

DRAFT REPORT

2009–2013 Consolidated Plan

City of Lubbock, Texas



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May 11, 2009

**City of Lubbock, Texas
2009-2013 Consolidated Plan**

Prepared for

City of Lubbock
Community Development Department
1625 13th Street
Lubbock, Texas 79401

Prepared by

BBC Research & Consulting
3773 Cherry Creek N. Drive, Suite 850
Denver, Colorado 80209-3868
303.321.2547 fax 303.399.0448
www.bbcresearch.com
bbc@bbcresearch.com

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EXECUTIVE SUMMARY
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2009-2013 Consolidated Plan

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Annually, the City of Lubbock (City) is eligible to receive approximately \$2.3 million in federal Community Development Block Grant (CDBG) funds; \$1.1 million in HOME Investment Partnerships Program (HOME) funds; and \$102,000 in Emergency Shelter Grant (ESG) funds. In order to receive these funds, the City must complete a document every three to five years called the Consolidated Plan.

The purpose of the Consolidated Plan is:

1. To identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to housing and community development activities.

In addition to the Consolidated Plan, the City is required to complete two reports annually, which specify how the City proposes and has spent its CDBG funds. Finally, the City is required to examine barriers to fair housing choice and develop a plan to mitigate such barriers.

This report is the FY2009–2013 Five-year Consolidated Plan for the City of Lubbock. The Consolidated Plan contains an analysis of demographic and economic conditions in the City, a review of housing conditions and affordability, and an analysis of housing and community development needs, which includes the needs of special population groups (i.e., the elderly, handicapped, etc.).

The Lubbock 2009-2013 Consolidated Plan was developed with an emphasis on community input. Flyers explaining the purpose of the report and how citizens could contribute were posted throughout the City and emailed to relevant organizations. Public outreach for the Consolidated Plan included interviews with housing and community development professionals in the City; community meetings; a stakeholder focus group; as well as a public hearing.

Lubbock's Residents

Lubbock is an economic hub for the western portion of Texas, as well as eastern New Mexico. Major economic drivers include the medical sector, education and oil and gas production. Although the economy has been expanding and housing prices increasing, Lubbock has not experienced the boom and bust cycles of similar cities. It's economic and population growth is stable. Thus far, Lubbock has not been plagued by foreclosure problems.

Who lives in Lubbock?

In 2007, the majority of Lubbock households did not have children living with them (70 percent). Of households with children, the majority (61 percent or 15,382 households) were married-couple families. Exhibit ES-1 below shares the distribution of Lubbock households with and without children in 2007.

Exhibit ES-1. Household Composition, City of Lubbock, 2007

Source:
U.S. Census Bureau's 2007 American
Community Survey

	Number of Households	Percent of Total
Households with own children	25,045	30%
Married couple	15,382	18%
Female householder	7,013	8%
Male householder	2,650	3%
Households without children	59,275	70%
Family household	26,518	31%
Non-family household	32,757	39%
Total Households	84,320	100%

There were a total of 9,663 single parent households in Lubbock; representing 11 percent of total households and 39 percent of households with children. The vast majority of these households (73 percent or 7,013 households) were female householders.

What are the incomes of Lubbock residents?

According to American Community Survey (ACS) data, the 2007 median household income in the City of Lubbock was \$40,810; up from \$31,844 in 2000. This represents an increase of 28 percent in actual dollars from 2000 to 2007 and a rise of 6 percent in dollars adjusted for inflation. This means that even though the median income increased, the increase was slightly greater than inflation.

In Lubbock, median family income (MFI) grew from \$41,418 in 2000 to \$50,337 in 2007, which was an increase of 22 percent in actual dollars and an increase of 1 percent in dollars adjusted for 2008 inflation. The U.S. Department of Housing & Urban Development (HUD) estimated a median family income of \$48,900 in 2007 for the Lubbock Metropolitan Statistical Area (MSA). The HUD MFI increased to \$50,200 in 2008.

