



**PY 2015-PY 2019 Consolidated Plan with
PY 2015 Annual Action Plan
for the
Community Development Block Grant Program**

Prepared by

City of Marshall, Texas

DUNS # 051468262

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April 15, 2015

Executive Summary

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

1. Introduction

This 5-Year Consolidated Plan covers Program Year (PY) 2015 through PY 2019. 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. Streets and sidewalks will also be a focus in the CDBG Target Areas. 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.

- **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:

- **Development of Affordable Housing:** Assist a local agency in becoming a state Community Housing Development Organization (CHDO) and to provide to the CHDO financial and technical assistance in developing housing for extremely low-, very low-, and moderate (low)-income homebuyers.

Assist with the development (new construction or reconstruction) of new housing units, including homes to be built or rehabilitated in partnership with the Marshall Housing Authority, Habitat for Humanity and other non-profits that may or may not become CHDOs.

- **Rehabilitation of Existing Housing Stock:** Promote the rehabilitation and preservation of Marshall's existing housing stock through owner-occupied rehabilitation and code enforcement activities.

- 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.
- **Suitable Living Environment**: The City will partially or fully fund several activities that benefit the community by improving the living environment through:
 - Code Enforcement activities that include the inspection of properties within CDBG Target Areas;
 - Improvement of public facilities and infrastructure in CDBG Target Areas;
 - Improvements to City parks in CDBG Target Areas;
 - Enrichment and educational programs for youth; and
 - Involvement of other social services resulting from successful applications by public service agencies
- **Economic Opportunity**: The City will undertake activities that expand economic opportunity for low- to moderate-income (LMI) persons by funding literacy and job training programs for extremely low- very low- and moderate-income persons, including homeless persons and veterans. The City will provide technical assistance to agencies to help build capacity and secure other funding for the provision of adult education, youth services leading to post-secondary education or jobs, job training, and job placement. The City will continue to strive to meet all of the Section 3 hiring and contracting goals and will make Section 3 a high priority requirement in all contracts.
- **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.

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 \$1,758,833 in CDBG funding, including \$400,000 in PY 2014 carry over and based on a PY 2015 allocation of \$301,503, with the knowledge that the annual allocations change each year and often decrease. Of these funds, the City will expend 15% each year on public services and 20% on administration, with the remainder for housing, infrastructure, code enforcement and facilities.

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. Code enforcement will continue to be active in CDBG Target Areas to identify those structures that need rehabilitation or demolition and will dovetail their activities with the housing components of CDBG and with other agencies providing housing options.

There is a severe shortage of housing subsidies for the extremely low- and very low-income in Marshall. Currently, the public housing waiting list is open with 93 households on the list. The Section 8 waiting list has more than 1,000 on it 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.

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 524 single adults in the latest final PIT count 64 identified the City of Marshall as their hometown but 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. It is expected that approximately 300 Marshall residents will become homeless and seek shelter and services in Longview during the next 5 years. 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 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: 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.

Objectives to Meet the Needs: The Strategic Plan is aimed at addressing the high-priority needs as determined through resident and stakeholder input, funding realities, service gaps and available partners. The City is currently involved in discussions surrounding the development of a comprehensive housing plan that will fold into the Consolidated Plan and Fair Housing Plan, and will serve as a multi-agency approach to the shortage of affordable housing and the improvement of deteriorating housing and residential neighborhoods. This will be a collaborative effort among the City, Marshall Housing Authority and non-profit agencies, including Habitat for Humanity. Local CDBG funds will be allocated through the next 5 years for the implementation of the plan. Public Housing Authority and state HOME funds may be accessed and allocated in the future. The Marshall Housing Authority will continue with its Section 8 Homeowner's program, moving more households from rentals to ownership. The City's goal for the next 5 years is to fund the rehabilitation or reconstruction of 12 owner-occupied housing units, and to facilitate the Marshall Housing Authority and area non-profits in moving 30 households from Section 8 to homeownership, constructing 5 new affordable houses for homeownership and providing first-time homebuyers assistance to 15 renters moving to homeownership. Included in the City's efforts will be the assistance to Habitat for Humanity and/or other viable non-profit in securing state CHDO status and state

HOME funds. The City will continue to identify, investigate and promote incentives for developers to increase the affordable housing stock for both renter- and owner-occupancy.

Along with the improvement and the expansion of the housing stock, the City's goal is to commit significant CDBG and general fund resources to the improvement of the infrastructures supporting aging residential neighborhoods. Through improvements to the water, wastewater and storm drainage lines, the deteriorating neighborhoods can be stabilized and improved. The infrastructure and housing needs go hand-in-hand in Marshall and the strategic goal is to improve both in concentrated areas to make the most positive impact possible. During the next 5 years, the City will focus on code enforcement and infrastructure improvements in the CDBG Target Areas. The City will assess 900 structures in CDBG Target Areas each year for code violations and will cite violators, carrying the process through the courts when necessary. Infrastructure projects, including water line replacements/improvements, wastewater line replacements/improvements, storm drainage improvements and street/sidewalk improvements will be conducted each of the upcoming 5 years. Approximately 1,500 people in CDBG Target Areas will benefit from one or more of these improvements.

The City will work with the members of the North East Texas Homeless Coalition and with the Texas Homeless Network to determine methods to better serve the homeless of Marshall within the economic limitations of the providers. This will likely continue to be providing technical assistance and limited financial assistance to those providers located in Longview but serving Marshall residents. 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. It is expected that approximately 300 Marshall residents will become homeless and seek shelter and services in Longview during the next 5 years. The City's goal is to help agencies serving Marshall to expand their funding base and better serve Marshall's homeless.

The City will continue to work with non-profit organizations to improve and expand the services to the non-homeless special needs and the low- to moderate-income residents. Special emphasis will be on addressing the needs of the youth and elderly as well as providing technical assistance to expand the capacity of service providers in all areas of need. The services to the special needs populations in Marshall are dependent upon the existence of service agencies and their willingness to apply for CDBG funding. The City will identify and provide information and technical assistance to 4 public service agencies that serve the special needs populations, encouraging them to apply for CDBG and other funds to address the needs within Marshall rather than only in Longview.

While working with social service providers is a major objective of the Strategic Plan, economic development and anti-poverty strategies not only can reduce the need for social services but can enhance the overall health of the community. Economic development, adult education and drop-out prevention will be keys to reducing poverty and increasing the economic viability of Marshall and its residents. During the next 5 years, Marshall anticipates assisting in providing drop-out/gang/drug prevention through

Communities in Schools and the Boys and Girls Club to 400 youth. In addition, the City will fund an adult literacy/GED program to assist 400 adults in moving from unemployment/underemployment to higher paid jobs.

The City of Marshall has a large residential area of high minority concentration that basically is contained within the low- to moderate-income areas. As a result, the City has placed a high priority on minority and low-income deconcentration and fair housing. A new Fair Housing Plan is being developed with specific action steps to affirmatively further fair housing in the next 5 years and to provide more housing choice for all of the protected classes and low-income residents. A priority for the next 5 years is to educate the public more fully on fair housing rights and make them aware of overt and subtle violations to fair housing laws. It is planned that more than 1,500 individuals will receive fair housing information through the City's public information efforts during the next 5 years.

3. Evaluation of past performance

During PY 2013 and to date in PY 2014, the City has undergone a realignment of the CDBG program. This has been a result of the significant staff reductions in the past, which has hindered the City in adequately implementing the CDBG program in a timely manner. As a result, some activities have fallen behind schedule, while others have been on track.

During PY 2013, the public infrastructure activities were completed as planned. The PY 2010 – PY 2011 infrastructure projects fell behind schedule but were completed during PY 2012. The PY 2012 and PY 2013 projects were completed in PY 2013. As a result, of the 4,000 individuals expected to be served with infrastructure improvements to their neighborhoods during PY 2010-PY 2013, 3,052 were provided service. The difference in the proposed number and the actual number is due to an adjustment to the areas receiving services and to the use of pre-2010 population data for the predicted beneficiaries and post-2010 population data for actual beneficiaries.

Code enforcement, including resulting demolition and clearance activities, has been a priority for Marshall's CDBG program. Between PY 2010 and PY 2013, it was anticipated that the City, using CDBG and other city funds, would identify and investigate 3,200 properties for code violations. In actuality, 4,092 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 non-CDBG funds for demolition and clearance activities as spot slum and blight removal. The goal was for the City to demolish and/or clear 40 properties between PY 2010 and PY 2013, when in fact, 82 properties were demolished and/or cleared.

The City has combined CDBG and local public dollars to increase access to homeownership and rental opportunities. The 2010-2013 goal was to provide assistance to 40 individuals. During the first 4 years of the Consolidated Plan, the collaboration resulted in assistance to 139 individuals, a 347.5% increase over projected households. The City anticipated using CDBG funds for first-time homebuyers assistance to 12 households between 2010 and 2013, however only 2 households received the assistance.

Local programs in Marshall were anticipating serving 80 homeless individuals through the provision of emergency shelter and temporary housing. Approximately 250 were provided shelter or temporary housing, greatly exceeding the anticipated number.

The Section 8 HCV program, public housing, and LIHTC properties provided assistance to 2,573 rental households, which represented 64.3% of anticipated assistance.

During PY 2010-PY 2013, the City allocated funds for 8 anticipated units owner-occupied housing to be rehabilitated or reconstructed. In actuality, 10 units were completed.

Expenditures for public services have fallen behind schedule. The goal during the first 4 years of the current Consolidated Plan was to serve 400 individuals with various public services. Only 224 were served during the 4-year time period. While the City proposed to increase access to employment opportunities for 80 individuals, only 34 received assistance between PY 2010 and PY 2013.

CDBG funds were made available annually for the City's Fire Department to provide smoke and carbon monoxide detectors and box fans to low-income households. More than 275 households have been served by this program.

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 minority or low-income.

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.

5. Summary of public comments

The responses from the public surveys were collected and the ratings averaged. Each eligible activity could receive a rating of low need, moderate need or high need, scored as 1, 2 or 3. Average ratings of greater than 2.5 indicate an extremely high need and average ratings of 2.0-2.49 indicate a moderately high need. Others are considered low need. The eCon Planning Suite does not allow for moderate need ratings in the priority need table.

Those owner-occupied housing activities with an average rating of 2.5 or higher include rehabilitation and demolition/reconstruction, energy efficiency improvements, construction of new affordable housing for sale, down-payment assistance, and housing/credit counseling. Accessibility for the disabled received a 2.0 (moderately high) rating. Open-ended responses include a need for in-fill housing.

Those rental housing activities with an average rating of 2.5 or higher include new affordable units, assisted facilities for the elderly and disabled, apartments for the elderly, handicapped-accessible units and additional Section 8 Housing Choice Vouchers. Those activities with an average of 2.0-2.49 (moderately high) include rental rehabilitation, landlords who will accept the disabled and assistance animals, permanent supportive housing for the chronically homeless, additional public housing units, and additional affordable rental units for all size households. Open-ended responses include "the key word is 'affordable'".

Those public facility and infrastructure activities with an average rating of 2.5 or higher include street, water line, and sanitary sewer line improvements and improvements to the street/sidewalk lighting. Those activities with an average rating of 2.0-2.49 include additional or improved recreational and/or youth facilities, improved existing neighborhood parks, new or improved senior centers and centers for the disabled, new or improved affordable health clinics, new or improved homeless and domestic violence shelters, improved flood control, and new or improved sidewalks.

Those public and social service activities with an average rating of 2.5 or greater include code enforcement, neighborhood clean-ups, services for abused/neglected children, services for veterans, youth services, senior services, food pantries, and job training/placement. Additional activities received ratings of 2.0-2.49 and include services for victims of domestic violence, child care, services for the disabled, ESL/literacy/adult education, mental health/substance abuse services, emergency/interim

rent/utility assistance, economic development and micro-business assistance, health services, and crime prevention.

Open-ended responses to the question concerning activities with greatest impact in reducing poverty were: “focus on assistance for our elderly”; “job training programs”; “free or low-cost job training/placement programs”; and “retail businesses and restaurants would provide many jobs”. Comments about the CDBG program in general were: “The CDBG program is needed for many folks but part of the problem is the length of time for help to those in real need. I know for a fact that some people wait 5+ years while others who are better off somehow get through the system quick.”; and “everything starts with jobs, but jobs require education and training for many underprivileged or homeless.”

A section of the survey was devoted to fair housing issues. Of those responding, 29% have experienced or know of someone who has experienced landlords refusing to make reasonable accommodations for the disabled or refusing to accept assistance/service animals. Nearly half (43%) indicated that landlords refuse to accept housing vouchers. “Slumlords” and landlords who refuse to address dilapidated conditions are a problem as are some landlords who bully residents. When asked about areas of minority or low-income concentration, 29% indicated that there are such areas that don’t have the same public facilities or infrastructure as the rest of the city. In addition, 14% indicated that such areas don’t have the same police and fire protection as the rest of the city and that there are negative facilities or infrastructure in or adjacent to these areas. One respondent indicated that “many minority areas have substandard water and sewer lines and streets.” Another respondent stated that “infrastructure needs are overwhelming, more funds need to be dedicated to extending and upgrading water, sewer and streets.”

Those stakeholders interviewed indicated that the major issue is the age and size of Marshall. Because the housing and the neighborhoods are older, with more than half of the residences having been constructed prior to 1950, both the housing units and the neighborhoods they are in need substantial rehabilitation, with many houses needing demolition and reconstruction. Additionally, due to the relatively small size of Marshall, it is not perceived as economically viable for multi-family developers and social service agencies, including homeless and domestic violence shelters, to locate within the city. Therefore, those in greatest need of affordable housing and services are forced to either live elsewhere or, for the services, find adequate transportation to Longview or Shreveport.

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 and noted.

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 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
Lead Agency	MARSHALL	Planning & Development

Table 1 – Responsible Agencies

Narrative

The City of Marshall has assigned the Director of the Planning & Development Department as the individual responsible for the Consolidated Plan and the day-to-day operations of the CDBG program. In addition, the City has a Commission-appointed Community Development Advisory Committee that serves to monitor the program and ensure that the voice of the public is heard and considered. The Director reports to the City Manager who reports to the City Commission. All plans are approved by the City Commission.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(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 director of Planning 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 director of Planning, under which CDBG now 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 Question 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 Texas Homeless Network as part of Balance of State (BoS). The City met with 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. Fennell was contacted regarding the efforts of the Coalition and other members to contact. The Texas BoS received no applications in 2014 for inclusion in the CoC application from the North East Texas Homeless Coalition. There are no shelters or homeless services in Marshall.

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	Agency/Group/Organization	MARSHALL HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Hiway 80 Rescue Mission
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The director of the Hiway 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	Agency/Group/Organization	Texas Homeless Network
	Agency/Group/Organization Type	Planning organization Continuum of Care
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Mission Marshall
	Agency/Group/Organization Type	Services-homeless services to low income/at risk
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs - Veterans Non-Homeless Special Needs General low-income/poverty populations

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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	Agency/Group/Organization	Community Services of Northeast Texas
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Services of Northeast Texas provided information about their activities, including the administration of Salvation Army funds, Comprehensive Energy Assistance Program, Community Services Block Grant program (CSBG) as well as operating senior centers, including one in Marshall, and the region's Head Start program. The specific needs of the homeless, those at risk of homelessness, elderly, low-income homeowners, and children were discussed.
6	Agency/Group/Organization	Disability Rights Texas
	Agency/Group/Organization Type	Services-Persons with Disabilities Services-Persons with HIV/AIDS Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs fair housing

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Disability Rights Texas provides legal assistance and advocacy to the disabled population in Texas. The organization provided information regarding the needs of the disabled in Harrison County, fair housing issues throughout Texas especially in Northeast Texas, ways in which the city can affirmatively further fair housing of the disabled and address the service and mobility needs of the disabled population.
7	Agency/Group/Organization	East Texas Council of Governments
	Agency/Group/Organization Type	Services-Elderly Persons Regional organization Planning organization Environmental, Transportation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development environmental, transportation
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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 caregiving 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 interconnectivity plan.
8	Agency/Group/Organization	LONGVIEW
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.
9	Agency/Group/Organization	Workforce Solutions East Texas
	Agency/Group/Organization Type	Services-Employment Other government - State
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	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.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
East Texas Regional Transportation Coordination 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
Texas Community Services Block Grant Plan	Texas Department of Housing and Community Affairs	The plan describes the programs available and implemented in Texas and the City ensured that the state plan and the activities/plans of the Community Services of Northeast Texas are represented in this plan and that the goals are compatible
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.
Capital Improvement Program	City of Marshall	The CIP plans and goals played an integral part in determining the needs and plans for the use of CDBG funds for infrastructure and facility improvements. The goals of the Strategic Plan and CIP are both based on public input and the CIP plans in CDBG target areas help drive the strategic plan
HOME Program, Multifamily Rental Housing Program, and Fair Housing Plan/Analysis of Impediments	Texas Department of Housing & Community Affairs/Texas General Land Office	City of Marshall is not a HOME PJ and must rely on the state's TDHCA to provide HOME assistance to CHDOs and developers as well as to provide funds for the Housing Tax Credit and Multifamily Mortgage Revenue Bond programs. In addition, Texas has worked diligently to develop a comprehensive Analysis of Impediments and list of goals/objectives for affirmatively furthering fair housing choice. Marshall reviewed the plans for East Texas and included the goals and objectives for the area in the strategic plan.

Table 3 – Other local / regional / federal planning efforts

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

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. There is a very strong collaboration that has formed in the past year with new directors of both the MHA and the City department over the CDBG program. It is anticipated that this coordination of effort and funds will be paramount in addressing the vast housing needs in the city.

Narrative (optional):

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. Improved affordable owner and renter housing is a major need in Marshall and the collaboration between the City and Marshall Housing Authority, along with Habitat for Humanity and other housing groups is a strengthening endeavor in the city.

PR-15 Citizen Participation

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

The 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.

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 give 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 notice provided contact information for those needing special accommodations to request such accommodations. The surveys also included questions concerning fair housing issues and incidents in which respondents experienced, observed or were informed of fair housing violations or impediments. Open ended questions were asked to allow respondents the opportunity to add comments about priority needs, ways in which the City should address needs, fair housing issues, and ways in which the City should address fair housing issues.

The public hearing was held at an accessible and convenient location during the early evening in order to accommodate and encourage attendance. Information was provided regarding CDBG-eligible activities, the availability of funding for affordable housing programs, public facilities and infrastructure, and public services. Information regarding fair housing laws and potential impediments to fair housing was provided. The public hearing was then opened to a general discussion to receive comments about the process, community needs and potential priority projects and activities to address the needs. 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.

Goal setting during the development phase was based on the average priority ratings from the surveys; comments from the CDAC members, stakeholders interviewed and the general public; and staff input regarding documented needs/deficiencies and available resources and barriers.

Approval Phase: The CDAC were presented with the resulting priority needs and proposed funding for PY 2015. Both were approved. 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.

