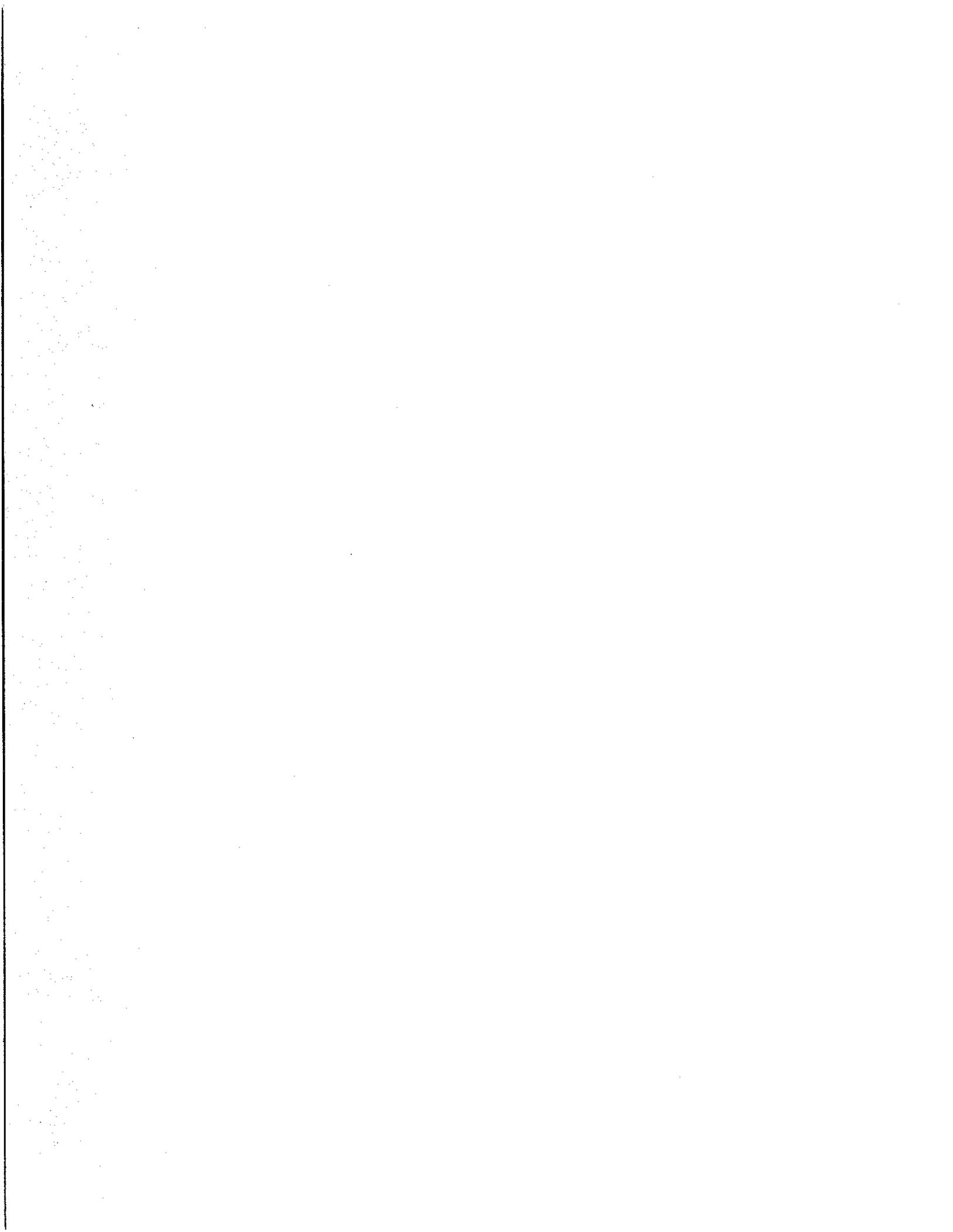


**Final Revised
Plan for Review**



CITY OF SAN BENITO TEXAS

2015 – 2019 CONSOLIDATED PLAN

2015 – 2016 ANNUAL PLAN



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Executive Summary

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

1. Introduction

The Consolidated Plan serves as a planning document meeting the federal government statutory requirements in 24 CFR 91.200-91.230, with revisions for preparing a Consolidated Plan and guiding the use of CDBG, HOME, HOPWA, and ESG funding based on applications to the U.S. Department of HUD. The major sections of the Consolidated Plan include a Housing Market Analysis, Housing and Homeless Needs Assessment, 5-year Strategic Plan, a 1-year Action Plan, and Consultation and Citizen Participation, with accompanying documentation relating to public comment. The Strategic Plan addresses specific needs that were identified in the data analysis, with specific goals and program targets for each category designated for funding. The Action Plan is a subset of the Strategic Plan, addressing funding options for the next fiscal year. The Consolidated Plan can be used by organizations in the community as a guide for identifying activities through which they can help the jurisdiction reach their housing and community development goals. The Consolidated Plan also serves as the baseline for measuring program effectiveness, as reported in the Consolidated Annual Performance and Evaluation Report (CAPER) required by HUD for each fiscal year's funding allocation. Incorporated into the Consolidated Plan are an analysis of the local housing market and a review of housing and homeless needs in San Benito as a means of defining the current environment in which federal funding is being used. The Consolidated Plan provides a strategic plan for meeting priority needs that were identified through the community participation process. The analytical parts of the document draw from the 2005-2009 and the 2008-2012 American Community Surveys and 2005 CHAS data provided by HUD. Other data sources include the 2010 U.S. Census and other information gathered locally, including the Cameron County Homeless Partnership and a survey of citizens that was used to assist in prioritizing needs. The survey was available on the City's website and was distributed at community meetings. Public housing information was provided by the San Benito Housing Authority.

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

This Consolidated Plan contains a range of goals, objectives, and outcomes formulated to address needs identified for homelessness, other special needs, non-housing community development, barriers to affordable housing, lead-based paint hazards, institutional structure, and coordination. These objectives include:

- Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.
- Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.
- Address community needs through community-based public service programs.

These objectives are supported by a collection of associated strategies and performance goals. These strategies seek to work toward meeting the objectives stated, addressing the need for public facilities and infrastructure improvements and public services. Specifics can be found in the Strategic Plan and Annual Action Plan.

3. Evaluation of past performance

San Benito has a history of successful programs funded through the Community Development Block Grant Program. The City works with local agencies to provide public services and provides improvements to community facilities and infrastructure. Details of past performance can be found in the City's Consolidated Annual Performance and Evaluation Report (CAPER).

4. Summary of citizen participation process and consultation process

Based on the Community Participation Plan, outreach included public forums and focus group meetings, an on-line survey provided on the City of San Benito Web Site and hard copy, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, San Benito Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials.

Three Public Forums and Stakeholder Focus Group sessions were held on January 14th, 2015 at the San Benito Municipal Building, 401 N. Sam Houston Blvd., San Benito, TX 78586. Supplemental interviews were conducted with and information and input received from various City Departments and Divisions, Chamber of Commerce and Board of Realtors representatives, social and public service organization, community, professional and industry representatives to obtain information from those unable to attend the sessions. Participants in the sessions and supplemental interviews included San Benito City staff and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives; real estate and financial industry representatives; and the general public and other community representatives.

5. Summary of public comments

Public comment received primarily included editorial suggestions, which were included in the draft document. Two letters, attached to this plan, were received, one from the San Benito Housing Authority and one from Community Housing Services Corp. Both clarified specifics about public housing inventory, in the first case, and conditions for homeless persons in the second. One letter provided suggestions for public policies that might be barriers to affordable housing, but none of them were found to be public policy barriers, but rather barriers outside of city influence or general topics from which it had previously been determined that no public policy barriers existed. Additionally, one email contained some corrections to typos found in the document and an annotated PDF files showed some similar corrections to be made.

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

All comments were accepted.

7. Summary

This plan provides a framework through which San Benito manages its federal entitlement programs related to community development and homeless assistance. Data were provided through HUD's eCon software system, utilizing American Community Survey data and other sources, to construct the needs assessment and market analysis. The City worked with local service providers and other concerned citizens to develop the strategic plan and annual action plan, both designed to address needs within the city as identified through the public participation process and needs assessment.

The Process

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

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

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

Agency Role	Name	Department/Agency
Lead Agency	SAN BENITO	Community Grants & Programs
CDBG Administrator	SAN BENITO	Community Grants & Programs

Table 1 – Responsible Agencies

Narrative

The lead agency for the development of the Consolidated Plan is the Department of Community Grants and Programs of the City of San Benito. CGP has contracted with the consulting firm of J-QUAD Planning Group. The City and J-QUAD consulted with a number of other agencies including the agencies involved in the Cameron County Homeless Partnership to address homelessness.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

San Benito works with a wide variety of agencies, organizations, and service providers in an effort to bring various viewpoints to bear in the identification of local housing and service needs. Ongoing relationships focused on specific needs and targeted meetings designed to bring public input into the Consolidated Plan process are two of the ways that the City utilizes outside organizations in the consultation process.

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

The City has ongoing relationships with several housing providers working on housing development activities. The City works to utilize Section 8 vouchers from the federal government to address the housing needs of the City's lowest income households. Through the Cameron County Homeless Partnership, the City maintains relationships with mental health providers, homeless shelter and services providers, and other governmental agencies with specific responsibilities for homeless individuals and families. The City also participates in a variety of other coalitions that seek to address other issues that relate to housing and service needs.

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

City staff works actively with the Cameron County Homeless Partnership, the umbrella organization that addresses homeless issues in the region. Staff participate in regularly scheduled meetings and point-in-time surveys. In the past, the City has provided administrative support to supplement homeless initiatives and funding to the various agencies that make up the local membership of the regional partnership.

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

Staff from San Benito participates in the Cameron County Homeless Partnership, working with area service providers to include City resources, to the extent possible, in the provision of services to homeless individuals and families in San Benito.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF SAN BENITO
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
2	Agency/Group/Organization	SAN BENITO BOYS & GIRLS CLUB, INC.
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
3	Agency/Group/Organization	VALLEY INTERNATIONAL COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
4	Agency/Group/Organization	START CENTER, INC.
	Agency/Group/Organization Type	Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
5	Agency/Group/Organization	SENIOR COMMUNITY OUTREACH SERVICES, INC.
	Agency/Group/Organization Type	Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
6	Agency/Group/Organization	SAN BENITO FOOD PANTRY, INC.
	Agency/Group/Organization Type	Services-Elderly Persons Services-homeless Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to participate in Consolidated Plan forums.
7	Agency/Group/Organization	LA POSADA PROVIDENCIA
	Agency/Group/Organization Type	Services - Housing Services-homeless

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy</p>
<p>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Invited to participate in Consolidated Plan forums.</p>

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

No specific organizations were intentionally left out of the public participation process.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Texas Balance of State CoC	San Benito works independently of the Balance of State CoC, but in conjunction with Brownsville and Harlingen to address homeless needs.

Table 3 – Other local / regional / federal planning efforts

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

San Benito works closely with other local communities active in the Cameron County Homeless Partnership, State agencies, local non-profit organizations, and other departments of the City of San Benito in the development of programs to address housing, homeless, and community development needs and other local issues covered by the Consolidated Plan.

Narrative (optional):

The development of the Consolidated Plan and the component Strategic Plan and Annual Action Plan require the help of the local non-profit community and other organizations. Specific priorities are identified and ranked through that participation utilizing focus group sessions, forums, and surveys. The City relies on its ongoing relationships to ensure that these opinions and observations are incorporated into the Plan.

PR-15 Citizen Participation

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

Based on the Community Participation Plan, outreach included public forums and focus group meetings, an on-line survey provided on the City of San Benito Web Site and hard copy, and consultation with public and private agencies and organizations to capture public input as to the priority needs for the next five years. Participating persons, public and private agencies included the general public, neighborhood organizations, San Benito Housing Authority, Continuum of Care, Board of Realtors, Chamber of Commerce, public and social service agencies, colleges and universities, elected and appointed officials.

Three Public Forums and Stakeholder Focus Group sessions were held on January 14th, 2015 at the San Benito Municipal Building, 401 N. Sam Houston Blvd., San Benito, TX 78586. Supplemental interviews were conducted with and information and input received from various City Departments and Divisions, Chamber of Commerce and Board of Realtors representatives, social and public service organization, community, professional and industry representatives to obtain information from those unable to attend the sessions. Participants in the sessions and supplemental interviews included San Benito City staff and other government representatives; administrators from local colleges, universities, and school districts; non-profit organizations, home builders, housing and social service agencies representatives; real estate and financial industry representatives; and the general public and other community representatives.

Attendees for the Focus Groups and Public Forums were gathered through invitations sent to select resident and community leaders, organizations, industry professionals and public officials and a public meeting notice published in the local newspaper. At each Focus Group and Public Forum, general issues related to the housing market, neighborhoods conditions, community development needs and concerns pertaining to barriers to affordable housing in San Benito were discussed. The format also included discussions of the communities' priority needs for the next five years and their priorities for funding for the next program year.

Participants in the focus groups and public forums and the general public were given an opportunity to complete a Priority Needs Survey as part of the Consolidated Plan process. The survey was presented at each of the aforementioned sessions and also made available on the City's web site for completion and submission on line. A total of 45 survey responses were received.

The San Benito City Commission held a briefing and public hearing for the 2015 – 2019 Consolidated Plan and 2015 Annual Plan at San Benito City Hall Chambers on June 15, 2015 and a final Public Hearing and Action to approve the 2015 – 2019 Consolidated Plan and 2015 Annual Plan on July 15, 2015. The Consolidated Plan and Annual Plan was made available for a 30 day public comment period from June 29, 2015 to July 30, 2015.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Internet Outreach	Non-targeted/broad community Survey	A community survey was posted on the City's website and handed out at the Con Plan forums. A total of 45 survey responses were received.	The survey was comprised of closed-ended questions. No direct public comment was received outside of the rankings of Con Plan priorities.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Meeting	Non-targeted/broad community	Three Consolidated Plan Forums and Stakeholder Focus Group meetings were held in November, 2014. A wide variety of individuals and social service agencies were invited to participate in the events.	The focus group sessions identified a wide range of issues of concern to the attendees with regard to social and economic conditions, housing, public policy and awareness of fair housing, banking and mortgage lending issues, special needs housing, and public transportation.	No comments were rejected.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment looks at a variety of housing, homeless, community development, and non-homeless special needs through an examination of census and CHAS data, which was created by the U.S. Census Bureau and the U.S. Department of Housing and Urban Development. These data quantify housing problems, such as overcrowding and cost burden, and measure the magnitude of special needs populations, such as the elderly, frail elderly, and persons with HIV/AIDS. As shown in the following analysis, cost burden (paying more than 30 percent of household income on housing expenses) and extreme cost burden (paying more than 50 percent of household income on housing expenses) has a considerable impact on households in San Benito, particularly lower income households. Measures of housing condition (lack of complete kitchen or plumbing facilities) doesn't provide a very reliable measure of condition, though it represents the best, easily accessible data on the topic. Other needs are represented through the Section 8 wait list and various census and state data sources.

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

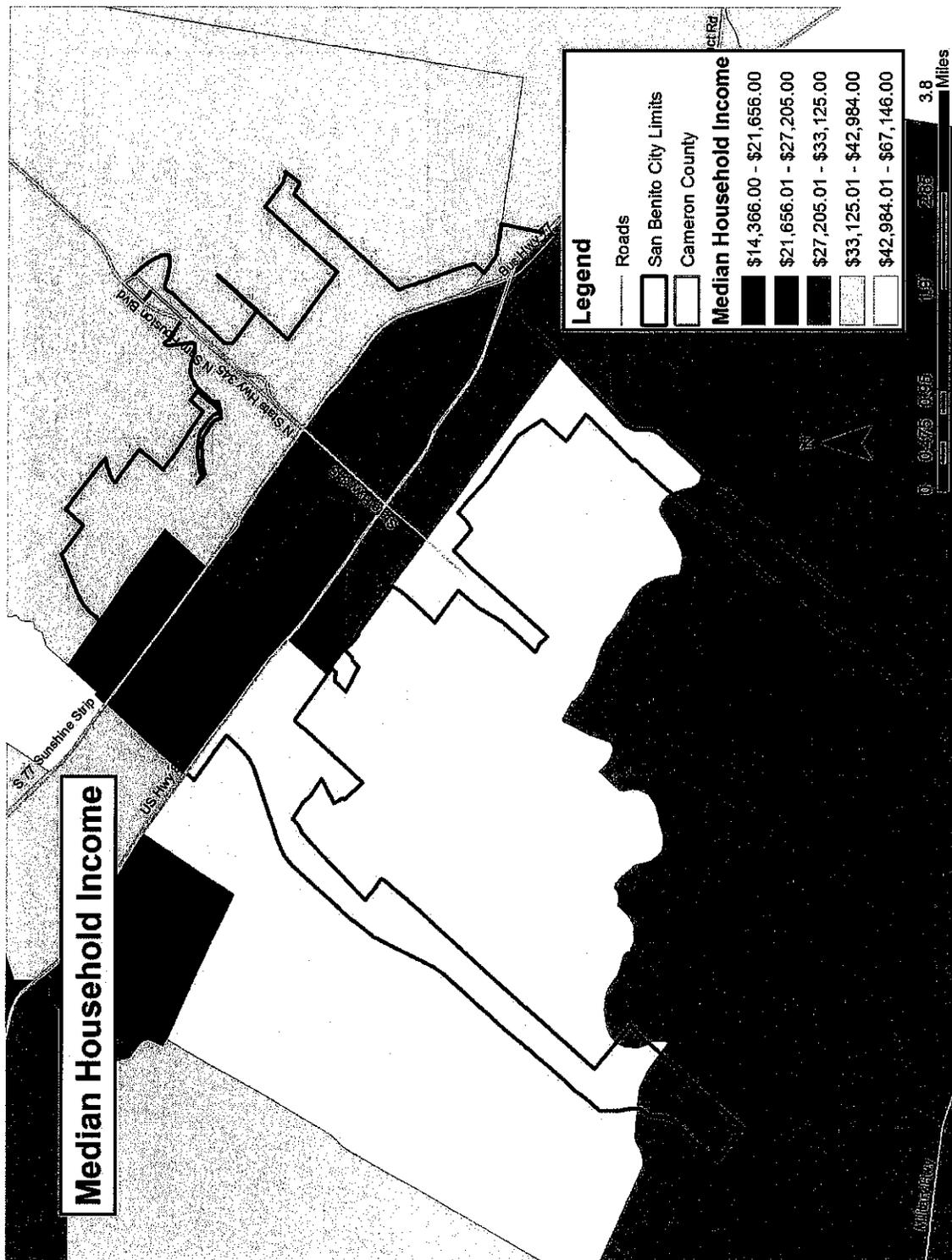
Summary of Housing Needs

The following data provide an analysis of housing problems in San Benito, including lack of complete plumbing or kitchen facilities, overcrowding (1.01 to 1.5 persons per room), severe overcrowding (more than 1.5 persons per room), cost burden (paying more than 30% of household income on housing expenses), and severe cost burden (paying more than 50% of household income on housing expenses). By far, the most common housing need related to cost burden, hitting lower income households particularly hard, with over 42 percent of renter households and 34 percent of owner households earning less than 30% of the area median income (AMI) paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with over 24 percent of all renter households earning below 100% of the AMI paying more than 30% of their income on housing expenses. Cost burden is the most common for owner households where 20 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 11 percent paying more than 50% of their income on housing expenses. The next most pressing housing problem in San Benito is overcrowded housing in owner housing, with just over 11 percent living in overcrowded units. When comparing overcrowded housing with cost burden, the needs observed are not as pressing.

