where people may access information and referral to services on a walk-in or by appointment.

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

There are no emergency shelters in the City of Marshall. The City will continue to work with the North East Texas Homeless Coalition and the Texas Homeless Network to identify agencies that could provide emergency shelter, rapid re-housing and permanent supportive housing programs within the city limits.

**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 and the North East Texas Homeless Coalition will continue to work the Texas Balance of State Continuum of Care to identify strategies to develop additional affordable and supportive housing in an effort to make homelessness rare, short-lived and non-reoccurring. Members from the Coalition currently serve on the Infrastructure Committee for the Texas BoS CoC which is working on strategies for “closing the front door” to prevent homelessness and “opening the back door” to ensure that time in an emergency shelter is not long-term and people move quickly into more stable housing. The City will continue to work with local agencies and Workforce Solutions to assist people in securing permanent employment with a living wage by expanding methods that are already successful and identifying innovative activities. Staff at service agencies make referrals for their clients that are eligible for entitlement benefits. Agencies will be encouraged to send staff to the SOAR training offered by the Texas Homeless Network.

One of the goals of the newly forming housing collaborative is to expand the availability of subsidized and supportive housing units in order to address the needs of the chronically homeless and those who will always need the financial and service support to maintain independent living.

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

The Texas Homeless Network, the Texas Interagency Council on Homelessness, Mental Health Authorities, Disability Rights Texas and the Department of State Health Services are working independently and together to develop a statewide discharge plan so that no person is discharged into homelessness. In 2019, Texas proposed a new health and safety code concerning admission, continuity and discharge for mental health service organizations. Similar efforts are being made with the Texas Department of Criminal Justice and the Texas Department of Child and Protective Services. All publicly funded institutions are asked to adopt this plan and work with local governments and providers to ensure that people are housed when they are discharged and that discharge planning begins when the person enters the facility. Local agencies will continue to refer to agencies that provide housing even if they are outside the city limits of Marshall, TX.

The ability of the Marshall Housing Authority to increase the number of Housing Choice Vouchers that it can fund will help the very low- and extremely low-income secure safe affordable housing. One objective of the housing collaborative is to address the needs of those who are precariously housed and those who are being discharged from the military, publicly funded institutions, transitional housing, and other facilities.

In addition, the City will be providing technical assistance and information to agencies addressing the educational, employment and social service needs of the extremely low- and very low-income to encourage regional providers to locate an office in Marshall and local providers to expand services through expanding their funding base.

***The City is utilizing a portion of its CDBG-CV funds to provide emergency rental assistance to households negatively impacted by COVID-19.***

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

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

During the next 5 years, Marshall plans on rehabilitation and/or demolish/reconstruct 12 owner-occupied homes. All of the homes will have been constructed prior to 1979 and the City will assess and mitigate the lead-based paint hazards on each one.

During the next 5 years, the area housing providers including the City, MHA, and developers will be working to set forth a plan of action to rehabilitate existing properties, eliminating lead-based paint hazards as part of the rehabilitation, and construct new housing that will have no LBP. The City is constantly looking for other avenues and funding streams to help with the aging housing stock and the need to rehabilitate and abate the leadbased paint of theses structures.

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

Due to the age of housing in Marshall, According to the Texas Department of State Health Services, 25% of the children under 6 years of age in Harrison County have been tested for lead poisoning. Of those, 1.5% had elevated blood lead levels. Assuming that the rate of elevated blood lead levels is the same for those not yet tested, approximately 84 children under the age of 6 years would have elevated blood lead levels. With an estimated 610 housing units with a risk of LBP hazards having children present, there appears to be a high need for LBP testing and mitigation, but also a relative low level of children with elevated blood lead levels, giving the number of potential exposures.

The housing rehabilitation program will address the LBP hazards in 12 units during the next 5 years and the new housing construction funded through other sources, coupled with the HQS assessments for the HCV program will provide LBP-free housing to an additional 30-50 residents who are potentially currently living in housing with a LBP hazard.

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

The City's CDBG policies and procedures address the requirement of testing for and mitigating lead-based paint in every house built before 1979 that is receiving federal funds for rehabilitation. Marshall Housing Authority has in its policies and procedures the HQS inspection annually of all HCV units and one of the elements of the inspection is LBP hazard assessment.





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

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

The goals of the City, Marshall Economic Development Corporation (MEDC) and Marshall Housing Authority are aimed at reducing the number of poverty-level families through basic education (GED preparation, literacy education, life skills development), post-secondary training, certification and education, as well as expanding the employment base with jobs that pay a livable above-poverty wage.

The City will use its CDBG funds to support adult literacy/GED education and youth services that will reduce drop-outs and help prepare them for jobs, training or further education after graduating from High School. MEDC will continue to provide incentives to local businesses for expansion, scholarships for existing employees and higher wages. MEDC will also continue to market Marshall to employers looking to relocate which serves to build the employment base and access to higher-paying jobs. Elements of the MHA homeownership and self-sufficiency programs are aimed at increasing incomes to raise the public housing and HCV residents out of poverty and into self-sufficiency.

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

The primary strategy that the City will employ during the next 5 years to coordinate poverty reduction with affordable housing is the development of a multi-agency collaboration among public and private entities serving the housing needs of the community. Through the collaboration, the members will develop a comprehensive housing plan that will include securing more public and private dollars for housing, linking housing, transportation, job preparedness and social services to improve the quality of housing while not sacrificing affordability. Grant funds to keep the prices low coupled with programs to increase incomes will lead to better housing with a lower cost burden.

The City recognizes that affordable housing and poverty-reduction go hand in hand and will use the housing plan as a comprehensive strategy for increasing housing affordability by providing better housing while maintaining low housing costs, providing more free and low-cost supportive services, and increasing incomes. As quality and incomes rise and costs decline or remain steady, poverty and cost burdens are reduced while housing and service quality and availability are increased.

## **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**

Compliance and monitoring the CDBG programs is the responsibility of the Community Development Department. Staff reviews projects proposed by the City and eligible organizations for compliance with national objectives, the Consolidated Plan, local eligibility requirements and City Council Guidelines. Quarterly reports are collected for most programs to serve as an ongoing monitoring mechanism. Ongoing compliance and monitoring activities include the following:

- Projects proposed by eligible organizations will be reviewed by staff for compliance with eligibility requirements, national objectives, Consolidated Plan and City Commission guidelines.
- An environmental review record will be prepared. The records will contain all assessments, findings and pertinent information.
- Monitoring through monthly, quarterly or annual reporting will be conducted on all programs offered through the City and through contractors and subrecipients.
- Staff will monitor to ensure that Federal labor standards, bidding and contract requirements are met.
- Prior to issuing reimbursement for any goods or services, the City will verify that the goods or services have been provided according to specific program requirements.
- An annual monitoring risk assessment and on-site visit, as applicable, will be conducted for contractors, subrecipients and City services.
- An annual performance report identifying performance toward planned goals will be prepared (CAPER).

## Expected Resources

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

#### Introduction

The City expects to receive approximately \$350,000.00 - 400,000.00 per year through CDBG. Marshall Housing Authority will continue to receive funds to support its public housing developments and 400 HCVs. During the next 5 years, the City, MHA and non-profit housing developers plan to team to develop a comprehensive housing plan that will include securing state HOME funding.

The City will continue to use CDBG funds to leverage infrastructure improvements and code enforcement. Public Service agencies will use CDBG funds to augment other dollars for providing social services to LMI residents.