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 Survey	Broad Community	City staff, CDAC members, neighborhood representatives, and the general public	Comments are outlined in the narrative sections of the plan	All comments were accepted	http://www.marshalltexas.net/departments/planning
2	CDAC participation & meetings	7 Community Members -- Community Development Advisory Committee	CDAC members & City Staff	Comments are outlined in the narrative sections of the plan	All comments were accepted	
3	Stakeholder Interviews	Various economic, housing, social service, and advocacy stakeholders	Several housing, social service and homeless providers, City staff, COG staff, County staff	Comments are outlined in the narrative sections of the plan	All comments were accepted	
4	Public Hearings	Residents & Stakeholders	No attendees	None	N/A	
5	Public Comment during City Commission Meetings	Residents & Stakeholders	No responses	None	N/A	
6	30-day Public Comment Period	Residents & Stakeholders	No responses	None	N/A	

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.

With over 1,000 people on the Section 8 waiting list and 93 on the waiting list for public housing in Marshall, the need for additional affordable housing options is great. The Section 8 waiting list has been closed since August 2012 and the wait for public housing is at least six months. The lack of affordable housing that many families must relocate to another city, causing them to lose their support network. Additionally, the lack of affordable housing increases the risk of homelessness for many families that are precariously housed due to economic reasons. The types of families most affected by poverty are single parents in low income jobs and often with the contributing factors of substance abuse, domestic violence, mental illness and child abuse in the family dynamic.

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.

The three primary areas of public service needs are children and youth, unemployed and underemployed working-age individuals, and the elderly. Young children facing abuse and neglect are in need of special assistance through court appointed special advocates (CASA), other advocacy programs, foster care, and psycho-social counseling. Abused 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. As the abused children and the general population age into their teen years, it is critical that in-school and after-school counseling programs be made available to prevent dropping out, getting pregnant, using drugs or alcohol, and/or getting involved in gang activities. These are critical to the development of a self-sufficient adult population in the next 10 years. Providing ESL/literacy education and GED education is essential for those who fell through the educational cracks or came to Marshall from a foreign country. With the cost of post-secondary education and the need of many to begin work immediately after high school, another critical need is for employment training to prepare both the transition age youth and adults for gainful employment at a livable wage. Veterans have a particularly high need for employment training, job placement and reintegration into society and the workforce. For the older and disabled population, day programs, congregate meals, recreational activities, telephone reassurance calls, and home-delivered meals (including monitoring by the meal deliverers) expands their life expectancy self-sufficiency.

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.

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

Summary of Housing Needs

The primary housing need in Marshall is new affordable housing units, particularly multi-family units. The majority of the housing is more than 50 years old and there is a significant number of deteriorated and dilapidated units in the city. In addition, though rents by housing type are below the state average, due to the very low percentage of multi-family housing, renters are forced to rent single-family housing which is costlier in rent and in utilities. Overall, there is not a significant disparity of needs by race/ethnicity, though the lowest income areas of the city also have the highest minority concentration.

Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	23,935	23,462	-2%
Households	8,695	7,881	-9%
Median Income	\$30,335.00	\$35,296.00	16%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,425	1,180	1,430	845	3,000
Small Family Households *	660	375	480	515	1,730
Large Family Households *	155	25	220	40	245
Household contains at least one person 62-74 years of age	245	240	190	90	580
Household contains at least one person age 75 or older	145	365	300	165	235
Households with one or more children 6 years old or younger *	455	50	415	220	260
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	0	10	75	0	85	10	0	4	0	14
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	20	0	0	20	0	0	90	0	90
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	0	4	0	44	0	25	35	4	64
Housing cost burden greater than 50% of income (and none of the above problems)	540	70	65	0	675	240	75	15	20	350

	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)	30	275	95	100	500	90	130	180	115	515
Zero/negative Income (and none of the above problems)	60	0	0	0	60	140	0	0	0	140

Table 7 – Housing Problems Table

Data 2007-2011 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	580	100	140	0	820	250	100	145	25	520
Having none of four housing problems	240	535	455	355	1,585	160	440	685	470	1,755
Household has negative income, but none of the other housing problems	60	0	0	0	60	140	0	0	0	140

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	380	100	75	555	65	80	110	255
Large Related	95	0	0	95	50	15	35	100
Elderly	50	129	40	219	170	110	35	315
Other	85	125	75	285	60	25	15	100
Total need by income	610	354	190	1,154	345	230	195	770

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	370	25	0	395	55	60	0	115
Large Related	55	0	0	55	50	0	0	50
Elderly	40	4	0	44	105	20	0	125
Other	75	40	65	180	30	0	15	45
Total need by income	540	69	65	674	240	80	15	335

Table 10 – Cost Burden > 50%

Data 2007-2011 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	40	20	4	0	64	0	25	35	4	64

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Multiple, unrelated family households	0	0	0	0	0	0	0	90	0	90
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	40	20	4	0	64	0	25	125	4	154

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	40	20	4	0	0	25	125	154

Table 12 – Crowding Information – 2/2

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

Extrapolating from the 2007-2011 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 2008-2010 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 275 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 rents. As a result, the housing stock is deteriorating in Marshall.

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 problem 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	1,120	260	25
White	205	85	0
Black / African American	845	150	25
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	0	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2007-2011 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%

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	695	490	0
White	250	180	0
Black / African American	360	220	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
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	54	90	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2007-2011 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%

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	575	835	0
White	230	510	0
Black / African American	195	290	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	150	35	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2007-2011 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

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	210	675	0
White	55	480	0
Black / African American	64	155	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	95	34	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2007-2011 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	885	500	25
White	95	200	0
Black / African American	735	260	25
Asian	0	20	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	55	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2007-2011 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	345	835	0

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
White	75	355	0
Black / African American	220	360	0
Asian	0	0	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	24	120	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2007-2011 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

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	230	1,180	0
White	65	675	0
Black / African American	80	405	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	90	95	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2007-2011 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

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	25	850	0
White	15	520	0
Black / African American	0	215	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	120	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2007-2011 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 below 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:

	White		African American		Hispanic	
Total Population	39.7%		41.9%		17.2%	
	% of Total HHs with Housing Problems	% of Whites with Housing Problems	% of Total HHs with Housing Problems	% of African Americans with Housing Problems	% of Total HHs with Housing Problems	% of Hispanics with Housing Problems
Severe Housing Problems for Incomes <=30% AMI	10.7	32.2	83.1	73.8	6.2	100
Severe Housing Problems for Incomes 30.1-50% AMI	21.7	17.4	63.8	37.9	7.0	16.7
Severe Housing Problems for Incomes 50.1-80% AMI	28.3	8.8	34.8	16.5	39.1	48.6

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	5,575	1,255	1,215	29
White	3,580	550	215	0
Black / African American	1,530	465	950	25
Asian	50	0	0	0
American Indian, Alaska Native	0	10	0	0
Pacific Islander	0	0	0	0
Hispanic	420	205	40	4

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 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 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.

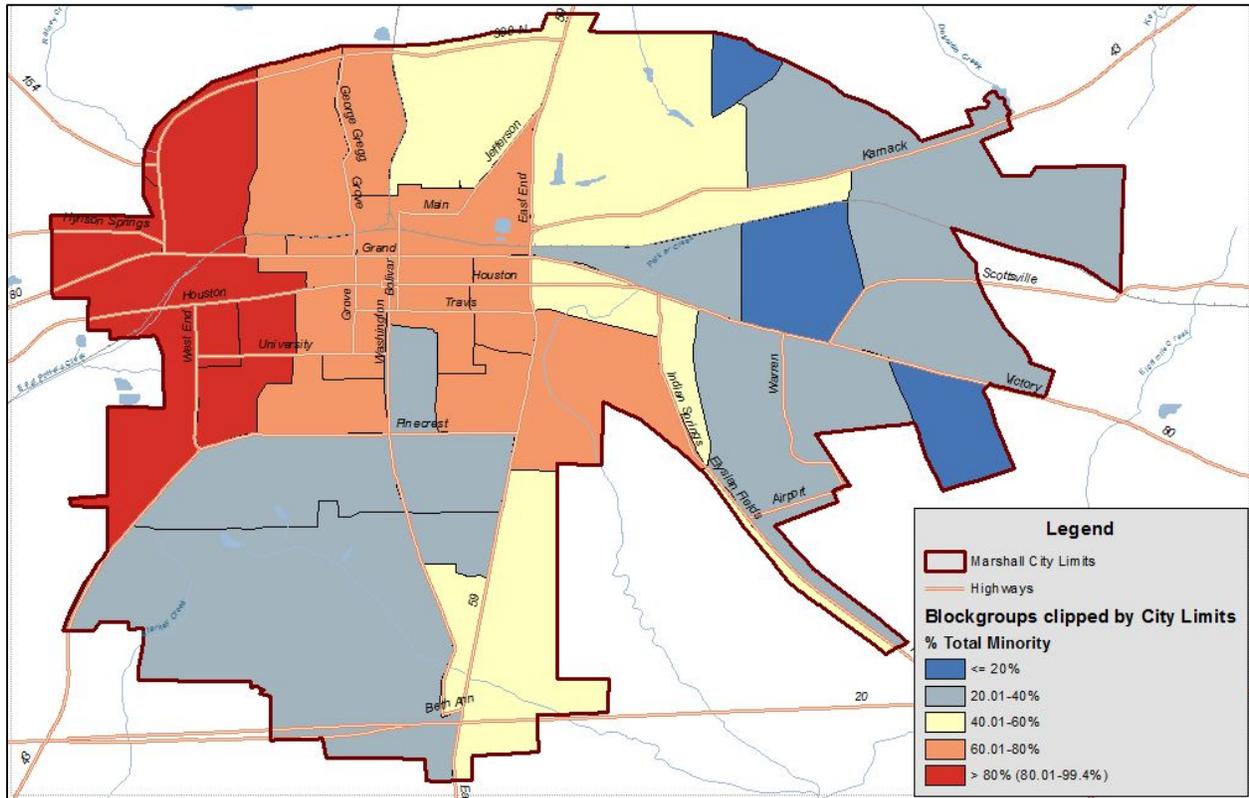
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

In general the minority population in Marshall lives north of Highway 43 (W. Pinecrest) and west of 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.

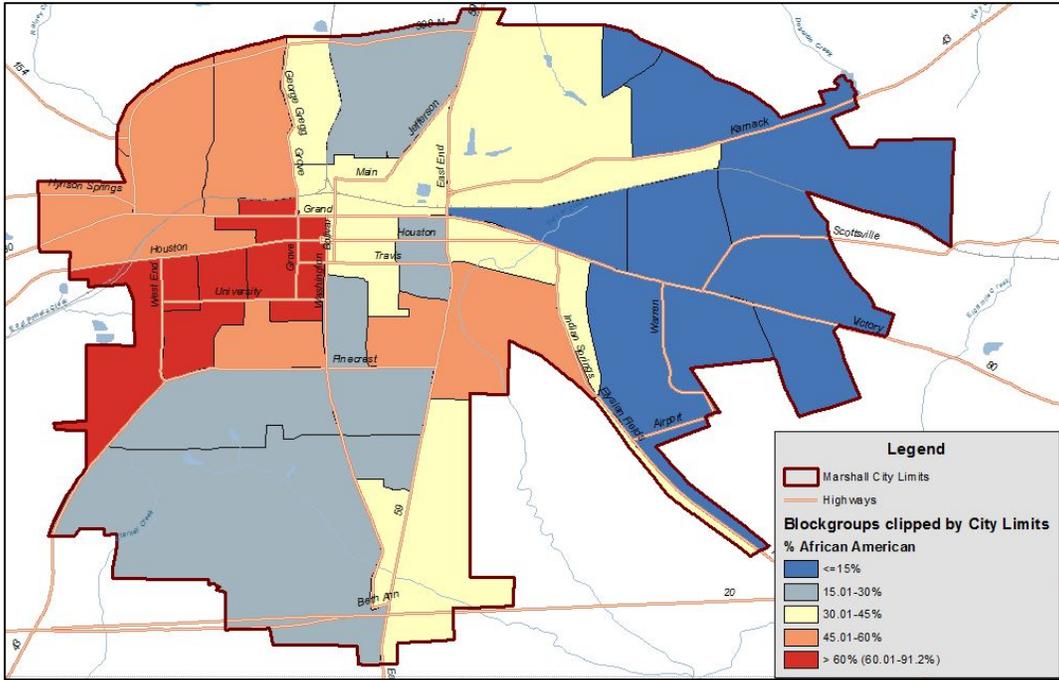
Virtually all of the block groups that are majority minority are located within the low- to moderate-income CDBG Target Areas. Only one areas within the Target Areas is majority white and is south of Highway 43 between S. Washington and Highway 59.

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.

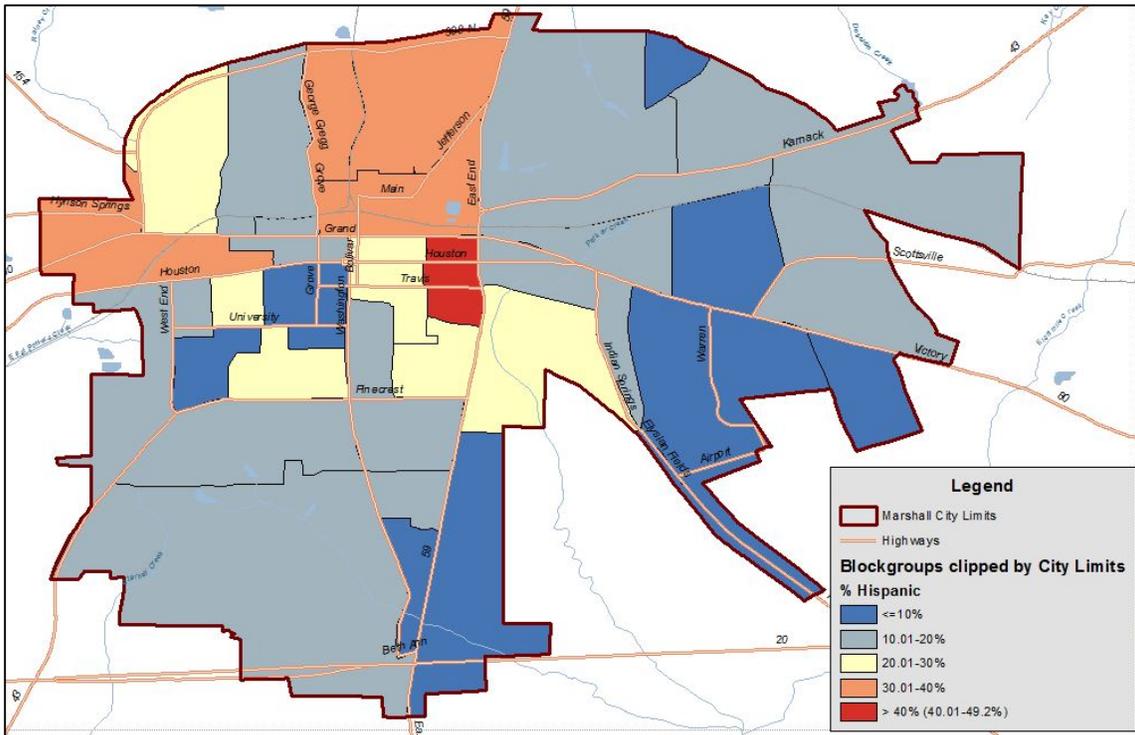
Percent Minority Population by Census Block Group



Percent African American Population by Census Block Group



Percent Hispanic Population by Census Block Group



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			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	69	403	9	394	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Program Type from HUD on line profile as of 2/17/2015 and the PHA plan – PHA = TX457 Determined by MHA as incorrect									
	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	74	651	9	642	0	0	0

MHA has 248 vouchers authorized that are not funded.

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	13150	12,759	0	0
Average length of stay	0	0	3	3	3	3	0	0
Average Household size	0	0	1	2	2	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	6	13	0	13	0	0
# of Families requesting accessibility features	0	0	11	13	0	13	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	16	39	4	35	0	0	0
Black/African American	0	0	49	342	5	337	0	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	3	0	0	0	0	0	0

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	3	9	0	9	0	0	0
Not Hispanic	0	0	66	372	9	363	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

The 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

The eCon Planning Suite’s question is “What are the number and type of families on the waiting lists for public housing and section 8 tenant-based rental assistance?...what are the most immediate needs of residents of public housing and Housing Choice Vouchers?” The heading above is what downloads from eCon.

There are 90 on the public housing waiting list and, after culling no-longer available/eligible, there are 613 on the HCV waiting list. Of these, the vast majority are African American and the needs for most are for 1-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 – 410 units in any given year. The remaining 241 – 251 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 17 families in the program at this time and MHA is recruiting more. 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, 2014, 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

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)

Race:	Sheltered:	Unsheltered (optional)
Ethnicity:	Sheltered:	Unsheltered (optional)

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

With over 600 people on the Section 8 waiting list and 90 on the waiting list for public housing in Marshall, the need for additional affordable housing options is great. The Section 8 waiting list has been closed since August 2012 and the wait for public housing is at least six months. The lack of affordable housing for persons experiencing homelessness results in longer periods of time in emergency shelters that are located in other cities. An additional consequence of this is that when families must relocate to another city, their support network is no longer available.

Additionally the lack of affordable housing increases the risk of homelessness for many families that are precariously housed due to economic reasons. The types of families most affected by poverty are single

parents in low income jobs and often with the contributing factors of substance abuse, domestic violence, mental illness and child abuse in the family dynamic.

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

White and African American were the races reported during the PIT count. White individuals and families made up 62.3% of the persons surveyed with African American individuals and families at 35.2%. Seven (7.7%) percent identified as Latino/Hispanic.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The City of Marshall is located between two larger urbanized areas, Longview, TX and Shreveport, LA and emergency shelter and housing programs are provided in these localities. This means that many people experiencing homelessness in Marshall usually must move to other communities in order to access emergency shelters and other housing programs or live doubled-up with family and friends.

Beyond individuals and families that meet the HUD definition of homeless, there were 183 children in the Marshall Independent School District who were also identified as homeless. Almost all of these families were living doubled-up with relatives and/or friends. Much of the homelessness in the City of Marshall is due simply to poverty from a lack of full-time employment at a living wage and a lack of affordable housing.

People who are unsheltered are a smaller group. They tend to be single adults with few community supports or connections, and often dealing with mental illness, substance abuse and chronic physical illness. Due to their transient nature, it is harder to estimate a number who fit into this category. Additionally, the City of Marshall is surrounded by heavily wooded rural areas where many unsheltered homeless live in encampments. These encampments are usually secluded and are not known to service providers and often not even law enforcement. Of the 524 adults surveyed during the PIT count, 24 adults reported that they had spent the previous night in an unsheltered situation.

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:

In summary, the special needs population requires affordable, and often more accessible housing, than 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:

The three primary areas of public service needs are children and youth, the elderly, and unemployed and underemployed working-age individuals. More than 1% of the Texas children are abused, translating into approximately 70 children in any given year who are abused in Marshall. Abused 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.