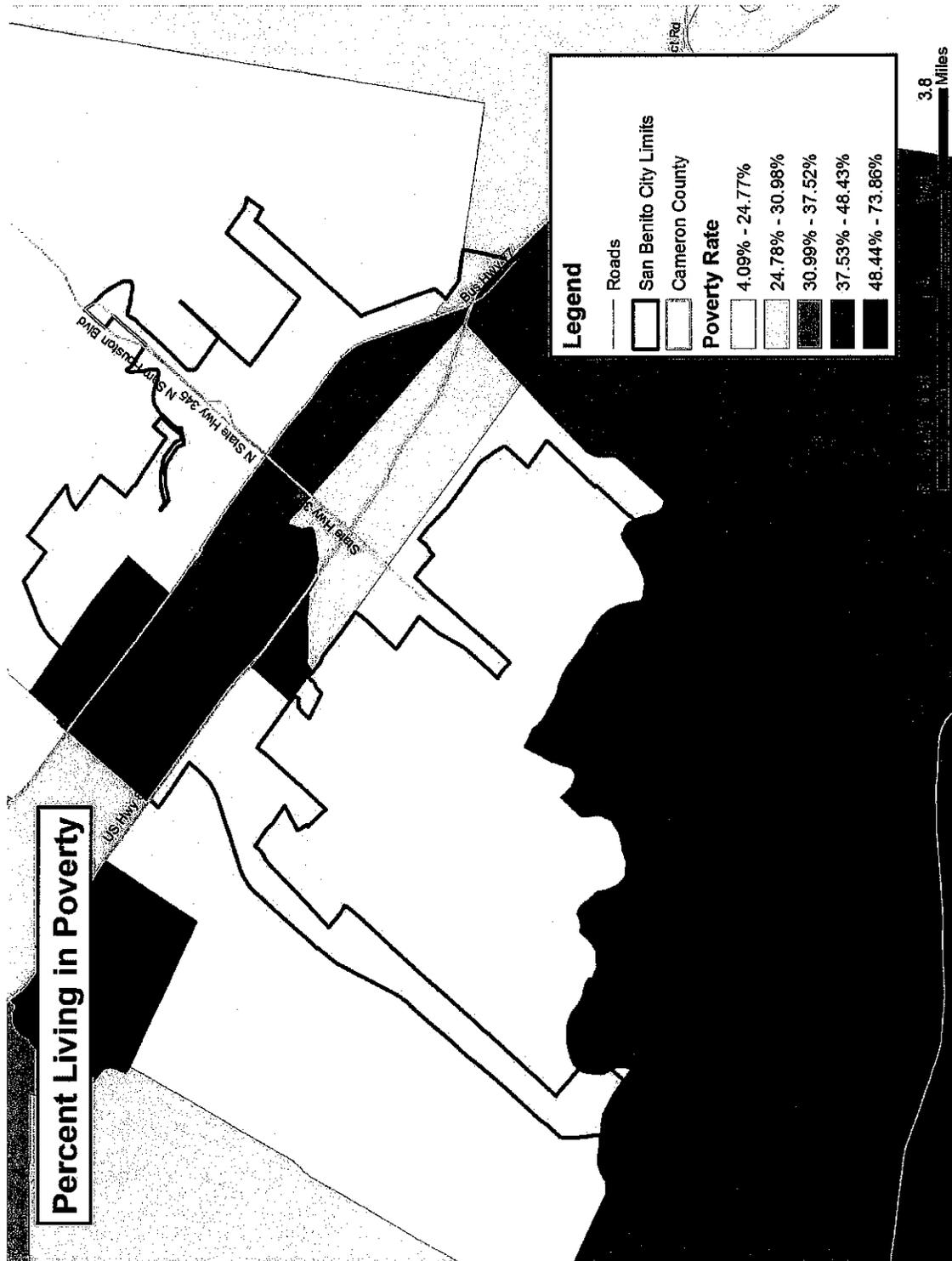
Demographics	Base Year: 2000	Most Recent Year: 2011	% Change
Population	23,641	24,381	3%
Households	7,156	7,152	-0%
Median Income	\$24,027.00	\$30,403.00	27%

Table 5 - Housing Needs Assessment Demographics

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



Median Household Income



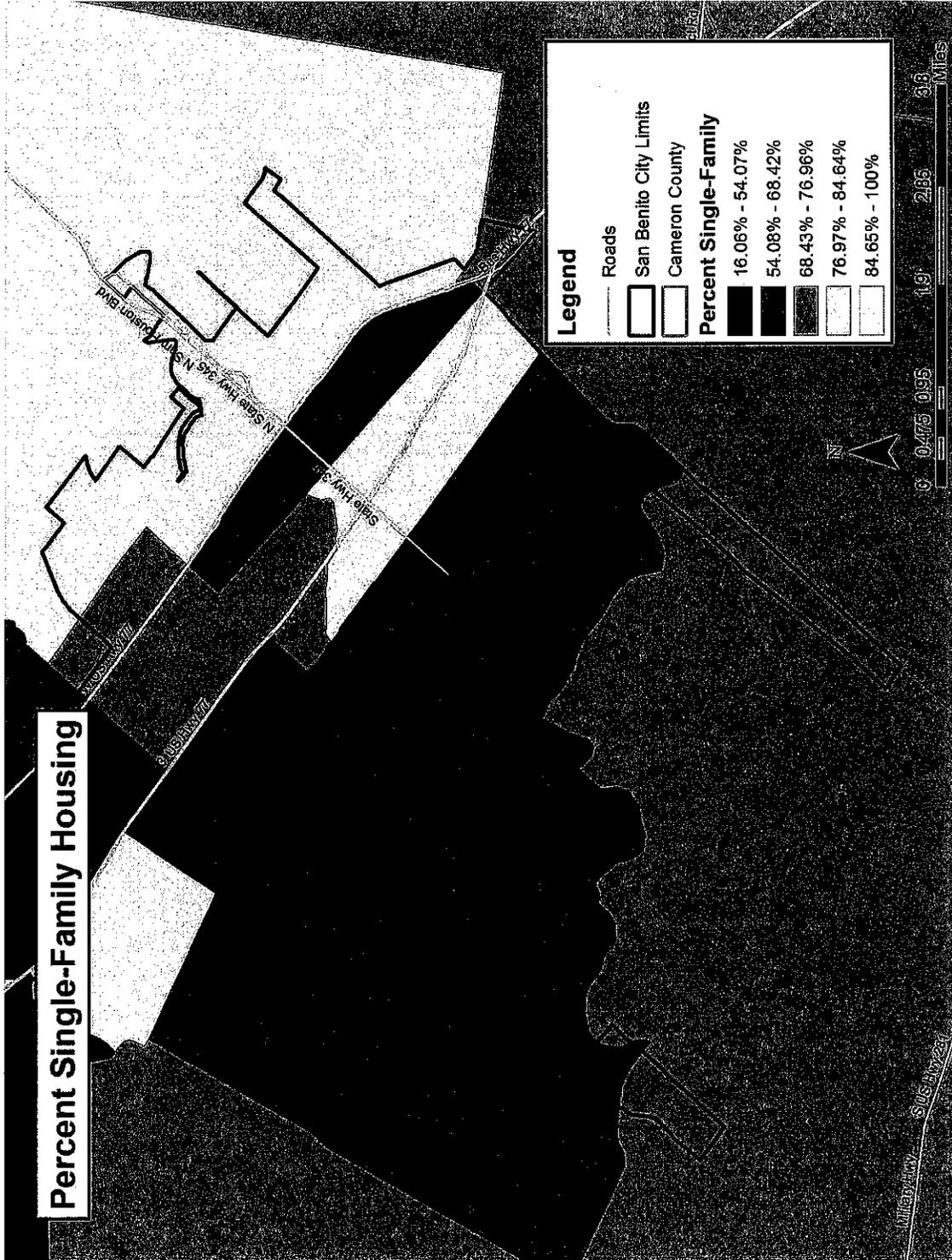
Percent Living in Poverty

Number of Households Table

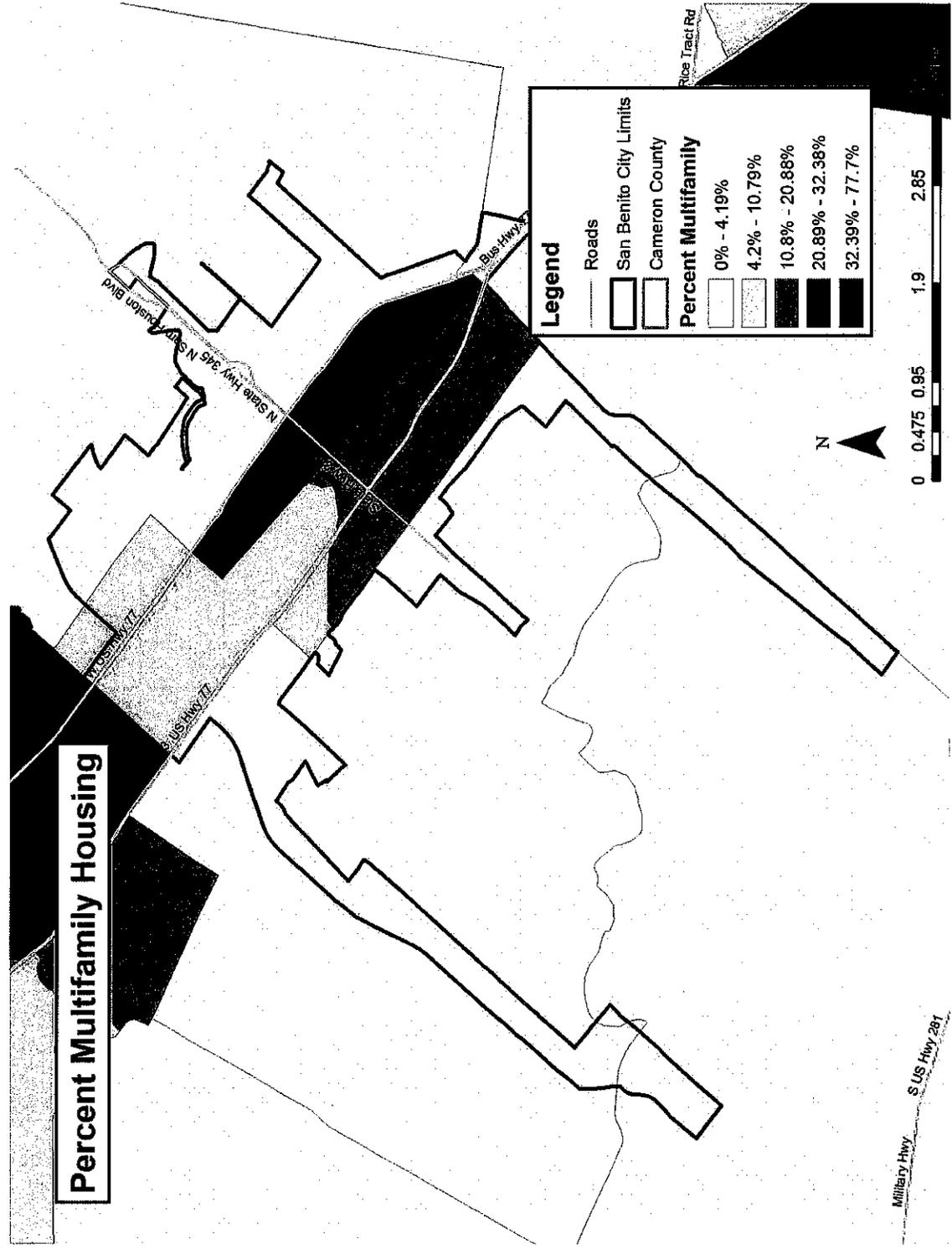
	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	1,440	1,270	1,395	685	2,360
Small Family Households *	555	485	570	370	1,410
Large Family Households *	370	230	435	120	205
Household contains at least one person 62-74 years of age	220	250	390	175	485
Household contains at least one person age 75 or older	225	250	210	65	350
Households with one or more children 6 years old or younger *	480	310	350	185	219
* the highest income category for these family types is >80% HAMFI					

Table 6 - Total Households Table

Data Source: 2007-2011 CHAS



Percent Single-Family



Percent Multifamily

Housing Needs Summary Tables

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

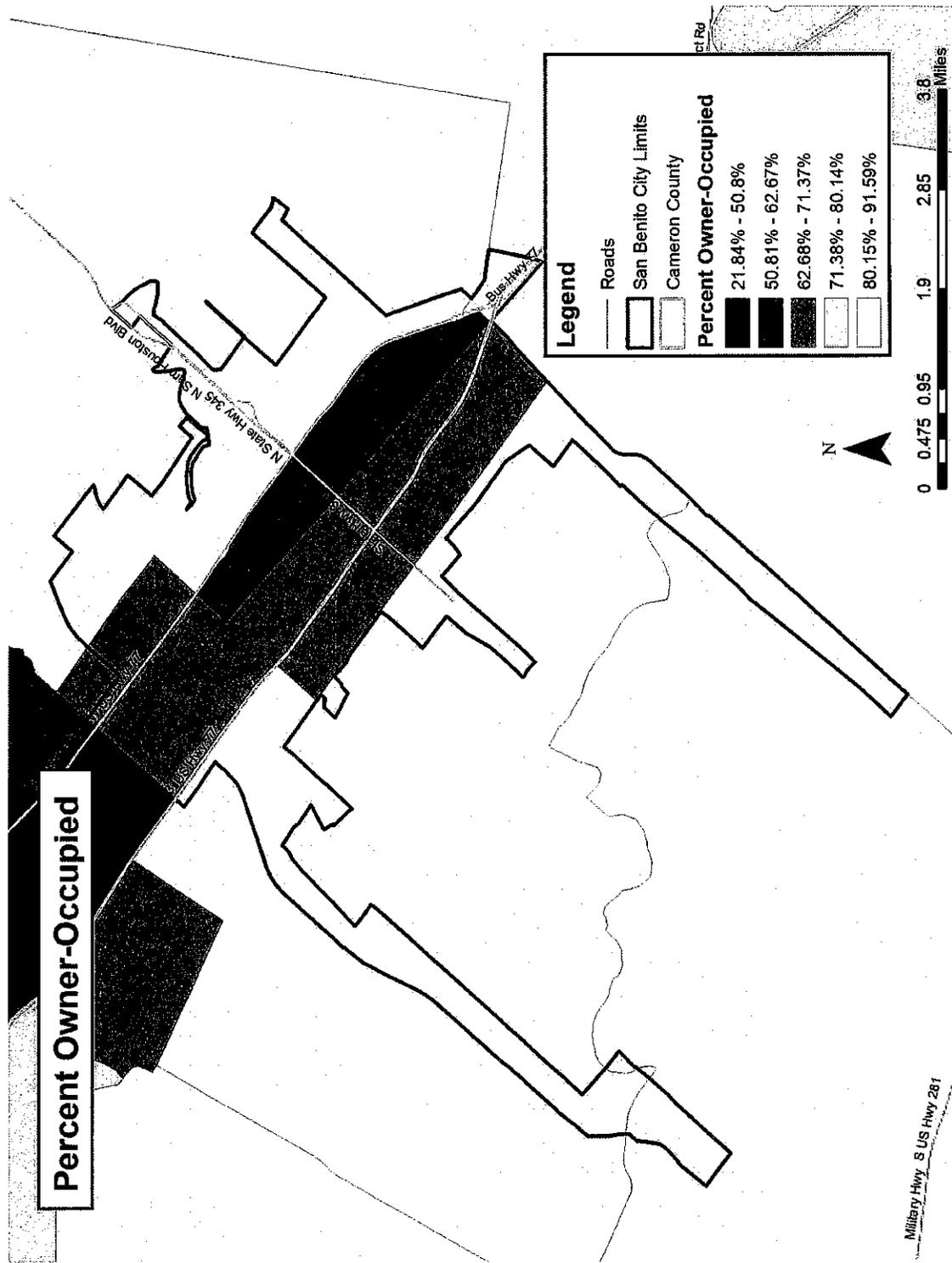
	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	0	45	0	105	30	20	15	0	65
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	100	25	40	0	165	0	10	35	10	55
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	40	155	0	0	195	105	45	115	60	325
Housing cost burden greater than 50% of income (and none of the above problems)	385	85	0	0	470	180	100	25	0	305
Housing cost burden greater than 30% of income (and none of the above problems)	140	150	25	0	315	90	105	305	60	560

	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
Zero/negative Income (and none of the above problems)	55	0	0	0	55	60	0	0	0	60

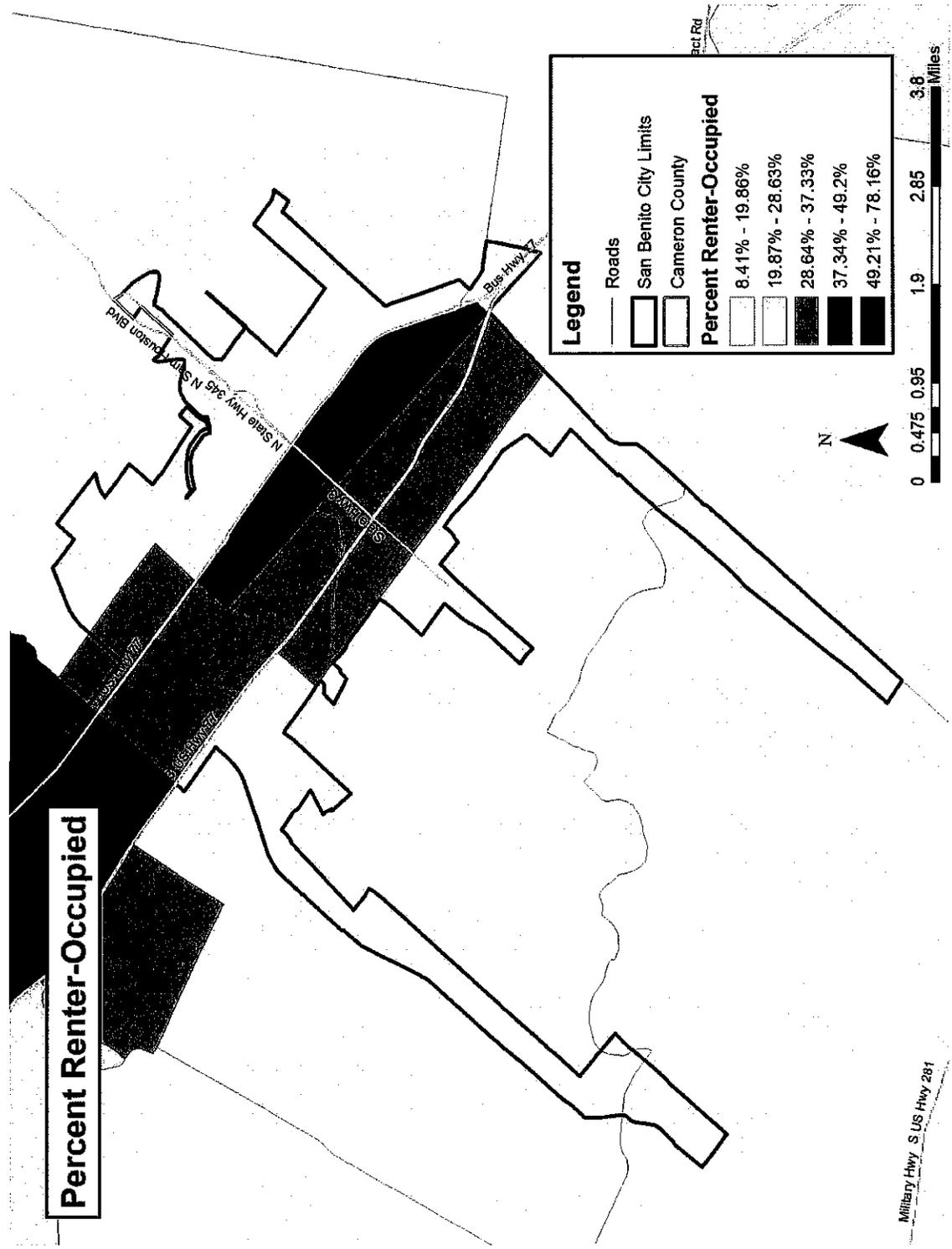
Table 7 – Housing Problems Table

Data 2007-2011 CHAS

Source:



Percent Owner-Occupied



Percent Renter-Occupied

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	590	265	90	0	945	315	180	190	70	755
Having none of four housing problems	260	290	255	130	935	155	540	860	485	2,040
Household has negative income, but none of the other housing problems	55	0	0	0	55	60	0	0	0	60

Table 8 – Housing Problems 2

Data 2007-2011 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	375	200	0	575	75	85	190	350
Large Related	155	115	15	285	125	45	90	260
Elderly	45	20	10	75	145	90	40	275
Other	85	45	0	130	30	20	10	60
Total need by income	660	380	25	1,065	375	240	330	945

Table 9 – Cost Burden > 30%

Data 2007-2011 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	280	30	0	310	45	45	0	90
Large Related	65	0	0	65	20	35	20	75
Elderly	35	10	0	45	80	40	10	130
Other	85	45	0	130	30	10	0	40
Total need by income	465	85	0	550	175	130	30	335

Table 10 – Cost Burden > 50%

Data 2007-2011 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	165	140	0	0	305	0	45	85	60	190
Multiple, unrelated family households	10	40	40	0	90	105	10	80	10	205
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	175	180	40	0	395	105	55	165	70	395

Table 11 – Crowding Information – 1/2

Data 2007-2011 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the 2009-2013 American Community Survey, there were 1,449 single person households in San Benito (19.9% of all San Benito households) over 63 percent of which were elderly (age 65+). Sixty-one percent of single person households were homeowners, with 39 percent renters. Forty-six percent of single person renter households lived in single-family housing units, compared to 68 percent of owner households. The median household income of single person households was \$12,484, approximately 43 percent of the median income for all households in San Benito. As shown in Table 4 above, almost 47 percent of severe cost burden was found in the "Other" renter households, along with 35 percent of owner households. Most of the "Other" category will be made up of single person households.

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.

Data from the 2009-2013 American Community Survey show that 17.2 percent of the population of San Benito reports some form of disability. Disabilities reported increase with age. Those below the age of 5 are reported to include 1.4 percent with disabilities. In the 5 to 17 year age group, 9.1 percent are reported to have disabilities. In the 18 to 64 year age group, 14.6 percent report disabilities, with 9.0 percent reporting ambulatory difficulties, 5.5 percent with self-care difficulties, and 6.1 percent with independent living difficulties. The 65 year and older age group reported 51.3 percent with disabilities, including; 34.7 percent with ambulatory difficulties, 15.2 percent with self-care difficulties, and 24.9 percent with independent living difficulties. The ACS data also show that 6.2 percent of the population of San Benito reports a disability and living in poverty.

Information about victims of domestic violence is not readily available.

What are the most common housing problems?

By far, the most common housing problem in San Benito is cost burden. According to the CHAS data in the tables above, over 55 percent of households in the 0-30% AMI income category (including renters and owners) had a cost burden of over 30%, with over 39 percent having a cost burden of over 50%. A 30% cost burden means that a household is spending more than 30% of their gross income on housing expenses, including utilities. Over 34 percent of households in the 30-50% AMI income category had a

30% cost burden, with 14 percent having a 50% cost burden. The numbers fall off somewhat for the next highest income category where 25 percent of households in the 50-80% AMI category had a 30% cost burden, with only two percent having a 50% cost burden. Looking at cost burden and severe cost burden by tenure, 42 percent of renter households and 34 percent of owner households earning less than 30% of the area median income (AMI) were paying more than 50% of their income on housing expenses. For rental households, severe cost burden is the most common housing problem with over 24 percent of all renter households earning below 100% of the AMI paying more than 50% of their income on housing expenses. Cost burden is the most common for owner households where 20 percent of all owner households earning below 100% of the AMI paying more than 30% of their income on housing expenses, with severe cost burden not far behind with 11 percent paying more than 50% of their income on housing expenses. By comparison, the numbers for overcrowding and incomplete kitchen or plumbing facilities were lower, with 20 percent of the lowest income category owner households living in overcrowded conditions and seven percent of the lowest income category renter households living without complete kitchen or plumbing facilities.