Exhibit ES-2 shows the median household income for 1990, 2000 and 2007. It provides dollar amounts by year and dollar amounts adjusted for 2008 inflation.

**Exhibit ES-2.
Median Household Income, City of Lubbock, 1990, 2000 and 2007**

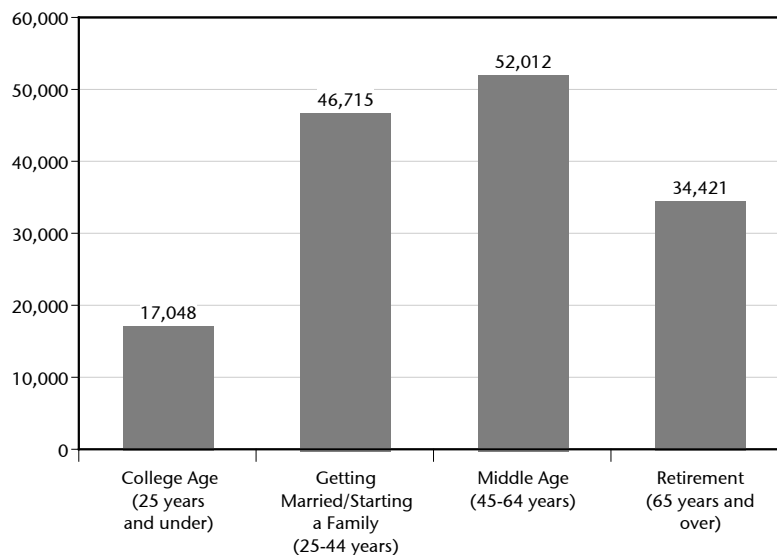
	1990	2000	2007	Percent Change 1990-2000	Percent Change 2000-2007
Actual Year Dollars:					
City of Lubbock	\$ 24,130	\$ 31,844	\$ 40,810	32%	28%
Lubbock County	\$ 24,328	\$ 32,198	\$ 41,627	32%	29%
Texas	\$ 27,016	\$ 39,927	\$ 47,548	48%	19%
2008 Inflation Adjusted Dollars:					
City of Lubbock	\$ 40,448	\$ 40,514	\$ 43,122	0%	6%
Lubbock County	\$ 40,780	\$ 40,965	\$ 43,985	0%	7%
Texas	\$ 45,361	\$ 50,798	\$ 50,241	12%	-1%

Source: U.S. Census Bureau's 1990 Census, 2000 Census and 2007 American Community Survey; and the Bureau of Labor Statistics CPI Inflation Calculator.

Household incomes vary considerably by age. The highest median household incomes are found in households who are middle aged (ages 45 to 64). Exhibit ES-3 shows the median household income for different life cycle stages for the City of Lubbock.

**Exhibit ES-3.
Median Household Income During Different Life Cycle Stages, City of Lubbock, 2007**

Source: U.S. Census Bureau, 2007 American Community Survey.



In 2007, 18 percent of the households in Lubbock, or about 15,450 households, lived below the poverty level. Of these households living below the poverty threshold, approximately 5,800 were families—about \$21,200 for a family of four. This compares to 15 percent of Texas households and 12 percent of United States households living in poverty. In 2007 19 percent of Lubbock's population (39,214 residents) was living below poverty level. Lubbock's poverty rate in 2007 was 1.5 percentage points higher than Lubbock County's at 17 percent; and 2.6 percentage points higher than the State of Texas' at 16 percent.

A comparison of poverty rates between the City's children and elderly showed a higher incidence of poverty for the City's children: 10 percent of the population in poverty was children under the age of 5, while residents under the age of 5 represent only 8 percent of the City's overall population. Compared to children, the elderly living in poverty represented 5 percent, and represent approximately 11 percent of the City's overall population.

What are the ages of Lubbock residents?