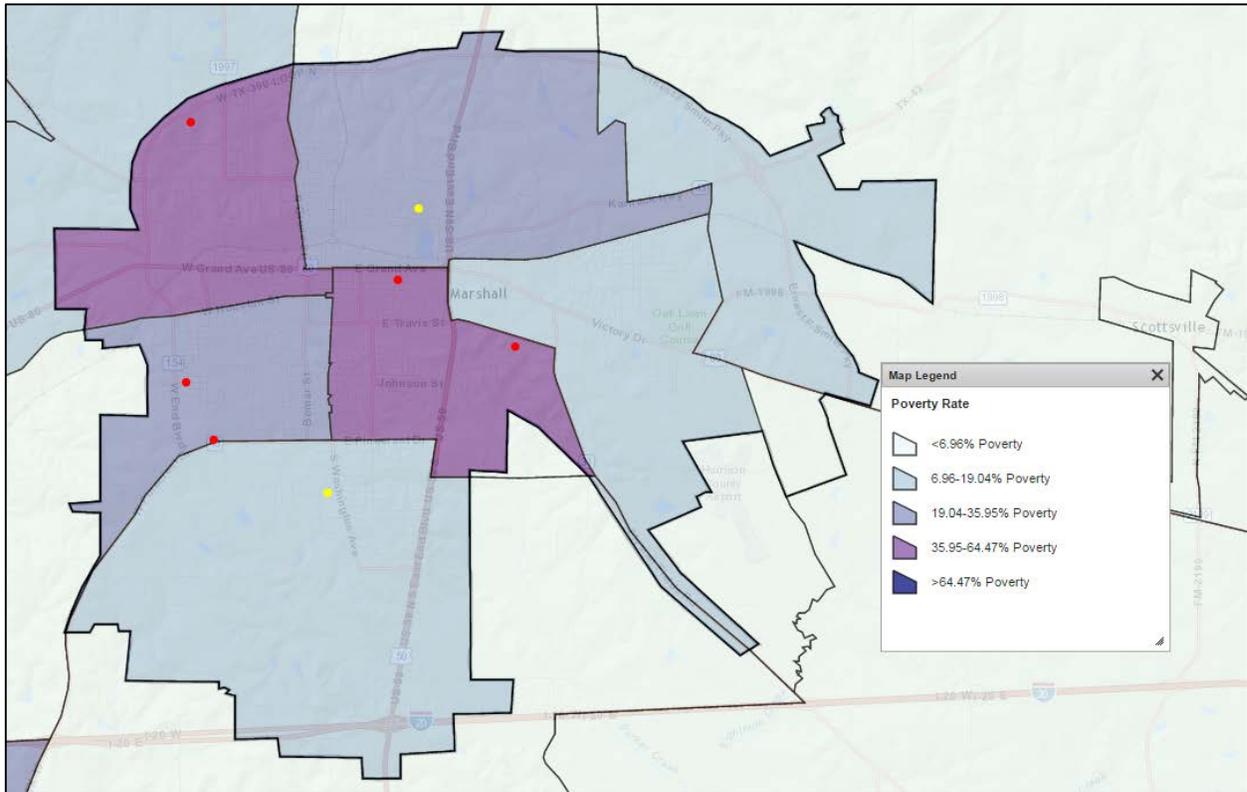
Rents and Income Required for Rental Housing Units

	Efficiency	1-bedroom	2-bedroom	3-bedroom	4-bedroom
FMRs	\$461	\$587	\$732	\$960	\$978
Apt Rents	N/A	\$499-\$560	\$569-\$695	\$650-\$740	\$720
SF Rents	N/A	N/A	\$550-\$575	\$850-\$1,600	\$1,000-\$1,800
Income required to rent at Marshall rents & not have cost burden of > 30%	N/A	\$19,960-\$22,400	\$22,000-\$27,800	\$26,000-\$64,000	\$40,000-\$72,000
Income required to rent at Marshall rents not have cost burden of > 25%	N/A	\$23,952-\$26,880	\$26,400-\$33,360	\$31,200-\$76,800	\$48,000-\$86,400

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.

Location of Subsidized Developments with Poverty Rate by Census Tract



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	7,236	77%
1-unit, attached structure	164	2%
2-4 units	801	8%
5-19 units	805	9%
20 or more units	179	2%
Mobile Home, boat, RV, van, etc	242	3%
Total	9,427	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	14	0%	31	1%
1 bedroom	114	2%	664	22%
2 bedrooms	948	20%	1,139	38%
3 or more bedrooms	3,774	78%	1,197	39%
Total	4,850	100%	3,031	100%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS

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

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.

Rents	Renters	Available Units
< \$200	503	241
\$200-\$299	247	75
\$300-\$499	679	444
\$500-\$749	360	970
\$750-\$999	446	667
\$1,000-\$1,499	549	437
> = \$1,500	362	23

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: 2000	Most Recent Year: 2011	% Change
Median Home Value	57,200	85,900	50%
Median Contract Rent	347	504	45%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,638	54.0%
\$500-999	1,323	43.7%
\$1,000-1,499	70	2.3%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	3,031	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	350	No Data
50% HAMFI	1,210	820
80% HAMFI	2,140	1,815
100% HAMFI	No Data	2,310
Total	3,700	4,945

Table 30 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$461	\$587	\$732	\$960	\$978
High HOME Rent	\$435	\$553	\$690	\$905	\$922
Low HOME Rent	\$435	\$522	\$627	\$724	\$808

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

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.

Rents	Renters	Available Units
< \$200	503	241
\$200-\$299	247	75
\$300-\$499	679	444
\$500-\$749	360	970
\$750-\$999	446	667
\$1,000-\$1,499	549	437
> = \$1,500	362	23

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 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 ¾ 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	1,071	22%	1,275	42%
With two selected Conditions	22	0%	74	2%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,757	77%	1,682	55%
Total	4,850	99%	3,031	99%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	218	4%	348	11%
1980-1999	807	17%	620	20%
1950-1979	2,405	50%	1,521	50%
Before 1950	1,420	29%	542	18%
Total	4,850	100%	3,031	99%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	3,825	79%	2,063	68%
Housing Units build before 1980 with children present	225	5%	385	13%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	1,212	341	1,553
Abandoned Vacant Units	550	341	891
REO Properties	30	0	30
Abandoned REO Properties	0	0	0

Table 35 - Vacant Units

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

Because housing in Marshall is relatively old and, based on the prices, most likely small and/or in need of repair, there is a substantial need for new owner and rental housing. Abandoned, dilapidated properties pose a significant problem in the city. Recently, the City demolished 75 abandoned houses that posed a safety hazard. More such houses will be demolished in 2015. The City has an extensive list of LMI homeowners who have applied for housing rehabilitation, however the funds are not available to meet all of the needs and the waiting list very long. Much of the rental housing is single family with individual landlords, many of whom are absentee, and the economies of scale combined with the laws of supply and demand result in these rentals being more poorly maintained than units in large apartments. While Marshall's overall vacancy rate is no higher than many Texas cities, the majority of the vacancies are classified as "other vacant", indicating that they are either abandoned, uninhabitable or in the process of being renovated. As a result, in general much of the housing stock in Marshall is in fair or poor condition.

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	9	642	0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Currently there are 74 public housing units in 2 developments, with 69 occupied. Poplar Street has 24 3-bedroom units and Oak Leaf Village Senior Apartments has 48 1-bedroom and 2 2-bedroom units. Additionally there are 403 Section 8 HCVs managed by the Marshall Housing Authority. MHA also participates with a local apartment complex for 9 project-based Section 8 vouchers. This complex is in good condition and meets all HQS requirements.

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

The Oak Leaf Village Senior Apartments, with 50 units was constructed in 1985 and is in good condition. The Poplar Street Apartments, with 24 units, was constructed in 1987 and is also in good condition. In 2011 both developments received an Energy Audit with no major issues. In 2014, MHA completed additional energy conservation measures on both, including weatherization and additional attic insulation. Under annual REAC process, MHA passed and was rated as successful with a score of 64 for the public housing program.

Public Housing Condition

Public Housing Development	Average Inspection Score
Oak Leaf	64
Poplar Street	64

Table 37 - Public Housing Condition

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

The 2 developments are in good condition and only minor repairs and continued energy efficiency improvements are expected to be needed and carried out. Depending on the accessibility needs of new residents, there may be a need for accessibility retrofitting in more 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 no facilities in Marshall targeting homeless households. 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	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households

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

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.

Below is a repeat of the mainstream services available to homeless households:

- 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.

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 no growth, and even 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. The overwhelming barrier to affordable housing is the private market that drives 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 by October 2015. 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.

The 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.

The City, MHA, Habitat and related affordable housing developers are working in concert to investigate the viability for a comprehensive housing plan that will include a funding plan utilizing state HOME funds along with local CDBG funds and other public and private funding such as Choice Neighborhoods, HOPE VI Main Street, Housing Tax Credits, Housing Trust Fund and foundation grants.

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	462	907	7	8	1
Arts, Entertainment, Accommodations	792	1,427	12	13	1
Construction	344	312	5	3	-2
Education and Health Care Services	1,387	2,087	21	19	-2
Finance, Insurance, and Real Estate	394	1,047	6	10	4
Information	59	107	1	1	0
Manufacturing	1,170	1,154	18	11	-7
Other Services	316	400	5	4	-1
Professional, Scientific, Management Services	234	363	4	3	0
Public Administration	0	0	0	0	0
Retail Trade	715	2,002	11	18	8

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Transportation and Warehousing	198	156	3	1	-2
Wholesale Trade	204	382	3	3	0
Total	6,275	10,344	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	10,594
Civilian Employed Population 16 years and over	9,883
Unemployment Rate	6.71
Unemployment Rate for Ages 16-24	27.04
Unemployment Rate for Ages 25-65	3.03

Table 40 - Labor Force

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	1,166
Farming, fisheries and forestry occupations	352
Service	1,415
Sales and office	2,171
Construction, extraction, maintenance and repair	986
Production, transportation and material moving	866

Table 41 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	7,386	78%
30-59 Minutes	1,782	19%
60 or More Minutes	291	3%
Total	9,459	100%

Table 42 - Travel Time

Data Source: 2007-2011 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	1,110	63	823

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
High school graduate (includes equivalency)	1,975	76	1,169
Some college or Associate's degree	2,487	174	874
Bachelor's degree or higher	1,898	20	335

Table 43 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	97	388	224	155	288
9th to 12th grade, no diploma	464	347	423	459	473
High school graduate, GED, or alternative	733	683	828	1,709	1,127
Some college, no degree	1,601	1,036	606	1,273	504
Associate's degree	258	305	63	252	78
Bachelor's degree	71	484	352	807	334
Graduate or professional degree	7	134	112	364	206

Table 44 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,204
High school graduate (includes equivalency)	22,828
Some college or Associate's degree	24,285
Bachelor's degree	36,861
Graduate or professional degree	44,848

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

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 a work force that has post-secondary education or certifications. Much of the manufacturing sector also requires 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 of this, the more the educational level and employability of the workforce will increase.

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

The 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)?

No, the City does not participate in a 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.

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.

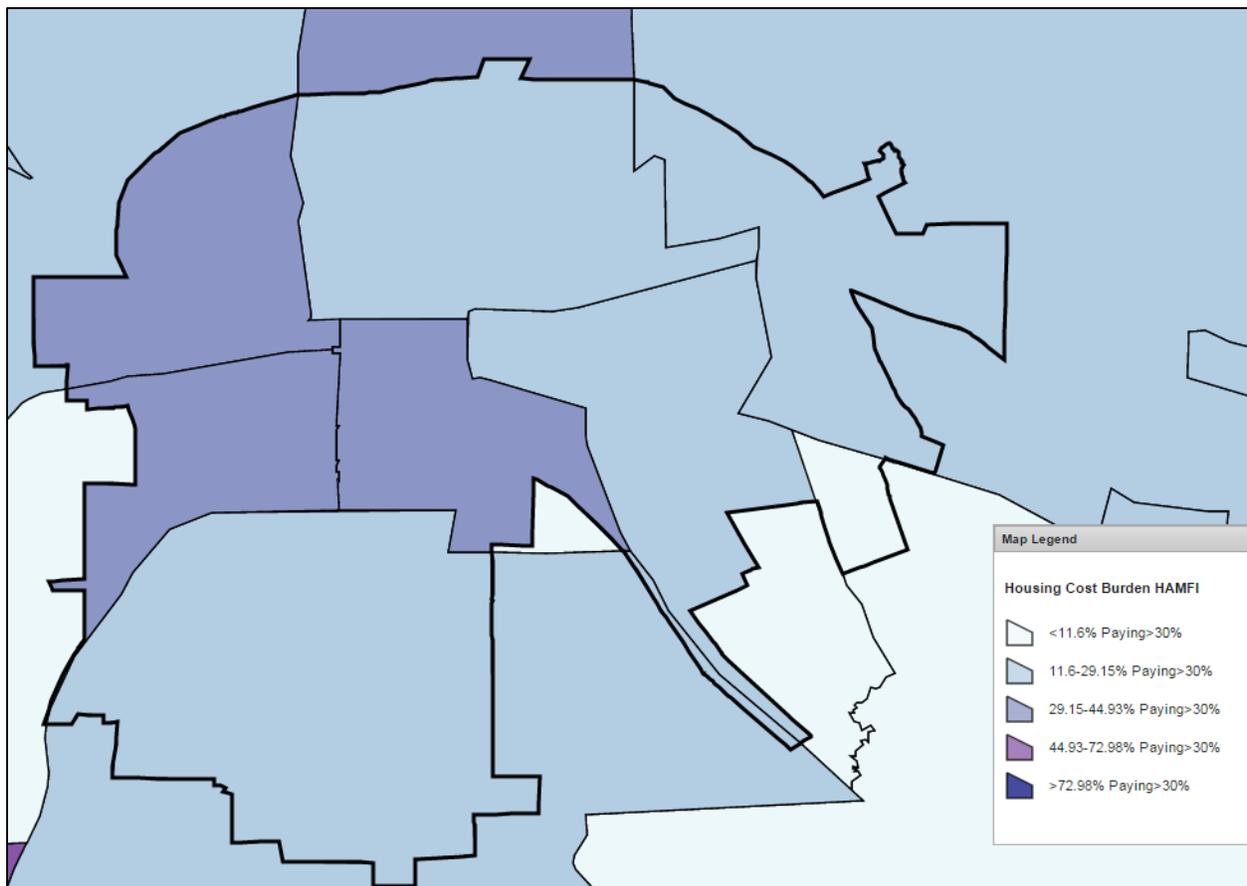
The City and MEDC are committed to bringing more jobs and training opportunities to Marshall and the Consolidated Plan has given a high priority to both.

MA-50 Needs and Market Analysis Discussion

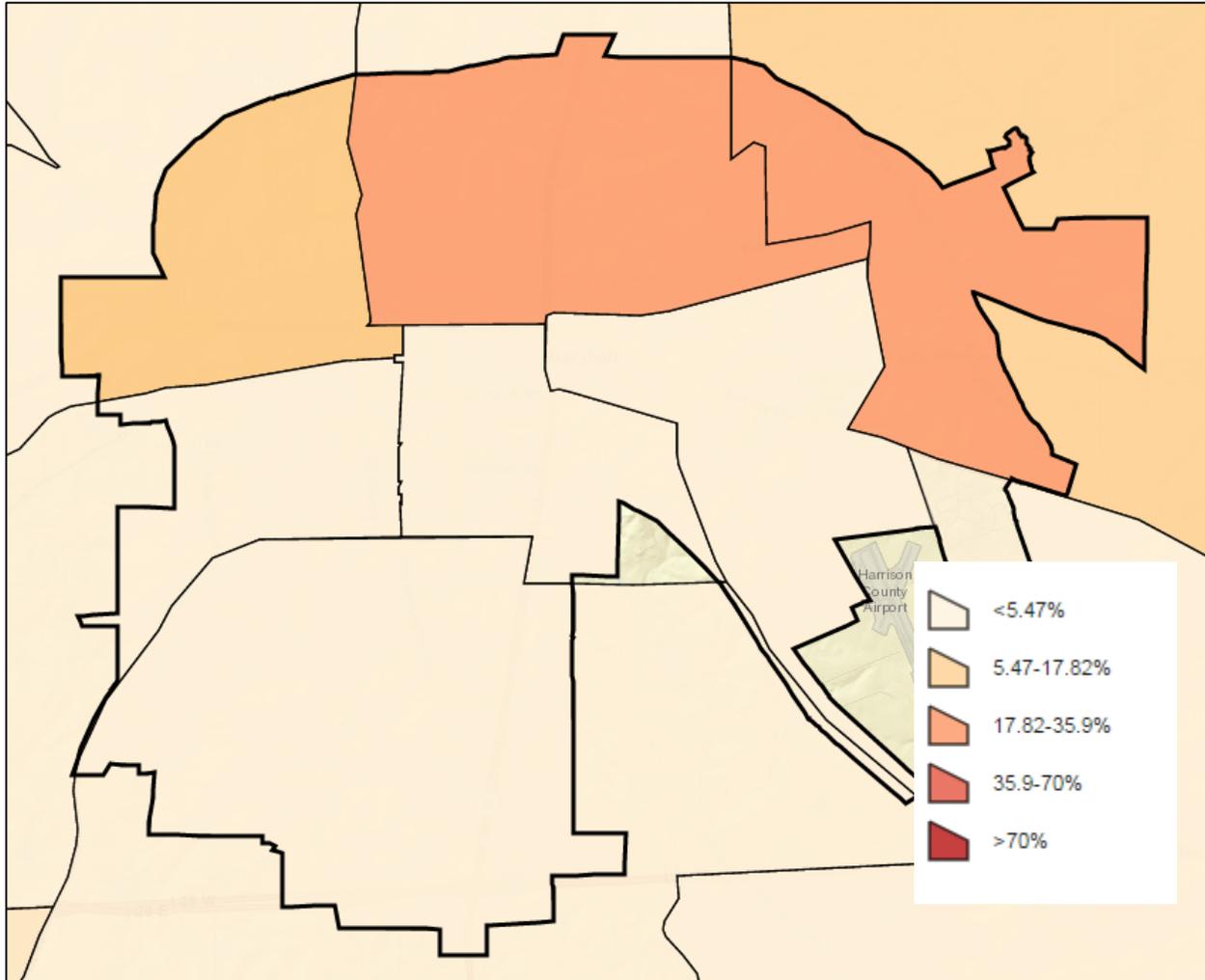
**Are there areas where households with multiple housing problems are concentrated?
(include a definition of "concentration")**

The primary housing problem is cost. Overcrowding is a secondary housing problem. Reviewing the 2 maps below, 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.