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

Cost burden and extreme cost burden affect all household types in the lower income categories. In simple numerical terms, it would appear that "Small Related" households bear much of the brunt of severe cost burden among renters, with over 56 percent of the total number of renter households experiencing severe cost burden. For ownership households, "Elderly" households made up 39 percent of the total experiencing severe cost burden. "Other" households comprised the smallest portion of those experiencing severe cost burden among owners, while "Elderly" households were the smallest portion of renters experiencing severe cost burden.

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

Low-income individuals and families who are currently housed but are at risk of either residing in shelters or becoming unsheltered are living paycheck to paycheck, just making ends meet. They are often one paycheck away from being homeless in the event of a sudden loss of employment or medical emergency which redirects financial resources. These households span all types, including individuals living alone, small families, large families, and the elderly. Some households have relatives or friends with whom they can double-up, thus avoiding homelessness, at least in technical terms, but these accommodations are not long-term solutions to their needs. These households, particularly extremely low-income households, need a wide variety of assistance to help them meet those emergency needs that occasionally crop up in everyone's lives. This assistance could include job training to help them transition into better paying professions, mortgage/rental assistance, medical clinics that provide low or

no cost care, rent subsidies, and other services that help absorb the costs that might redirect funds dedicated to housing. Formerly homeless families and individuals also need these services to reduce the prospect of returning to homelessness. Transitional housing units, permanent supportive housing, and rent subsidies help meet the housing expenses of households returning from homelessness, while job training programs help with job prospects. Other social services are needed on occasion as circumstances demand.

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 point-in-time count provides the estimates of the various categories of homeless individuals and families. These include chronic homeless, veterans, families with children, families without children, individuals, and unaccompanied children.

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

Severe cost burden is linked with housing instability and an increased risk of homelessness. When a household is paying too large a portion of their income on housing expenses, sudden and unexpected financial demands can tip the scales, forcing them from their homes. These demands might include illnesses requiring hospital stays or time away from their job, automotive problems requiring repairs or loss of work due to lack of transportation, and legal problems that might require payments to lawyers or time away from their job. Lower income households are particularly susceptible to these financial impacts because they are less likely to have savings that can cover these expenses and buffer the effects of monetary demands in covering unexpected events.

Discussion

Cost burden and extreme cost burden are the most common housing problem across all lower income households in San Benito, both renter and owner. The lower the income of the household, the more extreme the cost burden. Overcrowding is also a common problem in many lower income households, though the numbers are much lower than those of cost burden.

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

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

Introduction

The 2007-2011 CHAS data, constructed from data collected by the US Census Bureau for HUD, show housing problems by income and race/ethnicity. The housing problems include incomplete kitchen or plumbing facilities, cost burden greater than 30 percent, and overcrowding (more than 1 person per room). The tables below show the distribution of one or more problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group. The next section will look at severe housing problems (severe overcrowding and extreme cost burden).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,135	185	120
White	60	0	30
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	1,070	185	90

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	700	575	0
White	70	55	0
Black / African American	0	0	0
Asian	15	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	610	515	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	610	785	0
White	40	110	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	565	675	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	130	555	0
White	0	75	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	130	480	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

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

Discussion

The only disproportionately greater need identified in the data above was for a very small Asian population in the 30-50% AMI income category. The small size of the population indicates that the need is not pervasive.

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

The 2007-2011 CHAS data constructed from data collected by the US Census Bureau for HUD show housing problems by income and race/ethnicity. The severe housing problems include incomplete kitchen or plumbing facilities, cost burden over 50 percent, and severe overcrowding (more than 1.5 persons per room). The tables below show the distribution of severe housing problems by race/ethnicity for each of four lower income groups, 0 to 30 percent of the area median income, 30 to 50 percent of the area median income, 50 to 80 percent of the area median income, and 80 to 100 percent of the area median income. The discussion following the tables will identify disproportionately greater need within each income group for particular racial or ethnic group.

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	905	415	120
White	40	25	30
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	865	395	90

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	445	830	0
White	50	80	0
Black / African American	0	0	0
Asian	0	15	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	395	735	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	280	1,115	0
White	0	150	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	280	965	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	70	615	0
White	0	75	0
Black / African American	0	0	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	70	545	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

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

Discussion

No disproportionately greater need identified.

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:

The 2007-2011 CHAS data were used to compare housing cost burden across racial/ethnic groups. Cost burden (30 to 50% of household income going to housing expenses), extreme cost burden (more than 50% of household income going to housing expenses), and no cost burden (less than 30% of household income going to housing expenses) were compared by racial/ethnic group to the city as a whole.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	2,575	1,200	885	125
White	725	130	90	25
Black / African American	0	0	0	0
Asian	0	15	0	0
American Indian, Alaska Native	10	0	0	0
Pacific Islander	0	0	0	0
Hispanic	4,045	1,200	805	100

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

No disproportionately greater need identified other than for cost burden for a very small Asian population. The small size of the population indicates that the problem is not pervasive.

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?

A very small Asian population indicated greater need with regard to cost burden. The small size of the population indicates that the need is negligible.

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

None identified.

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

No need identified.

NA-35 Public Housing – 91.205(b)

Introduction

The San Benito Housing Authority operates 209 public housing units in three developments and manages 307 vouchers, all tenant-based. The average annual income of their public housing residents about \$8,800 and for voucher holders almost \$11,000. The average length of stay for public housing residents is five years and for voucher holders is four years. The residents include 103 elderly persons in public housing and 28 with vouchers and 18 families with persons with disabilities in public housing and 38 with disabilities holding vouchers. The largest racial/ethnic groups among residents are Hispanic, with 202 in public housing and 276 vouchers.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	206	292	0	280	0	0	0

Table 22 - Public Housing by Program Type
 *Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project-based	Tenant-based		Veterans Affairs Supportive Housing
Average Annual Income	0	0	8,881	10,996	0	10,576	0	0
Average length of stay	0	0	5	4	0	4	0	0
Average Household size	0	0	2	3	0	3	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	103	28	0	27	0	0
# of Disabled Families	0	0	18	38	0	37	0	0
# of Families requesting accessibility features	0	0	206	292	0	280	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type						
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	206	292	0	280	0
Black/African American	0	0	0	0	0	0	0
Asian	0	0	0	0	0	0	0
American Indian/Alaska Native	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type						
	Certificate	Mod-Rehab	Public Housing	Total	Project - based	Tenant - based	Special Purpose Voucher
					Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	202	276	0	265	0
Not Hispanic	0	0	4	16	0	15	0
*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition							

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

As with families with disabilities in privately owned housing, residents needs housing units that provide easy access to the unit and all rooms within the unit, are free of obstacles that would prevent access to bath and kitchen facilities, and are designed in a way that allows those with disabilities access to cooking and food preparation surfaces. All public housing development operated by the San Benito Housing Authority provide accessible units within the complexes and the authority is willing to make reasonable accommodations when requested.

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

According to SBHA records, a total of 277 families were on the Section 8 waiting list. The public housing wait list included 318 families. Considering immediate housing needs of public housing residents, 10 percent were seeking one-bedroom units, 60 percent were looking for two-bedroom units, 27 percent needed three-bedroom units, and the remaining three percent were wanting four or more bedrooms.

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

The housing needs of the public housing wait list closely reflect the distribution of units by number of bedrooms for the rental population at large in San Benito. Units are fairly evenly divided between one- and two-bedroom units (41% one-bedroom and 40% two-bedroom), with a much smaller portion being three-bedroom units or larger (17% three-bedroom and 2% four-bedroom).

Discussion

The wait list was more than the total public housing units being operated by the PHA, while the Section 8 wait list was more than 95 percent of the number of vouchers managed by the PHA. As most of both wait lists were most likely families with extremely low incomes, the private housing market holds little hope of their finding suitable housing without assistance. This points to the need for additional housing options for potential residents.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following table provides an estimate of homeless individuals and families in Cameron County within several categories. These numbers are taken from the previous 2014 Point-in-time count. The data do not include detailed information for San Benito exclusive of the rest of the county. To date, Cameron County has not provided a separate count of homeless individuals or families in rural areas. Estimates for the number of homeless persons each year, becoming homeless each year, number exiting homeless each year, and duration of homelessness have not been developed, as yet. The data do not provide details of sheltered or unsheltered by specific population category. All will be listed as sheltered, though the PIT report shows 75 of 215 individuals reporting unsheltered.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	77	0	0	0	0
Persons in Households with Only Children	0	3	0	0	0	0
Persons in Households with Only Adults	0	247	0	0	0	0
Chronically Homeless Individuals	0	62	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	8	0	0	0	0
Unaccompanied Child	0	36	0	0	0	0
Persons with HIV	0	7	0	0	0	0

Table 26 - Homeless Needs Assessment

Data Source Comments: 2014 Cameron County Point-In-Time Count

Indicate if the homeless population is: Has No Rural Homeless

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

To be discussed in consultation with homeless service providers.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	330	0
Black or African American	27	0
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	352	0
Not Hispanic	11	0

Data Source: 2014 Cameron County Point-In-Time Count
Comments:

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

The Cameron County 2014 Point-in-time Count indicated a total of 77 persons in family households, including children. The data indicated a total of eight homeless veterans, but the survey did not report on the families of veterans.

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

Reflective of the racial/ethnic make-up of Cameron County, the 2014 PIT shows a total 352 of 363 homeless persons were Hispanic. One person was reported to be American Indian/Native Alaskan. Twenty-seven were African-American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The 2014 Point-in-time Count showed a total of 75 unsheltered individuals, compared to 75 sheltered in emergency shelters and an additional nine individuals in transitional housing. The vast majority, 247 of 363 individuals, were in households without children and only eight households without children had more than one individual (couples). A total of 62 individuals were reported as being chronically homeless. Ten were reported as being substance abusers. Twenty were reported as being severely mentally ill.

Discussion:

While the data available on homelessness in Cameron County is limited, it appears that a large portion of homeless individuals are unsheltered in 2014 (288 of 363 individuals). Sixty-two were chronically homeless, 20 were suffering from severe mental illness, 10 were substance abusers, eight were veterans, and seven were persons with HIV/AIDS.

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

Introduction:

Non-homeless special needs populations include the elderly, frail elderly, persons with physical and developmental disabilities, substance abusers, persons with mental illness, and persons living with HIV/AIDS. These families and individuals are living either with families, in group facilities, or independently. They have a wide variety of needs, many of which are being met without public assistance. In some cases, where parents are caring for disabled children, the future of their independence is at risk.

Describe the characteristics of special needs populations in your community:

These populations have a broad spectrum of characteristics, similar to the population at large, but a distinguishing factor for them is an increased risk of homelessness due to the fragile nature of their existence, some relying heavily on others for their care, others living on fixed incomes and vulnerable to hardships caused by sudden demands on their resources. Alcohol and drug abuse are defined as excessive and impairing use of alcohol or other drugs. The National Institute of Alcohol and Abuse and Alcoholism estimated the number of adult men with a drinking problem at 15 percent of the total population and that of adult women at 6 percent. These percentages, when applied to San Benito, would yield a total population of alcohol abuser at 2,524 persons, using 2013 American Community Survey (ACS) population figures. Elderly are those individuals aged 62 or older. The elderly population continues to show a strong growth pattern as a population group. The elderly live a distinctive lifestyle requiring numerous supportive services. Between 2000 and 2013, the population aged 62 years and over grew from 16 percent of the population to 17 percent. The 2013 ACS put the population of San Benito's population of 62 and over at 4,139. Persons with physical or developmental disabilities often require special facilities and care. Persons with developmental disabilities sometimes lack the capacity to care for themselves and rely on a caretaker to see to their daily needs. More often than not the caretaker is a parent. If the child outlives the parent who has provide their care all their lives, other arrangements must be made to see to their continued care. This group can include all ages, races, and ethnicities.

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

Housing and supportive service needs of these populations include:

- Group housing,
- Physical rehabilitation and medical care,
- New job training skills,
- Unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Extensive medical care and treatment,

- Rehabilitation programs,
- Counseling/ support groups to deal with the problem,
- Addressing unemployment and the resulting loss of income/ insurance coverage due to inability to perform job functions,
- Medical care/prescription medications, straining their already limited income,
- Special transportation needs due to medical and physical condition,
- Mobility assistance in normal daily activities,
- Assistance in meal preparation, housekeeping and shopping, and
- Physical rehabilitative care due to injury/falls. These needs were compiled through consultation with service providers.

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

According to the Texas HIV Surveillance Quarterly Report, there were 49 newly diagnosed cases of HIV disease in Cameron County in 2013, along with 41 new cases in 2012, and 49 in 2011. There were 41 new AIDS diagnoses in 2013, with 24 cases diagnosed in 2012 and 31 in 2011. As of December 31, 2013, there were 19 people in Brownsville, the only city in Cameron County detailed in the report, living with HIV only and 21 living with AIDS. The data do not break the population down by family characteristics.

Discussion:

Non-homeless special needs populations encompass a wide variety of persons and households and cannot be easily categorized except in very general terms. Many are coping well with their situations with the need for public assistance. Some find needs that can only be met with help from outside their family. Some are on the verge of homelessness themselves and struggle from day to day. Some live independently, while others depend on family or caregivers to help them on a daily basis. Needs for these populations are as varied as the populations are themselves and depend on individual situations.

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

Describe the jurisdiction's need for Public Facilities:

Public facility needs include improvements to parks and recreation facilities.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Improvements:

Public improvement needs in San Benito include work on streets and sidewalks in the CDBG eligible areas.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Describe the jurisdiction's need for Public Services:

Public service needs include services for youth, including recreation and education services, ESL classes, and services for seniors, including meals on wheels programs.

How were these needs determined?

The City conducted a survey of residents and service providers asking their input into the ranking process for the variety of uses of CDBG funds. The survey was available online and as hard copy at fair housing focus group sessions and Consolidated Plan forums. While the survey was not a statistically reliable instrument for prioritizing, it was a useful tool to include community concerns and preferences

into consideration. Staff took the results of the survey and the comments received in the focus group sessions and forums and completed the ranking process.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The local housing market affects the availability and affordability of housing. In San Benito, the housing market has slowly rebounded from the foreclosure crisis of the last decade. With that recovery, housing prices have increased, but are still affordable with the historically low mortgage interest rates found in the current market. The following analysis looks at a variety of data from the American Community Survey, the census, the San Benito Housing Authority, and homeless service providers to provide a picture of the local market.

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

Introduction

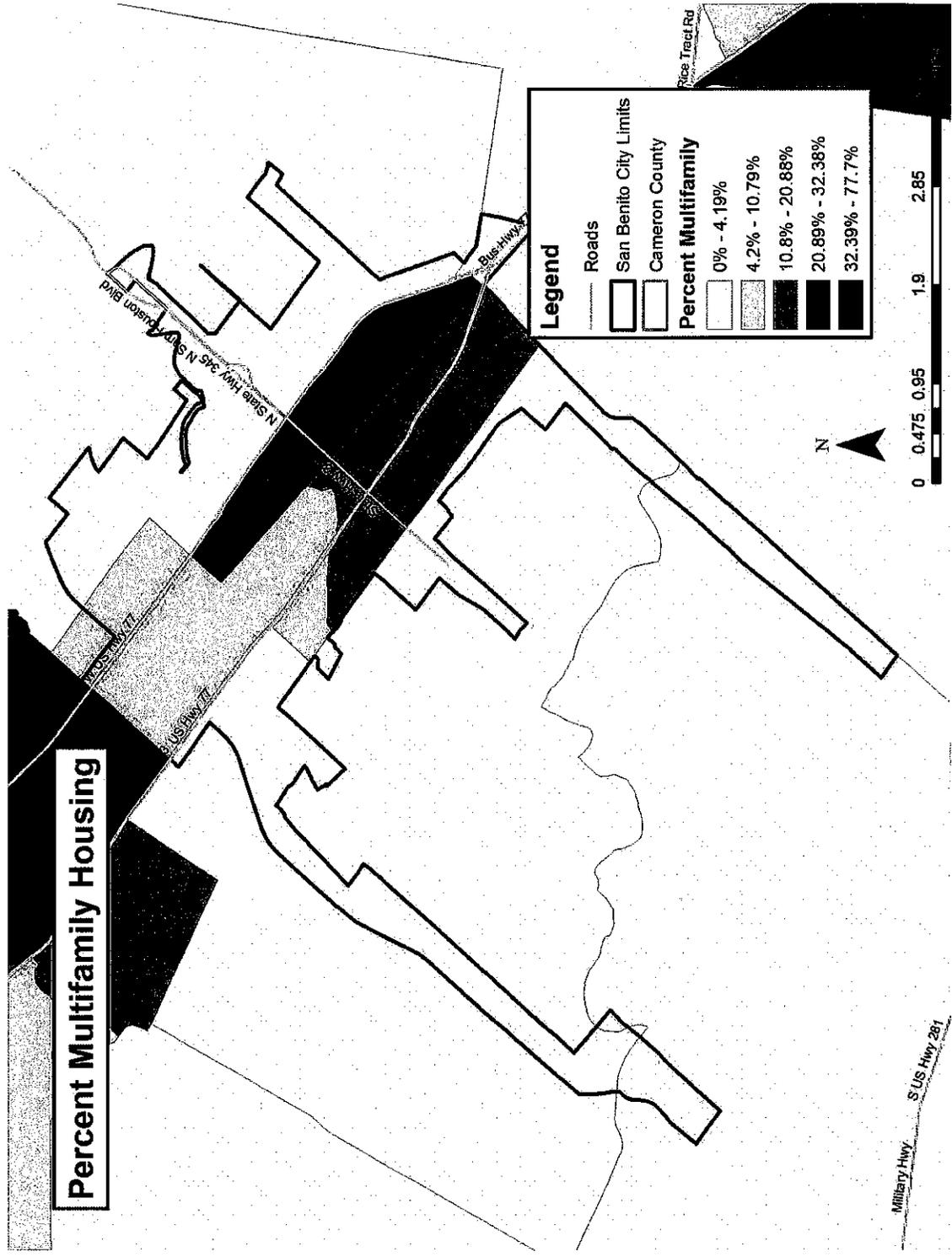
The housing stock in San Benito is weighted heavily toward single-family housing, with 65 percent of households residing in single-family detached structures, while 13 percent reside in structures with two or more units. Approximately 58 percent of households are home owners, with 60 percent of owner households living in housing units with three or more bedrooms. With over 1,100 multifamily units serving over 2,100 renter households, the data suggest that over 1,000 renter households reside in single-family structures, either attached or detached. The use of single-family structures for rental housing does address some of the need for larger housing units for renter households, but the vast disparity of larger units between renter (38%) and owner (60%) households suggests the need for new housing development aimed specifically toward larger renter households requiring three or more bedrooms.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	5,571	65%
1-unit, attached structure	121	1%
2-4 units	545	6%
5-19 units	486	6%
20 or more units	121	1%
Mobile Home, boat, RV, van, etc	1,691	20%
Total	8,535	100%

