



TARRANT COUNTY, TX CONSOLIDATED PLAN (2025-2029)

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

ABSTRACT

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

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List of Abbreviations, Acronyms and Terms

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

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

Executive Summary

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

Introduction

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

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

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

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

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

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

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

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

Maintain safe and affordable housing

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

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

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

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

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

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

Add to the affordable housing inventory

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

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

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

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

Educate the public on fair housing rights, as required

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

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

Create livable and sustainable neighborhoods

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

- Assist cities in improving facilities and infrastructure
- Encourage the use of sustainable and resilient building practices
- Ensure a certain percentage of accessible units are built for any new units added
- Work with Cities to construct new sidewalks and bike paths, providing alternate transportation options

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

Evaluation of past performance

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

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

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

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

Table 1 - Evaluation of Past Performance

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

Summary of citizen participation process and consultation process

Tarrant County encourages citizen participation in the development of its Consolidated Plan and annual Action Plans. Public notices are posted, and public meetings are held in accordance

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

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

Summary of public comments

To be included in the final version.

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

To be included in the final version.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	TARRANT COUNTY	Community Development Department
CDBG Administrator	TARRANT COUNTY	Community Development Department
HOME Administrator	TARRANT COUNTY	Community Development Department
ESG Administrator	TARRANT COUNTY	Community Development Department
HOPWA-C Administrator	TARRANT COUNTY	County Judge’s Office

Table 2 - Responsible Agencies

Narrative

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

Consolidated Plan Public Contact Information

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

Introduction

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

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

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

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

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

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

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

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

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

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

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

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

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

Targeted Programs for Specific Populations:

- **Veterans:** Partnerships with the Tarrant County Veteran Services Office, other veteran service organizations and the Department of Veterans Affairs ensure that veterans receive specialized housing and supportive services through programs like HUD-VASH.
- **Families with Children:** The CoC received \$2.5 million in CoC funding to support families experiencing homelessness, including funding for supportive services, rapid exit projects, diversion, and navigation. These programs are specifically designed to assist homeless families to ensure stabilization.

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

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

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

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

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

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

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

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

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

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

Table 3 – Agencies, groups, organizations who participated

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

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

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

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

Table 4 - Other local / regional / federal planning efforts

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Citizen Participation Outreach

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

Table 5 - Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

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

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

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

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

¹ Source: <https://trerc.tamu.edu/article/texas-housing-insight/>

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

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

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

Summary of Housing Needs

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

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

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

Table 6 - Housing Needs Assessment Demographics

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

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

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

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

Number of Households Table

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

Table 7 - Total Households Table

Data Source: 2016-2020 CHAS

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

Household Narrative

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

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

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

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	525	199	488	95	1,307	84	24	244	35	387
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	365	350	360	105	1,180	30	48	87	99	264
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	469	1,224	1,163	564	3,420	214	420	500	402	1,536
Housing cost burden greater than 50% of income (and none of the above problems)	7,135	4,509	1,505	190	13,339	5,245	3,188	2,686	539	11,658
Housing cost burden greater than 30% of income (and none of the above problems)	950	5,949	8,773	1,784	17,456	1,556	3,387	5,622	3,146	13,711
Zero/negative Income (and none of the above problems)	836	0	0	0	836	937	0	0	0	937

Table 8 – Housing Problems Table

Data Source: 2016-2020 CHAS

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

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

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

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

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	8,485	6,293	3,509	944	19,231	5,570	3,663	3,511	1,082	13,826
Having none of four housing problems	2,863	7,649	17,538	11,479	39,529	3,634	8,183	19,899	15,749	47,465
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 9 – Housing Problems 2

Data Source: 2016-2020 CHAS

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

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related (1+)	3,140	4,959	4,144	12,243	1,750	2,108	3,338	7,196
Large Related (3+)	808	1,394	412	2,614	502	802	590	1,894
Elderly	2,717	2,124	1,986	6,827	3,514	2,892	3,170	9,576
Other	2,551	3,384	4,384	10,319	1,231	913	1,321	3,465
Total need by income	9,216	11,861	10,926	32,003	6,997	6,715	8,419	22,131