The fastest growing age cohort in the City from 2000 to 2007 was residents aged 55 to 64 years old with a 34 percent increase. The second fastest growing cohort was residents aged 25 to 34 with a 20 percent increase. The population decreased in the age 35 to 44 cohort, falling 12 percent from 2000 to 2007.

Because age cohorts vary in size from five to ten years, comparisons among them are not always obvious. Exhibit ES-4 presents the distribution of the population by age in Lubbock and identifies the average share of the population for each year in that particular category.

**Exhibit ES-4.
Distribution of
Population by Age,
City of Lubbock, 2007**

Note:

Share by year gives the average percentage for an individual year within each age cohort.

The share of the population aged 75 and over, a 10-year age cohort was used.

Source:

U.S. Census Bureau's 2007 American Community Survey and BBC Research and Consulting

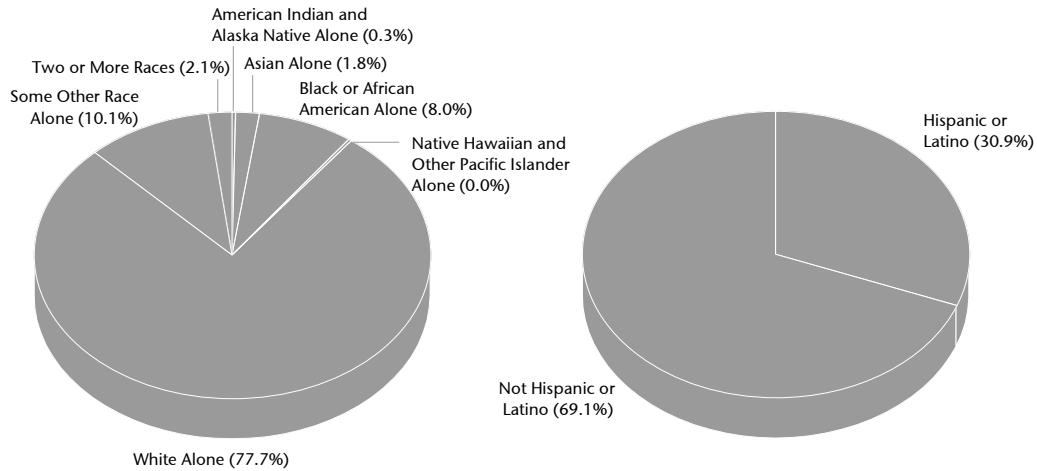
	Share of Population	Share by Year
Under 5 years	7.5%	1.9%
5 to 9 years	6.6%	1.3%
10 to 17 years	10.1%	1.3%
18 to 24 years	17.6%	2.5%
25 to 34 years	15.6%	1.6%
35 to 44 years	10.9%	1.1%
45 to 54 years	11.9%	1.2%
55 to 64 years	8.8%	0.9%
65 to 74 years	5.6%	0.6%
75 years and over	5.4%	0.5%

Age cohort distribution for the City of Lubbock is very similar with those of both Lubbock County and the State of Texas; however, due to students attending Texas Tech University, Lubbock has a slightly larger percentage of its population aged 18 to 24 years.

Are Lubbock's residents racially and ethnically diverse?

The majority of Lubbock's residents (78 percent) are White. The next largest racial category is Some Other Race at 10 percent.¹ Hispanics or Latinos comprised around 31 percent of the population in 2007, as shown in exhibit ES-5.

Exhibit ES-5.
Race and Ethnicity of Population, City of Lubbock, 2007



Source: U.S. Census Bureau, 2007 American Community Survey.

Do Lubbock's residents have special needs?

In 2007, 32,214 people lived in Lubbock; 16 percent of the total population had one or more types of disabilities, compared to 14 percent of the overall Texas population. Disabilities are most common for Lubbock's older residents, with 33 percent of seniors in the City having some type of disability.