Table 27 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS



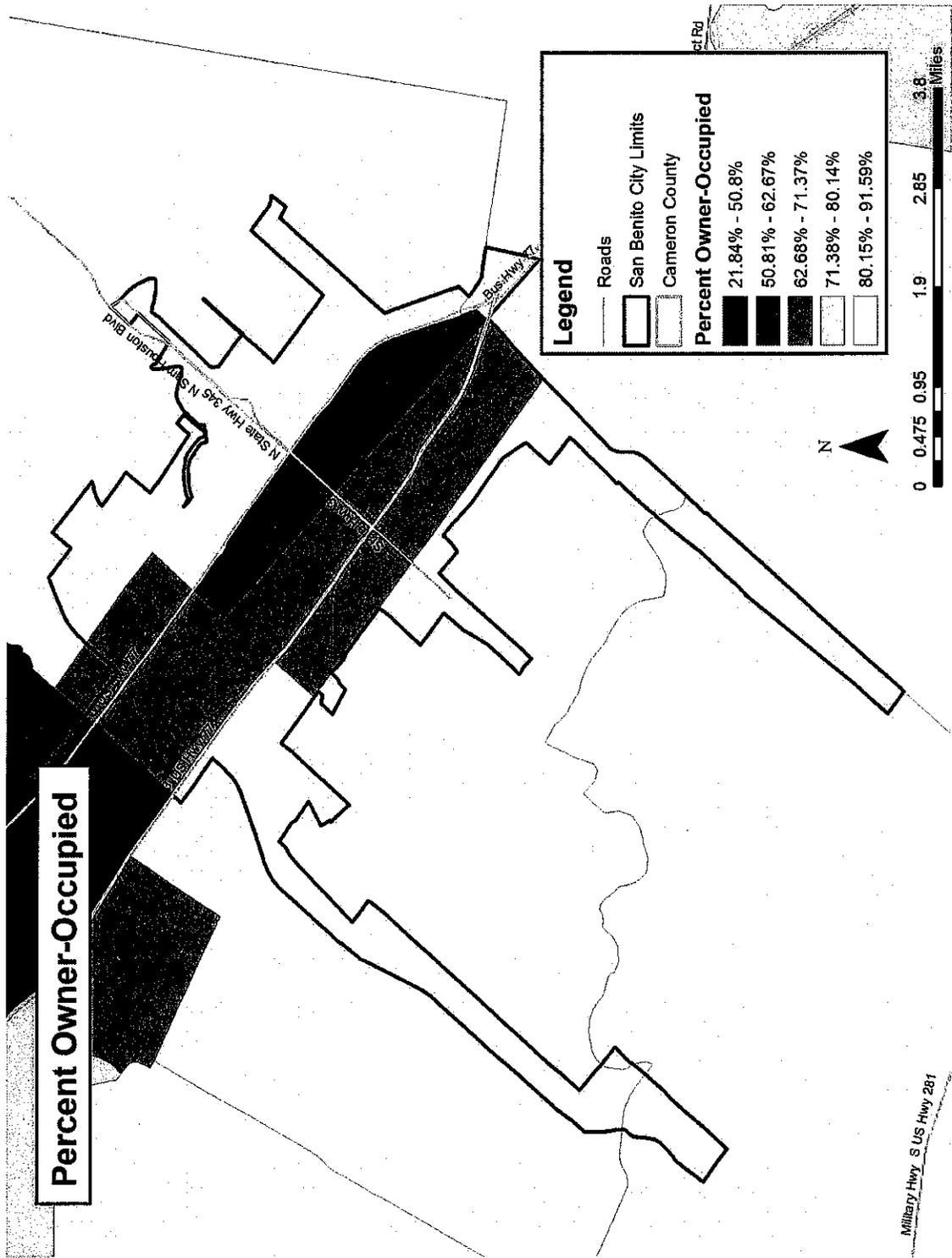
Percent Multifamily

Unit Size by Tenure

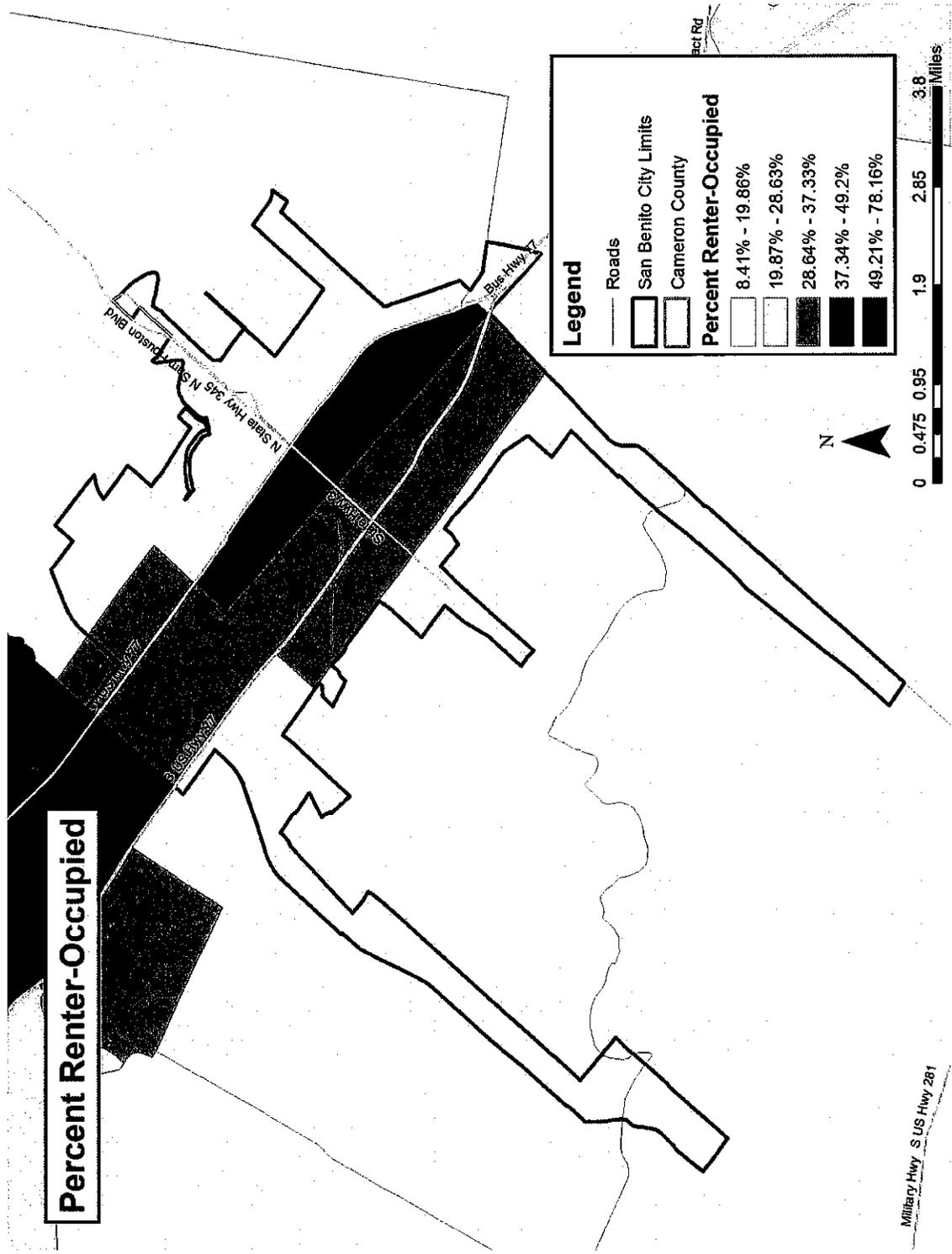
	Owners		Renters	
	Number	%	Number	%
No bedroom	78	2%	24	1%
1 bedroom	367	7%	506	23%
2 bedrooms	1,563	31%	828	38%
3 or more bedrooms	2,962	60%	824	38%
Total	4,970	100%	2,182	100%

Table 28 – Unit Size by Tenure

Data Source: 2007-2011 ACS



Percent Owner-Occupied



Percent Renter-Occupied

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

Data available online indicate that there are a total of 416 federally subsidized housing units in 5 properties serving lower income households in San Benito. These include two Section 8 projects with 103 units, two Low Income Housing Tax Credit projects with 104 units, and one public housing properties with 209 units. There are a total of 312 units with project-based subsidies.

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

The HUD multifamily housing database indicates that there are 126 HUD financed housing units in San Benito. All 126 units are in a community with a loan maturity date of 2055. This suggests that there is little risk of loss of affordable housing units from the inventory in the near future.

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

Sixty-six percent of all households in San Benito reside in single-family homes, either detached or attached. While this is often considered the ideal in terms of raising a family, the growing senior population may require a reconsideration of what is ideal with respect to housing type. In the coming years, the growing senior population may put more market pressure on smaller apartment units, particularly efficiencies and one-bedroom units, as they look to downsize from the single-family home in which they raised their families. Future development of units designed with retirees in mind and active senior apartment communities may take on a larger presence in the housing market.

Describe the need for specific types of housing:

As shown in the Units by Tenure data, the vast majority of owner households reside in homes with three or more bedrooms (60%). By comparison, only 38 percent of renter households reside in units with three or more bedrooms. While many renter households contain single person or couple households with no children, a number of larger renter households are overcrowded in smaller rental units, less than three bedrooms. There is a potential need for more apartment developments with larger units, particularly three or more bedrooms.

Discussion

The largest sector of housing units in San Benito are in single-family structures (66%). Of renter households, most (62%) live in units with two or fewer bedrooms. As the demographics of the city and state start reflecting the aging of the baby boom generation, the housing market will need to adapt to provide new housing opportunities for those seeking to downsize from their family home to smaller units, some of which might be in senior's communities where residents can participate in a variety of community activities, including meals, exercise, shopping, and entertainment. The housing stock also

needs additional supplies of larger rental units, some of which may come from the baby boomers moving to smaller units. The rental stock is 38 percent larger units (three or more bedrooms) compared to 60 percent for owner occupied units. There is a modest inventory of HUD insured rental units in San Benito (126 units) with a maturity date in 2055, suggesting little risk of loss of affordable housing units in the near future.

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

Introduction

Housing costs are a major portion of any households' monthly budget. In 2000, the median home value in San Benito was \$35,500. By 2011, the median value had increased by 70 percent to \$60,500. Rental costs had similar, though somewhat lower, increases rising 36 percent from \$287 in 2000 to \$390 in 2011. In San Benito, 80 percent of renter households paid less than \$500 per month in rent. Almost 11 percent of the rental housing stock was affordable to households earning less than 30 percent of the area median income. No homes were priced in a range that would be affordable for a household earning less than 30 percent of the area median income.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	35,500	60,500	70%
Median Contract Rent	287	390	36%

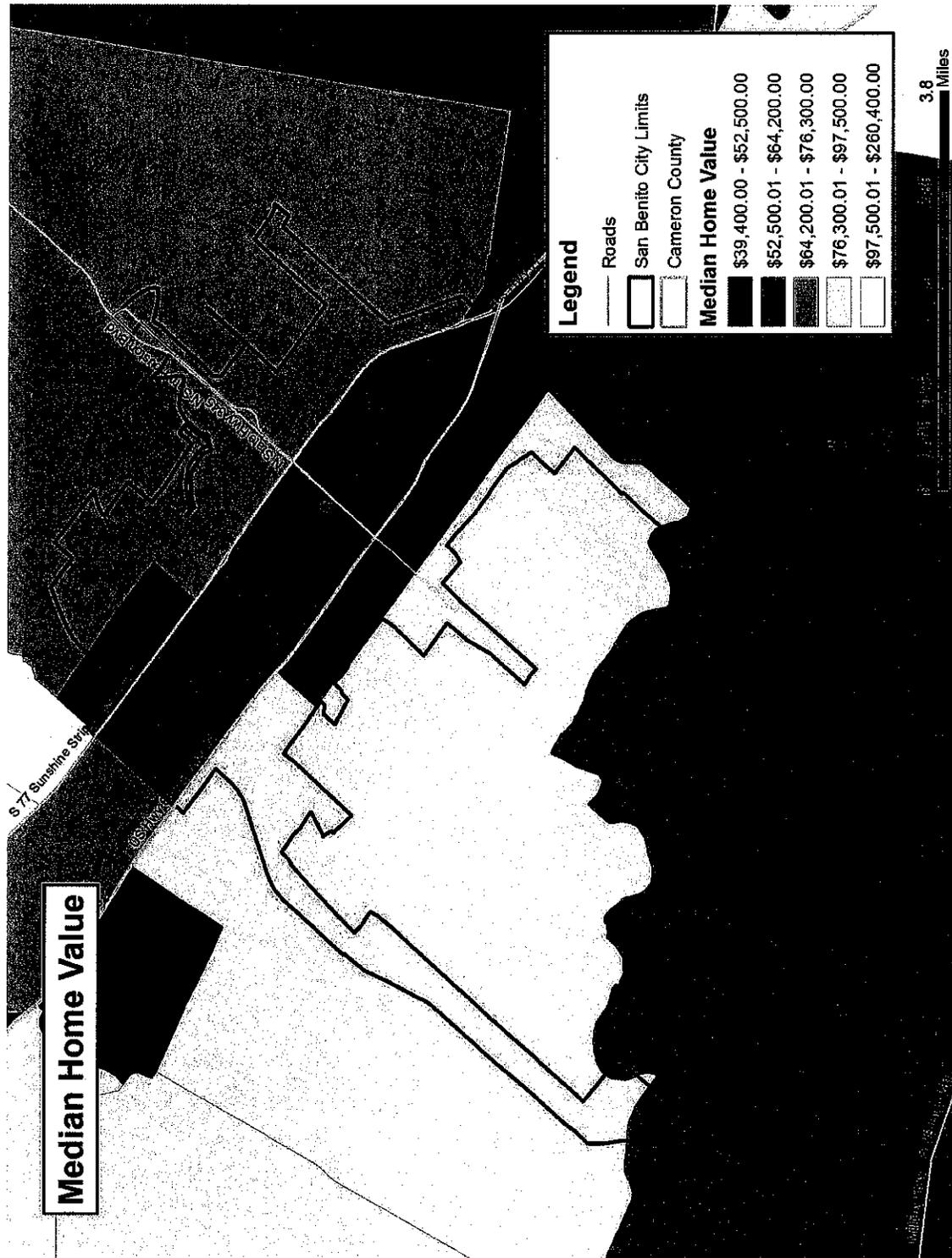
Table 29 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	1,748	80.1%
\$500-999	434	19.9%
\$1,000-1,499	0	0.0%
\$1,500-1,999	0	0.0%
\$2,000 or more	0	0.0%
Total	2,182	100.0%

Table 30 - Rent Paid

Data Source: 2007-2011 ACS



Median Home Value



Median Contract Rent

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	355	No Data
50% HAMFI	1,100	985
80% HAMFI	1,810	2,114
100% HAMFI	No Data	2,702
Total	3,265	5,801

Table 31 – Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	0	0	0	0	0
High HOME Rent	0	0	0	0	0
Low HOME Rent	0	0	0	0	0

Table 32 – Monthly Rent

Data Source Comments:

Is there sufficient housing for households at all income levels?

As would be expected, the lowest income households have the least housing stock from which to choose, clearly not enough to meet the needs of the community. With no homes priced at a level affordable to those earning below 30 percent of the area median income, rental properties are their only option. The data show that 11 percent of rental units are affordable to those earning less than 30 percent of the area median income. With this limited housing stock, many households are forced to spend more of their income on housing expenses, moving up to higher priced rental housing. This creates a cost burden for those households, requiring that they spend more than 30 percent of their household income on housing expenses. In many cases it creates a severe cost burden, requiring more than 50 percent of their income for housing. In some cases households are forced to double-up with other families, sharing housing units that were designed for only one household.

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

With a 70 percent increase in median home value, homeownership is becoming less affordable. With an improving economy, that pressure on homeownership is likely to increase as the housing market recovers from the mortgage foreclosure situation of the recent past and home prices return to pre-2008 levels and grow even more. On the other hand, mortgage interest rates are at historic lows, which make

home purchases more affordable than would have been possible in 2000 when rates were higher. The lower interest rates are, to some extent, responsible for the rise in home prices since 2000 as an individual household is able to afford a higher home price with the lower interest rate. Rents, however, rose at a slower pace, 36 percent between 2000 and 2011. Rents are less affordable than in 2000 and the demand for rental housing is most likely higher than in 2000 with former homeowners who lost their homes to foreclosure looking for rental housing instead of looking to buy.

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

High HOME rents are relatively close to Fair Market Rents and all HOME rents, with the exception of efficiencies, are higher than the area median rents as shown for 2011. These data suggest that the development of new rental housing units may increase the area median rent, while possibly remaining within the fair market rents for the area.

Discussion

Competing factors in the housing market, rising prices and historically low mortgage interest rates, have kept homeownership affordability somewhat constant over the past decade. The mortgage market, however, created a situation through "liar" loans and adjustable rate mortgage products where large numbers of homeowners lost their homes to foreclosure. This resulted in a bubble in the supply of homes on the market and a dip in home prices, but many were unable to take advantage of the market conditions because of a tightening of mortgage requirements and the inability of many to qualify for mortgage under the more stringent rules. Rents, on the other hand, increased by 36 percent since 2000, putting pressure on lower income households looking for rental opportunities.

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

Introduction

The condition of housing units is highly correlated to the income of the household residing within those housing units. In San Benito, 68 percent of owner-occupied housing units and 42 percent of renter-occupied housing units have no housing problems reported. Four conditions are represented as housing problems, including lack of complete kitchen facilities, lack of complete plumbing facilities, more than one person per room, and cost burden (paying more than 30% of household income on housing expenses). The data show that 28 percent of owner households and 43 percent of renter households have one housing problem or condition. Presumably, this one housing problem is most likely either cost burden or substandard housing, with the later more likely for renter housing than for owner housing. Fifty-five percent of owner-occupied housing and 67 percent of renter-occupied housing was built prior to 1980, making those units potential sources of lead-based paint contamination. While not all will have lead-based paint, the age of the units suggest that at one time lead-based paint may have been used on the unit and provides a potential hazard, particularly for households with children present. Only 395 units in San Benito were built before 1980 and have children present in the household. It is reasonable to assume that a large number of these households are lower income households due to the fact that older housing stock is often filtered down through the income categories to the lowest income households.

Definitions

Substandard condition is defined as a combination of incomplete kitchen or plumbing facilities, missing windows or exterior doors, severely compromised foundations, outdated electrical infrastructure, holes in floors or walls, and holes in roof or severely compromised roofing materials preventing closure from weather penetration. Many units with a combination that includes all these conditions may be unfit for human occupation. Some may be candidates for rehabilitation, others may not be. Substandard condition not suitable for rehabilitation would be units where the home is determined to be 60 percent deteriorated or the cost of the combination of needed repairs of all conditions does not exceed the estimated after-rehabilitation value of the house.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,412	28%	945	43%
With two selected Conditions	160	3%	283	13%
With three selected Conditions	15	0%	31	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	3,383	68%	923	42%
Total	4,970	99%	2,182	99%

Table 33 - Condition of Units

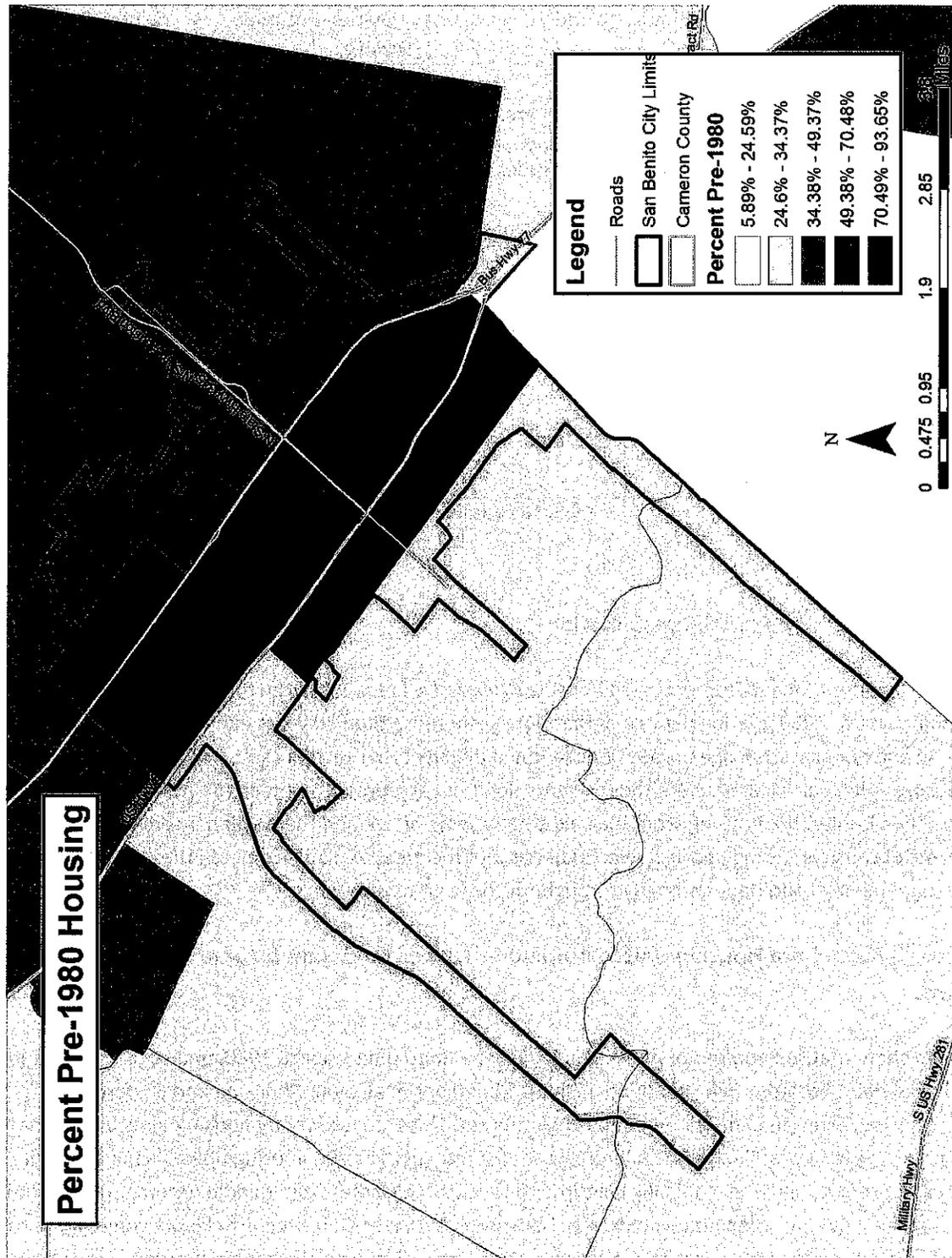
Data Source: 2007-2011 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	671	14%	186	9%
1980-1999	1,594	32%	545	25%
1950-1979	1,930	39%	1,126	52%
Before 1950	775	16%	325	15%
Total	4,970	101%	2,182	101%

Table 34 - Year Unit Built

Data Source: 2007-2011 CHAS



Percent Pre-1980 Housing Stock

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	2,705	54%	1,451	66%
Housing Units build before 1980 with children present	395	8%	320	15%

Table 35 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 36 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Fifty-five percent of the owner-occupied housing stock and 67 percent of the renter-occupied housing was built prior to 1980, placing the age of that housing at more than 30 years old, much of it many years older. As the housing stock ages, water infiltration and many other factors can cause rapid deterioration of housing units, particularly where the residents don't or can't provide needed maintenance. In some areas of San Benito, the housing stock may exceed 50 years of age and the median income of the residents of those areas may be less than 50 percent of the area median income. In these situations it is likely that housing conditions generally throughout these areas are poor.

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

The data show that the number of housing units in San Benito built prior to 1980, and potentially where lead-based paint hazards might be found, include 54 percent of all owner housing and 66 percent of rental housing. Eight percent of owner housing units and 15 percent of rental housing units built prior to 1980 are occupied by families with children present, a total of over 700 housing units. As housing units and neighborhoods age, they typically fall through the income classes from middle- or moderate-income households to lower income households. Neighborhoods that were once middle class become home to lower income groups as they age. Typically, with some exceptions, the oldest neighborhoods found are where the poorest residents are found. As a result, it is reasonable to assume that most of the 700 units in San Benito built prior to 1980 and occupied by families with children are likely occupied by low- or moderate-income families.

Discussion

There is an extensive need for rehabilitation programs in San Benito targeting the improvement of the city's oldest housing stock. These programs provide owners of owner-occupied, single-family housing and multifamily rental housing with loans and/or grants to facilitate needed repairs which have not been effected by current or previous owners. These repairs include structural and cosmetic repairs both inside the unit and on the exterior and testing for and remediation of lead-based paint hazards in older housing units. Over the next five years, the San Benito Housing Authority will consider applying for Balance of State HOME funds to assist with homeowner rehabilitation, downpayment assistance, and other housing related activities.