All Households with Housing Cost Burden (cpdmaps)



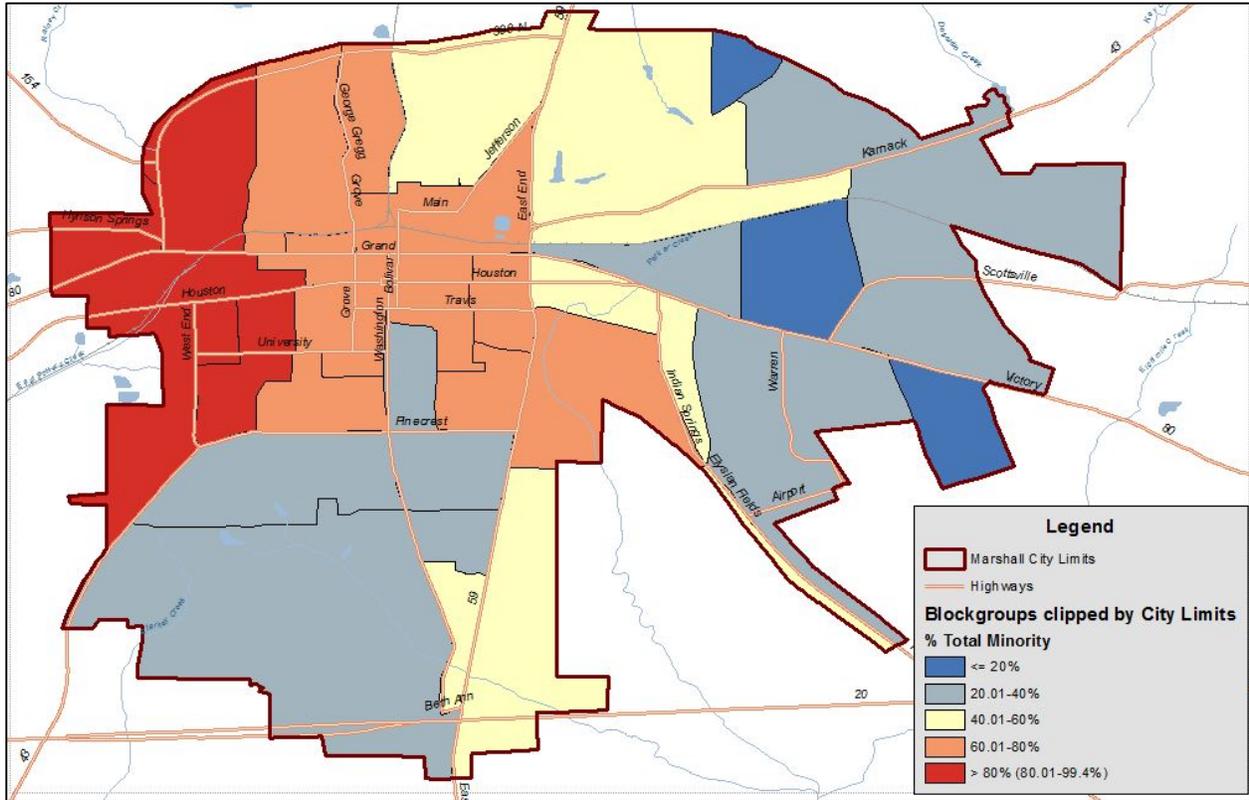
LMI Households with Overcrowding (cpdmaps)



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.

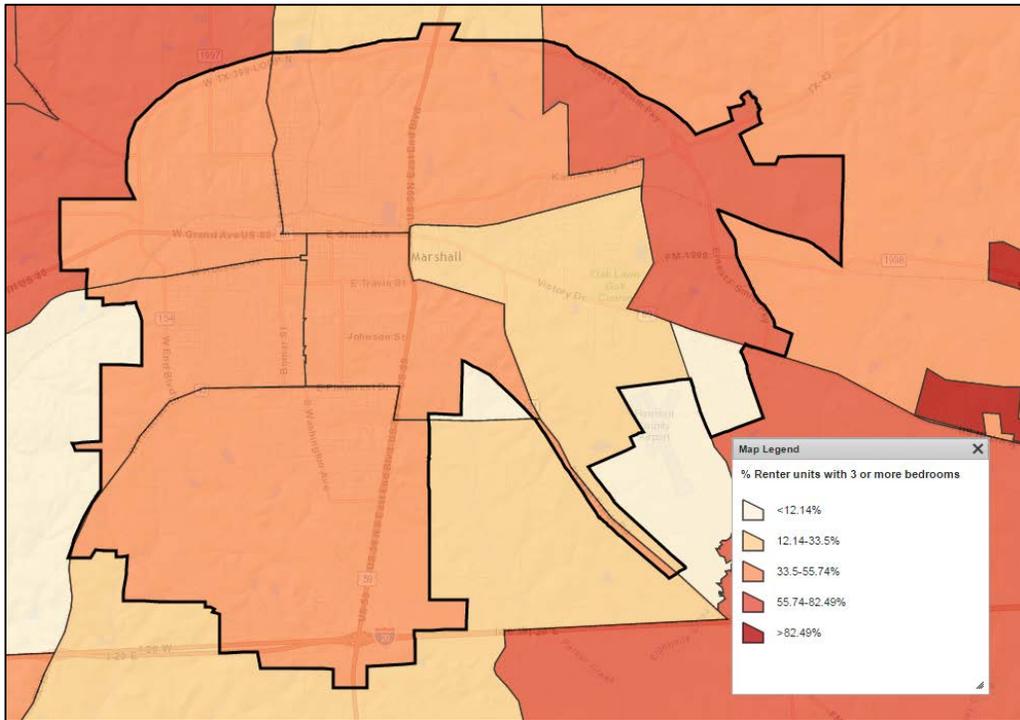
Percent Minority Population by Census Block Group (ACS/HUD 2014 data)



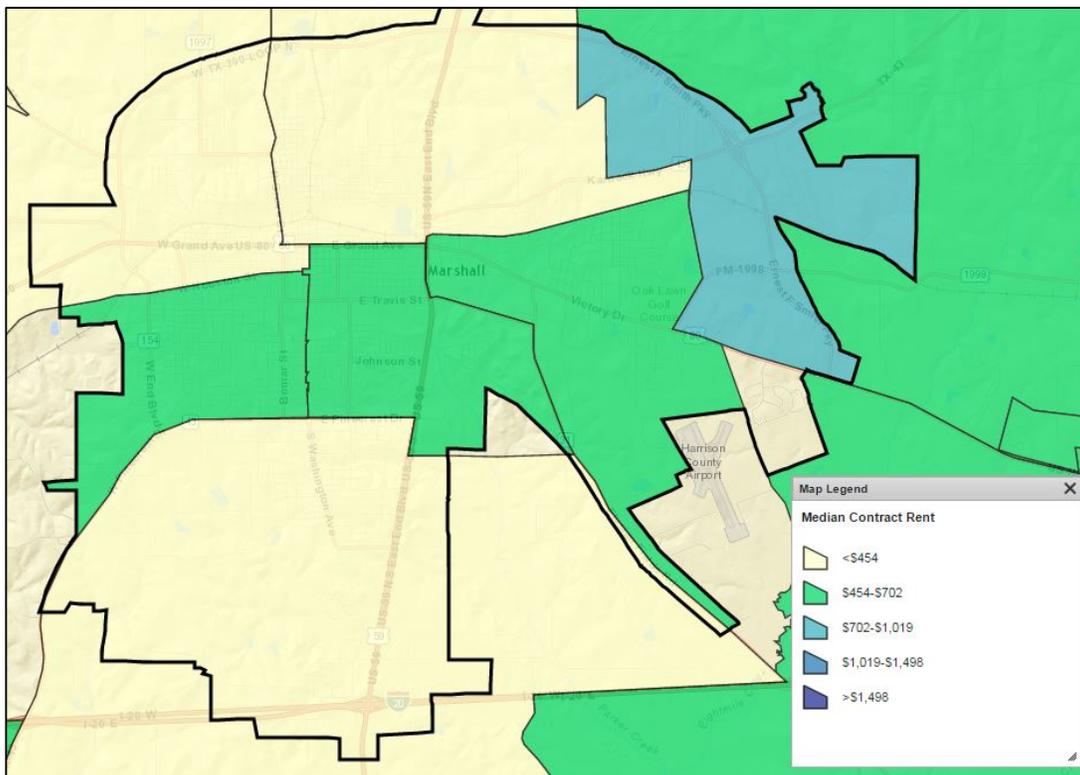
What are the characteristics of the market in these areas/neighborhoods?

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.

Percent of Rentals with 3 or More Bedrooms (cpdmaps)



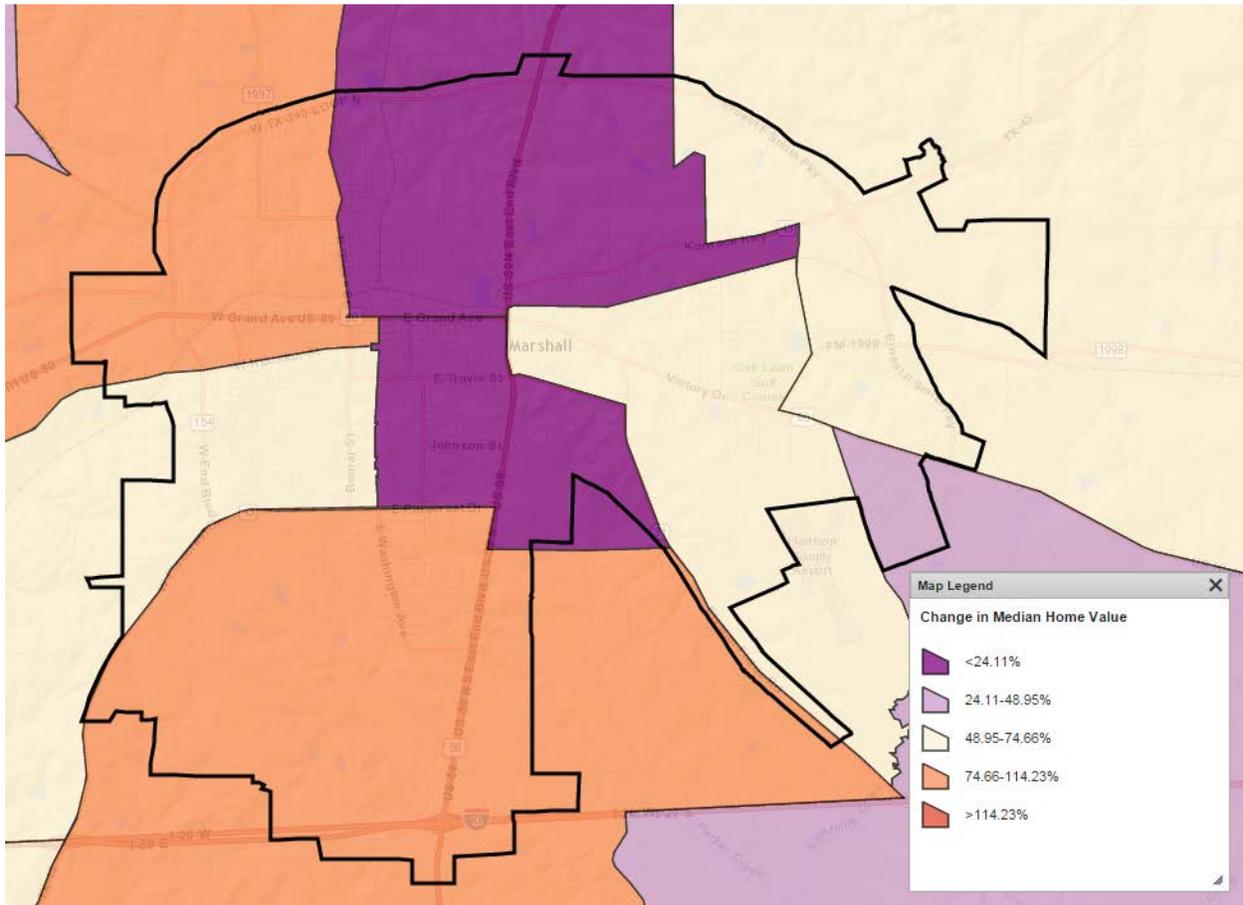
Median Contract Rents (cpdmaps)



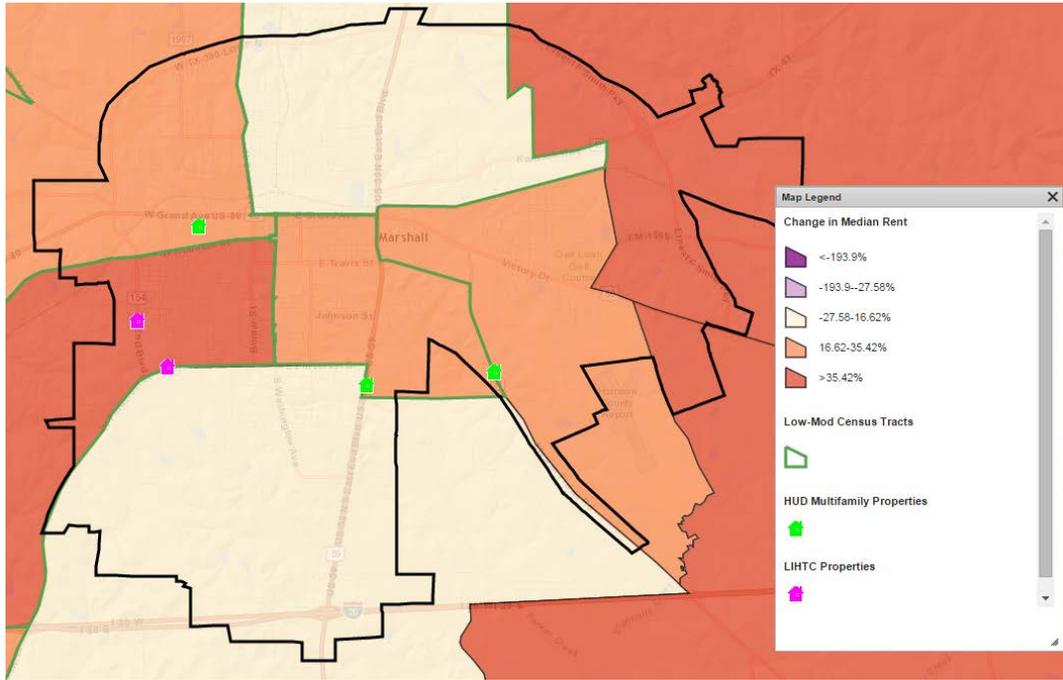
Despite the low rents in the area, the change in median home values has increased significantly in the northwest and southwest parts of Marshall, and to a lesser degree in the western areas. This bodes well for homeowners who desire to sell and relocate to areas of less minority concentration – the concept 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 shows the risk of homelessness due to increased rents.

Also expected due to the concentration of low-income in the north, west and northwest would be the concentration of housing vouchers in those areas. The far northwest area has the highest percent of housing vouchers in the city, followed by the north and west.

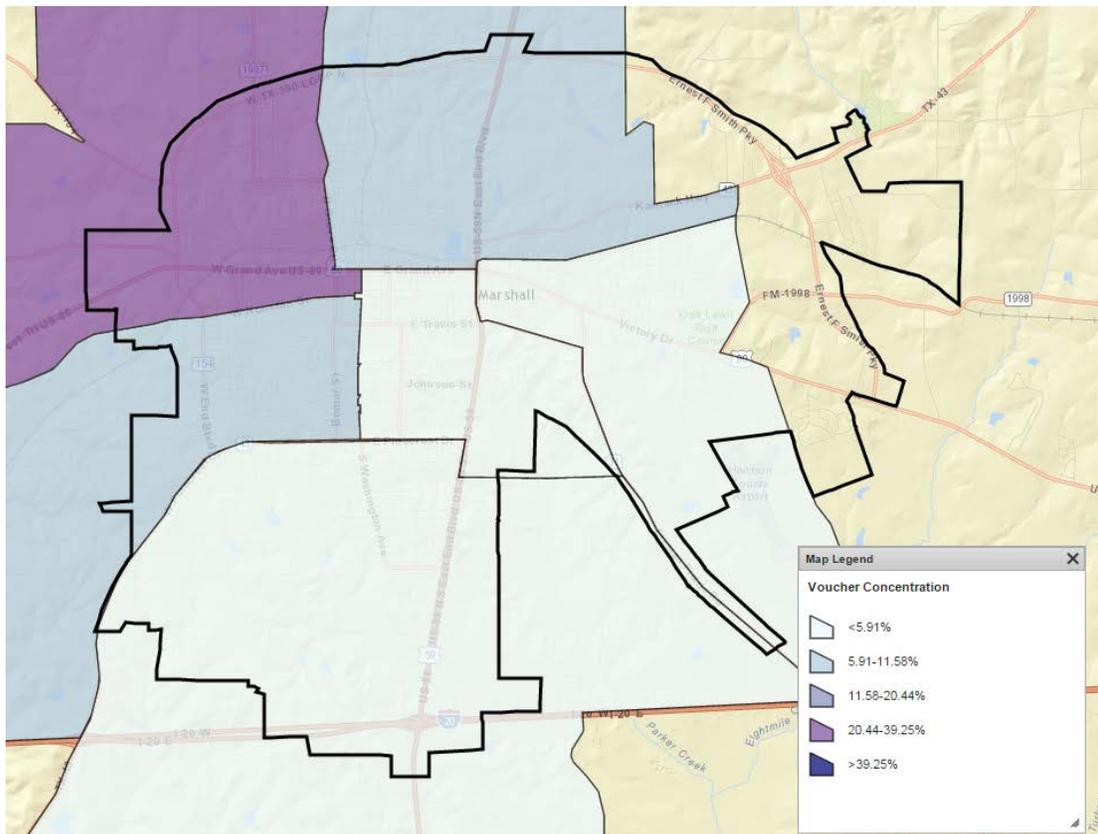
Percent Change in Median Home Values (cpdmaps)



Risk of Homelessness Due to Increased Rents (cpdmaps)



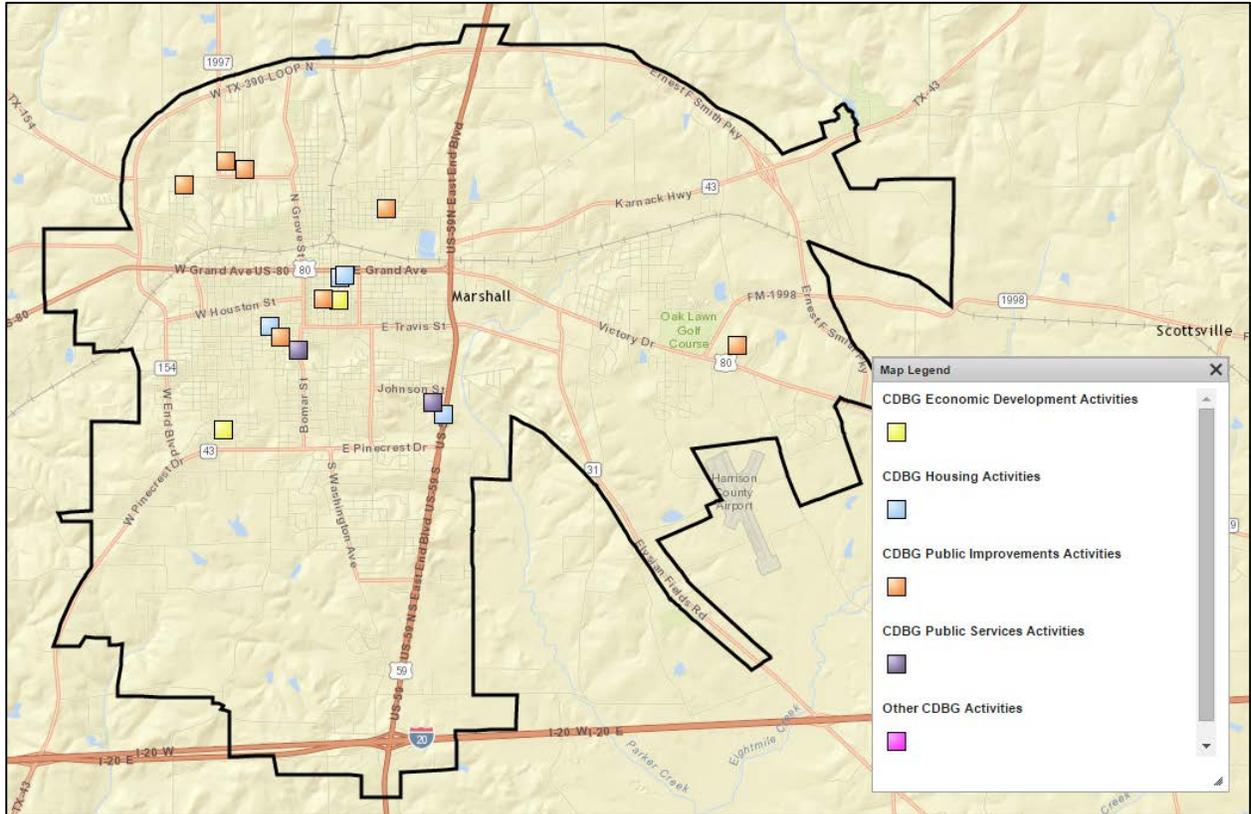
Percent of Housing Vouchers by Census Tract (cpdmaps)