***The City will receive \$212,544 in PY 2020 CDBG-CV funds to be used for public services, economic development, hazard mitigation and program administration during PY 2020.***

***The City will also receive \$153,973 in CDBG-CV Round 3 funds to be used for economic development, providing small businesses with loans for***

*addressing the affects of COVID-19.*

### 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	361,250	0	0	361,250	1,445,000	Expected amount for remainder of ConPlan = four times current year allocation; includes the HUD recalculation resulting in a reduction in funding
Other	public - federal	Admin and Planning Economic Development Public Services Other	366,517	0	0	366,517	0	This is the CV round 1 and CV round 3 allocations to address the effects of COVID-19 by funding public services, hazard mitigation, economic development and administration

**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**

There are no matching requirements for CDBG funds. The CDBG allocation will leverage City and non-profit funds to make code enforcement, infrastructure improvements, housing assistance and public services possible at the level projected.

The City will use CDBG funds to leverage general funds for the code enforcement and infrastructure improvements scheduled in CDBG Target Areas for the next 5 years. Approximately \$5.00 of general funds will be expended for every \$1.00 of CDBG funds for these municipal activities.

As part of the Consolidated Planning process, the City, Marshall Housing Authority, and area non-profits will be engaged in developing a comprehensive housing plan that will identify other resources, such as state HOME funds, Housing Trust Funds, tax credits, rapid re-housing funds through state ESG, Continuum of Care, and/or the joint funding of Department of Labor and Veterans Affairs. This collaboration among agencies will serve as a clearinghouse for funding information and the resulting funds will leverage and augment CDBG funding. With the very limited CDBG funds available compared with the vast need in Marshall, it has been determined that providing leadership and technical assistance to aid local providers in securing additional funds is a cost-effective method of leveraging CDBG dollars.

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

The City of Marshall is developing new programs that may introduce a program that recycles or places residential lots or parcels of real property, which have been foreclosed for delinquent ad valorem taxes or for other reasons and have not been redeemed by their owners in accordance with state law into a land bank for use by designated home building entities for the construction or rehabilitation of single-family residential houses for qualified owner occupied affordable homes. This will help by removing the property from the pool of properties maintained by the City and generally improving the health, safety, and welfare of the citizens of the City.

A Side Yard Improvement Program— This program centers around an agreement with the adjacent property owners to support the return of such property to productive tax status or neighborhood revitalization. Parcels of property eligible for inclusion in the Side Lot Program shall meet the following minimum criteria:

1. The property shall be vacant real property. The property shall be physically contiguous to adjacent property, with not less than a 75% common boundary line at the side. The property shall consist of no more than one lot capable of development. Initial priority shall be given to the disposition of properties of insufficient size to permit independent development. No more than one lot may be transferred per contiguous lot.

**Discussion**

The needs in Marshall are extensive, from social service needs to housing needs to infrastructure and public facility needs. The town is aging and there has not been sufficient growth in population, industry and resulting tax base to keep up with the deteriorating physical conditions and increased social needs in the city. The CDBG funds, though limited, provide (1) a framework around the planning process for identifying and addressing the needs of the low income persons and areas, and (2) leverage funding to begin implementing programs and activities to alleviate the needs and improve conditions.

## 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	Neighborhood Development	2020	2024	Affordable Housing	City-Wide	Code Enforcement Owner Occupied Housing Rehabilitation Owner Occupied Housing Demolition/Reconstruction	CDBG: \$245,792	Homeowner Housing Rehabilitated: 20 Household Housing Unit Buildings Demolished: 10 Buildings Housing Code Enforcement/Foreclosed Property Care: 3000 Household Housing Unit
2	Public Services	2020	2024	Non-Housing Community Development	City-Wide	Youth Services Employment Training/Job Placement Adult Education Subsistence Assistance	CDBG: \$43,250	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
4	Economic Development	2020	2024	Non-Housing Community Development		Economic Development	CDBG: \$10,000	Jobs created/retained: 100 Jobs
5	Administration	2020	2024	Administration	City-Wide	Program Administration	CDBG: \$72,208	Other: 2 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	CDBG-CV Subsistence Assistance	2020	2024	Affordable Housing	City-Wide	Subsistence Assistance	CDBG-CV: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 12 Households Assisted
7	CDBG-CV Hazard Mitigation	2020	2024	Non-Housing Community Development		Hazard Mitigation/Disaster Relief	CDBG-CV: \$7,476	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
8	CDBG-CV Economic Development	2020	2024	Non-Housing Community Development			CDBG-CV: \$147,536	Businesses assisted: 80 Businesses Assisted
9	CDBG-CV Administration	2020	2024	Administration			CDBG-CV: \$32,005	
10	CDBG-CV COVID Response & Broadband Expansion	2020	2022	Non-Housing Community Development			CDBG-CV: \$154,500	Public service activities other than Low/Moderate Income Housing Benefit: 525 Persons Assisted

Table 55 – Goals Summary

## Goal Descriptions



<b>1</b>	<b>Goal Name</b>	Neighborhood Development
	<b>Goal Description</b>	<p>The Neighborhood Development Goal will consist of four Projects-</p> <ol style="list-style-type: none"> <li>1. Code Enforcement</li> <li>2.Owner Occupied Home Repairs</li> <li>3. Demolition</li> <li>4. The Marshall Connection Program</li> </ol>
<b>2</b>	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	<p>Publis Services Projects will cover no more then 15 % of the funding availalble. Thes eprojects will be:</p> <ol style="list-style-type: none"> <li>1. Adult Education- Provide support for the Marshall Harrison County Literacy Counsel in the provision of ESL/literacy education to low-mod income adults, most of whom are in the workforce but are unemployed or underemployed due to their lack of reading skills.</li> <li>2. Youth Services - Provide funding for after school and summer activities by Boys &amp; Girls Club to reduce drop-outs and criminal activities among at-risk youth</li> <li>3. Subsistance Assistance- Funding for local Food Bank.</li> </ol>
<b>4</b>	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	
<b>5</b>	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	
<b>6</b>	<b>Goal Name</b>	CDBG-CV Subsistence Assistance
	<b>Goal Description</b>	Using CDBG-CV funds the City will provide emergency rent and/or utility assistance to approximately 30 individuals in 12 households.

<b>7</b>	<b>Goal Name</b>	CDBG-CV Hazard Mitigation
	<b>Goal Description</b>	Using CDBG-CV funds the City will contract with Anointing Grace Ministries to provide PPEs and free meals to those low-to moderate-income residents affected by COVID-19
<b>8</b>	<b>Goal Name</b>	CDBG-CV Economic Development
	<b>Goal Description</b>	Using CDBG-CV funds the City will provide assistance to small businesses to install required safety features such as plexiglass barriers to protect from the COVID pandemic, and to recover financially from the economic impact of COVID-19.
<b>9</b>	<b>Goal Name</b>	CDBG-CV Administration
	<b>Goal Description</b>	Using CDBG-CV funds, the City will administer and oversee the activities of CDBG-CV and programmatic requirements imposed by both CDBG and CDBG-CV.
<b>10</b>	<b>Goal Name</b>	CDBG-CV COVID Response & Broadband Expansion
	<b>Goal Description</b>	

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The City of Marshall will utilize its PY 2020 and prior year funds to provide community improvements through code enforcement and demolition/blight removal in CDBG Target Areas; and owner occupied housing rehabilitation city-wide. Additionally, the City will dedicate funds to three public services including youth services, food bank services, and adult education. Administration and planning costs will be 20% of the PY 2020 funds.