A homeless count conducted on a night in January 2008, and overseen by the South Plains Homeless Consortium, reported 369 individuals to be homeless in Lubbock. Of these 369, 199 were sheltered and 170 were unsheltered homeless individuals.

Where do Lubbock's residents work?

As of August 2008, the Lubbock MSA, which encompasses Lubbock and Crosby counties, contained approximately 133,432 employed persons.² Approximately 82 percent of these employed persons were commuting within the City of Lubbock. Non-farm employment is distributed across a variety of sectors.

¹ The U.S. Census considers Hispanic as an ethnic category rather than a racial category. The Some Other Race category includes people who did not indicate a race when completing the Census survey. This category often includes persons of Hispanic or Latino descent who do not consider themselves White.

² Texas Workforce Commission, <http://www.twc.state.tx.us>.

According to the Texas Workforce Commission, 80 percent of the jobs in the Lubbock MSA were in the private sector; 20 percent were in the public sector. The largest employment industry in Lubbock was the Government sector, which provided 26,200 jobs as of August 2008. This industry was followed closely by the Trade, Transportation and Utilities sector with 26,100 jobs.

The top employers in the Lubbock area, according to the Lubbock Economic Development Alliance included Texas Tech University, Covenant Health System, and the Lubbock Independent School District. Other major employers include several national companies such as AT&T (formerly Cingular Wireless), Tyco Fire Protection Systems and Convergys.

Housing Lubbock's Residents

According to the U.S. Census Bureau and the Real Estate Center at Texas A&M, the City has issued permits for construction of approximately 15,000 residential units from 2001 through 2007. Fifty-seven percent (8,539 permits) of the permits were for single family units; 13 percent were for two to four family units; the remaining 30 percent were for five or more family units. If the permitted units have been built, the City's current housing stock could consist of over 98,900 units. However, not all units may have been built or completed. Therefore, according to American Community Survey, it is estimated that the City of Lubbock has 95,882 housing units. This is an increase of 11,848 units from 2000.

**Exhibit ES-6.
Housing Units by Type,
City of Lubbock, 2000
and 2007**

Source:
U.S. Census Bureau's 2000 Census and
2007 American Community Survey.

	2000	2007	Difference	Percent Change
1 unit detached	54,490	66,155	11,665	21%
1 unit attached	2,772	2,248	(524)	-19%
2 units	3,554	5,148	1,594	45%
3 or 4 units	3,113	3,685	572	18%
5 to 19 units	5,887	9,357	3,470	59%
20 to 49 units	3,183	3,262	79	2%
50 units or more	8,630	3,836	(4,794)	-56%
Mobile home or trailer	2,357	2,018	(339)	-14%
Boat, RV, van, etc	48	173	125	260%
Total Housing Units	84,034	95,882	11,848	14%

Another defining characteristic of Lubbock's housing stock is its age. Approximately one half of Lubbock's housing units were built before 1975. The City tends to have a slightly older housing stock when compared to the State's housing stock overall. The median year housing units were built in Lubbock was 1975; the State's median year built is approximately 6 years later than that at 1981. Four percent of the City's housing units were built before 1940, when the risk of lead-based paint is highest.³

³ Lead-based paint was banned from residential paint in 1978. Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

Housing affordability. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s gross monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

Housing programs generally focus on assisting lower income populations. HUD divides low and moderate income households into four categories, based on their relationship to the area median income (AMI): extremely low income (earning 30 percent or less of the AMI), very low income (earning between 31 and 50 percent of the AMI), low income (earning between 51 and 80 percent of AMI) and moderate income (earning between 81 and 95 percent of AMI). The 2008 AMI for the Lubbock MSA was \$50,200.

Housing renters. According to the Census, the median gross rent in the City of Lubbock was \$741 in 2007. To afford this median rent and not be cost burdened, a household would need to earn about \$29,640 annually. According to the Census, 46 percent of renter households could afford this median rent.