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

Introduction

The San Benito Housing Authority operates a total of 209 public housing units and 307 vouchers in their efforts to assist low-income residents of San Benito. The agency operates three public housing developments. Inspection scores for only one housing development was found in HUD records. The score for the Kenneth Lake development averaged 89 points.

Totals Number of Units

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Total	Vouchers			Disabled *
					Project -based	Tenant -based	Special Purpose Voucher	
# of units vouchers available			211	362			0	0
# of accessible units							0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition								

Table 37 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The San Benito Housing Authority is responsible for the management and operation of three (3) housing developments located in the community: Palmville, a 99 unit development that houses near-elderly (55+ years) and/or disabled families; and our multi-family developments, La Hermosa and Vista Park. Combined, both multi-family developments house a total of 111 families.

Public Housing Condition

Public Housing Development	Average Inspection Score
Kenneth Lake	98

Table 38 - Public Housing Condition

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

There are no restoration or revitalization needs for SBHA proproperties beyond routine upkeep and maintenance.

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

SBH collaborates with local agencies to encourage health awareness and education. Last year they partnered with the San Benito CISD-Afterschool Program to provide English as a Second Language (ESL) Classes at our development. Residents were also able to search for employment, tutor for GED and ESL classes at the Workforce Solutions Mobile Lab located at the La Hermosa development.

SBH encourages resident children to continue their education by not only assisting graduating students apply for scholarships, but fund raising for them as well.

In addition, the HA conducts recreational activities that provide higher quality of life for all of their residents: Earth day garden, Mother's day and Father's day activities, Back to School bash, Thanksgiving Luncheon for the elderly, participate in Christmas parade and many more.

Discussion:

Public housing units in San Benito are managed and maintained by the San Benito Housing Authority. Units are well maintained and provided upgrades when possible. The agency has no major renovation or revitalization plans.

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

Introduction

Homeless unit count is combined with other Balance of State CoC numbers. While there are not facilities in San Benito, shelter beds can be found in Brownsville (189 emergency shelter beds and nine transitional housing beds) and Harlingen (138 emergency shelter beds).

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds Current & New	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds		Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 39 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

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

Homeless service providers in San Benito provide a wide range of housing and services to their clients, including shelters and transitional housing facilities, substance abuse treatment, case management, job training, clothes closets to provide clothing suitable for job interviews, food, and transportation. All depend, to some extent, on mainstream services to supplement those offered in-house. These include transportation services, dental care, legal assistance, health and mental health care, job training, and childcare. Some of these services are offered pro bono from caring professionals. Other services require some payment from the client.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

San Benito is served by a small number of organizations that address the needs of homeless individuals and families. Included are:

- South Texas Adult Resource and Training Center – emergency shelter, street outreach, rapid re-housing.
- La Posoda Providencia – emergency shelter, food, ESL classes, life-skills classes, cultural integration, and emotional support to refugees.

These facilities and programs address housing and service needs of homeless individuals and families by offering beds and a variety of much needed services.

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

Introduction

Special needs populations in San Benito include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse problems. Considering the non-homeless special needs population, many in these populations are currently having their housing and service needs met without or with limited public assistance. Circumstances, however, are subject to change and the more the community prepares for future needs, the better it will be able to meet those needs when they occur.

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

The supportive housing needs of special needs populations in San Benito vary according to the population. In coming years, the needs of the elderly and frail elderly will increase as the over 65 year old population grows with the aging of the baby boom population. These needs may include nursing care facilities targeted to lower income households who cannot afford private nursing home care. Permanent supportive housing options for persons with mental, physical, and developmental disabilities may also become a pressing issue as persons with disabilities who previously been taken care of parents lose those caregivers to death or incapacity. With healthcare systems enabling persons with disabilities to live longer, many are now outliving their caregivers, increasing demand for group housing that provides the care this population needs.

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

Many homeless shelters operate under a rapid re-housing structure for clients coming into the system and the local participants in the Texas Balance of State Continuum of Care structure have recognized the need for discharge planning within the service provision structure in San Benito regarding returning patients from mental and physical health institutions. At a minimum, institutions agree not to discharge individuals into homelessness. Individual mental and physical health institutions may have their own discharge planning protocols in place, but they are not coordinated with any citywide planning effort. The CoC supports efforts at a more formal discharge planning protocol.

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

The City of San Benito will provide funding for stipend to pay for individualized care and companionship for home bound, frail, disabled elderly persons. Services provided also include meal preparation, housekeeping, laundry, and help with errands. Care is provided in the privacy of their home by healthy older adults.

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

The City of San Benito does not directly fund programs that address the supportive service needs of non-homeless special needs populations. Public service funding is primarily dedicated to programs that address the needs of children and the provision of other services to low-income households.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

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

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

Introduction

Housing preferences are fulfilled by a household's ability to meet the financial needs of owning or renting their desired housing unit. The economic health of a community has a large impact on that ability through the job market, business activity, and the household's relative place in the economy determined by their level of education and employment status. The data below provide a look at where jobs and economic activity in San Benito provide employment opportunities and some descriptive consideration of education and employment levels.

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	140	33	3	1	-2
Arts, Entertainment, Accommodations	688	517	12	11	-1
Construction	275	204	5	4	-1
Education and Health Care Services	2,051	1,636	37	35	-2
Finance, Insurance, and Real Estate	264	294	5	6	1
Information	145	17	3	0	-3
Manufacturing	271	261	5	6	1
Other Services	162	85	3	2	-1
Professional, Scientific, Management Services	180	205	3	4	1
Public Administration	0	0	0	0	0
Retail Trade	962	1,113	17	24	7
Transportation and Warehousing	238	156	4	3	-1
Wholesale Trade	206	102	4	2	-2
Total	5,582	4,623	--	--	--

Table 40 - Business Activity

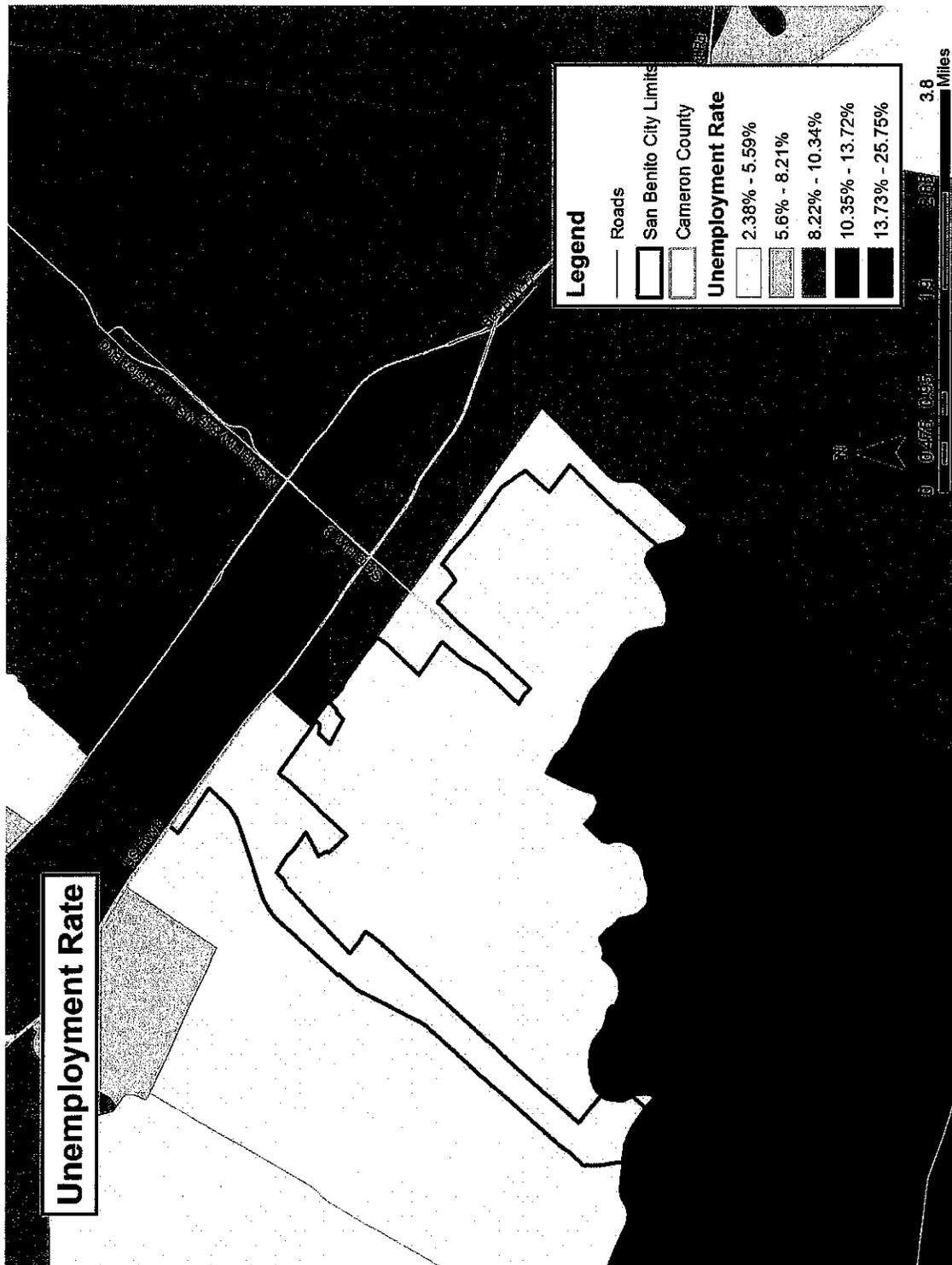
Data Source: 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	9,489
Civilian Employed Population 16 years and over	8,485
Unemployment Rate	10.58
Unemployment Rate for Ages 16-24	11.07
Unemployment Rate for Ages 25-65	7.06

Table 41 - Labor Force

Data Source: 2007-2011 ACS



Percent Unemployed

Occupations by Sector	Number of People
Management, business and financial	1,127
Farming, fisheries and forestry occupations	459
Service	1,413
Sales and office	2,182
Construction, extraction, maintenance and repair	1,044
Production, transportation and material moving	444

Table 42 – Occupations by Sector

Data Source: 2007-2011 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	6,327	79%
30-59 Minutes	1,449	18%
60 or More Minutes	261	3%
Total	8,037	100%

Table 43 - Travel Time

Data Source: 2007-2011 ACS

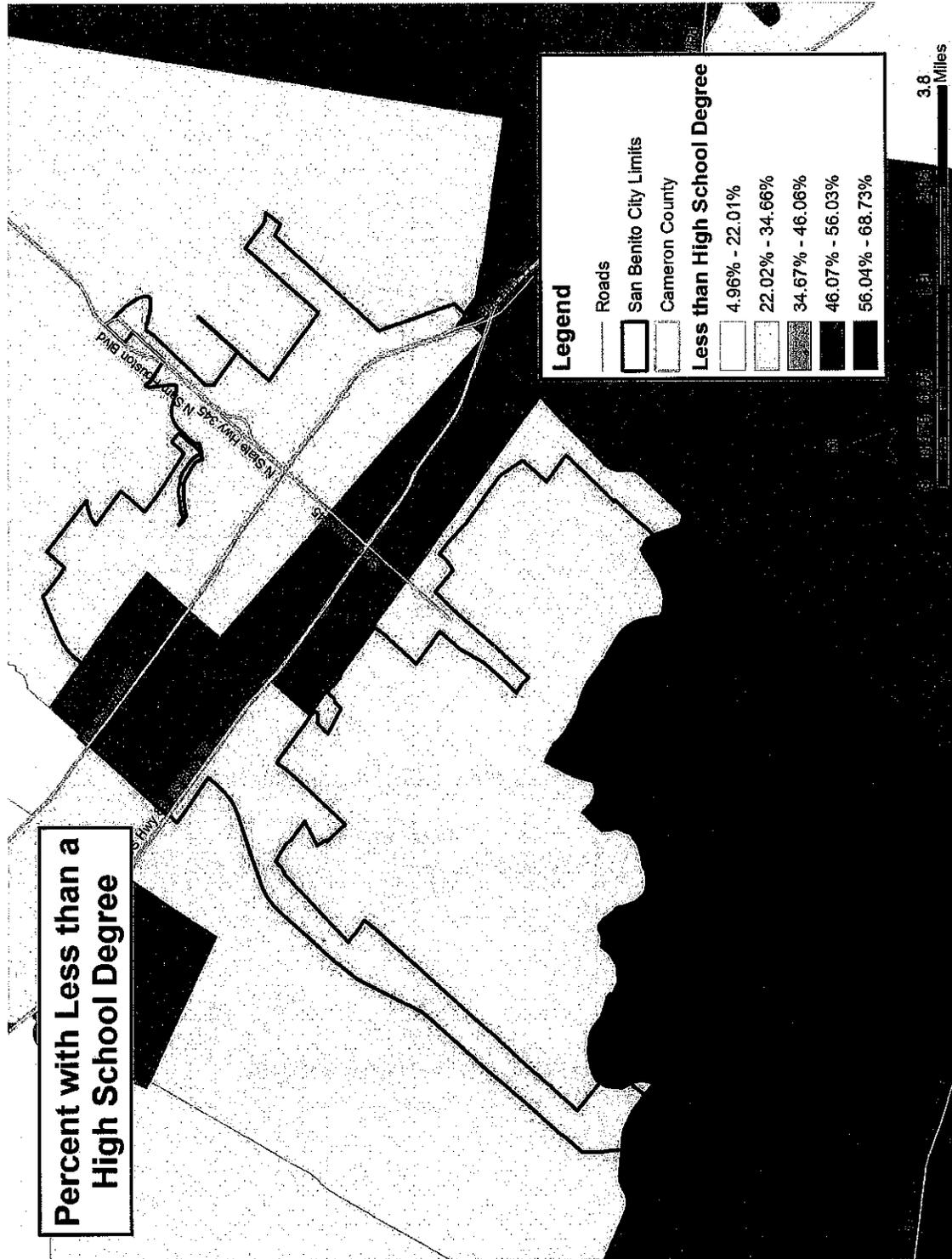
Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,044	363	1,626
High school graduate (includes equivalency)	1,867	165	1,033
Some college or Associate's degree	2,401	243	653
Bachelor's degree or higher	799	28	101

Table 44 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS



Percent with Less than a High School Degree

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	112	316	589	1,420	1,515
9th to 12th grade, no diploma	542	642	540	526	239
High school graduate, GED, or alternative	678	1,178	621	1,266	584
Some college, no degree	597	842	571	1,151	458
Associate's degree	16	113	416	204	128
Bachelor's degree	46	144	169	344	225
Graduate or professional degree	0	0	52	219	84

Table 45 - Educational Attainment by Age

Data Source: 2007-2011 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,783
High school graduate (includes equivalency)	17,413
Some college or Associate's degree	25,246
Bachelor's degree	39,151
Graduate or professional degree	57,708

Table 46 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS

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

The most active business sector in San Benito, in terms of the number of workers in the various industries, is Education and Health Care Services with 34 percent of all workers. That sector is followed by Retail Trade and Arts, Entertainment, Accommodations with 16 and 11 percent respectively. Construction has a five percent share of workers.

Describe the workforce and infrastructure needs of the business community:

There are workforce and infrastructure needs in the business community, particularly with respect to workforce training. The City will not be using any CDBG funding for these activities, however, due to other, more pressing needs.

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.

Los Indios Free Trade Bridge

The Los Indios Free Trade Bridge south of San Benito has great potential as a crossing point for imported fresh produce – if security can be improved on the Mexican side. To this end, Cameron County and the cities of Harlingen and San Benito, who jointly own the bridge, are working directly with an official within the state government of Tamaulipas to try to get improved public safety measures installed.

New Conference Center

A new \$19 million dollar hotel and conference center is going to be built in San Benito. The new development will be located at 2550 W. Expressway 77/83 on a three-acre site owned by the EDC. Developers say they will break ground on the new Fairfield Inn and Suites by Marriott in six months and it should be completed by next year. The four story hotel will have somewhere between 90 to 110 rooms. The San Benito Conference Center will be able to accommodate 400 to 600 people and have multiple meeting spaces and outdoor rental space.

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

Generally, there is a wide range of jobs in San Benito with a variety of education and skill requirements. The industry with the most workers in San Benito is the Education and Health Care Services sector, which typically has stringent education and skill requirements for the most visible portion of the workforce, the educators, doctors, and nurses. The sector also has a large support staff with lower education and skill requirements, including maintenance workers, drivers, and many other job classifications. San Benito's second and third largest sectors are Retail Trade and Arts, Entertainment, Accommodations, typically calling for a less educated, less skilled workforce, though many Arts positions demand high skill levels. San Benito has a large share of the population over the age of 16 without a high school degree.

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.

South Texas Academy for Medical Professionals

Medical Academy (high school to open Fall 2015) offers a rigorous academic curriculum that prepares students for a career in health care such as a doctor, pharmacist, nurse, and medical researcher. Students spend three years on campus taking health science courses as well as completing rigorous academic requirements. In their senior year, students put this health science background into practice as interns at hospitals, pharmacies, doctor offices and medical labs.

Medical Academy offers the Foundation Diploma with endorsements in: STEMS (science, technology, engineering and math); Public Service; Arts and Humanities and Multidisciplinary Studies. Advanced Placement classes are available in Art, Biology, Calculus, Computer Science, Chemistry, Economics, Environmental Science, English Language, English Literature, Physics, Spanish Language, Spanish Literature, Statistics, U.S. Government, U.S. History, and World History.

South Texas Training Center

South Texas Training Center is an institution of higher education dedicated to training health professionals in South Texas. They serve career training and school needs. Their primary mission is to instruct students in allied health programs and equip them with entry level skills to enter the workforce. At STTC students find a friendly supportive caring environment with dedicated faculty and staff. Students are exposed to real-world experiences. STTC focuses on the student, their education and helping them find their place in the workforce. South Texas Training Center has been a leading training provider in South Texas for over 16 years. They've made it their mission to provide students with educational programs that are relevant to today's job market.

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

No

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

The City of San Benito is part of a regional active transportation planning effort to connect the area cities through a network of bike trails. The City of Brownsville is the lead agency and the project is funded by the University of Texas Health Science Center in San Antonio. The plan will be used as the basis of a TIGER grant application to the U.S. Department of Transportation.

Discussion

The City of San Benito has been working, through the efforts of their San Benito Economic Development Corporation, to expand opportunities in the region.

MA-50 Needs and Market Analysis Discussion

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

The census tracts that are identified as eligible for CDBG area benefit (median income below 80 percent of the area median income) include some of the oldest neighborhoods in the city. The housing in these neighborhoods are often in poor condition and many are in need of extensive rehabilitation or removal. These neighborhoods are also where the lowest income households in the city live, in housing stock that is in poor condition, and, therefore, offered at lower rents or sales prices. Despite the lower rents or purchase price, the lower income households pay a large portion of their income on housing expenses. In this case, concentrated would mean that a large portion of the neighborhood shows the impact of these housing problems.

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

The population of San Benito is 92 percent Hispanic. Seven percent of the population is White. A much smaller portion of the population, less than one percent, is all other races. With such a large population of what in other communities is considered a minority population, Hispanics are concentrated in every area of the city. Concentration means the population of a given census tract exceeds twice the percentage minority population as the city as a whole. Low-income areas are more impactful in San Benito. As shown in the Median Housing Income map shown in an earlier section, lower income populations are concentrated in northwest San Benito.

The map, included below, of the distribution of African-Americans across the city shows minor concentrations of up to a little over one percent.

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

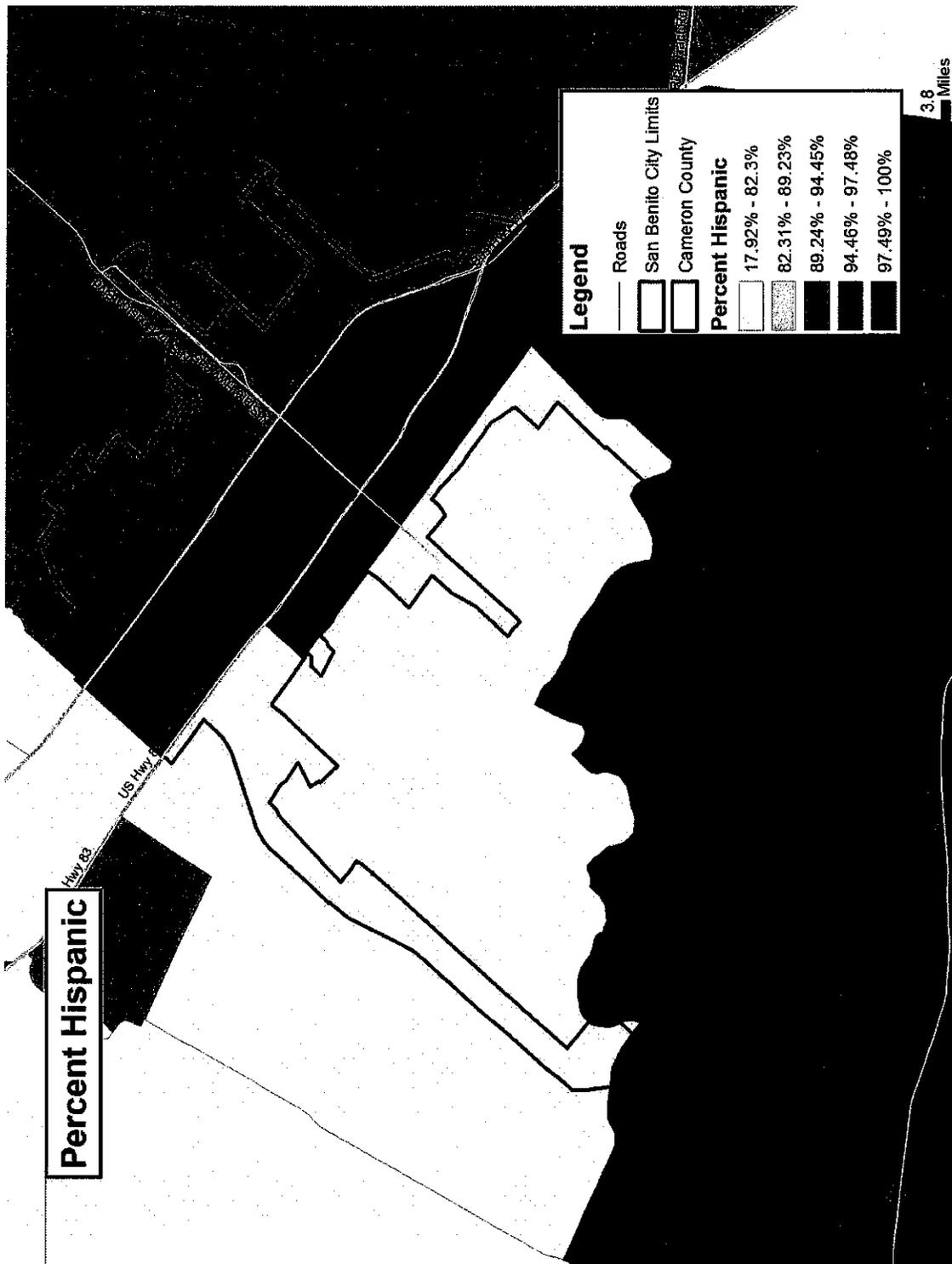
These neighborhoods, as mentioned above, contain much of the poorest housing stock in the city. As a result, the housing market contains much of the lowest cost housing as well. Code enforcement officials worked extensively in these areas in an attempt to maintain the integrity of the community in past years.