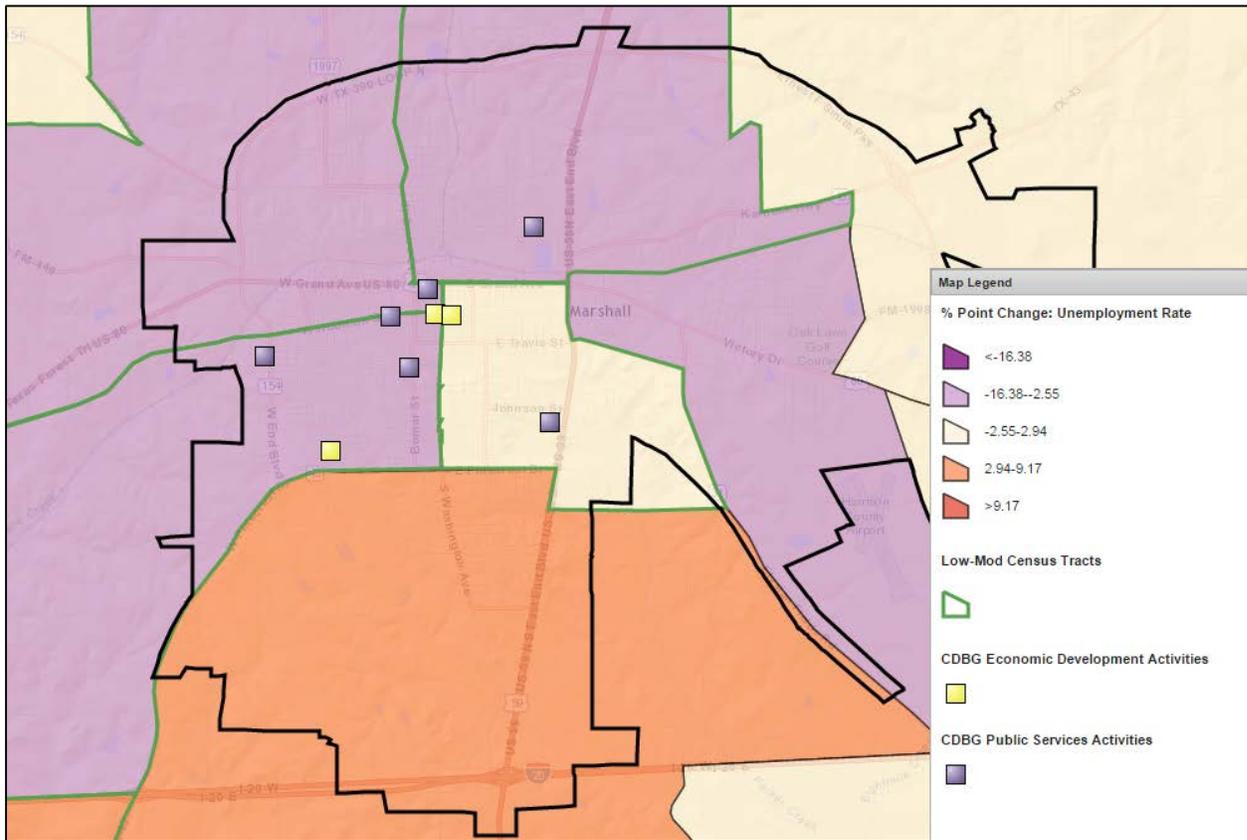
Are there any community assets in these areas/neighborhoods?

HUD's cpdmaps combines several variables to depict the workforce development opportunities in census tracts. The north, northwest and west tracts in Marshall have the highest reduction in percent unemployment and the location of CDBG public service and economic development activities.

Location of CDBG-Funded Activities (cpdmaps)



Workforce Development Opportunities (cpdmaps)



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.

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

To be added later

Table 46 - Geographic Priority Areas

General Allocation Priorities

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

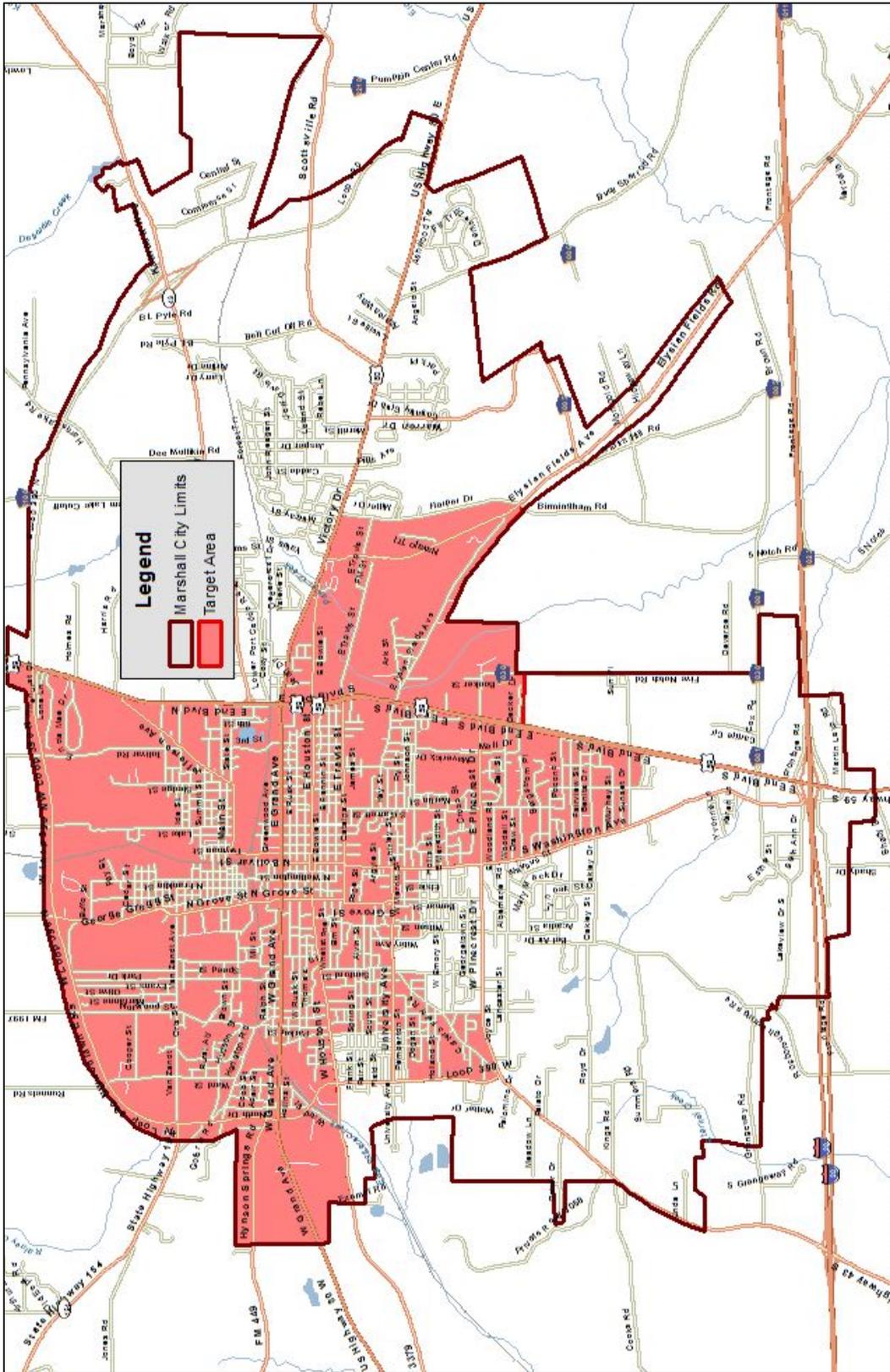
The allocation of investments geographically is a tiered process:

- Focus only on CDBG Target Areas (51% or more LMI households – see map below);
- 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.

CDBG Target Area (51% or Greater Low- to Moderate Income Households)



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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Code Enforcement/Neighborhood Clean-ups
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Middle Non-housing Community Development
Geographic Areas Affected		
Associated Goals		

	Description	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.
	Basis for Relative Priority	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.
3	Priority Need Name	Sanitary Sewer Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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.
4	Priority Need Name	Flood Control/Drainage
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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	Priority Need Name	Street Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Due to the age of the neighborhoods in the Target Areas, many of the streets need to be improved.
	Basis for Relative Priority	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	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Improve and expand sidewalks in CDBG Target Areas, particularly in conjunction with street improvements.
	Basis for Relative Priority	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	Priority Need Name	Improved street/sidewalk lighting
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Installation of new street/sidewalk lighting and improving existing lighting to increase public safety and make the Target Areas more pedestrian friendly.
	Basis for Relative Priority	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	Priority Need Name	Neighborhood Parks
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Improve and expand existing neighborhood parks.
	Basis for Relative Priority	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	Priority Need Name	Centers for Special Needs Populations
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Expand existing or add new centers for the elderly and/or disabled.

	Basis for Relative Priority	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. Improvements to and development of senior centers received very high priority ratings while centers for the disabled received relatively high (average score of 2.14 out of 3) ratings.
10	Priority Need Name	Health Clinics
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Provide new free or low-cost health clinics
	Basis for Relative Priority	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.
11	Priority Need Name	Homeless and/or Domestic Violence Shelters
	Priority Level	High
	Population	Extremely Low Low Chronic Homelessness Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Non-housing Community Development

	Geographic Areas Affected	
	Associated Goals	
	Description	Marshall has no homeless or domestic violence shelters and is in need of providing safe shelter for residents in need.
	Basis for Relative Priority	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.
12	Priority Need Name	Owner Occupied Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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.
13	Priority Need Name	Owner Occupied Housing Demolition/Reconstruction
	Priority Level	High

	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	
	Associated Goals	
	Description	Many of the code violators are living in housing that cannot be rehabilitated and needs to be demolished and reconstructed.
	Basis for Relative Priority	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.
14	Priority Need Name	Owner Occupied New Construction
	Priority Level	High
	Population	Extremely Low Low Moderate Other
	Geographic Areas Affected	
	Associated Goals	
	Description	The development of new affordable owner-occupied housing units is a very high need in Marshall.
	Basis for Relative Priority	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.
15	Priority Need Name	Down payment Assistance & Credit Counseling

	Priority Level	High
	Population	Low Moderate Other
	Geographic Areas Affected	
	Associated Goals	
	Description	Provide down payment and closing cost assistance along with credit counseling and financial literacy education for first-time homebuyers.
	Basis for Relative Priority	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.
16	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	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.

	Basis for Relative Priority	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.
17	Priority Need Name	Employment Training/Job Placement
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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	Priority Need Name	Adult Education
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	

	Associated Goals	
	Description	Provision of ESL education and other literacy and GED education to adults is vital to the economic well-being of residents.
	Basis for Relative Priority	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	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development Other
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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.
20	Priority Need Name	Senior Services
	Priority Level	High

	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	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.
	Basis for Relative Priority	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.
21	Priority Need Name	Subsistence Assistance
	Priority Level	High
	Population	Extremely Low Low Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	
	Description	Food pantries, emergency rent/utility assistance, prescription assistance are critical needs for those living below poverty or who have become unexpectedly unemployed or disabled.

	Basis for Relative Priority	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.
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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.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	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 48 – Influence of Market Conditions

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

Introduction

The City expects to receive approximately \$250,000 - \$300,000 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 and ESG funds to support new development and rapid re-housing.

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.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	301,503	0	400,000	701,503	1,057,350	Marshall will receive \$301,503 in PY 2015 and it is expected that due to HUD allocations and new entitlements coming on line, the average annual allocation for Marshall will decrease by 5% per year.

Table 49 - 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

Not Applicable

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.

With new City staff and a new public housing director, the City and MHA have embarked on building a collaborative of agencies to develop and implement a comprehensive housing plan, including the identification and securing of additional resources outside the scope of CDBG and PIH funding.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Marshall	Government	Public Facilities Neighborhood Improvements Economic Development	City of Marshall
Marshall Housing Authority	PHA	Homeownership Public Housing Planning	City of Marshall

Table 50 - 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
Homelessness Prevention Services			
Counseling/Advocacy	X		
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X		
Utilities Assistance	X		
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care			
Education	X		
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			
Other			

Table 51 - 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 strategies for overcoming gaps and capacity issues in the service delivery system require additional funding. The City of Marshall will continue to work with the North East Texas Homeless Coalition and the Texas Homeless Network to identify a strategies for developing new programs, identifying funding and building the capacity of local agencies.

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	Code Enforcement	2015	2019	Non-Housing Community Development		Code Enforcement	CDBG: \$300,000	Housing Code Enforcement/Foreclosed Property Care: 800 Household Housing Unit Other: 100 Other
2	Water Improvements	2015	2019	Non-Housing Community Development		Water Improvements	CDBG: \$325,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
3	Sanitary Sewer Improvements	2015	2019	Non-Housing Community Development		Sanitary Sewer Improvements	CDBG: \$100,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
4	Flood Control/Drainage	2015	2019	Non-Housing Community Development		Flood Control/Drainage	CDBG: \$125,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Street Improvements	2015	2019	Non-Housing Community Development		Street Improvements	CDBG: \$300,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2750 Persons Assisted
6	Owner Occupied Housing Rehabilitation	2015	2019	Affordable Housing		Owner Occupied Housing Rehabilitation	CDBG: \$120,000	Homeowner Housing Rehabilitated: 11 Household Housing Unit
7	Owner Occupied Housing Demolition/Reconstruction	2015	2019	Affordable Housing		Owner Occupied Housing Demolition/Reconstruction	CDBG: \$85,000	Homeowner Housing Rehabilitated: 1 Household Housing Unit
8	Youth Services	2015	2019	Non-Housing Community Development		Youth Services	CDBG: \$80,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
9	Adult Basic Education	2015	2019	Non-Housing Community Development		Adult Education	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Provide salaries for code enforcers conducting inspections, citing violators, providing information to violators in CDBG Target Areas and managing all of the legal activities related to citations for violations in the Target Areas.
2	Goal Name	Water Improvements
	Goal Description	Repair, replace and/or install water lines in CDBG Target Areas.
3	Goal Name	Sanitary Sewer Improvements
	Goal Description	Repair, replace and/or install sanitary sewer lines in CDBG Target Areas.
4	Goal Name	Flood Control/Drainage
	Goal Description	Improve open ditches and storm drainage lines and/or install storm water detention ponds in CDBG Target Areas
5	Goal Name	Street Improvements
	Goal Description	Repave deteriorating streets in CDBG Target Areas
6	Goal Name	Owner Occupied Housing Rehabilitation
	Goal Description	Provide minor and moderate housing rehabilitation for low- to moderate-income homeowners.
7	Goal Name	Owner Occupied Housing Demolition/Reconstruction
	Goal Description	Demolish and reconstruct unsafe/dilapidated housing for low- to moderate-income homeowners.

8	Goal Name	Youth Services
	Goal Description	Provide assistance to social service agencies such as Communities in Schools, Boys & 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.
9	Goal Name	Adult Basic Education
	Goal Description	Provide assistance to Literacy Council to provide literacy education and/or GED preparation

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

The City's goal for the next 5 years is to fund the rehabilitation or reconstruction of 12 owner-occupied housing units, and to facilitate the Marshall Housing Authority and area non-profits in moving 30 households from Section 8 to homeownership, constructing 5 new affordable houses for homeownership and providing first-time homebuyers assistance to 15 renters moving to homeownership. Included in the City's efforts will be the assistance to Habitat for Humanity and/or other viable non-profit in securing state CHDO status and state HOME funds. The City will continue to identify, investigate and promote incentives for developers to increase the affordable housing stock for both renter- and owner-occupancy.

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

The City, Marshall Housing Authority, Habitat for Humanity and other non-profits focusing on affordable housing are working to design a planning program to create and implement a comprehensive housing plan for Marshall. As part of the planning process, the collaborative will be hosting focus groups with MHA residents to ascertain ways to increase resident involvement in the Poplar and Oak Leaf communities, the community at large and the self-sufficiency programs of MHA to move residents from public housing to HCVs and from HCVs to home ownership or non-subsidized rentals.

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

No

Plan to remove the ‘troubled’ designation

Not Applicable

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

Barriers to Affordable Housing

Marshall has been experiencing no growth, and even 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. The overwhelming barrier to affordable housing is the private market that drives 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 by October 2015. 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.

The 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.

The City, MHA, Habitat and related affordable housing developers are working in concert to investigate the viability for a comprehensive housing plan that will include a funding plan utilizing state HOME funds along with local CDBG funds and other public and private funding such as Choice Neighborhoods, HOPE VI Main Street, Housing Tax Credits, Housing Trust Fund and foundation grants.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The new Fair Housing Plan with its Assessment of Fair Housing (formerly Analysis of Impediments) will be conducted during the first quarter of PY 2015 and will be used to more completely identify all fair housing and affordable housing barriers as well as set forth a 5-year plan for removing or ameliorating as many as possible to the extent possible.

Dovetailing with the Consolidated Plan and the Fair Housing Plan will be the City's strategy to develop 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 Marshall Economic Development Corporation will continue to provide incentives for business start-ups, business expansions and business relocations to Marshall.

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 and the Department of State Health Services are working together to develop a statewide discharge plan so that no person is discharged into homelessness. Similar efforts are being made with the Texas Department of Criminal Justice and the Texas Department of Child and Protective Services. All publically funded institutions will be ask 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.