The Rental Occupancy Survey of June 2008 completed by the Lubbock Apartment Association surveyed 14,766 rental units (an occupancy of 13,135 residents), earning an occupancy factor of 89 percent. The survey reported average rental rates by quadrant of the City and by bedroom size, as shown in the following exhibit.

**Exhibit ES-7.
Average Rental Rate
by Bedroom Size and
Quadrant, Lubbock,
June 2008**

Source:
Lubbock Apartment Association’s
June 2008 Occupancy Survey.

Average Rental Rate		Average Rental Rate	
Northeast		Northwest	
Efficiency	\$349	Efficiency	\$421
1 Bedroom	\$475	1 Bedroom	\$538
2 Bedroom	\$732	2 Bedroom	\$726
3 Bedroom	\$1,320	3 Bedroom	\$901
4 Bedroom	\$1,829	4 Bedroom	\$1,102
Average Rental Rate		Average Rental Rate	
Southeast		Southwest	
Efficiency	\$425	Efficiency	\$396
1 Bedroom	\$521	1 Bedroom	\$594
2 Bedroom	\$571	2 Bedroom	\$689
3 Bedroom	\$793	3 Bedroom	\$840
4 Bedroom	-	4 Bedroom	\$750

To afford the average rent of a two bedroom unit (\$680), a household living in Lubbock would need to earn roughly \$27,200 per year. About 18,000 of Lubbock’s renters (50 percent) earned more than the \$27,200 needed to afford to pay the average rent of \$680 for a two bedroom unit. A household would need to earn at least \$38,538 to afford the average-priced three bedroom unit of \$963. These affordability thresholds are shown in Exhibit ES-8.

**Exhibit ES-8.
Affordability of Average Rents, Lubbock, 2008**

	Average Rent of Quadrants	Annual Income Needed to Afford Average Rent	Number of Renter Households Able to Afford Median Rent	Percent of Renter Households Able to Afford Median Rent
Efficiency	\$398	\$15,908	25,238	70%
1 Bedroom	\$532	\$21,273	21,363	59%
2 Bedroom	\$680	\$27,184	18,028	50%
3 Bedroom	\$963	\$38,538	11,704	32%
4 Bedroom	\$1,227	\$49,081	6,595	18%

Source: Lubbock Apartment Association, June 2008 Occupancy Survey; 2007 American Community Survey; and BBC Research & Consulting.

How many renters cannot afford Lubbock’s rental costs?

Two exercises are commonly used to understand how many renters are in need of affordable housing:

- Compare the supply of housing at various levels of affordability to households by income level, which is called a “gaps analysis”; and
- Determine how many households are paying more than 30 percent of their incomes toward housing costs. These households are defined as “cost burdened” households.

**Exhibit ES-9.
Rental Gaps Analysis, City of Lubbock, 2007**

	Maximum Affordable Gross Rent	Renters		Rental Units		Rental Gap (shortage)/Excess
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	3,682	10%	1,540	2%	(2,142)
\$5,000 to \$9,999	\$250	2,972	8%	2,429	4%	(543)
\$10,000 to \$14,999	\$375	3,554	10%	4,220	10%	666
\$15,000 to \$19,999	\$500	3,879	11%	7,962	22%	4,083
\$20,000 to \$24,999	\$625	2,747	8%	6,061	17%	3,314
\$25,000 to \$34,999	\$875	5,897	16%	13,214	33%	7,317
\$35,000 to \$49,999	\$1,250	7,269	20%	3,763	9%	(3,506)
\$50,000 to \$74,999	\$1,875	3,783	10%	1,128	3%	(2,655)
\$75,000 to \$99,999	\$2,500	1,205	3%	296	1%	(909)
\$100,000 to \$149,999	\$3,750	637	2%	25	0%	(612)
\$150,000 or more	\$3,750	525	1%	0	0%	(525)

Source: 2007 American Community Survey, Lubbock Apartment Association and BBC Research & Consulting.