Are there any community assets in these areas/neighborhoods?

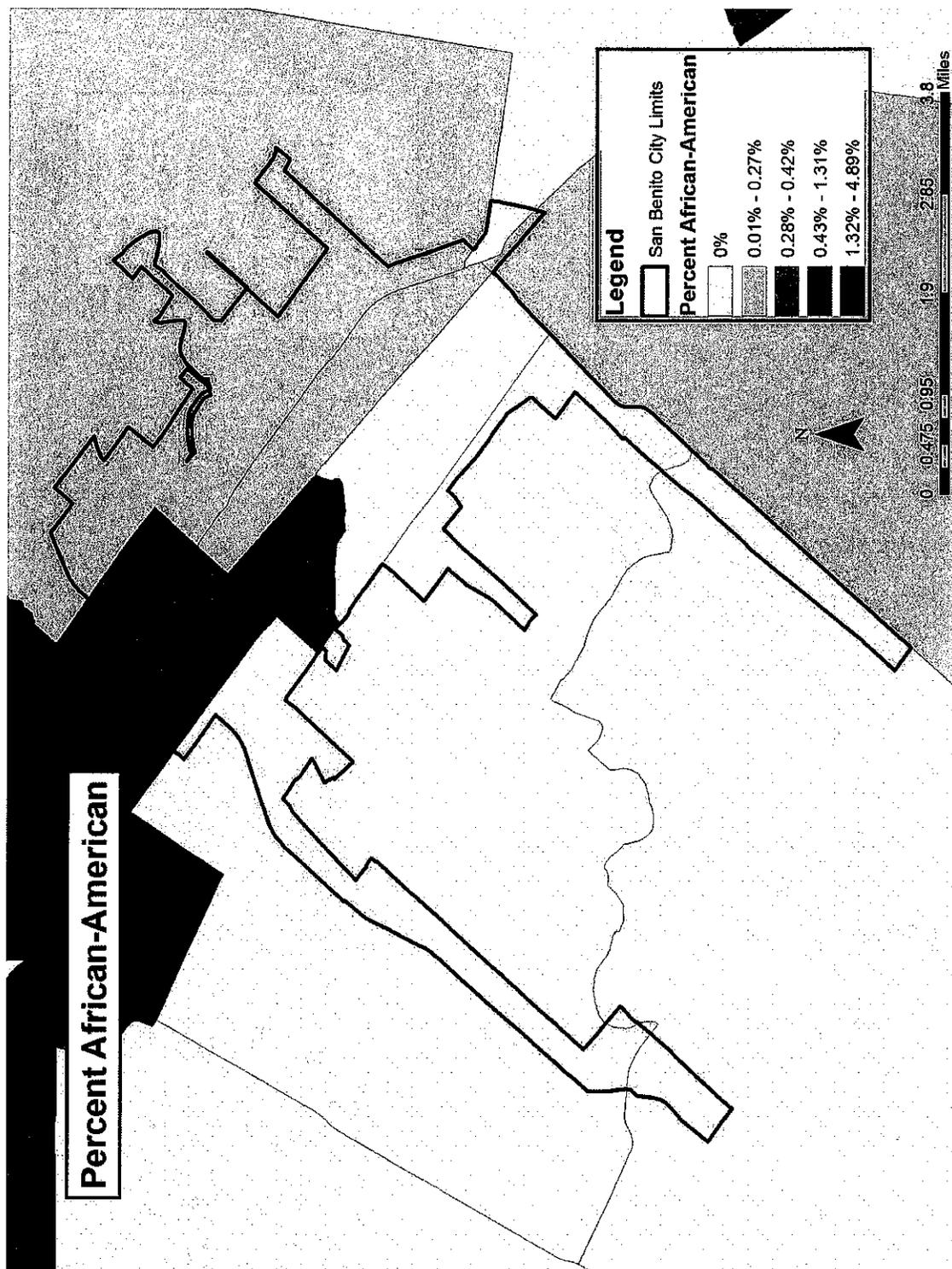
These areas do have community assets, including community and senior centers, parks, and other public facilities.

Are there other strategic opportunities in any of these areas?

In neighborhoods where many homes have been removed, there may be opportunities for development of new housing units. In areas where brownfield issues are not a concern, private and non-profit developers can find appropriate redevelopment sites to provide homes for a range of household incomes, including lower and upper income households. These efforts would aid in sustainability efforts, bringing more people into the neighborhoods and improving the housing stock available in the market.



Percent Hispanic



Percent African-American

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Strategic Plan lays out the direction the City intends to take in the distribution of the Community Development Block Grant funding for the next five years. The priorities listed were determined through consultation with service providers and consideration of a community survey that was conducted in the development of the Consolidated Plan. Some of the activities included will be targeted to individual households who qualify for the programs according to their income status (individual benefit). Other programs are directed toward particular areas within San Benito where the median incomes of the census tracts involved are below 80 percent of the area median income (area benefit). The City's goals and objectives are summarized in Section SP-45.

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

Geographic Area

Table 47 - Geographic Priority Areas

1	Area Name:	CDBG Eligible Areas
	Area Type:	Areas eligible for CDBG area benefit.
	Other Target Area Description:	Areas eligible for CDBG area benefit.
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
Are there barriers to improvement in this target area?		
2	Area Name:	City-wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics of this target area.	
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?		

	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	

General Allocation Priorities

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

Investments will be allocated according to responses to programmatic opportunities and client response to funding availability. Rehab programs may be targeted to the CDBG Eligible Areas or as individual benefit to low-income households. Public services, likewise, may be offered in low-income areas or generally to all qualified residents.



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

Priority Needs

Table 48 – Priority Needs Summary

1	Priority Need Name	Administration
	Priority Level	High
	Population	Other
	Geographic Areas Affected	City-wide
	Associated Goals	Administration
	Description	Administration of the federal funding program.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
2	Priority Need Name	Housing Rehabilitation and Reconstruction
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Programs to provide housing rehabilitation and reconstruction services for homeowner and renter housing units.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
3	Priority Need Name	Emergency Home Repairs
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Programs to provide emergency home repairs to homeowners.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
4	Priority Need Name	Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Programs that provide housing assistance to potential homebuyers, including downpayment and closing cost assistance and equity.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
5	Priority Need Name	Housing Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly

	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support for the development of new housing units.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
6	Priority Need Name	Demolition/Removal of Slum and Blight
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	
	Description	Programs to remove dilapidated structures and clear debris from vacant lots in CDBG eligible areas.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
7	Priority Need Name	Housing for Seniors, Disabled, ADA Compliance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support for the development of housing opportunities for seniors and persons with disabilities and to provide ADA compliance modifications.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
8	Priority Need Name	Fair Housing Education and Outreach

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support for programs that educate the community on fair housing issues.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
9	Priority Need Name	Public and Community Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Infrastructure Objective Public Facilities Objective
	Description	Improvements to public and community facilities in CDBG eligible areas.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
10	Priority Need Name	Public Improvements
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide Areas eligible for CDBG area benefit.
	Associated Goals	Infrastructure Objective Public Facilities Objective
	Description	Improvements to public infrastructure, including ADA compliance.

	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
11	Priority Need Name	Infrastructure - Streets and Sidewalks
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Infrastructure Objective
	Description	Improvements to and repair of streets and sidewalks in CDBG eligible areas.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
12	Priority Need Name	Parks and Recreation Facilities
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	Areas eligible for CDBG area benefit.
	Associated Goals	Infrastructure Objective Public Facilities Objective
	Description	Improvements to parks and recreation facilities in CDBG eligible areas.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
13	Priority Need Name	Transportation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children

	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide transportation services to lower income persons.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
14	Priority Need Name	Youth Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	Youth Services Objective Youth Services Objective 2
	Description	Support of programs that provide services to youth.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
	15	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Large Families Families with Children
Geographic Areas Affected		City-wide
Associated Goals		
Description		Support of programs that provide child care services, including before school and after school programs.

	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
16	Priority Need Name	Disability Services
	Priority Level	High
	Population	Extremely Low Low Moderate 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
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide services to persons with disabilities.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
	17	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate Elderly Frail Elderly
Geographic Areas Affected		City-wide
Associated Goals		Senior Services Objective Senior Services Objective 2
Description		Support of programs that provide services to seniors.
Basis for Relative Priority		Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
18		Priority Need Name

	Priority Level	High
	Population	Extremely Low Low Moderate Chronic Substance Abuse Persons with Alcohol or Other Addictions
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide health services and substance abuse counseling and treatment.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
19	Priority Need Name	Domestic Violence/Child Abuse
	Priority Level	High
	Population	Extremely Low Low Moderate Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide services to victims of domestic violence and/or child abuse.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
20	Priority Need Name	Meals/Food Pantry/Meals on Wheels
	Priority Level	High

	Population	Extremely Low Low Moderate Individuals Families with Children Elderly Frail Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	Senior Services Objective
	Description	Support of feeding programs, including homeless meals, food pantries, and meals on wheels.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
21	Priority Need Name	Legal Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that help lower income households with legal issues.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
22	Priority Need Name	Technical Assistance to Small Businesses
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide

	Associated Goals	
	Description	Support of programs that provide assistance to small businesses for specific operational issues.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
23	Priority Need Name	Small Business Loans
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide loans to small businesses.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
24	Priority Need Name	Job Training/Workforce Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that train potential employees in specific job skills.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
25	Priority Need Name	Employment Training
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	Education Objective

	Description	Support of programs that provide potential employees with skills to maintain their employment.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
26	Priority Need Name	Job Creation/Development
	Priority Level	High
	Population	Non-housing Community Development
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of economic development activities that spur job growth and new job creation.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
27	Priority Need Name	Homeless Prevention and Emergency Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Individuals Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that work to prevent homelessness and assist households at risk of homelessness.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
28	Priority Need Name	Mental Health Services/Supportive Services

	Priority Level	High
	Population	Individuals Families with Children Mentally Ill
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of programs that provide mental health and supportive services to homeless persons.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
29	Priority Need Name	Domestic Violence Shelters
	Priority Level	High
	Population	Victims of Domestic Violence
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support of organizations that provide shelter for victims of domestic violence.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
30	Priority Need Name	Transitional Housing
	Priority Level	High
	Population	Individuals Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support for organizations that provide housing units to individuals and families moving from homelessness to permanent housing.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.

31	Priority Need Name	Homeless Facilities
	Priority Level	High
	Population	Individuals Families with Children
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Support for organizations that provide shelter to homeless individuals and families.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.
32	Priority Need Name	Emergency Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	City-wide
	Associated Goals	
	Description	Funding to assist individuals and families at risk for homelessness.
	Basis for Relative Priority	Priorities were established through an evaluation of community surveys, forum input, and staff analysis.

Narrative (Optional)

The City conducted a survey of residents through a survey instrument posted on the City's website and hard copy surveys distributed at all Consolidated Plan forums. The results of these surveys were used by City staff to allocate priorities among the various facility, infrastructure, service, housing, and economic development needs listed above.

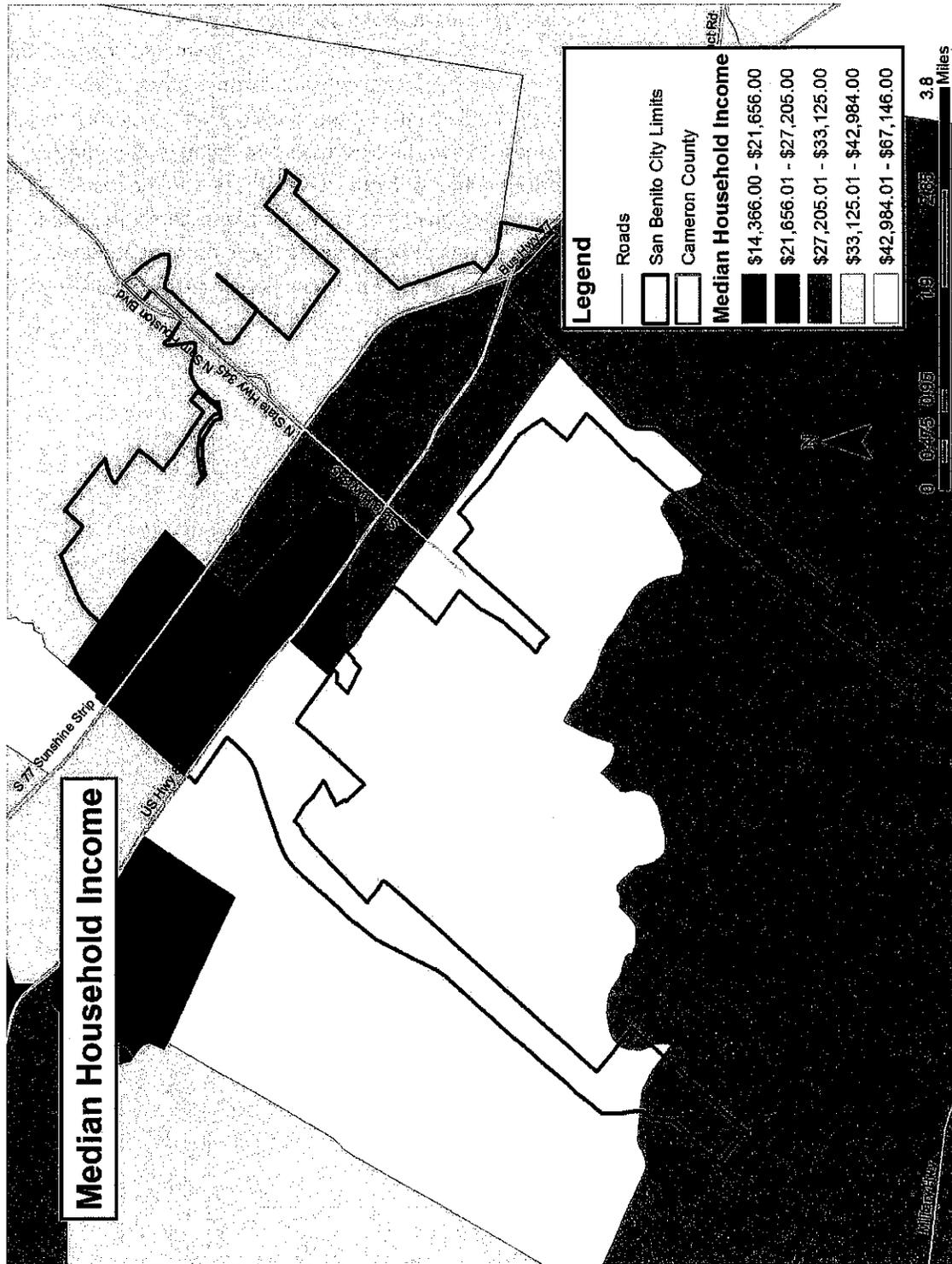
SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

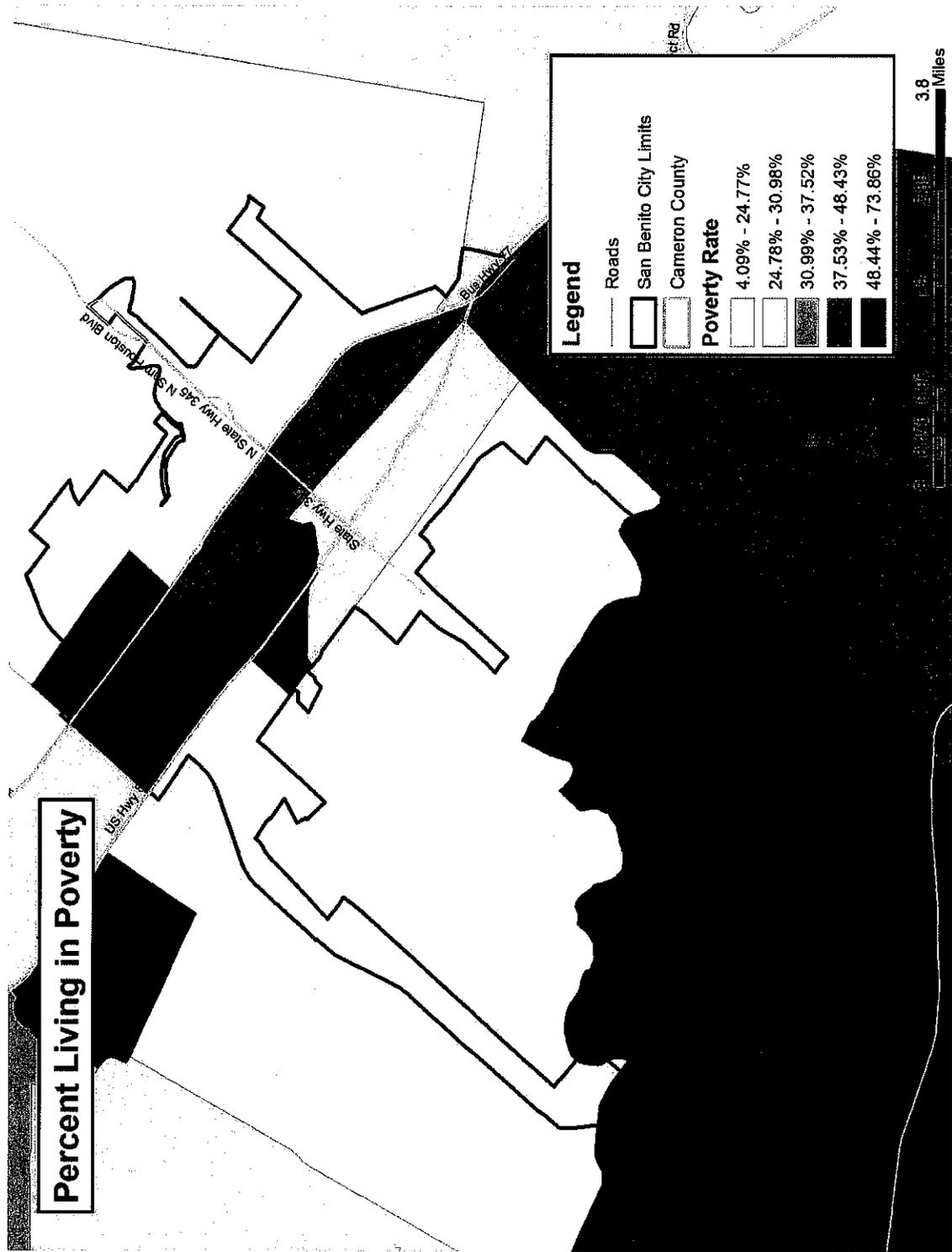
Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The use of tenant-based rental assistance is dependent on rental property owners willingness to rent their units to TBRA clients. In many communities, landlords are reluctant to rent to these clients due to the reputation they have that the clients do not take care of the property as well as other renters do. Other market conditions that could influence the use of TBRA have to do with rents being asked for rental property. If rents are too high, the rental assistance might not be enough to allow clients to lease the units, even if the landlord was willing.
TBRA for Non-Homeless Special Needs	Added to the description of TBRA market characteristics above, non-homeless special needs clients may also encounter housing units that do not meet their accessibility needs. Most housing in any community has not had accessibility improvements that allow persons with mobility issues ease of access. While landlords are obligated to make reasonable accommodations for such renters, many need more accommodations than typical landlords would consider reasonable.
New Unit Production	The production of new housing units is influenced by several market conditions, including the cost of land, the cost of construction, and prevailing interest rates. While rates are currently at historic lows, the mortgage markets are still recovering from the recent mortgage foreclosure crisis and restrictions placed on lending institutions that resulted. In many areas lenders are not making new loans as freely as before and some well qualified buyers are finding it difficult to navigate the new mortgage processes that have been instituted. The resulting delays in securing loans can burden housing developers and restrict their activities.
Rehabilitation	Rehabilitation activities can be influenced by the cost of materials and labor. In San Benito, these costs are relative low in comparison to other areas of the country. The efficiency of rehabilitation is dependent on the after rehabilitation value of the home. If the market value of the home does not support the extent of rehabilitation required, it's not worth the effort to repair the home. The City does not currently provide funding for rehabilitation activities.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	Acquisition, including preservation, can be influenced by the market value of the structure. With home purchases by private individuals, the historic low interest rates off-set increases in the market value of the housing stock. Monthly housing costs of higher priced homes at lower interest rates approximate the monthly housing costs of lower priced homes at higher interest rates. In the case of a City agency or non-profit organization buying housing stock for rehabilitation and resale or for preservation, the costs of purchasing a home outright at higher prices can reduce the number of homes that can be purchased or reduce the funds available for rehabilitation activities.