Agencies Contacted:

Organization	Responsible Entity Type	Services Provided	Geographic Area Served
Area Agency on Aging	Government	Senior services: Nutrition, senior centers, transportation, care coordination, in-home assistance, benefits counseling. Information and referral, nursing home Ombudsman	Anderson, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Panola, Rains, Rusk Smith, Upshur, Van Zandt, Wood Counties
Bridge of Compassion	Non-Profit	Food, clothing and limited emergency housing	Harrison County
Community Services of Northeast Texas	Non-Profit	Energy assistance, Meals on Wheels, Head Start, outreach	Bowie, Camp, Harrison, Marion, Morris, Panola Counties
Community Healthcore	Non-Profit	Mental health and	East Texas
Special Health Resources for Texas	Non-Profit	HIV/AIDS services	East Texas
Disabled American Veterans	Non-Profit	Assistance to service-injured veterans; referral; employment assistance	Harrison County
East Texas Council of Governments	Governmental Entity	Programs include Workforce Solutions, Area Office on Aging; GIS services, public safety issues and transportation (GoBus)	Anderson, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Panola, Rains, Rusk Smith, Upshur, Van Zandt, Wood Counties

East Texas Literacy Council	Non-Profit	Basic Adult Education; GED courses; English as a Second Language	Harrison County
East Texas Open Door	Non-Profit	Residential Youth Services	East Texas
Goodwill Industries	Non-Profit	Thrift Store	Marshall, TX
Habitat for Humanity	Non-Profit	Homeownership opportunities for low-income families	Marshall, TX
Harrison County Community Services	Governmental Entity	Indigent health care program	Harrison County
HiWay 80 Rescue Mission	Non-Profit	Emergency shelter, transitional housing programs, meals, prescription assistance, referrals, laundry facilities, computer lab, religious programs	Harrison County
Housing Authority of Marshall	Governmental Entity	Rental assistance	Marshall, TX
Salvation Army	Non-Profit	Food pantry, utility assistance	Marshall, TX
Tri-County Communication Action Agency		Utility assistance, energy improvements for low-income homeowners, free or discounted medical services through the Marshall Health Clinic	Harrison, Jasper, Newton, Panola, Sabine, San Augustine, Shelby, Tyler, Upshur counties
Women's Center of East Texas	Non-Profit	24-hour crisis line, emergency shelter, outreach, counseling, legal support and advocacy, referrals	East Texas

Workforce Solutions	Governmental Entity	Job readiness, job search, links to literacy programs, training and education	Anderson, Camp, Cherokee, Gregg, Harrison, Henderson, Marion, Panola, Rains, Rusk Smith, Upshur, Van Zandt, Wood Counties
United Churches of Marshall	Non-Profit	Food pantry, Jobs for Life program	Marshall, TX

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 will 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.

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 or demolition. 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

The City of Marshall 's monitoring strategy is 2-fold: monitoring agencies receiving CDBG funds and reviewing other entities to ensure compliance with the Consolidated Plan strategies. Though the City's monitoring of CDBG-funded organizations and activities has been effective, staff will continue to improve the procedures to enhance the monitoring activities. The staff will review requests for reimbursement to ensure that all are for authorized activities on eligible/approved projects and that back-up documentation, such as time sheets, invoices/bills and cancelled checks proving payment are provided and accurate. The reimbursement requests will continue to be tied to beneficiary data to ensure that the per-person benefits are reasonable and that those receiving the benefits are eligible by income, residency within the city and situation. In addition, the City staff will continue to ensure that the funded agencies maintain current audits with no significant findings and those expending more than \$500,000 (under the Omni Circular \$750,000) in federal funds in a given year have conducted a single audit. During the on-site monitorings, the City will continue to review all of the financial management systems of the agencies to ensure that they are in keeping with the new Omni Circular (formerly the A-87 and A-122) and other accounting practices.

Measurable results or accomplishments are expected on all funded activities and the City staff will continue to evaluate the results through the monitoring process. Progress toward project goals will continue to be monitored on a monthly or quarterly basis when reimbursement requests are submitted. Reimbursement of CDBG funds for project expenditures is directly correlated with the reporting of accomplishments.

Construction projects will continue to be monitored through desk reviews of all documentation, work write-ups, materials lists, certified payrolls, etc. and on-site inspections to ensure completion of the funded items and to conduct employee interviews when needed for Davis Bacon compliance. The City will also ensure that any required permits are secured before activities are commenced and that City inspectors assess the quality of the work to ensure that it is within all applicable codes.

All project and individual activities will continue to receive an environmental review and will be entered into the new HUD HEROS system. No CDBG funds will be expended on non-exempt activities until clearance by HUD has been obtained.

When the City receives a request for review of a project for consistency with the Consolidated Plan, staff will carefully review the application and provide the requester and funding agency with its determination. When the City is alerted to a proposed project that is subject to Consolidated Plan consistency but the

applicant has not submitted a request for review, the staff will contact the applicant and/or the prospective funder and secure the necessary documentation to render a determination.

Expected Resources

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

Introduction

The City expects to receive approximately \$250,000 - \$300,000 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 and ESG funds to support new development and rapid re-housing.

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.

rehabilitation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	301,503	0	400,000	701,503	1,057,350	Marshall will receive \$301,503 in PY 2015 and it is expected that due to HUD allocations and new entitlements coming on line, the average annual allocation for Marshall will decrease by 5% per year.

Table 53 - 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

Not applicable

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.

With new City staff and a new public housing director, the City and MHA have embarked on building a collaborative of agencies to develop and implement a comprehensive housing plan, including the identification and securing of additional resources outside the scope of CDBG and PIH funding.

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	Code Enforcement	2015	2019	Non-Housing Community Development		Code Enforcement	CDBG: \$64,000	Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit
2	Water Improvements	2015	2019	Non-Housing Community Development		Water Improvements	CDBG: \$147,203	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 360 Persons Assisted
3	Youth Services	2015	2019	Non-Housing Community Development		Youth Services	CDBG: \$50,000	Public service activities other than Low/Moderate Income Housing Benefit: 60 Persons Assisted
4	Adult Basic Education	2015	2019	Non-Housing Community Development		Adult Education	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Provide code enforcement activities throughout all CDBG Target Areas.
2	Goal Name	Water Improvements
	Goal Description	Upgrade water lines in Census Tract 020402, Block Group 4, within CDBG Target Area.
3	Goal Name	Youth Services
	Goal Description	Provide youth services through the Boys & Girls Club for after-school activities and through Communities in Schools for in-school counseling. Both are aimed at reducing drop-outs, gang activity and criminal activity among the at-risk youth.
4	Goal Name	Adult Basic Education
	Goal Description	Provide assistance to the Literacy Council for ESL/literacy/GED education.

Projects

AP-35 Projects – 91.220(d)

Introduction

The City of Marshall will provide funding for code enforcement throughout all CDBG Target Areas, water line improvements in part of New Town (Census Tract 020402/Block Group 4), literacy education through Marshall Harrison County Literacy Council, and youth services through Boys & Girls Club and Communities in Schools. These activities will improve the livability of neighborhoods, improve the employability of ESL/illiterate/under-educated adults, and improve the future of at-risk youth. Prior year projects which have not been completed will be completed to the extent possible in PY 2015 using prior year funds.

Projects

#	Project Name
1	Code Enforcement
2	Water Line Improvements
3	Adult Education
4	Boys & Girls Club
#	Project Name

Table 55 – Project Information

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

The reasons for the allocation priorities include the priority needs stated by residents through the resident surveys, CDAC priorities, priorities of stakeholders interviewed, applications from service agencies, capacity of applicant agencies and availability of funds.

AP-38 Project Summary

Project Summary Information

1	Project Name	Code Enforcement
	Target Area	
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$64,000
	Description	Provide funding for salaries of code enforcers conducting code enforcement activities throughout all CDBG Target areas.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 housing units will be assessed throughout the target areas, assisting approximately 400 households occupying the units and others in the neighborhoods served.
	Location Description	Throughout all CDBG Target Areas including: Census Tract 020301/Block Group 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, 3, & 4; Census Tract 020502/Block Groups 4 & 5.
	Planned Activities	Assess properties identified through windshield surveys and complaints filed by residents; cite violators; re-inspect cited units; carry citations through the court system if necessary.
	Project Name	Water Line Improvements

2	Target Area	
	Goals Supported	Water Improvements
	Needs Addressed	Water Improvements
	Funding	CDBG: \$147,203
	Description	Improve the water lines along Spring Street from Cater to Sanford and along Wood and Nolan Streets from Spring to Houston, located in Census Tract 020402/Block Group 4, a CDBG Target Area.
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 360 individuals/150 households in the New Town Addition will benefit.
	Location Description	Spring Street from Cater to Sanford; Wood and Nolan Streets from Spring to Houston; located in Census Tract 020402/Block Group 4
	Planned Activities	Improve deteriorating water lines within the CDBG Target Area.
3	Project Name	Adult Education
	Target Area	
	Goals Supported	Adult Basic Education
	Needs Addressed	Adult Education
	Funding	CDBG: \$10,000
	Description	Provide ESL/literacy/GED education to adults through Marshall Harrison County Literacy Council
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 40 individuals in 30 families will benefit.

	Location Description	City-wide low-moderate clientele.
	Planned Activities	Provide educational programs for those non-English Speaking, illiterate and undereducated.
4	Project Name	Boys & Girls Club
	Target Area	
	Goals Supported	Youth Services
	Needs Addressed	Youth Services
	Funding	CDBG: \$20,000
	Description	Provide funding for after school and summer activities by Boys & Girls Club to reduce drop-outs and criminal activities among at-risk youth
	Target Date	5/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 30 youth in 20 low-mod income families will benefit from the Boys & Girls Club services.
	Location Description	City-wide LMI clientele.
	Planned Activities	Assist Boys & Girls Club with funding for after school and summer activities for youth in Marshall.

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

Geographic Distribution

Target Area	Percentage of Funds
All CDBG Target Areas	70.00%

Table 56 - 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.

Discussion

With the limited CDBG funding, the City is only able to use dollars to leverage other city funds for area-based projects. Only 1 facility or infrastructure project can be funded per year. 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.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

During PY 2015 the City will focus its housing activities on prior year projects which have not been completed and on providing technical assistance to agencies that are producing affordable housing. 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	0
Special-Needs	0
Total	0

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	3
Acquisition of Existing Units	0
Total	3

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

Discussion

During PY 2015, the City anticipates conducting housing rehabilitation on three owner-occupied housing units in Marshall. Without any programs in Marshall to support homeless shelters, transitional housing programs, rapid re-housing, non-profit special needs housing, HOME funding, the City is not able to provide assistance to the homeless, special needs populations or those needing rental assistance. Though the City is not allocating funds to MHA, the City staff will continue to work closely with the MHA staff in establishing the framework for and beginning the new comprehensive housing plan.

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 403 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 2015, 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 2015, 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 2015 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.

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 pertinent to the needs of start-up and existing small businesses.

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 will complete its 2015-2019 Fair Housing Plan during the first 3 months of the program year. The assessment of fair housing (formerly Analysis of Impediments) will be included and will form the focus of the city's actions to remove or ameliorate barriers to affordable housing and impediments to fair housing. Additionally, as the City, MHA and private entities continue to meet to discuss solutions to the lack of quality affordable housing, it is anticipated that a housing plan aimed at affordable housing issues will be developed during PY 2015.

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 by October 2015. 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:

During the first 3 months of PY 2015, the City will be completing its Fair Housing Plan that will include its Assessment of Fair Housing (formerly the Analysis of Impediments). This plan and Assessment will revisit an assessment of public and private policies to determine those which have a negative effect and will outline actions to be taken to remove or ameliorate both discrimination of protected classes and barriers to affordable housing.

The primary actions during PY 2015 that the City will undertake to reduce the barriers to affordable housing will be (1) the assessment of barriers and impediments; (2) the development of the Fair Housing

Plan; (3) the development of a comprehensive multi-agency plan to address the barriers; and (3) the initial implementation of the plan. The specific actions will involve the creation of new affordable housing for sale by Habitat for Humanity and the continuation of the home ownership program through MHA. One of the proposed steps will be to apply for state HOME funds and to assist non-profits in becoming state CHDOs so that they may have resources for developing affordable units in Marshall.

MHA will continue to recruit additional landlords for its HCV program to provide greater options for program participants. MHA will also continue the Section 8 Homeownership program to move more HCV renters into homeownership that is affordable.

Habitat for Humanity will continue to seek appropriate properties to purchase and to construct affordable housing for sale to the low- to moderate-income.

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 public infrastructure projects. 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 development of the new Fair Housing Plan and the 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 2015, 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 2015, the City will conduct housing rehabilitation on 3 owner-occupied units from prior year activities/funds. 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 3 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 has moved to the Planning Department and the new director will be taking the initiative to review 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. In addition, the City has applied for technical assistance from the Texas Homeless Network to provide training on all aspects of homelessness and affordable housing for hard to house populations. The training will also provide information on other

funding opportunities that the City could pursue or help others to pursue.

During PY 2015, the City anticipates moving the new emerging housing collaborative forward and developing a comprehensive housing plan that will include policies and procedures for addressing the housing needs in Marshall.

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

As stated in the question above, the City will enhance its coordination with Texas Homeless Network through the technical assistance it will be given, and with mainstream and homeless service providers to whom the City can share the knowledge given by THN. Also, the City is a key player 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.

Discussion:

The change in leadership for the CDBG program and MHA has resulted in a new energy and enthusiasm to address the shelter, housing, and supportive service needs of the homeless, special needs populations and LMI population in Marshall. As a result, the two entities are collaborating regularly to determine the best direction to move toward reducing poverty, blight and the lack of support services. It will take 2 to 5 years for the plans to be fully operational and visible differences to be seen.

Program Specific Requirements

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

Introduction:

There will be no program income during PY 2015.

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(l)(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
 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
 3. The amount of surplus funds from urban renewal settlements
 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.
 5. The amount of income from float-funded activities
- Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

There are no urgent need activities scheduled.

Discussion:

The City will expend approximately 80% of its funds to benefit LMI persons, including housing rehabilitation from PY 2014, water line improvements, code enforcement, and public services.

Appendix - Alternate/Local Data Sources

Sort*	Data Source Name	Description	Do not Include in Plan
1	Marshall Housing Authority Management Data	Administrative	<input type="checkbox"/>
2	2009-2013 American Community Survey	Survey	<input type="checkbox"/>

Attachments

SF424

Certifications

Target Areas by Neighborhood Designations

Survey in English

Survey in Spanish

Newspaper notice/affidavit

Public Hearing Power Point

Application for Federal Assistance SF-424

Version 02

*1. Type of Submission <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	*2. Type of Application <input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision	*If Revision, select appropriate letter(s): * Other (Specify)
--	--	--

*3. Date Received:	4. Application Identifier:
--------------------	----------------------------

5a. Federal Entity Identifier:	*5b. Federal Award Identifier:
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State Use Only:

6. Date Received by State:	7. State Application Identifier:
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8. APPLICANT INFORMATION:

* a. Legal Name: City of Marshall, Texas

* b. Employer/Taxpayer Identification Number (EIN/TIN): 75-60000595	*c. Organizational DUNS: 051468262
--	---------------------------------------

d. Address:

*Street1: P.O. Box 698
 Street 2: 401 S. Alamo Street
 *City: Marshall
 County: Harrison
 *State: Texas
 Province:
 Country: *Zip/ Postal Code: 75671

e. Organizational Unit:

Department Name: Department of Planning & Development	Division Name:
--	----------------

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr. First Name: Wes
 Middle Name:
 *Last Name: Morrison
 Suffix:

Title: Director of Planning & Development

Organizational Affiliation:

*Telephone Number: 903-935-4456	Fax Number: 903-935-4430
---------------------------------	--------------------------

*Email: morrison.wes@marshalltx.gov

Application for Federal Assistance SF-424

Version 02

9. Type of Applicant 1: Select Applicant Type: C. City or Township Government

Type of Applicant 2: Select Applicant Type:
- Select One -

Type of Applicant 3: Select Applicant Type:
- Select One -

*Other (specify):

*10. Name of Federal Agency:
U. Department of Housing and Urban Development

11. Catalog of Federal Domestic Assistance Number:
14-218

CFDA Title:

*12. Funding Opportunity Number:

*Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):
Marshall, Texas

*15. Descriptive Title of Applicant's Project:
The annual program for the 2015 Community Development Block Grant for the City of Marshall, Texas includes water line replacement, code enforcement personnel expenses, and financial support of a literacy program, the local Boys & Girls program, and local Communities in Schools program.

Attach supporting documents as specified in agency instructions.

Application for Federal Assistance SF-424

Version 02

16. Congressional Districts Of:

*a. Applicant TX001

*b. Program/Project: TX001

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

*a. Start Date: 06/01/2015

*b. End Date: 05/31/2016

18. Estimated Funding (\$):

*a. Federal \$301,503.00

*b. Applicant

*c. State

*d. Local

*e. Other

*f. Program Income

*g. TOTAL \$301,503.00

***19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372

*20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes", provide explanation.)

Yes No

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

**I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. *First Name: Kenneth "Buzz"

Middle Name:

*Last Name: Snyder

Suffix:

*Title: Interim City Manager

*Telephone Number: 903-935-4418

Fax Number: 903-938-3531

*Email: bsnyder@marshalltexas.net

*Signature of Authorized Representative:  Date Signed: 04/14/2015

Application for Federal Assistance SF-424

Version 02

***Applicant Federal Debt Delinquency Explanation**

The following field should contain an explanation if the Applicant organization is delinquent on any Federal Debt. Maximum number of characters that can be entered is 4,000. Try and avoid extra spaces and carriage returns to maximize the availability of space.

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, which means it will conduct an analysis of impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions in this regard.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and implementing regulations at 49 CFR 24; and it has in effect and is following a residential antidisplacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, in connection with any activity assisted with funding under the CDBG or HOME programs.

Anti-Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction -- The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with CDBG, HOME, ESG, and HOPWA funds are consistent with the strategic plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968, and implementing regulations at 24 CFR Part 135.


Signature/Authorized Official

Date

4/14/15

Specific CDBG Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated housing and community development plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that provide decent housing, expand economic opportunities primarily for persons of low and moderate income. (See CFR 24 570.2 and CFR 24 part 570)

Following a Plan -- It is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it certifies that it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available);
2. Overall Benefit. The aggregate use of CDBG funds including section 108 guaranteed loans during program year(s) _____ , _____ (a period specified by the grantee consisting of one, two, or three specific consecutive program years), shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period;
3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds including Section 108 loan guaranteed funds by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108, unless CDBG funds are used to pay the proportion of fee or assessment attributable to the capital costs of public improvements financed from other revenue sources. In this case, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. Also, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its

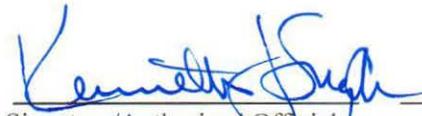
jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

Compliance With Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 USC 2000d), the Fair Housing Act (42 USC 3601-3619), and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, subparts A, B, J, K and R;

Compliance with Laws -- It will comply with applicable laws.

Signature/Authorized Official Date



Title

**OPTIONAL CERTIFICATION
CDBG**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having a particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Signature/Authorized Official

Date

Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If the participating jurisdiction intends to provide tenant-based rental assistance:

The use of HOME funds for tenant-based rental assistance is an essential element of the participating jurisdiction's consolidated plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

Eligible Activities and Costs -- it is using and will use HOME funds for eligible activities and costs, as described in 24 CFR § 92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

Appropriate Financial Assistance -- before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;

Signature/Authorized Official

Date

Title

ESG Certifications

The Emergency Solutions Grants Program Recipient certifies that:

Major rehabilitation/conversion – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the jurisdiction will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the jurisdiction will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the jurisdiction serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The jurisdiction will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Matching Funds – The jurisdiction will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The jurisdiction has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the jurisdiction will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the jurisdiction undertakes with assistance under ESG are consistent with the jurisdiction’s consolidated plan.