***The City will also use CDBG-CV funds to provide city-wide assistance to low- to moderate-income individuals and households and to assist small businesses, all of whom have been negatively impacted by COVID-19.***

#### Projects

#	Project Name
1	Affordable Housing
2	Neighborhood Development
3	Public Service
4	Administration
5	CDBG-CV Subsistence Assistance
6	CDBG-CV Economic Development
7	CDBG-CV Hazard Mitigation
8	CDBG-CV Administration
9	Anointing Grace Ministries GWC CC Hazard Mitigation & Broadband
10	Boys & Girls Club CV
11	Mission Marshall Food Pantry CV
12	Marshall-Harrison Co Literacy Center CV
13	Community Health Core

**Table 56 – Project Information**

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

The City of Marshall strives to undertake area-based projects that are best able to reduce blight, improve safety, and improve the economic stability and accessibility of low-income neighborhoods.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	Affordable Housing
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Neighborhood Development
	<b>Needs Addressed</b>	Owner Occupied Housing Rehabilitation
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	Provide minor and moderate rehabilitation to approximately 10 homes owned and occupied by low- to moderate-income residents throughout the city.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	10 Low/mod income households
	<b>Location Description</b>	Within the City of Marshall
2	<b>Planned Activities</b>	Provide minor and moderate rehabilitation to approximately 10 homes owned and occupied by low- to moderate-income residents throughout the city.
	<b>Project Name</b>	Neighborhood Development
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Neighborhood Development
	<b>Needs Addressed</b>	Code Enforcement Owner Occupied Housing Rehabilitation Economic Development
	<b>Funding</b>	CDBG: \$145,792
	<b>Description</b>	The CDBG funds will support partial salaries of code enforcement officers who are charged with responding to complaints and assessing code violations, writing citations, and appearing in court when necessary. The Demolition of 8 single family houses will be completed within the City Limits of Marshall. The creation of a new Neighborhood Revitalization initiative call Marshall Connect to help low/mod income households connect with volunteers and materials alike to help abate any violation form Code offences.
	<b>Target Date</b>	5/31/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	820 low/mod income household n the low/mod income block groups.
	<b>Location Description</b>	Within the City of Marshall
	<b>Planned Activities</b>	The CDBG funds will support partial salaries of code enforcement officers who are charged with responding to complaints and assessing code violations, writing citations, and appearing in court when necessary. The Demolition of 8 single family houses will be completed within the City Limits of Marshall. The creation of a new Neighborhood Revitalization initiative call Marshall Connect to help low/mod income households connect with volunteers and materials alike to help abate any violation form Code offences.
3	<b>Project Name</b>	Public Service
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Youth Services Employment Training/Job Placement Adult Education Senior Services Subsistence Assistance
	<b>Funding</b>	CDBG: \$43,250
	<b>Description</b>	The Boys and Girls Club of Big Pines will provide after-school services to youth. Services will include, among other activities, mentoring, leadership activities, tutoring and help with homework. Provide assistance to 20 adults for literacy education, GED/employment preparation and training in adult basic skills. Mission Marshall Food Bank will deliver supplemental or emergency food to at least 100 persons in approximately 50 households.
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 Low/ Mod Income Households
	<b>Location Description</b>	within the city limits of Marshall

	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	Administration
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$72,208
	<b>Description</b>	Provide administration, management and planning for the CDBG program
	<b>Target Date</b>	5/31/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	400 Alamo, Marshall Texas
	<b>Planned Activities</b>	Provide administration, management and planning for the CDBG program
<b>5</b>	<b>Project Name</b>	CDBG-CV Subsistence Assistance
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG-CV Subsistence Assistance
	<b>Needs Addressed</b>	Subsistence Assistance
	<b>Funding</b>	CDBG-CV: \$25,000
	<b>Description</b>	Using CDBG-CV CARES Act funds to provide rent and/or utility assistance to household affected negatively by COVID-19
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<b>12 households/30 people</b>
	<b>Location Description</b>	<b>401 S. Alamo, Marshall TX 75670; services city-wide</b>

	<b>Planned Activities</b>	<i>Provide emergency rent and/or utility assistance to 12 households with 30 residents who are low- to moderate-income and have been negatively impacted by COVID-19 and are unable to pay their housing costs</i>
<b>6</b>	<b>Project Name</b>	CDBG-CV Economic Development
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG-CV Economic Development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG-CV: \$147,536
	<b>Description</b>	Grants to small businesses adversely affected by COVID-19
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	<i>None -- this is an economic development project assisting small businesses. However, of these businesses, 24 will be low-mod income owners and 18 will retain up to 4 low-mod income employees.</i>
	<b>Location Description</b>	<i>401 S. Alamo Marshall TX 75670; services city-wide</i>
<b>7</b>	<b>Planned Activities</b>	Provide grant money for small businesses affected by COVID-19 for the installation of protective barriers as well as for sanitation, and to help offset income losses due to COVID-19; the project will create separate activities for microenterprises that comply with the low-mod credit requirement by being owned by or retaining LMI individuals and activities for businesses that do not qualify to be eligible for calculating the required 70% low mod credit
	<b>Project Name</b>	CDBG-CV Hazard Mitigation
	<b>Target Area</b>	City-Wide
	<b>Goals Supported</b>	CDBG-CV Hazard Mitigation
	<b>Needs Addressed</b>	Hazard Mitigation/Disaster Relief
	<b>Funding</b>	CDBG-CV: \$7,476
	<b>Description</b>	Provide grant funds to Anointing Grace Ministries to distribute PPEs and to provide lunches to low- to moderate-income persons who have been negatively impacted by COVID-19
	<b>Target Date</b>	12/30/2022



	Estimate the number and type of families that will benefit from the proposed activities	<i>200 individuals in approximately 75 low- to moderate-income households</i>
	Location Description	<i>2302 Holland Marshall TX -- services city-wide</i>
	Planned Activities	<i>Fund Anointing Grace Ministries to distribute PPEs and lunches to low- to moderate-income individuals and households who have been negatively affected by COVID-19</i>
8	Project Name	CDBG-CV Administration
	Target Area	City-Wide
	Goals Supported	CDBG-CV Administration
	Needs Addressed	Program Administration
	Funding	CDBG-CV: \$32,005
	Description	Administer the CDBG-CV program
	Target Date	12/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	401 S. Alamo Marshall TX 75670
	Planned Activities	Administer the CDBG-CV program
9	Project Name	Anointing Grace Ministries GWC CC Hazard Mitigation & Broadband
	Target Area	
	Goals Supported	CDBG-CV Hazard Mitigation
	Needs Addressed	Hazard Mitigation/Disaster Relief
	Funding	CDBG-CV: \$72,000
	Description	Install fiber optic cable, modem/routers/computers for public computer stations to serve low-mod income children, youth and adults who have no high-speed internet capabilities at home and need service for virtual learning, job search related activities.
	Target Date	12/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 individuals in 100 families, all low-mod income without high-speed internet access at home or in need of tutoring or other educational assistance by staff
	<b>Location Description</b>	2302 Holland, Marshall TX 75670
	<b>Planned Activities</b>	Modify rooms to establish computer stations; install fiber optic cable; purchase and install modem/routers and computers to serve low-mod income individuals through supervised use of high-speed internet for on-line learning, job searches, and other uses as well as to provide tutoring and assistance by staff in using the internet.
<b>10</b>	<b>Project Name</b>	Boys & Girls Club CV
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG-CV Hazard Mitigation
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG-CV: \$28,000
	<b>Description</b>	Upgrade facility with fiber optic cable, modem/routers, and computers for use by the youth during virtual learning through the schools and after school homework and tutoring.
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 youth in 150 families, all of whom are low- to moderate-income.
	<b>Location Description</b>	1500 Positive Place, Marshall TX 75670
<b>11</b>	<b>Planned Activities</b>	Upgrade facility with fiber optic cable, modem/routers, and computers for use by the youth during virtual learning through the schools and after school homework and tutoring.
	<b>Project Name</b>	Mission Marshall Food Pantry CV
	<b>Target Area</b>	
	<b>Goals Supported</b>	CDBG-CV Hazard Mitigation
	<b>Needs Addressed</b>	Hazard Mitigation/Disaster Relief
	<b>Funding</b>	CDBG-CV: \$28,000