Exhibit ES-9 compares the supply of rental units to the number of renter households in each category. The Rental Gap column identifies the shortages and excesses in the market—the rental unit mismatch. The gap analysis shows the following:

- In 2007, about 6,654 renter households (18 percent of all renter households) earned less than \$10,000 yearly. These households could only afford to pay \$250 per month in rent **and utilities** without being cost burdened. There are approximately 3,969 affordable units available to households in this income range, leaving a shortage of 2,685 rental units.
- In contrast, renter households earning at least \$15,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$35,000 per year could afford to pay higher rents than what the market offers.

It should be noted that although the gaps analysis indicates that there are more renter households earning more than \$35,000 than units they can afford, this does not always mean that there is pent up demand for higher-end rental units. High income renters often choose to rent at levels lower than what they could afford because they are in a period of transition, are saving money to buy a home or simply choose to keep their housing costs very low. True demand for such units would need to be estimated using a more detailed market analysis.

Another way to test the accuracy of the gap analysis is to compare the number and proportion of households that are cost burdened in the gaps analysis with the number and percentage reported in U.S. Census surveys. An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs.

In 2007, the ACS estimated that 100 percent of Lubbock renter households (excluding those renters whose income was not computed) earning less than \$10,000 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened. In all, an estimated 54 percent of Lubbock's households who rent their homes were cost burdened.⁴ This is equivalent to 17,896 households.

The gap analysis and Census Bureau estimates place the range of renter households who need some type of rental assistance at between 2,500 and 17,000. Because most of these households have such low incomes, they are not candidates for homeownership, unless they have accumulated wealth in some other way.

⁴ The 2007 ACS reported there were 36,150 renters and of those renters, 15,358 (42 percent) were not cost burdened; 17,896 (50 percent) were cost burdened; and 2,896 (8 percent) were not computed.

Opportunities for homeownership. Purchasing a home is usually most difficult for renters.⁵ Renters typically have lower incomes than homeowners; they may have difficulty coming up with a downpayment; and they are competing in the for sale market with many current homeowners who typically have higher incomes and established equity.

The median price of homes sold in Lubbock in 2008 was \$109,400. An estimated 34 percent of Lubbock’s renters (12,167 households) and 69 percent of owners (33,234 households) could afford to purchase the median-priced, single family home without being cost burdened. Exhibit ES-10 summarizes these data.

**Exhibit ES-10.
Affordability of Median Priced Home
and Those Who Can Afford the
Median Priced Home, Lubbock, 2008**

Note:

Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:

Lubbock Association of Realtors, Real Estate Center at Texas A&M University, 2007 American Community Survey and BBC Research & Consulting.

Affordability	
Median price of homes sold	\$109,400
Income needed to afford median price	\$37,584
Number of renters who can afford to buy	12,167
Percent of renters who can afford to buy	34%
Number of owners who can afford to buy	33,234
Percent of owners who can afford to buy	69%

Exhibit ES-11 shows the estimated number and proportion of renter households in each income category in 2007, along with the number and proportion of homes affordable to them as of 2008. This shows how affordable the single family for sale market was for renters looking to buy during 2008. It should be noted that these data include single family, townhomes and condominiums.

**Exhibit ES-11.
Affordability of Residential For sale Market to Lubbock’s Renters, 2008**

	Maximum Affordable Home Price	Renters		Units Sold, 2008		
		Number	Percent	Number	Percent	Cumulative Percent
Less than \$5,000	\$3,051	3,682	10%	0	0%	0%
\$5,000 to \$9,999	\$18,321	2,972	8%	52	1%	1%
\$10,000 to \$14,999	\$33,590	3,554	10%	61	2%	3%
\$15,000 to \$19,999	\$48,860	3,879	11%	131	4%	7%
\$20,000 to \$24,999	\$64,130	2,747	8%	258	7%	14%
\$25,000 to \$34,999	\$94,669	5,897	16%	899	24%	38%
\$35,000 to \$49,999	\$140,479	7,269	20%	1,113	30%	68%
\$50,000 to \$74,999	\$216,828	3,783	10%	708	19%	88%
\$75,000 to \$99,999	\$293,176	1,205	3%	239	6%	94%
\$100,000 to \$149,999	\$445,874	637	2%	153	4%	98%
\$150,000 or more	\$445,877	525	1%	68	2%	100%

Note: Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: Lubbock Association of Realtors, Real Estate Center at Texas A&M University, 2007 American Community Survey, and BBC Research & Consulting.