Table 10 - Cost Burden > 30%

Data Source: 2016-2020 CHAS

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

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

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

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

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,555	1,555	1,506	1,164	0	2,670
Large Related	0	0	440	440	439	398	136	973
Elderly	2,127	1,273	729	4,129	2,484	1,357	1,092	4,933
Other	0	2,427	1,565	3,992	1,014	0	0	1,014
Total need by income	2,127	3,700	4,289	10,116	5,443	2,919	1,228	9,590

Table 11 - Cost Burden > 50%

Data Source: 2016-2020 CHAS

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

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

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	759	1,464	1,432	589	4,244	230	384	372	344	1,330
Multiple, unrelated family households	34	155	125	55	369	4	84	213	152	453
Other, non-family households	35	34	15	25	109	10	0	10	0	20
Total need by income	828	1,653	1,572	669	4,722	244	468	595	496	1,803

Table 12 – Crowding Information

Data Source: 2016-2020 CHAS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

What are the most common housing problems?

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

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

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

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

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

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

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

Renter Occupied

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

Table 13 – Cost burden by race for renters

Owner Occupied

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

Table 14 – Cost burden by race for owners

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Discussion

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

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

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

Introduction

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

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,589	1,922	1,689
White	8,648	1,366	1,196
Black/African American	1,853	124	173
Asian	548	58	93
American Indian, Alaska Native	58	49	4
Pacific Islander	40	0	0
Hispanic	3,200	254	229

Table 15 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	18,507	5,375	0
White	10,612	3,882	0
Black / African American	1,753	223	0
Asian	952	244	0
American Indian, Alaska Native	45	24	0

Pacific Islander	114	0	0
Hispanic	4,623	953	0

Table 16 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	21,743	19,253	0
White	13,707	12,735	0
Black / African American	2,349	1,088	0
Asian	858	640	0
American Indian, Alaska Native	23	31	0
Pacific Islander	145	15	0
Hispanic	4,134	4,240	0

Table 17 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

80%-100% of Area Median Income

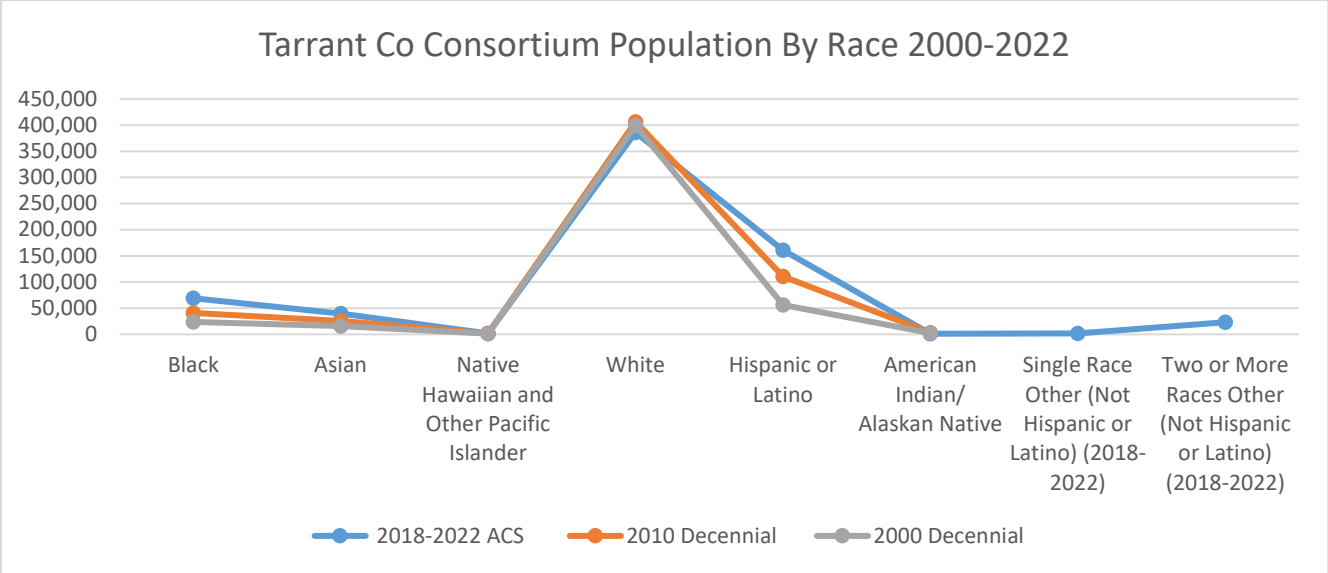
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,057	19,451	0
White	4,248	13,271	0
Black / African American	564	1,528	0
Asian	206	520	0
American Indian, Alaska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