Table 49 – influence of Market Conditions



Median Household Income



Percent Living in Poverty

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

Introduction

San Benito only receives funding from the Community Development Block Grant Program. The CDBG program will bring \$364,621 into the City support affordable housing, Infrastructure and community development programs and projects in the first program year. Additional resources are restricted to capital improvement project allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$	
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	364,621	0	0	364,621	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.
						1,458,484	

Table 50 - Anticipated Resources

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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources, other loan sources needed for housing development activities, and the City's General Fund, where appropriate.

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

The City of San Benito is the recipient of lots donated by the Lower Rio Grande Valley Development Council which can be used to further affordable housing opportunities either with the Housing Authority or perhaps a partnership with Habitat for Humanity or Community Development Corporation of Brownsville.

Discussion

The City has programmed approximately \$365,000 from the CDBG program for the FY 2015 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

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
SAN BENITO HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction
SAN BENITO	Government	Economic Development Non-homeless special needs Planning neighborhood improvements public facilities public services	Jurisdiction

Table 51 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery system in San Benito is well coordinated and spans a range of community needs. The City has many years of experience managing and implementing the programs addressed in the Consolidated Plan, as well as working with outside agencies that fill some of the needs as outlined in the Consolidated Plan.

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

Table 52 - Homeless Prevention Services Summary

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

The services targeted to homeless persons and persons with HIV/AIDS and mainstream services are made available through the coordination of services provided by the array of non-profit service providers that constitute Cameron County Homeless Partnership. These organizations partner with each other, the City, and mainstream service providers to provide a wide ranging response to the service needs of homeless persons and persons with HIV/AIDS, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth.

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 service providers in San Benito work closely together to provide a continuum of services in response to needs identified through surveys of homeless persons and general observations of the providers. Providers in San Benito are particularly strong in the areas of employment training and life skills training. Gaps exist in emergency shelter capacity. There are not enough beds on a typical night.

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

1. Work with non-profit organizations to address community needs and provide support to federal and non-federal funding initiatives.
2. Work with private industry to address important issues that hamper housing and community development efforts.
3. Identify opportunities to create private/public partnerships for project finance and development to leverage federal funds.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	Administration	City-wide	Administration	CDBG: \$361,621	Other: 5 Other
2	Infrastructure Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public and Community Facilities Public Improvements Infrastructure - Streets and Sidewalks Parks and Recreation Facilities	CDBG: \$1,070,695	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 68600 Persons Assisted
3	Public Facilities Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public and Community Facilities Public Improvements Parks and Recreation Facilities	CDBG: \$199,977	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 68600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Senior Services Objective	2015	2019	Non-Homeless Special Needs	City-wide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 7500 Persons Assisted
5	Senior Services Objective 2	2015	2019	Non-Homeless Special Needs	City-wide	Senior Services	CDBG: \$35,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
6	Youth Services Objective	2015	2019	Non-Homeless Special Needs	City-wide	Youth Services	CDBG: \$55,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
7	Youth Services Objective 2	2015	2019	Non-Homeless Special Needs	City-wide	Youth Services	CDBG: \$25,811	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted
8	Education Objective	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	City-wide	Employment Training	CDBG: \$45,000	Public service activities other than Low/Moderate Income Housing Benefit: 200 Persons Assisted

Table 53 – Goals Summary

Goal Descriptions

<p>1</p>	<p>Goal Name</p>	<p>Administration</p>
<p>Goal Description</p>	<p>Goal: Plan, Monitor and Administer Entitlement Grant Programs. Evaluate upcoming needs related to affordable housing, non-housing community development needs including community, public and park facilities; public services and the non-homeless special needs populations.</p> <p>Objective 1: Continue to Plan, Monitor and Administer Entitlement Grant Programs and insure compliance with Federal Regulations.</p> <p>Strategy 1.1: Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards.</p> <p>Performance Goal: \$72,324.20 CDBG Funding allocated 1st Year; A maximum of 20% of the CDBG Entitlement will be allocated each of the additional 4 annual plan years.</p>	
<p>2</p>	<p>Goal Name</p>	<p>Infrastructure Objective</p>
<p>Goal Description</p>	<p>Goal: Improve living conditions in San Benito by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.1: Support the improvement to Streets and infrastructure in low and moderate income census tracts.</p> <p>Performance Goal: \$214,139.09 in CDBG Funding allocated 1st Year to provide funding for street reconstruction project financing – annual payments (amortized over 20 years) for a certificate of obligation for a loan to fund the ongoing reconstruction of street in low to moderate income neighborhoods. Approximately 13,720 low to moderate income persons served. CDBG funds allocated each of the additional 4 annual plan periods.</p>	

3	Public Facilities Objective
<p>Goal Description</p> <p>Goal: Improve living conditions in San Benito by addressing non-housing community development needs over a five year period.</p> <p>Objective 1: Support improvement of infrastructure, parks and recreation facilities, community facilities and public facilities in CDBG eligible census tracts.</p> <p>Strategy 1.2: Support the improvement to Parks and Recreation Trails and open space in low and moderate income census tracts.</p> <p>Performance Goal: \$39,995.49 in CDBG Funding allocated 1st Year to provide funding for street reconstruction project financing – annual payments (amortized over 20 years) for a loan to purchase property along the RESACA DE LOS FRESNOS for the RESACA Trail in a low to moderate income section of the community. Approximately 13,720 low to moderate income persons served. CDBG funds allocated each of the additional 4 annual plan periods.</p>	
4	Senior Services Objective
<p>Goal Description</p> <p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.1: Senior Services – Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide operational support for delivery of meals and food services to seniors.</p> <p>Performance Goal: \$6,000 in CDBG Funding allocated 1st Year to provide 1500 meal deliveries to seniors and disabled persons - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>	

5	Goal Name	Senior Services Objective 2
Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.2: Senior Services – Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide supportive services for homebound and disabled elderly persons with individualized care needs at their existing private residence.</p> <p>Performance Goal: \$7,000 in CDBG Funding allocated 1st Year to assist 40 people and - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>	
6	Goal Name	Youth Services Objective
Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.3: Youth Services – Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of San Benito. The strategic goal is to provide for youth recreation and educational enrichment.</p> <p>Performance Goal: \$11,000 in CDBG Funding allocated 1st Year to assist 40 people and - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>	

7	Goal Name	Youth Services Objective 2
Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.4: Youth Services – Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of San Benito. The strategic goal is to provide educational enrichment and classroom instructions to improve the safety of children.</p> <p>Performance Goal: \$5,162.22 in CDBG Funding allocated 1st Year to assist 40 people and - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>	
8	Goal Name	Education Objective
Goal Description	<p>Goal: Improve living conditions in by addressing non-housing community development for special needs populations over a five year period.</p> <p>Objective 1: Address community needs through community-based public service programs.</p> <p>Strategy 1.5: GED and English Proficiency – Funds will be used to provide GED and English Proficiency Classes to low to moderate income people at 80% or below the median income within the City of San Benito.</p> <p>Performance Goal: \$9,000 in CDBG Funding allocated 1st Year to assist 40 people - CDBG funding will be allocated as needed and as funds become available for the remaining 4 Annual Plan Years.</p>	

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

The City does not receive HOME funding and has no affordable housing goals.

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

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

The Housing Authority of San Benito is not a party to a Section 504 Voluntary Compliance Agreement

Activities to Increase Resident Involvements

There has been an increasingly proactive effort to enable residents of the PHA to break the cycle of poverty and move towards greater self-sufficiency. The role of the PHA continues to evolve into one that addresses the needs to public housing residents in a holistic manner, taking into account their educational, employment, health, and social service needs. The PHA either develops its own programs or coordinates services with other providers to meet these needs. In many cases, these essential services are already available in the community and the role of the PHA is to serve as the facilitator and coordinate the delivery of these services into the public housing property to make them more accessible for residents.

Public housing residents are also encouraged to participate in the management of the PHA through a variety of advisory boards composed of residents. These advisory boards are part of the mainstream for many of the PHAs in the region.

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

No

Plan to remove the 'troubled' designation

NA

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

Barriers to Affordable Housing

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

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

NA

SP-60 Homelessness Strategy – 91.215(d)

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

City staff will continue its work with the Cameron County Homeless Partnership (CCHP), the local coalition that organizes the homeless services communities and submits grant applications for homeless initiatives. CCHP also conducts yearly point-in-time counts of the homeless and conducts a bi-yearly survey of the homeless. City staff participates in the counts and surveys. The point-in-time counts and the surveys work to reach out to homeless persons, including unsheltered persons, and assess individual and family needs, contributing to the consultation brought to the Consolidated Plan forums and survey from which priorities are formed.

Addressing the emergency and transitional housing needs of homeless persons

The City does not provide federal funding for shelter activities. Local organizations are working to find ways to finance the development of more shelter space, but funding is limited.

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

The Strategic Plan proposes to provide funding to a variety of agencies that provide services to homeless individuals and families, including homeless youth. These services include counseling and case management in an attempt to help homeless persons move from homelessness to permanent housing. The City supports the efforts of CCHP to address homelessness issues through their funding venues.

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

The Strategic Plan proposes to provide funding to agencies that work with run away youth and others leaving care facilities to prevent those individuals from moving into homelessness from institutional care. The City supports the efforts of CCHP to address homelessness issues through their funding venues.

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

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

The City of San Benito does not operate any housing related programs through its use of CDBG funding. The San Benito Housing Authority will consider applying for Balance of State HOME funds over the next five years for downpayment assistance, housing rehabilitation and other housing related activities. Through those programs, the SBHA will ensure that any lead-based paint hazards identified are addressed.

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

To the extent that lead-based paint hazards are found in the older housing stock, the future SBHA housing rehabilitation program will address the issue directly.

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

The City of San Benito does not currently operate any housing programs with its CDBG allocation. Future actions that may result from SBHA activities will be funded through the Balance of State HOME funds.

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

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

Several of the City's Consolidated Plan goals and objectives address issues related to poverty and assisting those who fall below the poverty level. Examples include:

- Address non-housing community development for special needs populations through public service programs;
- Programs targeting youth, providing education enrichment and job preparedness activities,
- Food and nutrition programs offered to seniors; and
- Continue to collaborate with homeless providers to support Continuum of Care services.

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

Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment assistance, financial management and credit counseling, parenting programs, after-school and day care assistance programs, and interim cash assistance programs with respect to paying for food, shelter and utility bills.

The City will continue to notify such agencies of funding opportunities to enable them to continue providing and/or expanding their services.

Given the City's limited financial resources and that the majority of factors affecting a family's poverty-level status are typically beyond the control of City policies, the extent to which the proposed strategies will reduce and/or assist in reducing the number of poverty-level families is difficult to gauge. In the coming future, Community Grants and Programs will work with the community to address deficiencies and attempt to measure the impact of the CDBG program in reducing and/or preventing poverty.

SP-80 Monitoring – 91.230

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

The following is a description of the standards and procedures adopted by the City of San Benito to monitor activities authorized under the CDBG program to ensure long-term compliance with the provisions of the programs.

Monitoring is an ongoing process involving continuous subgrantee communication and evaluation. The process involves frequent telephone contacts, written communication, periodic meetings, as well as program and project evaluations. The goal of monitoring is to identify deficiencies and promote corrective action in order to improve and reinforce sub-grantee performance.

It is the City of San Benito's intent to provide on site and desk monitoring of each activity undertaken with HUD entitlement funds at least annually. Staff performs a formal monitoring visit. The purpose of the monitoring process is to determine compliance with the executed contract/subrecipient agreement, HUD requirements, other applicable Federal requirements, and applicable State codes or statutes. The monitoring process also provides an opportunity by which aspects of exemplary project administration or performance are identified.

The formal visit is preceded by a desk review of all pertinent project information and documentation. Staff reviews the project file and associated documentation to determine the project's progress and adherence with the proper regulations. After the desk review is completed, an on-site review of the project is undertaken. This process enables the City to verify the status of the project as suggested in the project file.

Pre- and post-interviews are also conducted with subrecipient personnel. These interviews serve two functions: one is to inform the subrecipient of the monitoring goals and purpose, the other is to articulate any areas of concern prior to dissemination of the formal written report as well as to acknowledge areas of good performance. The formal written report is routed to the City's Community Development Director for review and consent prior to distribution. A copy of the report is then mailed to the appropriate parties. Generally, the City allows a 30-day response timeframe for each report.

In addition to the formal monitoring process outlined above, the City monitors the day to day operations of assigned projects continuously. This is accomplished through frequent telephone contacts, written correspondence, meetings, and monthly progress report reviews.

Internal administrative systems are reviewed on an annual basis by City management staff to determine their level of effectiveness and to identify any inherent systemic deficiencies that may require attention.

The City of San Benito processes requests for reimbursements therefore, prior to any disbursement of federal funds, all support documentation required for program compliance is reviewed and verified.

Expected Resources

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

Introduction

San Benito only receives funding from the Community Development Block Grant Program. The CDBG program will bring \$364,621 into the City support affordable housing, Infrastructure and community development programs and projects in the first program year. Additional resources are restricted to capital improvement project allocation.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1			Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	364,621	0	364,621	1,458,484	Expected amount for remainder of Con Plan equals the Year 1 Annual Allocation times four.

Table 54 - Expected Resources – Priority Table

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

Federal funds will be leveraged through the ability of service organizations to raise program funds through outside sources, other loan sources needed for housing development activities, and the City's General Fund, where appropriate.

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

The City of San Benito is the recipient of lots donated by the Lower Rio Grande Valley Development Council which can be used to further affordable housing opportunities either with the Housing Authority or perhaps a partnership with Habitat for Humanity or Community Development Corporation of Brownsville.

Discussion

The City has programmed approximately \$365,000 from the CDBG program for the FY 2015 program year. These funds will be used to operate a range of private and public services as described later in the Annual Action Plan.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administration	2015	2019	Administration	City-wide	Administration	CDBG: \$72,324	Other: 1 Other
2	Infrastructure Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public and Community Facilities Public Improvements Infrastructure - Streets and Sidewalks Parks and Recreation Facilities	CDBG: \$214,139	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13720 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Public Facilities Objective	2015	2019	Non-Housing Community Development	CDBG Eligible Areas	Public and Community Facilities Public Improvements Parks and Recreation Facilities	CDBG: \$39,995	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 13720 Persons Assisted
4	Senior Services Objective	2015	2019	Non-Homeless Special Needs	City-wide	Senior Services Meals/Food Pantry/Meals on Wheels	CDBG: \$6,000	Public service activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted
5	Senior Services Objective 2	2015	2019	Non-Homeless Special Needs	City-wide	Senior Services	CDBG: \$7,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
6	Youth Services Objective	2015	2019	Non-Homeless Special Needs	City-wide	Youth Services	CDBG: \$11,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
7	Youth Services Objective 2	2015	2019	Non-Homeless Special Needs	City-wide	Youth Services	CDBG: \$5,162	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
8	Education Objective	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	City-wide	Employment Training	CDBG: \$9,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted

Table 55 – Goals Summary

Goal Descriptions

1	Goal Name	Administration
	Goal Description	Program Administration: General administration, staffing and equipment; and develop, administer, revise, implement and evaluate the day-to-day operation of entitlement programs. Activities include program design; develop Annual Plans and grant administration; Sub recipient compliance monitoring, program outreach, public relations and training; environmental review and labor standards
2	Goal Name	Infrastructure Objective
	Goal Description	Support the improvement to Streets and infrastructure in low and moderate income census tracts.
3	Goal Name	Public Facilities Objective
	Goal Description	Support the improvement to Parks and Recreation Trails and open space in low and moderate income census tracts.
4	Goal Name	Senior Services Objective
	Goal Description	Senior Services – Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide operational support for delivery of meals and food services to seniors.
5	Goal Name	Senior Services Objective 2
	Goal Description	Senior Services – Funds will be used to provide senior services for low to moderate income persons at 80% or below the median income. The strategic goal is to provide supportive services for homebound and disabled elderly persons with individualized care needs at their existing private residence.
6	Goal Name	Youth Services Objective
	Goal Description	Youth Services – Funds will be used to provide youth services to low to moderate income children at 80% or below the median income within the City of San Benito. The strategic goal is to provide for youth recreation and educational enrichment.

7	Goal Name	Youth Services Objective 2
	Goal Description	Youth Services – Funds will be used to provide youth services to low to moderate income youth at 80% or below the median income within the City of San Benito. The strategic goal is to provide educational enrichment and classroom instructions to improve the safety of children.
8	Goal Name	Education Objective
	Goal Description	GED and English Proficiency – Funds will be used to provide GED and English Proficiency Classes to low to moderate income people at 80% or below the median income within the City of San Benito.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following projects were developed by staff with consultation from non-profit service providers and community input through priorities established with involvement of the community survey.

Projects

#	Project Name
1	Amigos Del Valle Hot Meals Delivery
2	Senior Community Outreach Senior Companion Program
3	Boys and Girls Club Services
4	Cameron County Children's Advocacy Center Inc. Play it Safe Program
5	South Texas Adult Resources and Training Center GED Classroom Instruction
6	City of San Benito Street Reconstruction Project
7	City of San Benito Parks & Recreation Department Improvements Project
8	City of San Benito Program Administration

Table 56 – Project Information

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

The projects listed above were selected from the total of project proposals received in accordance with their consistency with the priorities established through the Consolidated Plan forums and community survey process. These projects meet needs enumerated in the Needs Assessment and prioritization process to the extent that funding was available. Organizational competencies were also considered when selecting one project over another, leaning toward those organizations with long-standing histories of successful project management.

AP-38 Project Summary

Project Summary Information

1	Project Name	Amigos Del Valle Hot Meals Delivery
	Target Area	City-wide
	Goals Supported	Senior Services Objective
	Needs Addressed	Senior Services Meals/Food Pantry/Meals on Wheels
	Funding	CDBG: \$6,000
	Description	Meal services for seniors
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	1500 low to moderate income persons will be served.
	Location Description	Citywide
	Planned Activities	Provide funding for operational cost for delivery of meals to senior residents
2	Project Name	Senior Community Outreach Senior Companion Program
	Target Area	City-wide
	Goals Supported	Senior Services Objective 2
	Needs Addressed	Senior Services
	Funding	CDBG: \$7,000
	Description	Senior enrichment services
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 low to moderate income seniors will be served by the program.
	Location Description	Citywide

	Planned Activities	Provide funding for stipend to pay for individualized care and companionship for home bound, frail, disabled elderly persons. Services provided also include meal preparation, housekeeping, laundry, and help with errands. Care is provided in the privacy of their home by healthy older adults.
3	Project Name	Boys and Girls Club Services
	Target Area	City-wide
	Goals Supported	Youth Services Objective
	Needs Addressed	Youth Services
	Funding	CDBG: \$11,000
	Description	Youth enrichment programming
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 low to moderate income persons will be served.
	Location Description	Citywide
	Planned Activities	Provide operational cost for the Boys and Girls Club to provide recreational and educational youth services.
4	Project Name	Cameron County Children's Advocacy Center Inc. Play it Safe Program
	Target Area	City-wide
	Goals Supported	Youth Services Objective 2
	Needs Addressed	Youth Services
	Funding	CDBG: \$5,163
	Description	Youth enrichment and education
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 children from low/mod income families will be served.
	Location Description	Citywide
	Planned Activities	Provide cost for children to participate in a personal safety program that teaches and helps youth in grades 3rd – 5th recognize, react and report dangerous situations.

5	Project Name	South Texas Adult Resources and Training Center GED Classroom Instruction
	Target Area	City-wide
	Goals Supported	Education Objective
	Needs Addressed	Employment Training
	Funding	CDBG: \$9,000
	Description	GED program
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 low to moderate income persons will be served.
	Location Description	Citywide
	Planned Activities	Provides cost for classroom instructions for residents to become proficient in English, obtain their GED, and ultimately gain a marketable skill for employment.
6	Project Name	City of San Benito Street Reconstruction Project
	Target Area	CDBG Eligible Areas
	Goals Supported	Infrastructure Objective
	Needs Addressed	Infrastructure - Streets and Sidewalks
	Funding	CDBG: \$214,139
	Description	Neighborhood Infrastructure Improvements Project
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	13,720 low/mod income persons will benefit from this project.
	Location Description	Various locations across the city.
	Planned Activities	The City of San Benito's will pay debt service financing for loans for street reconstruction in low-moderate income neighborhoods.
7	Project Name	City of San Benito Parks & Recreation Department Improvements Project
	Target Area	CDBG Eligible Areas

	Goals Supported	Public Facilities Objective
	Needs Addressed	Public and Community Facilities Parks and Recreation Facilities
	Funding	CDBG: \$39,996
	Description	Neighborhood Infrastructure Improvement Project
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	13,720 low/mod income persons will benefit from this project.
	Location Description	Various locations across the city.
	Planned Activities	The City of San Benito will pay debt service financing for loans for park and recreation improvements project.
8	Project Name	City of San Benito Program Administration
	Target Area	City-wide
	Goals Supported	Administration
	Needs Addressed	Administration
	Funding	CDBG: \$72,324
	Description	City of San Benito CDBG Program Administration
	Target Date	7/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	Program administration - no direct benefit.
	Location Description	Citywide
	Planned Activities	Funds will used to pay administrative costs including staff salaries and benefits, and other charges related to the planning and execution of the CDBG program as allowed under 24 CFR 570.205 and 24 CFR 570.206.