⁵ We assume that most renters—especially lower income renters—have not owned a home in the past. In some cases, renters may be former homeowners who have relocated and are renting until they decide to buy, are waiting for a home to be built, or have economic reasons for renting rather than buying.

As shown in Exhibit ES-11, renters who earn less than \$35,000 per year have a difficult time finding an affordable home to purchase. Indeed, 63 percent of renters earned less than \$35,000 per year, while 38 percent of the for sale market (around 1,400 units) was affordable to them in 2008. Households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.

In addition, 21 percent of Lubbock's households who own their own homes were cost burdened. This is equivalent to 10,079 households. Cost burden is very high among Lubbock's lowest income homeowners—98 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2007 (2,783 households); and 67 percent of homeowners earning between \$20,000 and \$35,000 were cost burdened (2,457 households). In addition, 1,898 owner households earning less than \$20,000 and who do not have a mortgage were cost burdened. Households earning more than \$50,000 are very unlikely to be cost burdened in Lubbock's market.

Housing and Community Development Needs

The following includes Lubbock's top housing and community development needs, as identified by citizens, public service agencies and government officials through stakeholder consultation and public meetings.

Housing needs identified through the public participation process included: home rehabilitation and weatherization for homes; funding and support for emergency home repairs; low income rental housing (such as more Section 8 rental vouchers); emergency rent and utility assistance; infill housing; accessible housing for persons with disabilities, which includes seniors; and downpayment assistance, education and credit counseling support to assist potential first time homebuyers.

Community development needs included: code enforcement; affordable and accessible health care; development of infrastructure (street paving, sewer, etc.) to help with affordable housing development and neighborhood revitalization; redevelopment/revitalization of older parts of the City; youth programs; senior programs; public transportation; small business assistance; and park/recreational areas.

Organizations serving populations with special needs considered the population they serve to have critical affordable-housing needs. The following are the top needs identified for special needs populations: transitional housing; emergency homeless shelters; homeless outreach, prevention, essential services and operational support; public transportation assistance; and a centralized place for relevant supportive services.

Summary and Lubbock's Future

In 2007, the City of Lubbock was home to 218,000 residents and 84,000 households. The Lubbock MSA provided an estimated 133,400 jobs. The City of Lubbock had approximately 96,000 housing units. Between 2000 and 2007, the number of housing units in Lubbock grew by 14 percent. This growth was similar to the county overall, and slightly lower than Texas as a whole.

As described, Lubbock's current residential profile is made up mostly of households without children (70 percent of total households). Of the City's total households, 11 percent (9,663 households) were run by single parents. Other important residential demographics include: just under one-third of the

City's population is Hispanic or Latino; 18 percent (15,450 households) of all of the households live below the poverty threshold; approximately 32,200 residents have some type of disability; and an estimated 48 percent of total households are defined as low income (earning less than \$39,000 annually).

In 2007, half of the City's 95,882 units were occupied by owners, 38 percent were occupied by renters and the remaining 12 percent were vacant units. The City's vacancy rate was similar to that of the State's (13 percent) and the nation overall (12 percent). Over two-thirds of the housing units are single family detached homes.

As Lubbock's housing stock ages, the number and cost of required repairs will increase. Typically, if needed repairs are not made, the quality of the City's housing stock will decline. Rental units are more likely to have two or more of the selected conditions than owner occupied units. The variable "Selected Conditions" is defined for owner and renter occupied housing units as lacking complete plumbing facilities, lacking complete kitchen facilities, being overcrowded and/or being cost burdened.