Table 18 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

Discussion

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



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

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b) (2)

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

Introduction

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

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	12,858	3,695	1,689
White	7,462	2,586	1,196
Black / African American	1,708	274	173
Asian	518	93	93
American Indian, Alaska Native	54	53	4
Pacific Islander	40	0	0
Hispanic	2,842	605	229

Table 19 - Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,690	14,169	0
White	5,654	8,820	0
Black / African American	1,094	878	0
Asian	507	683	0

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

Table 20 - Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

50%-80% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,197	33,785	0
White	4,387	22,038	0
Black / African American	675	2,768	0
Asian	278	1,229	0
American Indian, Alaska Native	0	54	0
Pacific Islander	130	30	0
Hispanic	1,578	6,800	0

Table 21 - Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

80%-100% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,877	23,592	0
White	1,102	16,422	0
Black / African American	270	1,823	0
Asian	67	659	0
American Indian, Alaska Native	15	96	0
Pacific Islander	0	20	0
Hispanic	394	4,245	0

Table 22 - Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

Discussion

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

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

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b) (2)

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

Introduction:

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

Housing Cost Burden

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

Table 23 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

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

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

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

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

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

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

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

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

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

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

NA-35 Public Housing – 91.205(b)

Introduction

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

Totals in Use

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

Table 24- Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

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

Table 25 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

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

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

Table 26 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

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

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

Table 27 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

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

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

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

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

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

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

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

Discussion

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

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

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

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

Homeless Needs Assessment

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

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

Table 28 - Homeless Needs Assessment

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

Data is available.

Nature and Extent of Homelessness: (Optional)

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

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

Table 29 – Number of homeless in shelters by race

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

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

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

Table 30 – Number of homeless unsheltered by race

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

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

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

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

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

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

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

Discussion:

In a November article in the Fort Worth Report⁴, “Business owners have told the Fort Worth Chamber of Commerce that homelessness is a daily concern that impacts their operations — whether it’s trespassing, disruptions or other incidents. To help, the Chamber launched a Homelessness Task Force to develop a comprehensive toolkit to aid businesses and their employees. The Chamber’s survey of 420 business owners found that 65% dealt with homeless-related issues in 2023. The toolkit — intended to help businesses with effective strategies — is set to be released in January 2025. The toolkit will include various resources that include steps for de-escalating incidents and a guide that can be placed in break rooms for staff. The kit will include resources from the City of Fort Worth, non-profits and other service providers that can offer assistance.” If successful, other cities that may have similar problems can provide the same toolkit to businesses in their area to help provide help to people experiencing homelessness.

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

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

Introduction:

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

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

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

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

Describe the characteristics of special needs populations in your community:

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

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

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

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

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

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

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

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

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

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

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

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

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

Discussion:

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

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

Describe the jurisdiction's need for Public Facilities.

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

How were these needs determined?

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

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

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

Describe the jurisdiction's need for Public Improvements.

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

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

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

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

A. BASIC INFRASTRUCTURE AND HANDICAPPED ACCESSIBILITY IMPROVEMENT FOR PUBLIC FACILITIES

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

B. DISASTER RESILIENCY AND SUSTAINABILITY

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

C. TECHNOLOGICAL INNOVATIONS

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

D. ALTERNATE TRANSPORTATION

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

How were these needs determined?

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

Describe the jurisdiction's need for Public Services:

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

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

How were these needs determined?

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

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

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

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

Tarrant County Housing Report

April 2024

Median price **\$350,000**



0%

Compared to April 2023



Active listings

40.8%

5,042 in April 2024

Closed sales

8.8%

2,168 in April 2024

Days on market

Days on market	45
Days to close	30
Total	75

2 days less than April 2023

Months of inventory

2.7

Compared to 1.8 in April 2023

About the data used in this report
 Data used in this report come from the Texas REALTOR® Data Relevance Project, a partnership among the Texas Association of REALTORS® and local REALTOR® associations throughout the state. Analysis is provided through a research agreement with the Real Estate Center at Texas A&M University.