AP-50 Geographic Distribution – 91.220(f)

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

Much of the funding from the CDBG program is available for use in any of the CDBG neighborhoods or citywide, depending on the specifics of the designated activities. Also, some funding is available according to individual benefit rather than area benefit. It is, therefore, difficult to provide reasonable projections of the distribution of funds by target area. The numbers below are strictly estimates based on experience.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	45
CDBG Eligible Areas	55

Table 57 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The proposed allocation of funds is based on federal funding requirements for each formula-allocated grant. Areas of low to moderate-income concentration and certain areas of high minority concentration are targeted. Areas of low homeownership and deteriorating housing conditions were also considered in the targeting process.

Discussion

The distribution of funds by target area is projected to be primarily citywide due to use of funds for administrative, non-profit support, and individual benefit-oriented programmatic uses of the funds. The remaining funds are estimated to be spread through smaller CDBG-eligible areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The major source of federal funding that assists the San Benito Grants & Programs Dept. to address its affordable housing needs is the Community Development Block Grant (CDBG) Program from the U.S. Department of Housing and Urban Development (HUD). Although a variety of housing and community development activities are eligible to be funded with CDBG dollars, the amount available is extremely scarce. Currently, the San Benito Housing Authority (PHA) administers the only affordable housing programs in the community. Outside of the normal federally funded housing programs such as Public Housing and Housing Choice Voucher Assistance, the PHA offers programs, such as the Homebuyer Assistance (HBA), Homeowner Rehabilitation Assistance (HRA), Home Construction Program, and the Housing Choice Voucher (Section 8) Homeownership Program.

One Year Goals for the Number of Households to be Supported

The PHA, as the lead agency for affordable housing programs for the City of San Benito, receives funding from the U.S. Department of Housing and Urban Development (HUD) and in part from the Texas Department of Housing and Community Affairs (TDHCA). These funding sources and in collaboration with the City of San Benito and the San Benito Independent Consolidated School District affords the PHA the opportunity to continuously promote affordable housing opportunities.

The PHA currently supports a total of four hundred forty (440) families. Over seventy-five percent (75%) of the families will have annual incomes of less than the area median income. Seventy percent (70%) of the families will be considered as being non-homeless. Twenty percent (20%) of the families will require special accommodations and less than five percent (5%) of the families will be considered as being homeless.

In reaching the goal of production of new units, the Housing Authority submitted an application through the Lower Rio Grande Valley's Hurricane Dolly Disaster Recovery Multi-Family Rental Construction Program (CDBG-DR) and was awarded a \$3,750,000 grant. Funds will be utilized for the creation of a 50-unit multi-family development to further address the needs of affordable housing in the community. This development will be a mixed-income development providing affordable housing to families ranging from extremely-low to moderate and market-rate.

The PHA will continue to promote affordable housing opportunities as funding becomes available.

One Year Goals for the Number of Households to be Supported	
Homeless	38
Non-Homeless	572
Special-Needs	153
Total	763

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	569
The Production of New Units	50
Rehab of Existing Units	144
Acquisition of Existing Units	0
Total	763

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

Discussion

The San Benito Grants & Programs Dept. supports and works closely with the San Benito Housing Authority in an effort to provide the objectives that were adopted as part of the Consolidated Planning process. Such objectives include:

1. Ownership Housing
 - Provide down Payment and closing cost assistance to low-and moderate income households
 - Provide gap-financing assistance to reduce the cost of housing for low-and moderate-income households
 - Promote housing fairs and open houses for affordable housing developments

AP-60 Public Housing – 91.220(h)

Introduction

There is one Public Housing Authority (PHA) operating within the San Benito jurisdiction.

- The Housing Authority of the City of San Benito

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

- Maximizing the number of affordable units by employing maintenance methods of off-line public housing units, thereby reducing the turnover time of vacant units.
- Increasing the number of affordable housing units by leveraging affordable housing resources in the creation of mixed-finance housing developments.
- Continue the implementation of Resident Initiative projects that support and encourage family self-sufficiency.
- De-concentrating poverty by seeking mixed-income development opportunities.

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

There has been an increasingly proactive effort to enable residents of the PHA to break the cycle of poverty and move towards greater self-sufficiency. The role of the PHA continues to evolve into one that addresses the needs to public housing residents in a holistic manner, taking into account their educational, employment, health, and social service needs. The PHA either develops its own programs or coordinates services with other providers to meet these needs. In many cases, these essential services are already available in the community and the role of the PHA is to serve as the facilitator and coordinate the delivery of these services into the public housing property to make them more accessible for residents.

Public housing residents are also encouraged to participate in the management of the PHA through a variety of advisory boards composed of residents. These advisory boards are part of the mainstream for many of the PHAs in the region.

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

The Housing Authority of the City of San Benito is designated “High Performer” in its management and financial indicators and has received a 98 percentile in its Section 8 Management and Assessment Performance.

Discussion

The main problem facing the Housing Authority of the City of San Benito continues to be the ever increasing demand for housing services with no increase in federal aid to support this demand. This reality is clearly represented in the growing number of individuals and families on the waiting lists maintained by the PHA. According to the Community Grants and Programs Dept's recent consultations with the PHA, there are an estimated 270 Section 8-Housing Choice Voucher and 290 Low-Rent Public Housing households on local waiting list. This number illustrates that the current demand for housing assistance far exceeds the ability of the PHA to meet this need.

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

Introduction

While the contributing agents to homelessness are the same locally as they are nationally, the dilemma of homelessness within the City of San Benito presents a different picture than is normally depicted by the subject. The City does not have a widespread incidence of visibly homeless people sleeping in parked vehicles, under bridges, in community parks or other public places. Their numbers are not large and are generally concentrated in very few locations.

The number of “non-emergency” homeless in San Benito can be partially explained by the culture. Primarily Hispanic, Valley residents strongly emphasize the importance of the family. Young people tend to remain in the area to raise their own families in close proximity to parents, grandparents, uncles and aunts. These extended families tend to shelter relatives and close friends rather than allow them to be homeless.

However insignificant the homeless numbers may appear, the City of San Benito recognizes that homelessness is an issue in need of serious attention. Rising housing costs, high unemployment rates, low educational attainment, high foreclosure rates, and steep reductions in public programs are just some of the many contributors to this problem. The County’s temperate climate and mild winters also make it a desirable destination for the segment of the homeless population that follows the weather.

Poverty and the lack of affordable housing are the principal causes of family homelessness. Approximately 30 percent of all San Benito households are living below the poverty level. Declining wages and changes in welfare programs increase poverty among families, putting housing out of reach.

Realizing the detrimental effects homelessness has on the health and well-being of its families, the San Benito Community Grants and Programs (SBCGP) has joined neighboring cities and homeless service providers across Cameron County to develop action steps to prevent and eventually put an end to homelessness through the creation of the Cameron County Homeless Partnership (CCHP).

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

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

- Provide facilities and services to stabilize persons in crisis or in need of support to prevent them from falling into homelessness.
- Reach out to persons who might not otherwise engage in supportive service.
- Develop flyers and posters that provide contact information on key outreach and prevention services partners
- Improve community education on the needs, conditions and characteristics of homeless persons

and how they can be assisted to become self-sufficient.

- Develop a database on homeless populations using HMIS, homeless surveys, counts and user data. *(Implementation of HMIS completed amongst 5 BoS/Cameron County Participants in 2008)*

Addressing the emergency shelter and transitional housing needs of homeless persons

PROVIDE A CONTINUUM OF HOUSING RESOURCES

- Increase the community's housing resources for the homeless responding to the identified needs and gaps in the community's continuum of care plan
- Develop a tenant-based rental assistance program consisting of 12 units in scattered apartment complexes *(In search of funding)*
- Conversion of the Loaves and Fishes Emergency Shelter facility to a 24-hour program, with sleeping quarters during the evening hours. Obtain funding to provide supportive services during the day *(One-Stop Service Center became operational in 2008)*
- Begin working with developers to encourage and support their efforts to develop housing serving the homeless *(Ongoing)*

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

- Support the development of a homeless management information system covering homeless programs and housing in the valley to provide accurate, on-going information on homeless needs and successes in moving to self-sufficiency
- Establish a strong Financial Resources Plan to implement activities Designed for priority housing and services projects to assist the homeless and prevent residents from falling into homelessness. The plan will develop resources to assure that existing facilities serving the homeless are sustainable as well as develop resources to create new homeless housing and services in the region.
- Establish a strong, proactive Continuum of Care plan to develop and coordinate the implementation of the strategic homeless plan and to provide a process for responding to new needs of the homeless.
- Develop alliances and cooperative efforts with United Way
- Develop stronger relationships and communication with the Texas Homeless Network
- Improve the capacity of the community to write successful grant proposals
- Assure that all new programs have a feasible sustainability plan built into their proposals

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

Work with hospitals, jails, prisons, foster care agencies and treatment facilities to plan and coordinate the release of at-risk persons to assure that they have adequate community support systems.

- Develop a committee to plan and coordinate improved discharge policies and procedures
- Review existing discharge plans and work to actuate them
- Hold a meet and greet workshop with representatives of local jails, prisons and detention centers to begin development of relationships and procedures to initiate effective discharge planning, including signing of Memoranda of Understanding (MOUs)

Discussion

- The SBCGP Dept. will encourage that agencies working in the community, who either receive federal funds from the City, especially those agencies who work directly with homeless persons, have an enforceable discharge policy to prevent homelessness.
- Agencies funded through the Continuum of Care and Emergency Shelter Grants will be required to actively participate in the HMIS database to effectively track discharged homeless persons throughout the Continuum of Care process. Agencies not funded through the above federal grants will be encouraged to participate in the HMIS database.
- Agencies will recognize that homeless persons face particular barriers to housing and access to resources, therefore the discharge planning process will begin as soon as possible after admission to agency or public facility.
- Agency/Facility staff will conduct a social services needs assessment for homeless persons immediately following admission and again prior to discharge.
- Agencies will develop a discharge plan for transition to the community with the participation and agreement of the individual. Barriers to appropriate discharge will be identified and addressed.
- Agencies should make every effort to provide transitional or permanent housing to homeless individuals and social services should continue to be provided.

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

Introduction:

There are no public policy barriers to affordable housing in San Benito.

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

Collaborations between the PHA, its TDHCA Program, and other Valley lenders have allowed lower-income families (earning between 31 to 50 percent of the area median income) to become homeowners.

The Community Grants and Programs Dept. strongly supports the local PHA's efforts with the Home Construction Program, which builds homes and sells them at zero to minimal profit to eligible first time homebuyers.

Discussion:

The CGP department has entertained the idea of applying for TDHCA funds to assist potential homebuyers with down payment and closing cost assistance. A decision has not been made due to the minimal staff of the department.

AP-85 Other Actions – 91.220(k)

Introduction:

The SBCGP will address the community development priorities identified in the RGVEC's Consolidated Plan and Strategy.

Actions planned to address obstacles to meeting underserved needs

The City will continue to look for new funding sources for programs to address underserved needs. Funding is the major obstacle in providing the services needed to focus on the vast variety of issues that prevent families from breaking out of poverty and from living in the best, most affordable housing possible.

Actions planned to foster and maintain affordable housing

As part of the Consolidated Planning process, the SBCGP has adopted the following objectives to expand affordable housing opportunities during this One-Year Action Plan period.

A. Ownership Housing

- Provide down payment and closing cost assistance to low-and moderate-income households
- Provide gap-financing assistance to reduce the cost of housing for low-and moderate-income households
- Promote housing fairs and open houses for affordable housing developments

Federal, State and Local Public and Private Sector Resources Available:

The major source of federal funding that assists the SBCE to address its affordable housing needs is the Community Development Block Grant (CDBG) Program from the U.S. Department of Housing and Urban Development (HUD). The CDBG Program funds a variety of housing and community development activities, including down payment and closing costs for first-time homebuyers, public facilities and infrastructure, public services, planning, and program administration.

The PHA receives Section 8 Tenant Based Housing Choice Voucher Program funds from HUD that provide rental subsidies for eligible low-income households. In addition, the PHA is implementing the Section 8 Homeownership Choice Voucher Program. This program permits families that qualify the opportunity to use their rental assistance as mortgage payment subsidy towards Homeownership.

The PHA is currently administering a Home Construction Program that builds affordable homes on scattered sites throughout the community. These homes are sold at investment value to local families of up to 120% AMFI.

Actions planned to reduce lead-based paint hazards

In recognition of the dangers posed by lead-based paint, the City of San Benito ensures that homes that were constructed prior to January 1, 1978 are tested for the presence of lead. The specific homes tested are those that are under contract to be purchased with down payment assistance through the Housing Authority of the City of San Benito (PHA). The appropriate abatement or interim control methods are employed if lead is found in the home. These measures are required to be taken by the PHA as the City's sub-recipient of funds.

The PHA, through its Section 8 Program, conducts inspections prior to tenant occupancy. If such presence of lead-based paint is evident, abatement of such material must take place prior to the property participating in the program. Both tenant and landlord are made aware of such hazards and are given educational material for reference.

According to local health department officials, many lead poisoning cases may be caused by sources other than lead-based paint. Some cases may be attributed to pottery and serving dishes made in Mexico that are finished with lead-based glazes, which can be dissolved by foods with high acid content—such as citrus, peppers, and tomatoes. Also, many popular herbal remedies and traditional potions, sold on both sides of the U.S.-Mexico border, may contain lead.

Actions planned to reduce the number of poverty-level families

The CGP's Anti-Poverty Strategy focuses on the most vulnerable population segments: very low-income households (incomes between 0-30% of the median family income); those individuals in public or assisted housing; and the uncounted homeless individuals and families. Very low-income households are generally more threatened with homelessness, often living from paycheck to paycheck with financial ruin being no more than 1 unexpected financial setback away. Persons in public or assisted housing are dependent upon public subsidies to maintain their own residences and have just a little more piece of mind and security than their counterparts that are not residents of public housing. In all, these segments of the population have the highest incidence of poverty and possess limited economic enrichment opportunities. These households will see the most immediate benefit from a concentrated effort to increase economic opportunities for all households in the City.

It is important to recognize that the Anti-Poverty Strategy is not a housing plan; it is an economic development plan that attempts to increase incomes and job opportunities for low-income households. The changing and expanding City economy has led to a growth in the number of low as well as high-paying jobs. Nonetheless, housing is a major component of the Plan, since a secure and affordable residence allows household members to pursue jobs, education and training without having to worry about the threat of homelessness.

Actions planned to develop institutional structure

The strength of the City's institutional structure is derived from the variety of public agencies and community organizations in the area that are working diligently toward one common goal: to provide affordable housing, supportive services, and community development assistance to benefit low-and moderate-income individuals and families. Local agencies, community-based organizations, and social service providers must coordinate their activities in response to the City's urgent needs. Each stakeholder in the delivery system contributes valuable resources and expertise.

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

The SBCD coordinates its activities with a variety of organizations involved in the delivery of housing, homeless, non-homeless special needs, and community development activities-including many of the public agencies and community organizations consulted during the development of the CPS and the One-Year Action Plan. They include designated Public Housing Authorities (PHAs), and other community organizations whose fields of interest and service include but are not limited to: social services, youth services, elderly services, disability services, HIV/AIDS services, abused children's services, health services, homeless services, and services for victims of domestic violence.

To strengthen this delivery system, the SBCD has undertaken a more collaborative approach to develop a common vision for housing and community development activities for the community. Commitment and coordination among different levels of local government, community organizations, and the public is essential.

Discussion:

The Community Grants and Programs Department continues to seek new strategies to broaden citizen participation, build and strengthen partnerships, eliminate obstacles, provide decent affordable housing opportunities, and alleviate poverty. Our efforts are evident when one sees the great improvements that are being fostered throughout the community through local programs and services. We will continue to develop new programs and initiatives, improve existing programs, and identify additional sources of funding to better serve those in need of such services.

Program Specific Requirements

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

Introduction:

The SBCD will address the community development priorities identified in the Consolidated Plan and Strategy.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	364,621
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

Discussion:

The City of San Benito is not an entitlement recipient of ESG or HOME funds. However, the City's PHA competes on a state level for HOME and HTF Funds in order to meet the high housing need in the community.

Attachments

Citizen Participation Comments

July 14, 2015

Ms. Sandee Alvarez, Director
Community Grants & Programs Department
City of San Benito
401 North Sam Houston Blvd.
San Benito, Texas 78586

RE: City of San Benito
Consolidated Plan Comments

Dear Ms. Alvarez:

As previously noted when you forwarded the Plan to me I informed you it was my intent to provide comments pending further review of document and thus I am formally submitting for your review and consideration some general and specific comments with focus on the affordable housing and homelessness aspects of the Plan. I am still a member of the Cameron County Homeless Partnership and my comments are based on said experience coupled with my participation with the Texas Homeless Network.

It is fully understood the Plan serves as both a barometer on how CDBG funded activities are performing within the community and to focus on future needs. As with all planning efforts there are numerous variables which have direct and indirect impact on the process. The allocation awarded to City of San Benito effectively limits activities to address the numerous needs at the outset thus increasing the "gap" of services needed to serve the citizens of San Benito.

The following are my comments on the Plan:

1. In the introduction page and continuing until page 12 the Cameron County Homeless Partnership is mentioned as the cornerstone of the homeless activities provided to homeless persons within City of San Benito. I believe I am correct in stating none of the entities who are mentioned are recipients of CDBG funds which are specifically targeted to the homeless population. Further reading throughout the Plan also identifies CCHP entities as stakeholders in services being offered or provided within the community. I mention this as well given there appears be no consideration of possible funding to said entities other than working in tandem with them to seek ways to alleviate homeless conditions within community. My comment is basically to call for review of possible funding to CCHP entities given their prominence in the Plan yet no current or projected funding opportunities.
2. In page 30 the plan states, "Most common housing problem is cost burden". In page 64 the Plan states, "Housing is not affordable those < 30%" and in page 68 the Plan states, "Extensive need for rehabilitation of units". These are noted because they are the some of the problems which begin the slippery slope toward homelessness. It is understood there are many factors which result in families becoming homeless and some are noted within Plan such as loss of employment, medical costs, divorce, etc.; however the issue of lack of affordable housing has always been an issue and yet there has been limited efforts to develop a strategy to address the issue of affordable housing. There has been a proliferation of LIHTC projects within the community which offers opportunities however the development of true strategic plan to address affordable housing activities is long overdue. As noted in the Plan the Housing Authority

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of City of San Benito via its own initiatives may offer some opportunities however to date it has been somewhat dormant in the sense of a true affordable housing strategy which is supported and sponsored by City in sense of possible funding, affordable housing initiatives, collaboration with public-private sector and other program which are being implemented throughout the State. In brief there is need to develop an affordable housing plan.

3. On page 77, under Homeless Facilities & Services, the plan states 19 transitional housing units are available within San Benito. It must be stated that although this statement is correct it is not accurate. The 19 units are located within the La Posada program and are targeted to their specific clientele which would not be citizens of San Benito. In essence this statement should be adjusted to specifically state the only clients that can participate via La Posada are those who meet their specific eligibility criteria.
4. In page 123, SP-60 Homeless Strategy there is mention of the Rio Grande Valley Homeless Network as being a stakeholder in providing services to area. Again this statement was correct but not accurate. To the best of my knowledge there is no RGVHN presently however several years ago it did exist. At that point Cameron and Hidalgo Counties merged to have a regional coalition and it did exist for a short period of time but was in the truest sense not effective thus it was disbanded. Thus the narrative which includes RGVHN may be revised or edited as required but it does not exist now.
5. In page 122, SP-55-Barriers to affordable housing it was noted to the best of City's knowledge no barriers to affordable housing existed. It would suffice to state there are barriers however without the review of all policies of planning, code enforcement, land use, etc. It would be difficult to delineate such however a list of possible options which can be developed is provided as an alternative.
 1. The development of a true local housing assessment to determine the type of and magnitude of housing issues and needs in community.
 2. A market study to provide independent confirmation that a specific housing proposal will be successful in the market place.
 3. Development of data source, inclusive of those noted in Plan but including building permits, interviews with focus groups and survey, local real estate agents and property managers, etc.
 4. Analysis of community assessment and develop of an action plan
 5. Housing partnerships
 6. Reducing regulatory barriers
 7. Annexation, subdivision and zoning policies reviewed
 8. Comprehensive land use
 9. Development of affordable housing programs and strategies such as creation of community housing trust fund
 10. Promoting infill development with specific neighborhoods.
 11. Eliminating Not in My Back Yard syndrome.

My comments are general in nature other than those which specifically state the information noted is not correct. Again my comments are offered with the hope of addressing misinformation and also to underscore the expectation of the development of an affordable housing plan which will assist in the alleviation of homelessness coupled with a strong level of social services. Thanks for the opportunity to comment.

Abel Morales



The Housing Authority Of
The City of San Benito

P. O. Box 1900
San Benito, Texas 78586

June 17, 2015
Community Programs and Grants Director
Ms. Alvarez
City of San Benito

I have just read the draft of the Consolidated Plan for the City of San Benito 2015-2019 and the Annual Plan. I have found some problems with the plan that pertain to the Housing Authority. I would like to point these items out to be corrected.

Page17 NA-05 overview paying more than 50%of households has considerable impact on households in Danville. Should this not be San Benito.

Page41 NA-35 Public Housing 209 public housing 307 Section 8

Page44 Section 504 says Brownsville Housing shouldn't be San Benito

Page44 Most immediate need Public Housing Section 8

1bedroom 41%
2bedroom 40%
3bedroom 17%
Balance 4 bedroom

Page70 MA-25 Public & Assisted
PH 209 S8 362
Score for Kenneth Lake 98 High Performer

Page71 Both multifamily 110 units
Public Housing Condition Score 98 High Performer

Page143 Wait list numbers PH 290 S8 270

I just wanted to voice my concerns to have the Consolidated Plan to be accurate with the Housing Authorities numbers.

Thanks in advance
Executive Director
San Benito Housing Authority

Tony Hasbargen



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Appendix - Alternate/Local Data Sources