Discharge Policy – The jurisdiction will establish and implement, to the maximum extent practicable and where appropriate policies and protocols for the discharge of persons from

publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Signature/Authorized Official

Date

Title

HOPWA Certifications

The HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the plan:

1. For at least 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For at least 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature/Authorized Official

Date

Title

APPENDIX TO CERTIFICATIONS

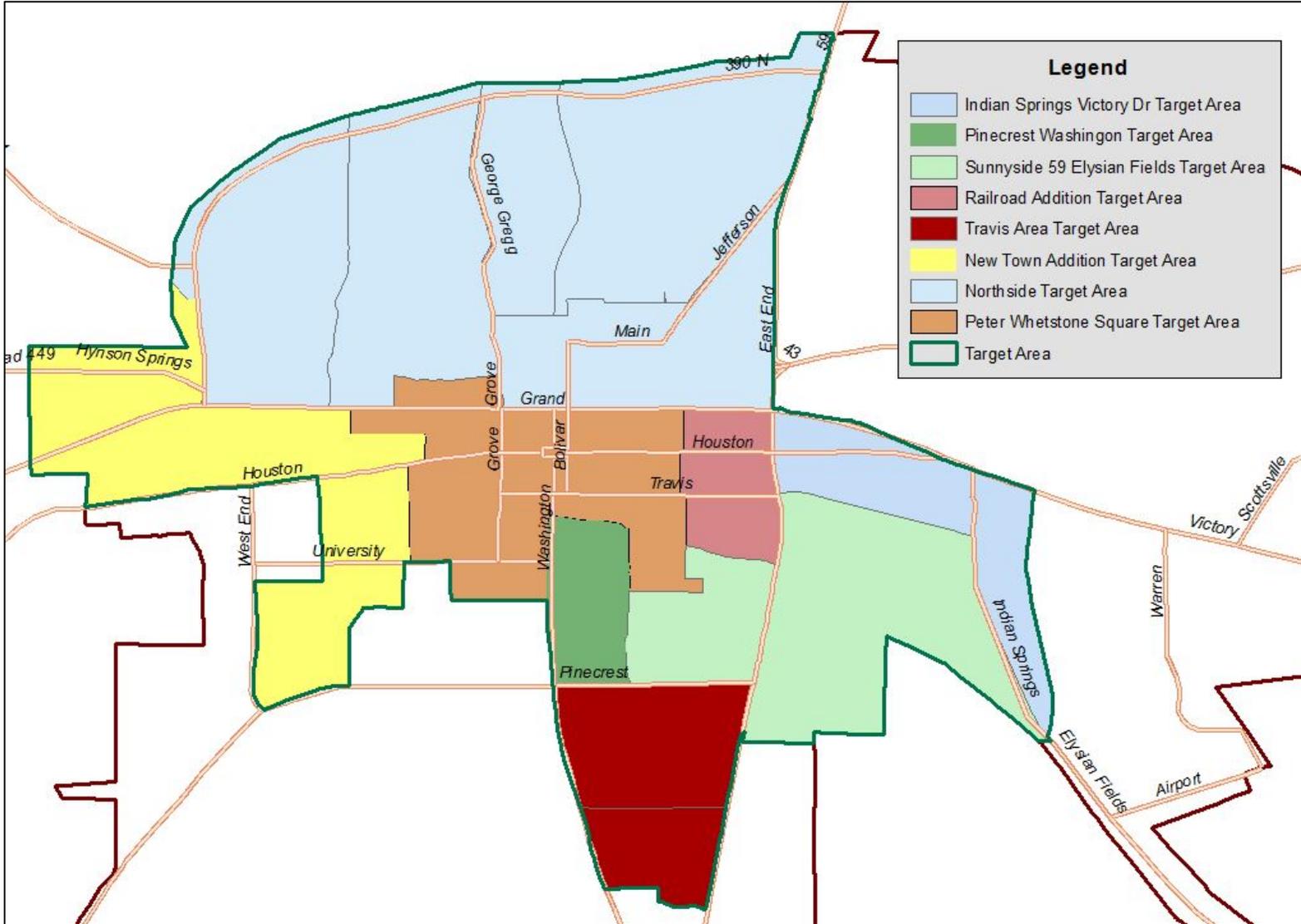
INSTRUCTIONS CONCERNING LOBBYING:

A. Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Marshall Target Areas by Neighborhood Designation

Target Areas May Be Larger Than Neighborhoods For Which They are Named Because Each Equals Whole Block Group(s)



City of Marshall 2015 Consolidated and Fair Housing Plans

1. Purpose of Survey

The City of Marshall receives funding from HUD for its Community Development Block Grant (CDBG) program. This program serves the low- to moderate-income residents and neighborhoods. In order to receive these funds, the City must develop two plans every 5 years -- a Consolidated Plan that documents priorities and goals for the program and a Fair Housing Plan that documents impediments to fair housing and solutions to be implemented.

This questionnaire is aimed at providing the City with information on the needs, priorities, and visions of residents and stakeholders in Marshall. The results of the survey will form the funding priorities and goals as well as the directions toward improving housing choice in the City.

Your participation in this process is greatly appreciated.

2. Respondent Information

1. In what neighborhood, area, apartment complex or housing development in the City do you live or represent?

2. What is your age?

- Under 25
- 25-44
- 45-64
- 65-74
- 75 or older

3. Housing Issues

1. Please rate the following owner-occupied housing needs in Marshall:

	Low need	Moderate need	High need	Don't Know
Minor Repair	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate or Major Repair/Rehabilitation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demolition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reconstruction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construction of New Affordable Housing for Low to Moderate Income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Energy Efficiency Improvements	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessibility for the Disabled (ADA Improvements)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Downpayment Assistance for 1st-time Buyers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing/Credit Counseling	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

City of Marshall 2015 Consolidated and Fair Housing Plans

2. Please rate the following rental housing needs in Marshall:

	Low need	Moderate need	High need	Don't Know
Minor Repair	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Moderate or Major Repair/Rehabilitation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demolition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reconstruction	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Affordable Units for Low to Moderate Income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assisted Facilities for Frail Elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assisted Facilities for Disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartments for Elderly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Handicapped-Accessible Units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Landlords Who Will Accept Disabled with Assistance Animals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Permanent Supportive Housing for Chronically Homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental Units for Independent Mentally III and Intellectually Disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Group Facilities for Mentally III and Intellectually Disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental Units for Low Income Small Households (1-4 persons)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rental Units for Low Income Large Households (5+ persons)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Section 8 Housing Choice Vouchers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Public Housing Units	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

City of Marshall 2015 Consolidated and Fair Housing Plans

4. Non-Housing Community Issues

1. Please rate the following public facilities needs in Marshall:

	Low need	Moderate need	High need	Don't Know
Additional Community Activity Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Recreational and/or Youth Centers/Facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expand/Repair/Replace Existing Recreational and/or Youth Centers/Facilities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Public Neighborhood Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expand/Repair Existing Public Neighborhood Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Lighting in Parks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New or Expanded Senior Centers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New or Expanded Centers for Disabled	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New or Expanded Free or Low-Cost Health Clinics	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New or Expanded Homeless and/or Domestic Violence Shelters	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved Flood Control/Drainage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved Water/Sanitary Sewer Lines	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved Existing Sidewalks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Sidewalks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved Streets	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Improved Existing Street/Sidewalk Lighting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
New Street/Sidewalk Lighting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Fire Stations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Police Substations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Additional Public or Social Service Facilities (please specify)

City of Marshall 2015 Consolidated and Fair Housing Plans

2. Please rate the following free or low-cost public and social service needs in Marshall:

	Low need	Moderate need	High need	Don't Know
Code enforcement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighborhood clean-ups	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for abused/neglected children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for victims of domestic violence or sexual assault	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for the homeless	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for veterans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child care services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Youth services (recreational, tutoring, mentoring, counseling)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior services (day programs, meals on wheels, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Services for the Disabled (day programs, meals on wheels, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ESL/Literacy education/Adult education	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental health and/or substance abuse services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Emergency, interim assistance (rent/mortgage, utilities, prescription drugs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Food pantries	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employment Training/Job Placement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Economic or Micro-business Programs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Crime prevention/awareness	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other public or social services (please specify)	<input type="text"/>			

City of Marshall 2015 Consolidated and Fair Housing Plans

3. What do you think the role of the City should be in reducing poverty for City residents?

4. What new program, activity or agency do you think would have the greatest impact in reducing or eliminating poverty for City of Marshall residents?

5. Are there any other comments you would like to add about Marshall's HUD CDBG program?

City of Marshall 2015 Consolidated and Fair Housing Plans

5. Fair Housing Issues

1. Please evaluate fair housing in Marshall. Note that housing discrimination is based on location of the home and/or the race/ethnicity, gender, age, disability, national origin, family structure of the prospective tenants, buyers or insured. Housing cost and insufficient tenant/buyer income or credit are not fair housing issues. However, insufficient affordable housing units for the low to moderate income can be a fair housing issue. Please answer the following yes or no. Have you or others you know:

	Yes	No
Experienced inability to rent or purchase a home due to race or ethnicity	<input type="radio"/>	<input type="radio"/>
Experienced inability to rent or purchase a home due to national origin or perceived national origin	<input type="radio"/>	<input type="radio"/>
Experienced inability to rent or purchase a home due to a physical or mental disability	<input type="radio"/>	<input type="radio"/>
Experienced landlords refusing to make reasonable exterior accommodations for a tenant with a physical or mental disability	<input type="radio"/>	<input type="radio"/>
Experienced landlords refusing to allow disabled tenant to make reasonable interior accommodations/alterations	<input type="radio"/>	<input type="radio"/>
Experienced landlords refusing to allow service or assistance animals for disabled tenants	<input type="radio"/>	<input type="radio"/>
Experienced inability to rent or purchase a home due to being over 60 years of age	<input type="radio"/>	<input type="radio"/>
Experienced inability to rent or purchase a home due to gender or gender identity	<input type="radio"/>	<input type="radio"/>
Experienced inability to rent or purchase a home due to household structure (unmarried partners, presence of children, single parents, pregnancy)	<input type="radio"/>	<input type="radio"/>

City of Marshall 2015 Consolidated and Fair Housing Plans

Experienced refusal to be shown a home or acquire a mortgage to purchase in a predominately minority neighborhood

Experienced inability to get homeowner's insurance for housing in a predominately low-income or minority neighborhood

Refusal of landlord to accept Section 8 Housing Choice Vouchers

2. If you answered "yes" to any of the fair housing questions above, please explain the circumstance(s) and location(s) of the discrimination, if possible

▲

▼

City of Marshall 2015 Consolidated and Fair Housing Plans

3. Please evaluate the actions or inactions of local government and Homeowners Associations (HOAs) related to fair housing issues

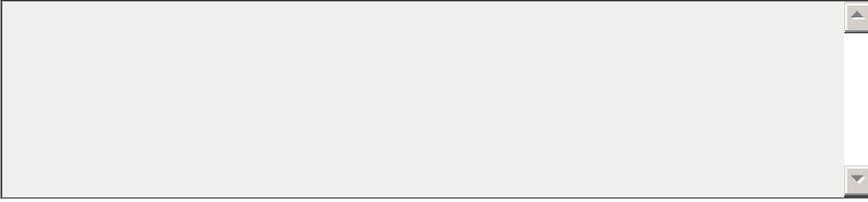
	Yes	No	Don't Know
Are there areas in Marshall with high concentrations of low income or protected classes (minorities, disabled, etc.) that don't have the same public facilities or infrastructure as the rest of the community?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are there areas in Marshall with high concentrations of low income or protected classes that don't have the same police and fire protection as the rest of the community?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Are the negative facilities or infrastructures (land fills, toxic waste dumps, sewer treatment plants, prisons, dangerous/unhealthy industries, or other negative facilities) located in or adjacent to neighborhoods with concentrations of low income or protected classes?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. If you answered "yes" to any of the above fair housing questions, please explain the circumstance(s) and location(s), if possible.

5. What do you think the City's role should be in encouraging and supporting fair housing?

City of Marshall 2015 Consolidated and Fair Housing Plans

6. Are there any other comments you have regarding discrimination or fair housing in Marshall?



1. Propósito de la Encuesta

La ciudad del Marshall recibe el financiamiento del Departamento de Becas y Desarrollo Urbano (HUD) para su Departamento de Becas y Desarrollo Urbano de la Comunidad (CDBG). Este programa sirve a los residentes y vecindades con ingresos bajos y moderados. Para recibir estos fondos, la Ciudad debe desarrollar dos planes cada 5 años -- un Plan Consolidado que documente las prioridades y las metas para el programa y un Plan de Vivienda Justa que documente los impedimentos para la vivienda justa y a las soluciones que se pondrán en ejecución. Este cuestionario está dirigido para proveer a la Ciudad con la información de las necesidades, las prioridades, y las visiones de los residentes y de las partes interesadas de la Ciudad de Marshall. Los resultados de la encuesta formarán las prioridades y las metas de financiamiento así como las direcciones hacia mejorar la opción de vivienda en la Ciudad.

Su participación en este proceso será apreciada enormemente.

2. Información del Respondiente

1. ¿En qué vecindad, área, complejo de apartamentos o desarrollo de vivienda y a que Distrito Concejal de la Ciudad usted vive o representa?

2. ¿Cuál es su edad?

- Menor de 25
- 25-44
- 45-64
- 65-74
- 75 o mayor

3. Problemas de Vivienda

1. Por favor califique las siguientes necesidades de viviendas ocupadas por sus propietarios en la Ciudad de Marshall (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Reparos Menores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reparos Medianos o Grandes/Rehabilitación	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demolición	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reconstrucción	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Construcción de una Casa Nueva a un Precio Razonable para Sueldos Bajos y Medianos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejoras para Ahorrar Energía	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia para el Mantenimiento a Largo-Plazo para Sueldos Bajos y Medianos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accesibilidad exterior para Discapacitados (Dentro de la Ley de Vivienda Justa ADA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accesibilidad interior para Discapacitados (Dentro de la Ley de Vivienda Justa ADA)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ayuda para el Pago Inicial para Compradores por Primera Vez	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asesoramiento de Crédito y Vivienda	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Otro (especifique por favor)

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

2. Por favor califique las siguientes necesidades de viviendas de alquiler en la Ciudad de Marshall (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Reparos Menores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reparos Medianos o Grandes/Rehabilitación	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Demolición	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reconstrucción	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Casa Nueva a un Precio Razonable para Sueldos Bajos y Medianos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instalaciones con Asistencia para Ancianos Frágiles	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instalaciones con Asistencia para Discapacitados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartamentos para Ancianos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instalaciones con Acceso para Discapacitados (rampas para silla de ruedas)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dueños de Propiedades que Acepten Animales de Asistencia para Discapacitados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vivienda Permanente de Apoyo para Indigentes Crónicos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unidades de Alquiler para Enfermos Mentales Independientes y Discapacitados Mentales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Instalaciones para Grupo de Enfermos Mentales Independientes y Discapacitados Mentales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unidades de Alquiler para Familias Pequeñas con Bajos Recursos (1-4 personas)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Unidades de Alquiler para Familias Grandes con Bajos Recursos (5 personas o más)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sección Adicional 8 Cupón de Vivienda Opcional	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

Unidades Adicionales de
Vivienda Pública



Otro (especifique por favor)

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

4. Problemas Comunes que no son de Vivienda

1. Por favor califique las siguientes Instalaciones Públicas en la Ciudad de Marshall (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Adicionales Centros de Actividad Comunal	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adicionales Centros Recreacionales y/o Centros para Jóvenes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expandir/Reparar/Reemplazar Centros Recreacionales y/o Centros para Jóvenes Existente	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parques Nuevos en los Vecindarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Expandir/Reparar/Reemplazar Parques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Iluminación Adicional en los Parques	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nuevos o Ampliados Centros para Personas Mayores	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nuevos o Ampliados Centros para Personas con Discapacitadas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nuevas o Ampliadas Clínicas Gratis o de Bajo Costo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nuevos o Ampliados Centros para Indigentes y/o Víctimas de Violencia Doméstica	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Control de Drenaje/Inundación Mejorado	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Líneas de Agua/Desagüe Mejorados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejorar las Veredas existentes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Nuevas Veredas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Calles Mejoradas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mejorar el Sistema de Alumbrado en las Calles/Veredas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sistema Nuevo de Alumbrado en las Calles/Veredas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estaciones de Bomberos Adicionales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Subestaciones de Policía	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

Adicionales

Otro (especifique por favor)

2. Por favor califique las siguientes Servicios Públicos y Sociales Gratis o de Bajo Costo en la Ciudad de Marshall (marque lo apropiado):

	Necesidad Baja	Necesidad Moderada	Necesidad Alta	No Sabe
Prevención y Detección de Violaciones de los Códigos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Limpieza de los Vecindarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para Niños/as abusados/abandonados	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para víctimas de violencia doméstica o abuso sexual	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para indigentes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para veteranos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios legales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cuidado de niños/as	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para jóvenes (recreacionales, de enseñanza, de guías, de consejeros)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para personas mayores (programas diarios, comidas sobre ruedas, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para personas discapacitadas (programas diarios, comidas sobre ruedas, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Clases de inglés como segunda lengua/clases de literatura/educación para adultos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios para personas con problemas de salud mental o de abuso de drogas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Asistencia temporal y de emergencia (pago de casa/alquiler, utilidades, medicinas)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Despensas de alimentos	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Entrenamiento para empleo/colocación de trabajo	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

Programas económicos o de pequeños negocios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios de Salud	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prevención/concientización del crimen	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Servicios de transporte	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Otro (especifique por favor)	<input type="text"/>			

3. ¿Qué piensa usted que debería ser el papel de la ciudad para reducir la pobreza para los residentes de la ciudad?

4. ¿Qué nuevo programa, actividad o agencia cree usted que va a tener el mayor impacto para reducir o eliminar la pobreza en los residentes de la Ciudad de Marshall?

5. ¿Hay otros comentarios que usted quisiera agregar sobre el programa del Departamento de Becas y Desarrollo Urbano (HUD) para su Departamento de Becas y Desarrollo Urbano de la Comunidad (CDBG)?