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

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

Introduction

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

All residential properties by number of units

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

Table 31 - Residential Properties by Unit Number

Data Source: 2018-2022 ACS

Unit Size by Tenure

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

Table 32 - Unit Size by Tenure

Data Source: 2016-2020 ACS

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

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

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

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

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

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

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

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

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

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

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

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

Describe the need for specific types of housing.

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

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

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

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

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

Discussion

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

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

Introduction

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

Cost of Housing

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

Table 33 - Cost of Housing

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

Number of People Paying Rent by Amount

Rent Paid	2020	2022	% Change
Less than \$500	15,345	7,105	-53.70%
\$500-999	134,931	46,999	-65.17%
\$1,000-1,499	91,509	129,233	41.22%
\$1,500-1,999	27,917	74,391	166.47%
\$2,000 or more	9,430	39,106	314.70%
Total	279,132	296,834	100.0%

Table 34 - Rent Paid

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

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

Housing Affordability

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

Table 35 - Housing Affordability

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

Monthly Rent

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

Table 36 – Monthly Rent

Data Source: 2024 HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

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

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

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

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

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

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

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

Discussion

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

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

Introduction

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

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

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

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

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

Condition of Units

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

Table 37 - Condition of Units

Data Source: 2017-2021 CHAS

Year Unit Built

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

Table 38 – Year Unit Built

Data Source: 2017-2021 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	159,320		105,885	
Housing units built before 1980 with children present	23,200	14.56%	24,085	22.75%

Table 39 – Risk of Lead-Based Paint

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

What is the Need for Owner and Rental Rehabilitation?

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

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

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

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

Discussion

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

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

Introduction

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

Totals Number of Units

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

Table 40 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments.

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

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

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

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

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

Public Housing Condition

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

Table 41 - Public Housing Condition

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

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

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

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

Discussion.

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

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

Introduction

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

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year-Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	592	15	151	681	0
Households with Only Adults	937	262	85	1,378	0
Chronically Homeless Households	0	0	0	2,058	0
Veterans	1,562	0	236	2,059	0
Unaccompanied Youth	33	0	0	0	0

Table 42 - Facilities and Housing Targeted to Homeless Households

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

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

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

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

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

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40

Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

ACH Child and Family Services (ACH): Unaccompanied youth

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

Arlington Life Shelter (ALS): Homeless individuals and families

325 W. Division Street, Arlington, Texas 76011
Promote self-sufficiency by providing shelter, employment programs and transitional services for North Texans impacted by homelessness.

DRC: general homeless population.

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

Presbyterian Night Shelter (PNS): Homeless individuals, families, veterans.

2400 Cypress St., Fort Worth, TX 76102
Assisting homelessness through emergency shelter, affordable housing, and sustainable employment.

SafeHaven of Tarrant County (SHTC): Individuals and families experiencing domestic violence

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

The Salvation Army (TSA-FW) – Fort Worth Mabee Center: individuals and families

1855 E. Lancaster Avenue, Fort Worth, TX 76103
Helping North Texans combat addiction, homelessness, and poverty by providing emergency family homeless shelter, daily meals for homeless, food pantry and social services. Seasonal services include cooling stations and overnight warming shelter.

The Salvation Army – Arlington (TSA-Arl): individuals and families

712 W. Abram St., Arlington, TX 76013
Helping North Texans combat addiction, homelessness, and poverty by providing family life shelter, weekly community dinner, food pantry and case management. Seasonal services

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

True Worth Place (TWP): general homeless population day shelter

1513 E Presidio St, Fort Worth, TX 76102

A resource center and day shelter providing facilities and services to maintain hygiene, a mailing address, telephones and temporary storage, educational/employment/enrichment programs and case management.

Union Gospel Mission (UGM): Individuals and families

1321 East Lancaster Avenue, Fort Worth, TX 76102-6689

Offering programs for homeless individuals to maximize their potential by developing the skills needed to become independent, productive community members.

Veteran Affairs (VA): Veteran individuals and families

Homeless Veterans care coordinator call 214-857-0230

Helping Veterans who are homeless or at risk of becoming homeless due to financial hardship, unemployment, addiction, depression, or transition from jail.