	<b>Description</b>	The City will provide funding for the food pantry to upgrade existing low-quality internet service with fiber optic cable, modem/routers and updated computers for in-house use to improve efficiency in ordering, distributing and tracking inventory and communicating with clientele. Clients may have limited access to one of the computers when available.
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	500 individuals in 200 families, all of whom are low-mod income
	<b>Location Description</b>	2109 S. Washington Marshall TX 75670
	<b>Planned Activities</b>	The City will provide funding for the food pantry to upgrade existing low-quality internet service with fiber optic cable, modem/routers and updated computers for in-house use to improve efficiency in ordering, distributing and tracking inventory and communicating with clientele. Clients may have limited access to one of the computers when available.
<b>12</b>	<b>Project Name</b>	Marshall-Harrison Co Literacy Center CV
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Adult Education
	<b>Funding</b>	CDBG-CV: \$15,500
	<b>Description</b>	To provide high-speed internet through fiber optic cable and modem/routers in order to improve distance learning for those in the literacy program and to facilitate on-line job searches for those seeking employment.
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 adults in 100 families, all of whom are low-mod income and in need of literacy education.
	<b>Location Description</b>	114 E Grand Ave Marshall TX 75670

	<b>Planned Activities</b>	To provide high-speed internet through fiber optic cable and modem/routers in order to improve distance learning for those in the literacy program and to facilitate on-line job searches for those seeking employment.
<b>13</b>	<b>Project Name</b>	Community Health Core
	<b>Target Area</b>	
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Health Clinics Hazard Mitigation/Disaster Relief
	<b>Funding</b>	CDBG-CV: \$11,000
	<b>Description</b>	Provide high-speed internet to facility and assist low-mod income households with broadband equipment to access agency's mental health and health counseling and other non-profits, schools, job searches
	<b>Target Date</b>	12/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 low- to moderate-income families, with approximately 150 persons
	<b>Location Description</b>	401 N Grove, Marshall TX 75670
	<b>Planned Activities</b>	Provide high-speed internet to facility and assist low-mod income households with broadband equipment to access agency's mental health and health counseling and to access other non-profits, schools, job searches

## 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

The geographic areas include all of the CDBG Target Areas -- those with 51% or more LMI households and include Census Tract 020301/Block Group 4; Census Tract 020302/Block Groups 1, 3, & 4; Census Tract 020401/Block Groups 1, 2, 3 & 4; Census Tract 020402/Block Groups 1, 4, & 5; Census Tract 020501/Block Groups 1,2, & 4; and Census Tract 020502/Block Groups 4 & 5. The public services will be carried out for any LMI individual within the City Limits of Marshall.

***The PY 2020 CDBG-CV funds will be expended on city-wide projects for eligible LMI individuals, households and small businesses..***

### Geographic Distribution

Target Area	Percentage of Funds
City-Wide	

Table 57 - Geographic Distribution

### Rationale for the priorities for allocating investments geographically

The allocation of investments geographically is a tiered process:

- Focus only on CDBG Target Areas (51% or more LMI households);
- Narrow focus more pointedly to the neighborhood(s) within the Target Areas which have the greatest degree of infrastructure or facility deterioration or deficiencies, such as water line size, facility size/amenities, etc.;
- Reviewing the Capital Improvement Plan to determine the priorities placed in it and which projects fit the first 2 criteria above and are scheduled within the next 1-3 years;
- Examine to see if the project(s) have a high priority need within the Consolidated Plan, as determined through the results of the public surveys, public comments, stakeholder comments, and data provided by program providers through their publications, applications to the City for funding and/or interviews; and finally
- Are there sufficient CDBG and City funds to carry out the project.

Code Enforcement activities are supported with CDBG funds throughout all of the CDBG Target Areas equally.

Activities for low- to moderate-clientele rather than low- to moderate-areas are not geographically based but residents throughout the City are eligible if they meet the other program-specific eligibility

requirements. These include public services and housing rehabilitation.

***The rationale for the priorities for CDBG-CV funds is based on the economic crisis of COVID-19 that has caused an increased need among low- to moderate-income individuals and families, those who have become low- to moderate-income due to the economic decline from COVID-19, and small businesses on the verge of closing permanently.***

## **Discussion**

With the limited CDBG funding, the City is only able to use dollars to leverage other city funds for area-based projects. Code Enforcement is a major issue in Marshall due to the age of the buildings, both housing stock and non-housing structures. Therefore, the City has determined that funding code enforcement activities in the CDBG Target Areas – the areas with the oldest structures in the greatest disrepair – is the best use of CDBG funds for area-based projects with the highest immediate benefit.

***COVID-19 has caused devastating economic effects on families, individuals, and small businesses. Many are facing eviction or service termination due to their inability to pay rent and utilities as a result of unemployment or reduced employment caused by COVID-19. Other individuals are unable to provide meals for themselves or their family or purchase Personal Protection Equipment and cleaning/sanitizing products to keep them healthy and save from COVID-19. Many small businesses are facing permanent closure because of the length of time they have been closed or required to reduce clientele due to COVID-19 and the cost of retrofitting their establishments with protective screens, PPEs for staff and other protections from the pandemic. The CDBG-CV funds will help to address these needs.***

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

During PY 2020 the City will focus its housing activities on a Neighborhood Program the proposed plan expands on existing initiatives, creates new programs with a focus on improving neighborhoods, and organizes all services within one plan. The plan includes existing initiatives in long range planning and zoning, code enforcement, and infrastructure assessment.

In addition, the City, MHA, Habitat for Humanity and other housing providers will be meeting regularly to determine the feasibility for developing a comprehensive housing plan that will address the needs of the homeless and LMI populations. The Texas Homeless Network will be providing technical assistance to the City for ways to house the homeless.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	20
Special-Needs	0
Total	20

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	12
The Production of New Units	0
Rehab of Existing Units	20
Acquisition of Existing Units	0
Total	32

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

#### Discussion

As components of the new Neighborhood Improvement program, the City of Marshall will implement three new initiatives. A Neighborhood Engagement Initiative will provide an opportunity for residents to become involved in the improvements within their neighborhood. The Marshall Connection will match local volunteers with homeowners who are not physically able and need assistance with property repairs. The Housing & Lot Improvement Program will be divided into three areas of focus, but all with the goal of getting vacant or substandard properties back into the hands of property owners who take pride in their property and a program which requires regular inspections of rental properties throughout the city.

***As part of the COVID-19 mitigation, the City will fund Andrus Foundation to provide emergency rental***

*assistance to 12 households that have been negatively impacted by COVID-19 and face eviction.*



## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

Marshall Housing Authority has undergone a recent transition and the new Executive Director is committed to not only making MHA a premier PHA but also addressing all the affordable housing needs in Marshall. As a result, along with the Director of Planning at the City of Marshall, the MHA Executive Director has begun assembling a team of housing providers and social service entities to develop a comprehensive housing plan that will fold into the Consolidated Plan while putting more strength and funding into the Consolidated Plan.

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

Marshall Housing Authority will continue to manage its 2 public housing developments and 403 of its Housing Choice Vouchers. With funding cuts to HUD passed down to PHAs, MHA does not have the funds to support more than 450 HCVs, though they are authorized for 651 units. Both public housing developments are in good physical shape requiring only routine maintenance and minor repairs. The self-sufficiency program and Section 8 Homeownership program will continue and MHA is recruiting more residents in both programs. MHA's Executive Director, along with the City's Director of Planning will continue to process of developing a comprehensive housing plan that will address public housing, HCVs and other subsidized housing to expand the availability and improve the quality of housing for those extremely low- and very low-income households who qualify for housing assistance.

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

MHA will continue to provide incentives for participation in the resident activities related to the management of the program. MHA conducts regular resident surveys to determine the needs and desires of the residents. The Residents Council provides input to management on the issues the members see as problems or that residents have reported to them. It is important for the residents to have peers they can go to with concerns to take to management. During PY 2020, MHA will commit to updating and expanding its website to include more information for residents and an area for residents to post suggestions and concerns.