5. Problemas de Oportunidades Iguales de Vivienda

1. Por favor evalúe las Oportunidades Iguales de Vivienda en la Ciudad de Marshall. Tenga en cuenta que la discriminación puede estar basada en la localización de la vivienda y/o la raza/cultura, sexo, edad, impedimento físico o mental, país de origen, estructura familiar de los posibles arrendatarios, compradores o asegurados. El costo de la vivienda y escasos ingresos o crédito de los arrendatarios/compradores no son problemas imparciales de vivienda. Por favor conteste sí o no a lo siguiente. (marque lo apropiado):

Usted o alguien que usted conozca ha:

	Si	No
Experimentado la incapacidad de alquilar o comprar una vivienda debido a la raza o cultura	<input type="radio"/>	<input type="radio"/>
Experimentado la incapacidad de alquilar o comprar una vivienda debido a su país de origen o a su percibida nacionalidad de origen	<input type="radio"/>	<input type="radio"/>
Experimentado la incapacidad de alquilar o comprar una vivienda debido a un impedimento físico o mental	<input type="radio"/>	<input type="radio"/>
Experimentado Propietarios que no permiten hacer arreglos exteriores razonables para un arrendatario con una inhabilidad física o mental	<input type="radio"/>	<input type="radio"/>
Experimentado Propietarios que no permiten hacer arreglos/alteraciones interiores razonables para un arrendatario con una inhabilidad física o mental	<input type="radio"/>	<input type="radio"/>
Experimentado Propietarios que rechazan permitir los animales del servicio o de la ayuda para los arrendatarios lisiados	<input type="radio"/>	<input type="radio"/>
Experimentado la incapacidad de alquilar o comprar una vivienda por	<input type="radio"/>	<input type="radio"/>

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

ser mayor de 60 años de edad

Experimentado la incapacidad de alquilar o comprar una vivienda debido a la estructura familiar (pareja sin casarse, presencia de niños, padres solteros, persona embarazada)

Experimentado el rechazo de mostrarle una vivienda o de adquirir un préstamo para comprar en una vecindad predominantemente minoritaria

Experimentado la incapacidad de obtener seguro de dueño en una vivienda en una vecindad predominantemente minoritaria

Experimentado Propietarios que rechazan los Cupones de Vivienda Opcional de la Sección Adicional 8

2. Si usted contestó “Si” en cualquiera de las preguntas de Oportunidades Iguales de Vivienda anteriores, por favor explique la circunstancia(s) y localidad(es) en que la discriminación ocurrió, si es posible

Planes Consolidados y Planes de Vivienda Justa Ciudad de Marshall del

3. Por favor evalúe las acciones o las inacciones de la Asociación local de gobierno de los dueños de casa (HOAs) relacionadas con las Oportunidades Iguales de Vivienda

	Si	No	No Sabe
¿Hay áreas en la Ciudad de Marshall con altas concentraciones de personas de ingresos bajos o protegidas (minorías, incapacitadas, etc.) que no tienen las mismas instalaciones o infraestructura públicas que el resto de la comunidad?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Hay áreas en la Ciudad de Marshall con altas concentraciones de personas de ingresos bajos o protegidas (minorías, incapacitadas, etc.) que no tienen la misma protección policial que el resto de la comunidad?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
¿Las instalaciones o las infraestructuras negativas (desmontes de tierra, descargas de la basura tóxica, industrias peligrosas/malsanas de las plantas de tratamiento de la alcantarilla, prisiones, etc.) están situadas en o adyacente a vecindades con altas concentraciones de personas de ingresos bajos o protegidas?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

4. Si usted contestó “Si” en cualquiera de las preguntas de Oportunidades Iguales de Vivienda anteriores, por favor explique la circunstancia(s) y localidad(es) en que la discriminación ocurrió, si es posible

5. ¿Qué piensa usted que debería ser el papel de la ciudad en respaldar y apoyar las Oportunidades Iguales de Vivienda?

6. ¿Hay otros comentarios que usted tenga con respecto la discriminación o Oportunidades Iguales de Vivienda en la Ciudad de Marshall?

THE MARSHALL NEWS MESSENGER

The Marshall News Messenger
320 E Austin
Marshall, TX 75670

02/02/15

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Notice of Public Hearing Community Development Advisory Committee City of Marshall, Texas

The Community Development Advisory Committee of the City of Marshall, Texas will hold a public hearing on the 2015-2020 Community Development Block Grant for the City of Marshall. The public hearing will be held at 6:00 p.m. on Tuesday, February 10, 2015 in the second floor conference room at City Hall, 401 S. Alamo, Marshall, Texas.

All interested parties are invited to attend this meeting and will be given an opportunity to be heard in connection with this matter.

Inquiries may be directed to the Planning & Community Development Department at (903) 935-4456, PO Box 698, Marshall, Texas 75671, or to Morrison.wes@marshalltexas.net

Persons who plan to attend the meeting and who may need special assistance should contact the number above by the Friday before the meeting to allow time for assistance to be arranged.

AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

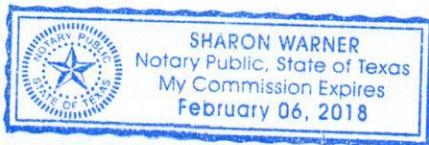
This Affidavit of Publication for the Marshall News Messenger, a daily newspaper of general circulation, printed and published at Marshall, hereby certifies that the attached legal notice, ad # 442072, was published in said newspaper on February 3, 2015, and that copies of each paper in which said Public Notice was published were delivered by carriers to the subscribers of said paper, according to their accustomed mode of business in this office.

Dianne Gray
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was subscribed and sworn 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 6th day of February, 2015.

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

My commission expires 2-6-18



Notice of Public Hearing Community Development Advisory Committee City of Marshall, Texas

The Community Development Advisory Committee of the City of Marshall, Texas will hold a public hearing on the 2015-2020 Community Development Block Grant for the City of Marshall. The public hearing will be held at 6:00 p.m. on Tuesday, February 10, 2015 in the second floor conference room at City Hall, 401 S. Alamo, Marshall, Texas.

All interested parties are invited to attend this meeting and will be given an opportunity to be heard in connection with this matter.

Inquiries may be directed to the Planning & Community Development Department at (903) 935-4456, PO Box 698, Marshall, Texas 75671, or to Morrison.wes@marshalltexas.net

Persons who plan to attend the meeting and who may need special assistance should contact the number above by the Friday before the meeting to allow time for assistance to be arranged.

THE MARSHALL
NEWS MESSENGER

The Marshall News Messenger

320 E Austin

Marshall, TX 75670

Phone:(903) 935-7914 Fax:(903) 935-6242 Email:dgray@marshallnewsme

Public Notice
City of Marshall
PY-2015-2020 Consolidated Plan
& PY2015 Annual Action Plan

In accordance with HUD citizen participation plan requirements, a 30 day public comment period to the 2015-2020 Consolidated Plan and 2015 Annual Action Plan will begin on March 13, 2015 and will expire on April 13, 2015. By this Notice the City of Marshall announces the availability of the 2015-2020 Consolidated Plan and 2015 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 2015-2020 Consolidated Plan and 2015 Annual Action Plan are available for public view in the City Administration 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 Wes Morrison, Director of Planning and Development, at (903) 935-4456 or via email at Morrison.wes@marshalltexas.net

AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

This Affidavit of Publication for the Marshall News Messenger newspaper of general circulation, printed and published at Marshall, Texas, certifies that the attached legal notice, ad # 448194, was published in said newspaper on March 13, 2015, and that copies in which said Public Notice was published were delivered to subscribers of said paper, according to their accustomed manner at this office.

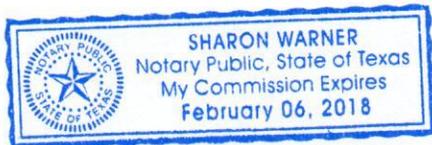
Dianne Gray
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was subscribed and sworn 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 13th day of March, 2015.

Sharon Warner

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

My commission expires 2-6-18



THE MARSHALL
NEWS MESSENGER



The Marshall News Messenger

320 E Austin

Marshall, TX 75670

Phone:(903) 935-7914 Fax:(903) 935-6242 Email:dgray@marshallnewsmesse

AFFIDAVIT OF PUBLICATION

State of Texas)

County of Harrison)

This Affidavit of Publication for the Marshall News Messenger, a daily newspaper of general circulation, printed and published at Marshall, hereby certifies that the attached legal notice, ad # 450804, was published in said newspaper on April 2, 2015, and that copies of each paper in which said Public Notice was published were delivered by carriers to the subscribers of said paper, according to their accustomed mode of business in this office.

Dianne Gray
for the Marshall News Messenger

The above Affidavit and Certificate of Publication was subscribed and sworn 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 2nd day of April, 2015.

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

My commission expires 2-6-18



Notice of Public Hearing
City of Marshall, Texas

The City Commission of the City of Marshall, Texas will hold a public hearing on the 2015-2019 Community Development Block Grant program for the City of Marshall. The public hearing will be held at 6:00 pm on Thursday, April 9, 2015 in the City Commission Chambers at City Hall, 401 S. Alamo, Marshall, Texas.

All interested parties are invited to attend this meeting and will be given an opportunity to be heard regarding this matter.

Inquiries may be directed to the Planning & Community Development at (903) 935-4456, PO Box 698, Marshall, Texas 75671, or to Morrison.wes@marshalltexas.net

Persons who plan to attend the meeting and who may need special assistance should contact the number above by the Friday before the meeting to allow time for assistance to be arranged.

HUD COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

CONSOLIDATED PLAN, ANNUAL ACTION PLAN & FAIR HOUSING PLAN

First Public Hearing

February 25, 2015

INTRODUCTION TO CDBG

- What is the CDBG Program?
- Who gets CDBG Funds?
- What are the requirements to receive the funds?

WHAT IS CDBG?

The Community Development Block Grant Program is a method for HUD to provide a lump sum of money each year on a non-competitive basis to local and state governments to enhance the housing and living conditions of the low- to moderate-income residents.

WHO GETS CDBG?

CDBG funds are awarded to:

- All cities with populations of 50,000 or more
- All counties with populations of 200,000 or more minus the populations within CDBG Entitlement cities. They can only serve those residents and areas outside the cities receiving CDBG funding
- All states to serve those residents and areas outside of the counties or cities receiving CDBG funding

WHAT ARE THE REQUIREMENTS?



The City of Marshall must:

- Develop a generalized Consolidated Plan every 5 years describing its goals, objectives and primary programs to be undertaken during the timeframe
- Develop a Fair Housing Plan every 5 years describing the public and private sector impediments to fair housing choice and the methods the City proposes to affirmatively further fair housing by alleviating or eliminating as many impediments as possible
- Develop an Annual Action Plan each year describing specific activities and funding allocated to the activities, with measurable outcomes planned
- Involve the community in the development of all 3 plans

COMMUNITY INVOLVEMENT



The City of Marshall involves the community in a number of ways to determine the goals, objectives and programs to meet the needs of the low-income and to affirmatively further fair housing choice:

- A Community Development Advisory Board that meets to direct staff in the overall goals, objectives and programs as well as specific activities to be undertaken
- Public hearings and meetings in which all residents are welcome to speak about the needs and issues of the community
- Surveys in English and Spanish for all residents to complete and the City to analyze in order to determine overall needs and issues
- Interviews with key stakeholders in the community to determine their roles in addressing the needs and issues

ADDITIONAL STRINGS ATTACHED



- ✓ Projects must meet at least one of HUD's 3 National Objectives
- ✓ Individuals receiving assistance must be low- to moderate-income
- ✓ Area-specific funds must be spent only in low- to moderate-income neighborhoods (> = 51% of households being low- to moderate-income)
- ✓ City must affirmatively further fair housing choice
- ✓ Only 15% of the funds can be spent on social service projects
- ✓ Only 20% of the funds can be spent on administering the program

HUD'S NATIONAL OBJECTIVES



- ✓ Benefit low- to moderate-income residents directly or within their neighborhoods
- ✓ Reduce or eliminate slum and blight in low income neighborhoods
- ✓ Meet an urgent need in the community as a result of a disaster or catastrophic event

LOW- TO MODERATE-INCOME

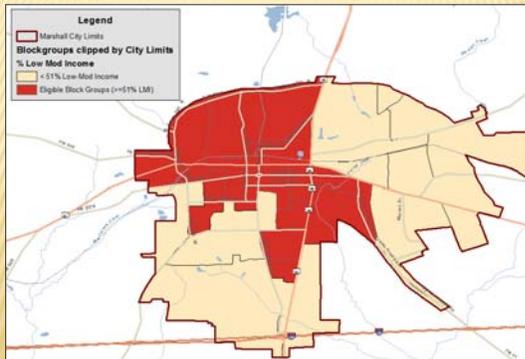
Households with total income less than or equal to 80% of the area's median household income by household size

1-Person Household	\$31,000
2-Person Household	\$35,400
3-Person Household	\$39,800
4-Person Household	\$44,250
5-Person Household	\$47,800
6-Person Household	\$51,350
7-Person Household	\$54,900
8+-Person Household	\$58,450

ELIGIBLE NEIGHBORHOODS

CDBG-eligible "Target Areas" are those Census Block Groups (neighborhoods) that are predominately residential with at least 51% of the households being low- to moderate-income based on estimates of income by the U.S. Census Bureau

ELIGIBLE NEIGHBORHOODS



ELIGIBLE NEIGHBORHOODS



ELIGIBLE PROJECTS



- Must be rated as High priority in Consolidated Plan as determined by resident surveys, stakeholder interviews and local data
- Public Service Subrecipients and Facilities for Special Needs Populations may be located anywhere but can only be reimbursed for serving low- to moderate-income Marshall residents
- Owner-occupied housing assistance can be provided only to low- to moderate-income Marshall residents
- Infrastructure and public facilities receiving assistance must be located in an Eligible Neighborhood

ELIGIBLE PUBLIC SERVICE PROJECTS



These projects are subject to the 15% cap

- ✓ Senior services
- ✓ Utility, rent and/or prescription drug subsidies
- ✓ Housing and/or credit counseling
- ✓ First-time homebuyers assistance
- ✓ Food banks, food pantries, community kitchens
- ✓ Health Care
- ✓ Services for the physically and mentally challenged
- ✓ Services for children, including victims of abuse or neglect
- ✓ Services for victims of domestic violence
- ✓ After-school programs & youth services
- ✓ Literacy, Adult Basic Education, Job Training
- ✓ Services for the homeless, at risk of homelessness
- ✓ Services for substance abusers
- ✓ Services for persons with HIV/AIDS
- ✓ Transportation services

OTHER ELIGIBLE PROJECTS



These projects are NOT subject to a funding cap

Projects that are based on individual's eligibility and can be anywhere within the City

- ✓ Owner-occupied housing rehabilitation
- ✓ Owner-occupied housing demolition/reconstruction
- ✓ Facilities for special needs populations

Projects that are area-based and must be in a CDBG Target Area

- ✓ Infrastructure, park & public facility improvements
- ✓ Code enforcement
- ✓ Neighborhood clean-up
- ✓ Economic Development activities

CONSOLIDATED PLAN



- ✓ City has posted a survey for public input into the priority needs and projects
- ✓ City has released an application for public service agencies to receive CDBG funding under the 15% public service cap
- ✓ Draft Consolidated Plan in paper format and on the HUD on-line reporting system must be substantially completed by March 15 for the 30-day public comment period
- ✓ 30-day public comment period to run from March 15 through April 14
- ✓ City Commission to approve the Plan prior to April 15
- ✓ Final Consolidated Plan due at HUD April 15 for 45-day review process by HUD staff

FAIR HOUSING PLAN



- ✓ City must complete a Fair Housing Plan outlining all public and private impediments to fair housing choice that the City can identify and what impediments the City can address
- ✓ Research will be conducted to determine impediments in City ordinances, public amenities, public safety, lending practices, rental practices, and other forms of discrimination
- ✓ City's survey for public input also includes questions about housing discrimination
- ✓ Advocacy groups and other stakeholders will be interviewed
- ✓ Draft Fair Housing Plan to affirmatively further fair housing will be completed in late summer of 2015 and posted for public review/comment and for City Commission's approval



PROCESS FOR CONSOLIDATED PLAN & FAIR HOUSING PLAN



AFFIRMATIVELY FURTHERING FAIR HOUSING CHOICE



GROUPS PROTECTED BY LAW

- ✓ Racial and ethnic minorities
- ✓ Elderly and other specific age groups
- ✓ Disabled
- ✓ Large families
- ✓ Households with children or women who are pregnant
- ✓ Unmarried couples, LGBT individuals/couples
- ✓ Single parent households
- ✓ Households in certain neighborhoods

SITUATIONS NOT COVERED BY LAW

- ✘ Insufficient income
- ✘ Poor credit history
- ✘ Criminal record
- ✘ Currently using illegal drugs
- ✘ For home purchases, insufficient down payment

Though insufficient income is not covered by law, discrimination against low- to moderate-income households by concentrating affordable housing in certain neighborhoods is a focus of HUD's enforcement of the Fair Housing Act

POTENTIAL VIOLATORS

- ❖ Landlords refusing to rent to protected classes
- ❖ Landlords refusing to make reasonable accommodations for disabled renters
- ❖ Sellers refusing to sell, or charging a higher price, to protected classes
- ❖ Realtors refusing to show homes to protected classes or in specific neighborhoods
- ❖ Lenders refusing to lend to protected classes or in specific neighborhoods, or charging higher fees and interest rates to protected classes
- ❖ Homeowners Associations (HOAs) restricting protected class members or certain housing types (group homes)
- ❖ Insurance companies refusing to insure, or raising the cost to insure homes of protected classes or in certain neighborhoods
- ❖ Cities having ordinances or policies that discriminate against protected classes, housing type, or incomes
- ❖ Developers constructing housing affordable to the low- to moderate-income in areas near undesirable facilities/land uses or in areas with existing concentrations of low-cost housing or protected classes

REASONABLE ACCOMMODATIONS

Landlords must make reasonable exterior accommodations to disabled tenants or prospective tenants including:

- ✓ Units on first floor or near an elevator
- ✓ Assigned parking as close to the unit, lobby or elevator as possible
- ✓ Curb cuts in sidewalk leading from street or parking to unit
- ✓ Ramp or incline for entering unit

Landlords must allow disabled tenants to make interior accommodations at the tenant's expense, including:

- ✓ Housing/maintaining a service or assistance animal, regardless of size, breed, species and regardless of property's no-pet policy
- ✓ Removing interior doors and/or widening the interior openings
- ✓ Installing lower light switches and HVAC controls
- ✓ Lowering cabinetry
- ✓ Installing accessible toilets and showers/baths

REPORTING VIOLATORS

- ❖ City's Fair Housing Officer is located in the Planning & Development Department and will conduct an initial review and assist in filing of a report of potential violator
- ❖ HUD is responsible for investigating and charging violators & a complaint must be filed with HUD
- ❖ City Fair Housing Officer has copies of the complaint form & will assist in completing it or:
 - **Contact local HUD office at**
801 Cherry Street, Unit 45
Suite 2500
Fort Worth, TX 76102
(817) 978-5965
 - Go to www.hud.gov → A to Z Index in upper right hand corner → Fair Housing Information



CONSOLIDATED & FAIR HOUSING PLAN SURVEYS

The surveys for the Consolidated & Fair Housing Plans are located on the City's website at:

- [_____](#) for English
- [_____](#) for Spanish

— For paper copies of the survey in English or Spanish, contact the Planning & Development Department at City Hall, Marshall Housing Authority, Library or Social Service Agencies.

QUESTIONS, COMMENTS WELCOME



Wes Morrison –

Director of Planning &
Development and CDBG
Program Manager

903-935-4456

morrison.wes@marshalltexas.net

Planning & Development Department

401 S. Alamo

Marshall, TX 75670