See also in the Appendices for a homeless resource guide

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

Introduction

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

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify and describe their supportive housing needs.

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

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

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

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

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

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

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

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

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

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

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

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

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

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

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

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

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

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

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

Introduction

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

Economic Development Market Analysis

Business Activity

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

Table 43 - Business Activity

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

Labor Force

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

Table 44 - Labor Force

Data Source: 2023 1-year ACS

Occupations by Sector

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

Table 45 - Occupations by Sector

Data Source: 2023 1-year ACS

Travel Time

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

Table 46 - Travel Time

Data Source: 2023 1-year ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

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

Table 47 - Educational Attainment by Employment Status

Data Source: 2023 1-year ACS

Educational Attainment by Age

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

Table 48 - Educational Attainment by Age

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

Educational Attainment – Median Earnings in the Past 12 Months

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

Table 49 – Median Earnings in the Past 12 Months

Data Source: 2023 1-year ACS

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

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

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

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

Describe the workforce and infrastructure needs of the business community.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- (2) Construction Consortium: The Construction Consortium is a group formed by local Construction companies that jointly address the workforce needs and talent pipeline shortages the industry faces. They work together to influence curriculum to address career pathways in the industry.
- (3) Hospitality Council: Hospitality Council is a group formed by Hospitality Industry leaders who jointly address the workforce needs of this growing industry in Tarrant County. With Tarrant County being the heart of Hospitality and Tourism Industries, this Council addresses workforce needs, industry education and enhancing training. Contrary to long-held belief that this industry produces “dead-end” jobs, the Hospitality Industry provides extensive and lucrative career pathways.

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

Yes.

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

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

Discussion

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

MA-50 Needs and Market Analysis Discussion

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Are there any community assets in these areas/neighborhoods?

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

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

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

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

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

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

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

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

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

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

Are there other strategic opportunities in any of these areas?

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

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

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

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

Broadband includes several high-speed transmission technologies such as:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

this most recent decade⁷. Scientists estimate that average temperatures throughout north Texas may increase by an additional 2 degrees by 2050 if nothing is done to reduce carbon dioxide emissions and other greenhouse gases⁸. Sustained high temperatures are dangerous and residents will need to take precautions, especially vulnerable groups like senior citizens, persons who work outside, and those in poor health.

Drought is a water shortage caused by the natural reduction in the amount of precipitation over a period, typically a season. It can be exacerbated by conditions such as extreme heat, low humidity, soil dryness and high winds. The relationship between high temperatures, soil dryness and more frequent, prolonged high-pressure systems means that Tarrant County will experience longer and more severe droughts. Prolonged periods of drought can impact an area by affecting water supply, building foundations and structures, and the economy. Cattle may have to be prematurely slaughtered due to hay shortages and homeowners will be forced to abide by strict water conservation restrictions enforced by cities. Soil moisture, directly impacted by drought, is forecasted to reduce by 10 to 15 percent by 2050⁹, which can cause damage to roads, rail lines, and buried infrastructure.

Flooding from extreme rainfall has become more frequent and severe and is expected to worsen. As a result, there will be a significant increase in urban flooding — as much as 30-50% more than occurred over the last half of the 20th century¹⁰. While it's not likely that annual precipitation totals will change in North Texas, rainfall patterns likely will. We will likely see enhanced cycles with torrential rainstorms in the spring followed by longer than usual dry periods.

Since 2000 and compared to other large counties in Texas, Tarrant County has had the most hail reports and it's in an area most prone to destructive tornadoes¹¹. Tarrant County has also had 121 destructive wind reports during that time, the most of any major Texas City. From February 11 to February 21, 2021, Tarrant County as well as the entire state of Texas was impacted by freezing temperatures, snow, and ice during the 2021 Winter Storms. The National Weather Service placed the entire state under a winter storm warning as communities proceeded to experience up to an inch of ice accumulation per day. The temperatures in Tarrant County were as low as -1 degrees Fahrenheit and did not return to above freezing until February 20th. These

⁷ Source: Times Record news, <https://data.timesrecordnews.com/weather-data/tarrant-county/48439/1923-07-01/?syear=1923&eyear=2024#history>

⁸ Source: Risk Factor, https://riskfactor.com/county/tarrant-county/48439_fsid/heat