The self-sufficiency program and Section 8 Homeownership program will continue and MHA is recruiting more residents in both programs through a variety of incentives and enticing partnerships with organizations who can provide an array of related services to assist the residents in financial literacy, credit counseling, job readiness including Section 3 information, training, homeownership counseling, fair housing, and other preparatory classes. Currently, there are 17 enrolled in the homeownership program. The City and MHA are working closely with Habitat for Humanity to identify properties and to identify public housing and HCV residents who may be eligible to purchase a Habitat house.

The development of the housing plan will help MHA to identify more resources to tie to both self-

sufficiency and homeownership. The development of the plan will also provide information on other avenues for affordable homeownership.

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

Not Applicable

**Discussion**

While the City will not be expending CDBG funds on Public Housing activities in PY 2020, it will be working closely with MHA on the feasibility of developing and implementing a comprehensive housing plan to address the needs of affordable housing. MHA will continue its self-sufficiency activities and Section 8 homeownership program.

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

### **Introduction**

Due to the lack of shelters, specialized housing or specialized social services for the homeless and other special needs populations in Marshall, there are no CDBG-funded activities slated in PY 2020 to specifically serve these populations.

### **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**

Unfortunately, there are no shelters or homeless service providers in Marshall. This makes it difficult for the City to assess individual needs and assist them in securing services and shelter. However, the City will be requesting technical assistance from Texas Homeless Network to help identify ways in which the unsheltered can be identified and assisted even if it means relocating them to a Longview shelter within the same service area of the homeless coalition. It is anticipated that the TA will also include information on providing permanent housing and rapid re-housing activities.

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

There are no emergency shelters, rapid-re-housing, transitional housing or permanent supportive housing programs within the city limits of Marshall, TX and therefore, it is difficult to fully address the shelter and transitional housing needs within Marshall. Homeless individuals and families in Marshall must seek assistance in Longview or Shreveport. Local service providers are active in the North East Texas Homeless Coalition and participate in the Point-in-Time count for Harrison County to identify the needs, but must direct the individuals and families elsewhere.

#### **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**

Currently, there are no programs in Marshall, other than MHA, to help homeless persons make the transition to permanent housing and independent living. The City has applied for Technical Assistance from Texas Homeless Network to determine the best ways in which to address the homeless given the lack of housing and services in the city. Additionally, the City will be looking to identify regional service providers who can secure funds to assist veterans, such as Homeless Veterans Reintegration Program,

Female Homeless Veterans Reintegration Program, Supportive Services for Homeless Veterans and other similar programs. The City will also be looking at more mainstream grants that agencies can receive to provide job training and employment for individuals. One such program would be the Second Chance Act program through the Department of Justice. The difficulty comes in finding agencies with the capacity to apply for and manage government grants.

**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**

There are no rapid re-housing programs in Marshall and the City does not receive ESG funds. During the next year, the City along with MHA, will be investigating grant funding and agencies with the capacity to apply for and manage grant funds to address the at-risk population.

***The City will be expending funds for emergency rental assistance for those facing homelessness due to the economic crisis caused by COVID-19. Approximately 12 households will be assisted with funds to prevent eviction.***

Though not directly related to homeless prevention, the Consolidated Plan has rated adult education, job training, anti-poverty strategies, economic development activities, and youth services as high priorities, which is one of the primary ways in which the community can prevent homelessness. During PY 2015, the City will fund adult education activities and youth services to reduce drop-outs. The City will be seeking emerging and small businesses for micro-enterprise assistance through .The CDBG staff will continue to work with other organizations providing workforce development and small business development during PY 2015, including:

- The Marshall Economic Development Corporation which identifies businesses that are prime for expansion or relocation and for individuals who are prime for starting a business;
- The East Texas Workforce Solutions which purchases select training for eligible individuals from various local training providers;
- The Marshall campus of the Texas State Technical College which provides a number of technical programs academic classes, work-place training, job readiness training and continuing education; and

Kilgore College's Small Business Development Center in Marshall provides training, counseling and

information

## **Discussion**

MHA gives a priority to homeless and at-risk households as well as to veterans. However the waiting list for HCVs is extremely long and the public housing waiting list, while much shorter, is for many fewer units.

Due to the small number of homeless in Marshall, there are no agencies to this point that can afford to place a shelter, transitional housing or permanent housing program within the city. Likewise, homeless-specific services are not located in Marshall. Homeless individuals and families must use the limited mainstream services or relocate to Longview or Shreveport for shelter, housing and services. The primary way to address the at-risk population and to keep them in Marshall is to provide adequate education, training and employment. Marshall will fund two youth organizations – Boys and Girls Club and Communities in Schools – for a variety of counseling and other services to prevent drop-outs and enhance the youths' education preparing them for post-secondary jobs, training or education. In addition, the City will fund the literacy council to provide ESL, literacy and GED education which will enhance the clients' ability to secure employment or better employment that can lift them out of poverty and out of being at risk of homelessness.

Additionally, the City and MHA will provide as many Section 3 economic opportunities as possible and will strive to increase the registry for Section 3 business and individuals. By providing Section 3 opportunities, the City and MHA can assist in moving those at risk of homelessness into stable housing.

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

### **Introduction:**

The City of Marshall strives to increase its ability to provide new or expanded services and housing opportunities/assistance to an aging population and aging housing stock, while retaining affordability for both services and housing.

Overall, Marshall is a very affordable city compared with Texas as a whole and other Texas communities. The 2018 median residential property value in 2018 in Marshall was \$118,500 for houses with a mortgage and \$68,600 for those with no mortgage. As would be expected, those with no mortgage are older homes. Median property tax in Marshall in 2018 was \$1,745 as opposed to \$3,622 for the Texas for housing with a mortgage and \$850 versus Texas at \$1,875 for those with no mortgage. In 2018, median rents in Marshall were \$741 as opposed to \$998 for Texas. Clearly, housing in Marshall is more affordable than elsewhere in Texas. However, incomes are considerably lower in Marshall also. And, half of the renters in Marshall have a housing cost burden of more than 30% of their income, with more than two-thirds of those having a cost burden of more than 35%.

Due to the small and declining population in Marshall, the overwhelming barrier to affordable housing is the private market that drives the lack of housing development. With no population growth, developers look elsewhere for their market-rate and affordable rental and owner developments.

### **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 most recent review of public policies has been that there are none that limit or affect the return on residential investments through undue taxes, fees, zoning regulations or building codes. However, a new assessment of fair housing and analysis of impediments to both fair and affordable housing is being developed at this time to be released. This analysis may uncover overt or disparate impacts.

The City has continued to apply flexibility in zoning requirements when appropriate to encourage and allow for in-fill housing development, particularly affordable housing development. There are a substantial number of abandoned properties in Marshall that the City is attempting to demolish and make the lots available for affordable in-fill development. The legal processes for condemnation and demolition, including gaining approval by other taxing authorities, as well as the cost to the city slows the process and the cost to the city. Once the properties are available, it has been difficult to find quality developers willing to produce scattered housing that is affordable to the LMI residents and profitable to the developer. The City uses CDBG funds and assistance by the Marshall Housing Authority for down-payment assistance to support the purchase of housing by first-time LMI buyers. The MHA has

17 families in the Section 8 homeowners program and is recruiting more.

**Discussion:**

Though housing costs in Marshall are lower than elsewhere in the state, incomes are also lower. The low market rates coupled with the declining population cause housing developers to look elsewhere to develop profitable housing. The City is committed to expanding its collaboration with housing and social service providers to develop strategies to create more affordable housing units while increasing incomes.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The primary additional actions not outlined in this Action Plan are the completion of prior years' activities, including housing rehabilitation and Code Enforcement. The City will also work with regional social service providers, shelters and housing providers to encourage local offices to be opened in Marshall.

### **Actions planned to address obstacles to meeting underserved needs**

Through the completion of the Mobilize Marshall Plan and the 2043 Comprehensive Plan, including this proposed comprehensive housing strategic plan, the City will be able to better identify solutions to the obstacles to meeting underserved needs. The City knows that the biggest obstacle is the lack of private non-profits to provide shelter, housing and supportive services to the LMI population. However, more information is needed on how to best market Marshall to bring the agencies into the city. During PY 2020, Marshall will be investigating the tools to encourage existing agencies located in surrounding cities to establish a satellite center in Marshall.

### **Actions planned to foster and maintain affordable housing**

In PY 2020, the City will conduct housing rehabilitation on 10 owner-occupied units from prior year activities/funds and 10 with the next allocation. This will help the owners maintain the deteriorating home and maintain affordability as the repairs will be made and energy efficiency measures will be put in place.

### **Actions planned to reduce lead-based paint hazards**

The houses to be rehabilitated will be tested for lead-based paint and any paint that poses a hazard will be mitigated.

### **Actions planned to reduce the number of poverty-level families**

The City will fund the literacy council to provide ESL, literacy and GED education to adults. The result is anticipated to be better employment options that will move the families served out of poverty.

### **Actions planned to develop institutional structure**

CDBG is in the Planning Department and has a new Community Development Manager, he will be reviewing policies and procedures, implement new policies and develop the overall institutional structure of the CDBG program as well as provide technical assistance to subrecipients to develop their



institutional structure.

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

The City is working closely with MHA in the development of the new housing collaborative that will involve social service agencies, housing providers, MHA and the City in developing a coordinated strategy for improving the existing housing stock and creating new affordable housing units while providing the support services needed to move residents from subsidized or poor-quality housing to independence, homeownership and higher-quality sound housing.

The City is reaching out to agencies that have not sought CDBG funding or are new; and have seen the growing gap in services generally or due to COVID-19. During the next year, the City will enhance its coordination with the new agencies and those who have not been engaged in collaboration with the City or CDBG-funded agencies. The goal is to bring more viable organizations into collaboration for addressing the housing and social service needs.

### **Discussion:**

The City has been actively reaching out to organizations that provide housing and services to low- to moderate-income residents. During the next year, the City will increase its outreach and collaboration with small businesses, housing providers, homeless shelters and social service agencies to solicit applications for PY 2021 funding for projects that fit within the overall goals of the 2020-2024 Consolidated Plan.

***COVID-19 has resulted in the explosion of needs in the community. The City is addressing the financial needs and is working with existing and new organizations who can best serve as the actual service providers. In addition, the City is reaching out to small businesses that are in need of short-term assistance during this economic and health crisis***

## Program Specific Requirements

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

#### Introduction:

There will be no program income during PY 2020.

The City will expend approximately 80% of its CDBG funds to benefit LMI persons in PY 2020.

The attachments to this plan include the SF424, certifications, and other documents required by regulation.

#### 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
<b>Total Program Income:</b>	<b>0</b>

#### 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.	81.18%

The City will expend approximately 81% of its funds to benefit LMI persons, including housing rehabilitation, code enforcement, and public services.

## **Attachments**

## **PUBLIC COMMENTS FOR AMENDMENTS**

*The first amendment to the 2020-2024 Consolidated Plan with the PY 2020 Annual Action Plan was to address the use of the newly allocated PY 2020 CDBG-CV funds to address the effects of COVID-19. The CARES Act, which was passed in March, 2020, allowed U.S. Department of HUD to waive the requirement for a 30-day public comment period for any plans or amendments that are directly related to COVID-19 and the PY 2020 CDBG-CV funds. HUD is allowing jurisdictions to reduce the 30-day comment period to not less than 5-days for the amendments addressing COVID-19 and the use of PY 2020 CDBG-CV funds. An official request for a waiver is required and the City of Marshall submitted it on April 22, 2020. The waiver was approved by HUD on May 14, 2020. The public comment period began on April 27, 2020 and ran through May 8, 2020 for a total of 12 days. The public hearing, as part of the City Commission meeting, was held on May 14, 2020 and the City Commission approved the funding on that date. No comments were received during the public comment period of public hearing and the CDAB approved the amendment with no comments.*

*This second amendment to the 2020-2024 Consolidated Plan with the PY 2020 Annual Action Plan is to augment the CDBG-CV1 funds for the Small Business Grant Program with a Small Business Loan Program. The City published a public notice on October 18, 2020 and conducted a public hearing on November 6, 2020 in conjunction with the City Council meeting. All interested parties were invited to contact the City with comments and had the opportunity to speak at the public hearing portion of the City Council meeting as well as during the City Council's general public comment period at the meeting, or any meeting. No comments were received during the public comment period of public hearing and the CDAB approved the amendment with no comments.*

# THE MARSHALL NEWS MESSENGER

The Marshall News Messenger  
309 E Austin  
Marshall, TX 75670

Phone: (903) 935-7914 Fax: (903) 935-6242 Email:

10/26/21

40133

## AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

This Affidavit of Publication for the Marshall News Messenger of general circulation, printed and published at Marshall, Texas, certifies that the attached legal notice, ad # 1708857, was published in the newspaper on Oct. 31, 2021, and that copies of said Public Notice were delivered to subscribers of said paper, according to their accustomed practice at this office.

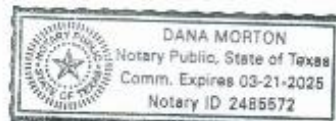
Dianne Gray  
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was presented to before me by the above-named Dianne Gray, who is known to me to be the identical person in the above certificate or

November 2021  
Dana Morton

Notary Public in and for  
State of Texas)  
County of Harrison)

My commission expires 3-21-2025



## NOTICE OF THE CITY OF MARSHALL'S PROPOSED ALLOCATION FOR REMAINING COVID-19 (CARES ACT) FUNDING

### FROM U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

The City of Marshall currently has \$234,364.20 in CDBG-CV (COVID-19) funding to reallocate to better address the needs of the low- to moderate-income residents and small businesses. The City received applications from several non-profit organizations; the Community Development Advisory Board and City Manager have approved the following allocations. Interested parties may comment on the proposed distributions now through November 05, 2021. All comments will be considered in the final decision and reported to HUD.

In addition, the City will host a public hearing on November 03, 2021, at 5:30 at 401 S Alamo Blvd location or zoom for interested parties to discuss the proposed funding distribution.

**Community Health Core:** \$11,000 for reliable internet equipment and service to facilitate virtual appointments and other needs for broadband access.

**Anointing Grace Ministries:** \$72,000 to establish a new facility for youth in a low- to moderate-income neighborhood. The facility will have fiber optic cabling with internet access and computers for youth to use for homework, job search, research, and virtual learning when required.

**City of Marshall:** \$40,088 in grants to supply and equip small business owners with required safety tools and PPEs throughout the Pandemic in order to remain open and retain employees, most of whom are low- to moderate-income workers.

**Boys and Girls Club of the Big Pines:** \$28,000 for a computer lab upgrade including broadband hardware, software, and access for hybrid learning.

**Mission Marshall Food Pantry:** \$28,000 to update and equip the facility with internet capabilities to improve efficiency and in serving low-income residents.

**Marshall-Harrison County Literacy Center:** \$15,500 to upgrade the computer lab with equipment and broadband access for literacy education and job searches.

**Tracy Andrus Foundation:** \$25,000 for emergency rent/utility assistance for those at risk of eviction due to economic impacts of COVID-19.

**City of Marshall:** \$14,412 to administer the program properly and effectively.

For comments or questions, please contact the City of Marshall now through November 5, 2021, at:

Email: johnson.garnett@marshalltx.net  
Mailing address: Community & Economic Development  
PO Box 698, Marshall, TX 75670  
Contact information: 903-935-4456

ad id: 1708857

# THE MARSHALL News Messenger

The Marshall News Messenger

309 E Austin

Marshall, TX 75670

Phone: (903) 935-7914 Fax: (903) 935-6242 Email:

10/19/20

3014

RECEIVED  
NOV 19 2020

## AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

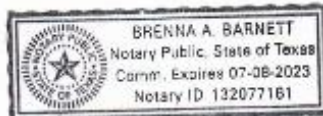
This Affidavit of Publication for the Marshall News Messenger, paper of general circulation, printed and published at Marshall, Texas, certifies that the attached legal notice, ad # 1657971, was published in this newspaper on October 19, 2020, and that copies of the notice in which said Public Notice was published were delivered by carrier to subscribers of said paper, according to their accustomed mode of delivery at this office.