⁹ Source: <https://agupubs.onlinelibrary.wiley.com/doi/full/10.1029/2020EF001552>

¹⁰ Source: <https://texas2036.org/weather/>

¹¹ Source: <https://www.expressnews.com/san-antonio-weather/article/texas-city-worst-weather-database-18352832.php>

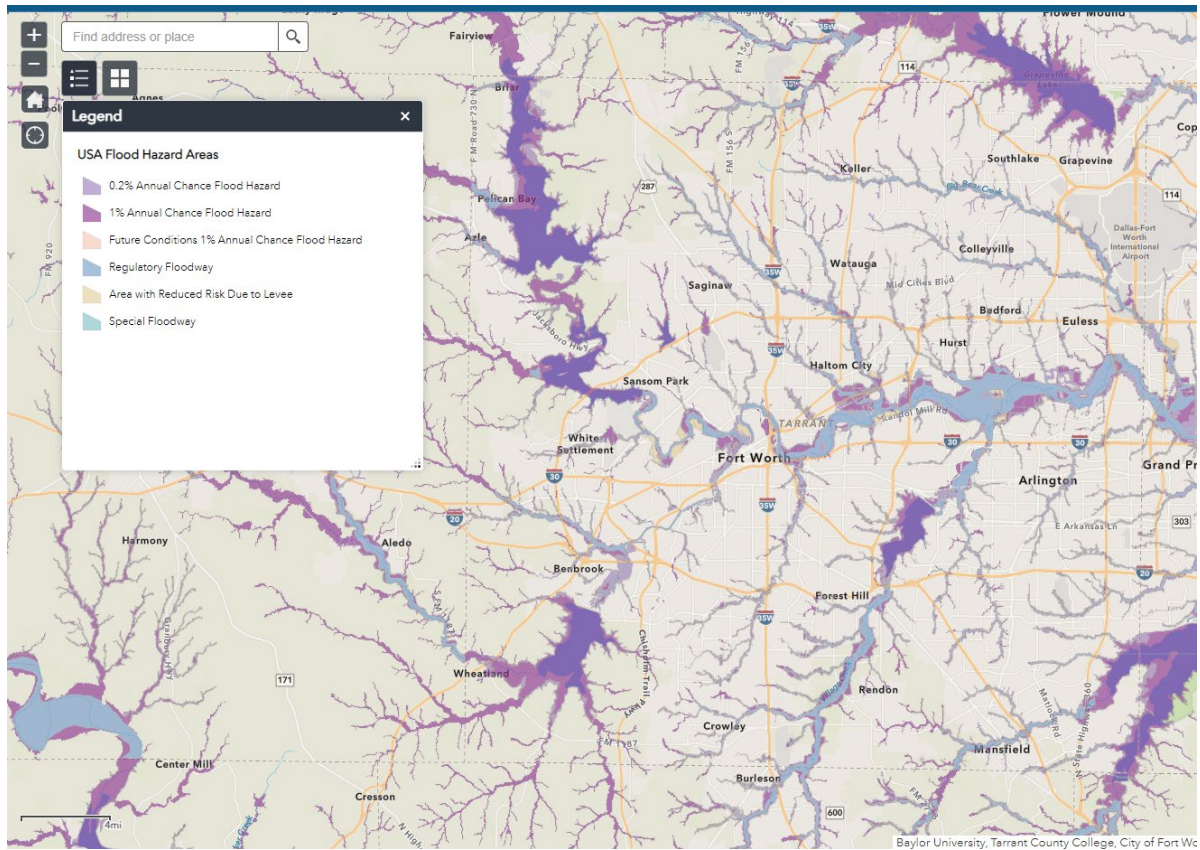
conditions and the length for which they lasted caused approximately 69 percent of Texans to lose power at some point during the disaster.

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

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

The following map¹² represents flood hazard areas along the rivers and creeks in Tarrant County. Cities of Everman, Forest Hill and Kennedale were exceptionally exposed to the floodway and a high percentage of low to moderate income households near the floodway or in the floodplain were impacted in 2018 after rainstorms and flooding. Use of CDBG for Public infrastructure and facilities category to assist in flood mitigation and disaster prevention to improve flood controls will continue to be a high priority in this five-year consolidated plan. Potential use of CDBG funds could be to assist in planning and engineering for the improvement of existing flood ways and infrastructure also.

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



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

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

Decent Housing - - which includes:

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

A Suitable Living Environment - - which includes:

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

- Supporting youth and education with quality programs

Expanded Economic Opportunities - - which includes:

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

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

Geographic Area

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

General Allocation Priorities

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

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

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

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

Priority Needs

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low income persons Low income persons Moderate income persons Middle income persons Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Tarrant County Consortium Cities
	Associated Goals	Tenant Based Rental Assistance Preserve Affordable Housing Increase Affordable Housing Stock Homeless Prevention Public Services Administration Rapid Rehousing
	Description	<ul style="list-style-type: none"> • Rehabilitation of existing housing (high) • homebuyer & first-time homebuyer assistance (medium) • New construction (low) • Acquisition with or without rehabilitation (low)

	<ul style="list-style-type: none"> Rental Assistance (medium)
Basis for Relative Priority	Affordable housing is a high priority need. Whether by adding to the housing stock, maintaining existing housing, assisting homebuyers, or with rental assistance, funds received from HUD will specifically have a housing focus.
2	
Priority Need Name	Homelessness
Priority Level	High
Population	Extremely Low income persons Low income persons Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
Geographic Areas Affected	All Tarrant County
Associated Goals	Tenant Based Rental Assistance Homeless Shelter Operations Public Services Administration Street Outreach Rapid Rehousing
Description	<ul style="list-style-type: none"> Outreach (low) Emergency shelter and transitional housing (high) Rapid Re-Housing (low) Prevention (high)
Basis for Relative Priority	Combating homelessness is a high priority using ESG funds and annual competitive Continuum of Care funds. Specifically, assisting with operational costs of homeless shelters and filling in a needed gap of preventing homelessness are high priorities.

		Due the limited amount of funding other activities within ESG are reviewed annually based on community need in conjunction with The City of Arlington and City of Fort Worth ESG funds.
3	Priority Need Name	Non-Housing Community Development
	Priority Level	High
	Population	Extremely Low income persons Low income persons Moderate income persons Middle income persons Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Tarrant County Consortium Cities
	Associated Goals	Public Infrastructure and Facilities Public Services Administration
	Description	<ul style="list-style-type: none"> • Public facilities (low) • Public improvements (high) • Infrastructure (high) • Public services (medium) • Economic development (low)

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

Table 50 – Priority Needs Summary

Narrative (Optional)

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

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

Influence of Market Conditions

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

Table 51 – Influence of Market Conditions

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

Table 52 - Housing Needs Assessment Demographics

Census Data

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

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

Table 53 - population comparison

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

Introduction

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

Anticipated Resources

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

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

Table 54 - Anticipated Resources

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

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

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

Tarrant County does not own property.

SP-40 Institutional Delivery Structure – 91.215(k)

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

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

Table 55 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

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

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

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

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

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

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

Table 56 - Homeless Prevention Services Summary

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

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

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

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

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

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

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

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

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

Strengths of the Service Delivery System

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

Gaps in the Service Delivery System

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

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

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

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

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

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

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

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

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

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

SP-45 Goals Summary – 91.215(a) (4)

Goals Summary Information

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

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

Table 57 – Five Year Goals Summary

Goal Descriptions

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

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

Table 58 – Five Year Goal Descriptions

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

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

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

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

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

Activities to Increase Resident Involvements

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

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

No.

Plan to remove the ‘troubled’ designation

Not applicable.

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

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

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

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

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

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

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

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

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

SP-60 Homelessness Strategy – 91.215(d)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Reducing the number of poverty-level families requires a multi-faceted approach, recognizing that poverty is a complex issue influenced by various social, economic, and environmental factors. Effective programs and policies should not only address immediate financial needs but also provide pathways for long-term self-sufficiency. One of the most effective strategies includes the expansion of access to quality education and vocational training. Tarrant County will continue programs directed toward reducing poverty. The most important element in the prevention of poverty is the creation and retention of jobs¹³ for area residents and providing reliable transportation alternatives¹⁴ while living in a secure home. By working with Workforce Solutions of Tarrant County, residents can connect to jobs and resources to improve self-sufficiency while being assisted with housing.

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

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

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

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

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

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

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

Action Plan

See separate report.