Dianne Gray  
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was subscribed to before me by the above-named Dianne Gray, who is personally known to me to be the identical person in the above certificate on this October 20, 2020.

Burt Barnett  
Notary Public in and for  
State of Texas)  
County of Harrison)

My commission expires 07-08-2023



ad id: 1657971

### Notice of Public Hearing for City of Marshall HUD CARES Act Amendment of FY2020 Action Plan & CDBG-CV Plans and Activities

The City of Marshall receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD). Due to COVID-19, the Federal Government enacted the CARES Act, which has resulted in the City of Marshall receiving extra funding to address the negative impacts of COVID-19. An additional \$153,973 in Round 3 funding (CDBG-CV funds) is being allocated to the City. On or about October 30, 2020 the City of Marshall will submit the Annual Action Plan Amendment to the HUD for approval. This notice is to alert all interested parties in how we intend to allocate the additional CDBG-CV funds and address regulatory waivers regarding public participation. We are soliciting comments at this time.

Public Comment period begins October 26, 2020 and runs through November 6, 2020.

The City will conduct a public hearing about the funding on Thursday, November 12, 2020 at 6:00 PM during the regular scheduled City Commission meeting.

Residents may contact Shantea Ruffins with any questions or comments by Friday, November 6, 2020, 4:00 pm in the following ways:

Mail: 401 S. Nemo, Marshall TX 75670

Phone: 903-935-4456

[shantea.ruffins@marshalltx.net](mailto:shantea.ruffins@marshalltx.net)

Any questions will be answered within 5 business days.

#### CDBG-CV Program Background

The national objective of the CDBG program is to develop viable urban communities by providing decent housing, a suitable living environment and expanding economic opportunities principally for low- and moderate-income persons. CDBG goals include:

1. Improving the urban environment in low- and moderate-income areas;
2. Eliminating blighting influences and the deterioration of property, neighborhoods and public facilities in low- and moderate-income areas; and
3. Ensuring decent, safe, sanitary housing for low- and moderate-income residents.

Eligible CDBG-CV activities must comply with the general CDBG national objective and goals, while addressing needs that are directly related to the effects of COVID-19.

Proposed activity for this \$153,973 round of CDBG-CV funding is to allocate funding for grants to small businesses and micro-businesses that have been or are being negatively impacted by COVID-19.

10/20/2020  
City Planning  
59680  
ACCT. # 09-0100-20-00-20-CV  
Shantea Ruffins



# THE MARSHALL NEWS MESSENGER

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309 E Austin

Marshall, TX 75670

Phone: (903) 935-7914 Fax: (903) 935-6242 Email:

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State of Texas)

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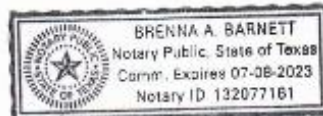
Dianne Gray  
for the Marshall News Messenger

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Burt Barnett

Notary Public in and for  
State of Texas)  
County of Harrison)

My commission expires 07-08-2023



ad id: 1657971

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10/20/2020  
City of Marshall  
59680  
09-0100-20-00-20-CV  
Shantea Ruffins

# THE MARSHALL News Messenger

The Marshall News Messenger  
309 E Austin  
Marshall, TX 75670

04/22/20

9208.93

Phone: (903) 935-7914 Fax: (903) 935-6242 Email:

## AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

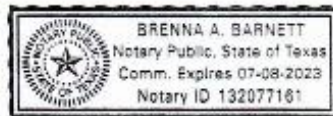
This Affidavit of Publication for the Marshall News Messenger paper of general circulation, printed and published at Marshall, Texas, certifies that the attached legal notice, ad # 1634055, was published in this newspaper on April 26, 2020, and that copies in which said Public Notice was published were delivered by subscribers of said paper, according to their accustomed mode to this office.

Dianne Gray  
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was subscribed to before me by the above-named Dianne Gray, who is personally known to me to be the identical person in the above certificate on this May 20, 2020.

Brent Barnett  
Notary Public in and for  
State of Texas)  
County of Harrison)

My commission expires 07-08-2023



ad id: 1634055

### Public Notice City of Marshall Community Development Block Grant Coronavirus (CDBG-CV) Funding

In accordance with 24 CFR 5.110, HUD may, upon a determination of good cause and subject to statutory limitations, waive regulatory provisions. Given the need to expedite actions to respond to COVID-19, HUD waives 24 CFR 81.105(e)(2) and (k), 81.115(c)(2) and (i) as specified below, in order to balance the need to respond quickly to the growing spread and effects of COVID-19 with the statutory requirement to provide reasonable notice and opportunity for citizens to comment on substantial amendments concerning the proposed uses of CDBG, HOME, HTF, HOPWA or ESG funds. This 30-day minimum for the required public comment period is waived for substantial amendments, provided that no less than 5 days are provided for public comments on each substantial amendment. The comment period to the CDBG-CV funding will begin on April 27, 2020 and will expire on May 8, 2020. By this Notice the City of Marshall announces the availability of the CDBG-CV for public view and comment.

This Plan serves as a comprehensive planning document discussing Marshall's needs with particular emphasis on the evolved job loss caused by business closures related to social distancing by providing short-term working capital assistance to small businesses to enable retention of jobs held by low- and moderate-income persons.

Copies of the CDBG-CV Plan are available online <http://www.marshall-texas.net> and posted outside of City Hall for public review. The City of Marshall does not discriminate on the basis of disability status in the admission of, or access to, or treatment in its federally assisted programs or activities. Any questions regarding this notice can be directed to Parker Harrison, Community Development Manager, at (903) 240-6676 or via email at [harrison.parker@marshall-texas.net](mailto:harrison.parker@marshall-texas.net).

RECEIVED SLIP - DATE 5/20/2020  
CITY OF MARSHALL  
DEPT. Planning  
INVOICE # 98760  
DATE 09-0302-00-00-19  
APPROVED BY [Signature]  
SUBMITTED BY [Signature]



Public Notice  
City of Marshall  
PY2020-2024 Consolidated Plan  
& PY2020 Annual Action Plan

In accordance with HUD citizen participation plan requirements, a 30 day public comment period to the 2020-2024 Consolidated Plans and 2020 Annual Action Plan will begin on March 9, 2020 and will expire on April 9, 2020. By this Notice the City of Marshall announces the availability of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan for public view and comment.

This Plan serves as a comprehensive planning document discussing Marshall's community development and housing needs with particular emphasis on the provision of decent housing, a suitable living environment, assisting and preventing homelessness, assisting special needs community, particularly for low and moderate income persons.

Copies of the 2020-2024 Consolidated Plan and 2020 Annual Action Plan are available for public view in the City Community Development Office at City Hall located at 401 S. Alamo, Marshall, Texas. The City of Marshall does not discriminate on the basis of disability status in the admission of, or access to, or treatment in its federally assisted programs or activities. Any questions regarding this notice can be directed to Parker Harrison, Community Development Manager, at (903)-935-4456 or via email at [harrison.parker@marshalltexas.net](mailto:harrison.parker@marshalltexas.net)



*Memorandum*

**Date:** *October 22, 2021*

**To:** *Mark Rohr, City Manager*

**From:** *Fabio Angell, Director (Community, Planning & Economic Development Dept.)*

**Subject:** *Approval of COVID Grant Fund Expenditures for PY2020-21*

---

The following funding was approved by the Community Development Advisory Committee (CDAC) on Wednesday (Oct 20<sup>th</sup>) for the use of COVID-19 Funds recently granted by HUD to the City (3<sup>rd</sup> Round). Please see the attached and sign below to execute COVID-19 Fund Budget spanning all rounds (PY2021-22). That is, Round 1 (PY2020, or \$212,544) and Round 3 (PY2021, or \$153,973). Nationwide cities did not get Round 2 funding from HUD.

**Background:**

Total funding granted by HUD to the City of Marshall (both rounds): \$ 366,517.  
As of 8/3/21 the City had spent \$132,152.80. That is,

\$107,448.40 (Econ. Dev.);  
\$7,475.63 (Hazard Mitigation); and,  
\$17,228.77 (Admin).

Total still available for distribution: **\$ 234,364.20** (see details in chart, below).

By:

A handwritten signature in black ink, appearing to be "MR", written over a horizontal line.

Mark Rohr, City Manager

*10-24-21*

Date

Recipients	Amount			Expected Outcome
	Requested by Sub Recipient	Recommended by City Staff	Granted by CD Adv. Board	
1. Community Health Core Marshall, TX *1512 Indian Spring rd. *1500 W. Grand Ave.	5,575.00	6,000	\$11,000.00	Broadband Access for reliable internet service/Additional Wireless Modems
2. Anointing Grace Ministries Marshall, TX	\$72,720.00	65,000	\$72,000.00	Newly establish facility serving Marshall youth in Low/Moderate income area; Fiber Installation/Internet/Computer room for community preparedness
3. Economic Development (Small Business Grants) Marshall, TX	\$45,088	45,088	\$40,088.00	Supply and Equip Small Business owners w/ required safety tools- PPE throughout the Pandemic
4. Boys and Girls Club of the Big Pines. Marshall, TX	\$28,000.00	24,000	\$28,000.00	Computer Lab Upgrade/Broadband/Hybrid Learning Models/ Improve hardware and network efficiency for preparedness
5. Mission Marshall Food Pantry Marshall, TX	\$28,000.00	24,000	\$28,000.00	Update and Equip facility w/ internet and computer peripheral
6. Marshall-Harrison County Literacy Center. Marshall, TX	\$20,500.00	20,500	\$15,500.00	Upgrade computer peripheral and Broadband for literacy and virtual job search
7. Tracy Andrus Foundation- Marshall Public Service Initiative. Marshall, TX	\$100,000.00	35,000	\$25,000.00	Emergency Rental/Mortgage/Utility Assistance per COVID-19 protocol
8. City of Marshall (Admin)			\$14,412.00	These funds are implemented to secure CDIG officer(s)

**Criteria used for allocations based on HUD/CDBG Guidelines**

1. Does it increase our communities' long-term capacity, preparedness for natural hazards or disasters?
2. Does it support broadband access, wiring infrastructure, fiber optics install, permanently affixed equipment or high speed internet connection?
3. Does it increase our capacity for virtual classes, training, job search, research, emergency broadcasts, etc.?
4. Does it balance the needs of our community while accommodating every requests to the extent possible?

Mark Rohr

---

**From:** Fabio E. Angell  
**Sent:** Monday, October 25, 2021 12:42 PM  
**To:** Mark Rohr  
**Subject:** FW: City Council Approval Process RE: CDBG CoVID 19 Grants

Mark, regarding signing off on the Grants to sub-recipients like the Carver Center by the CDBG Committee last week. I dropped off the documentation for your to sign, last week.

It looks like your signature or mine are enough to move forward. Read below. It is within our "rule making administrative power" to sign off on it.

Either you sign or I do.

However, if you want to run it by City Council, it'd be strictly up to you (or us).

My recommendation is to move forward with staff's signature, at this time and avoid additional delays.

Fabio

---

**From:** Peg Purser [<mailto:mkpurser@mkpconsulting.com>]  
**Sent:** Friday, October 22, 2021 10:49 AM  
**To:** Shameia Ruffins  
**Subject:** RE: City Council Approval Process -CDBG

it isn't a HUD thing, just like you said. It is Mark and Fabio's decision.



M. K. (Peg) Purser, Owner  
8950 Shoreview Ln.  
Atascocita, TX 77346  
281-812-5855 (O)  
281-253-5343 (C)

---

**From:** Shameia Ruffins <[Ruffins.Shameia@marshalltexas.net](mailto:Ruffins.Shameia@marshalltexas.net)>  
**Sent:** Friday, October 22, 2021 10:27 AM  
**To:** Peg Purser <[mkpurser@mkpconsulting.com](mailto:mkpurser@mkpconsulting.com)>  
**Subject:** City Council Approval Process -CDBG

Good Morning Ms. Peg, Fabio is asking (Per Mark) why are we requiring City Commission's approval of Small Business Grant Funds (\$2,500 each) and not the City Commission's approval for the final decision for disbursements regarding the COVID funds? (when they are in fact larger amounts). I told him that neither was recommended due to the city council's prior approval of the COVID Funds, but per the procedure that Wes and the person put into place that's why (more of a

inner house rule). However they are wanting to clarify the process prior to actually awarding any sub-recipients with funds. I also referenced the email where you stated that it was up to the City Manager as far as what process is used.

*Thank You Kindly*

*Mrs. Shameia Ruffins*

*Community Development Coordinator*

*PO Box 698 Marshall, TX 75671*

*Office: 903-935-4453*



*Confidentiality Notice: This email, including any attachments, has been sent solely for the use of the intended recipients and may be confidential or privileged. If you are not the intended recipient, unauthorized use, disclosure, dissemination or copying is strictly prohibited, and may be unlawful. If you have received this communication in error, please promptly notify the sender by reply email, and then immediately destroy all copies of this electronic message.*





## Appendix - Alternate/Local Data Sources

1	<p><b>Data Source Name</b> Marshall Housing Authority Management Data</p> <p><b>List the name of the organization or individual who originated the data set.</b> Marshall Housing Authority</p> <p><b>Provide a brief summary of the data set.</b> The data set shows the current count of public housing households and Section 8 HCV households.</p> <p><b>What was the purpose for developing this data set?</b> It is maintained by MHA for management, administrative and documentation purposes</p> <p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b> The data is comprehensive and includes all MHA residents.</p> <p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b> March 2015</p> <p><b>What is the status of the data set (complete, in progress, or planned)?</b> Complete</p>
2	<p><b>Data Source Name</b> 2014-2018 American Community Survey</p> <p><b>List the name of the organization or individual who originated the data set.</b> U.S. Census Bureau</p> <p><b>Provide a brief summary of the data set.</b> American Community Survey monthly surveys aggregated over 5 years.</p> <p><b>What was the purpose for developing this data set?</b> Not Applicable -- this is national Census Data</p> <p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b> 2012-2016 aggregated estimates</p> <p><b>Briefly describe the methodology for the data collection.</b> The Census Bureau surveys very small sample each month and averages the data over 1, 3 and 5 years.</p> <p><b>Describe the total population from which the sample was taken.</b> Census Bureau's 5-year sample.</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>general households.</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Test</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p>
	<p><b>Provide a brief summary of the data set.</b></p>
	<p><b>What was the purpose for developing this data set?</b></p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>2012-2016 CHAS</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>US Census Data</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>US Census Data</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>TO help provide information for tis report</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>NA</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>Thru the US Census Bureau</p>



	<p><b>Describe the total population from which the sample was taken.</b></p> <p>NA</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p>
5	<p><b>Data Source Name</b></p> <p>PIC (PIH Information Center)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Marshall Housing Authority</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>Information provided by the Marshall Housing Authority</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The purpose of the 2020-24 Con Plan for the Cityof Marshall</p>
	<p><b>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</b></p> <p>concentrated to the Marshall Housing Authority Jurisdiction.</p>
	<p><b>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</b></p> <p>3-1-2020</p>
	<p><b>What is the status of the data set (complete, in progress, or planned)?</b></p> <p>Complete</p>