Lubbock's residents had higher levels of education when compared with the State overall. In 2007, 25 percent of Lubbock residents had received at least a bachelor's degree from college compared to 25 percent for the State. Eighty-four percent of Lubbock's population had received at least a high school diploma, also a higher percentage than the State (79 percent).

As of August 2008, the Lubbock MSA, which encompasses Lubbock and Crosby counties, contained approximately 133,432 employed persons.⁶ Approximately 82 percent of these employed persons were within the City of Lubbock. As of August 2008, the largest employment industry in Lubbock was the Government sector, which provided 26,200 jobs. This industry was followed closely by the Trade, Transportation and Utilities sector with 26,100 jobs.

The top employers in the Lubbock area, according to the Lubbock Economic Development Alliance included Texas Tech University, Covenant Health System, and the Lubbock Independent School District. Other major employers include several national companies such as AT&T (formerly Cingular Wireless), Tyco Fire Protection Systems, and Convergys.

Trade, Transportation and Utilities industry has increased the most rapidly in the past three years (2005 to 2008) with an increase of 1,300 jobs. The Trade, Transportation, and Utilities industry is followed by Leisure and Hospitality (an increase of 1,200 jobs) and Professional and Business Services (an increase of 1,000 jobs). Conversely, the Government industry lost the most jobs in the same time period with a decrease of 1,000 jobs. Government service is followed by the Information industry with a decrease of 900 jobs.

The unemployment rate for the Lubbock MSA has been declining since 2003. When compared with the State of Texas and the Nation overall, the Lubbock MSA experienced lower unemployment rates.

⁶ Texas Workforce Commission, <http://www.twc.state.tx.us/>

Housing challenges. Lubbock faces several competing needs in meeting current and future housing demand. These needs are defined as follows:

- The City's poorest households (earning less than \$10,000 per year) cannot find affordable rental housing in Lubbock's market. In 2007, about 6,654 renter households (18 percent all renter households) earned less than \$10,000. These households could only afford to pay \$250 per month in rent *and utilities* without being cost burdened. There are approximately 3,969 affordable units available to households in this income range, leaving a shortage of 2,685 rental units.
- The Census estimates that in 2007, 54 percent of Lubbock's households who rent their homes were cost burdened. This is equivalent to 17,900 households. An estimated 96 percent of renter households (excluding those renters whose income was not computed) earning less than \$10,000 per year paid more than 30 percent of their monthly income toward rent and utilities, classifying them as cost burdened.
- According to Lubbock Association of Realtors and the Real Estate Center at Texas A&M University data, the median sale price for single family homes sold during 2008 was approximately \$109,400. Households would need to earn an annual income of at least \$37,584 to afford the median price of these single family homes, with current interest rates at 7 percent, pay for utilities and taxes to not be cost burdened. An estimated 34 percent of Lubbock's renters (12,167 households), and 69 percent of owners (33,234 households) could afford to purchase the median-priced, single family home without being cost burdened.
- An estimated 38 percent of homes sold were affordable to households who earn at least \$35,000. Therefore, households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.
- According to the Census, 21 percent of Lubbock's households who own their own homes were cost burdened. This is equivalent to 10,079 households. Cost burden is very high among Lubbock's lowest income homeowners—98 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2007 (2,783 households); 67 percent of homeowners earning between \$20,000 and \$35,000 were cost burdened (2,427 households). In addition, 1,898 owner households who earn less than \$20,000 and who do not have a mortgage were cost burdened.

Lubbock's primary housing needs are quantitatively summarized in Exhibit ES-12. These needs are organized around the following household types:

- Extremely low income renters;
- Extremely low and very low income owners; and
- Renters who desire to be homeowners.

**Exhibit ES-12.
Primary Housing Needs, City of Lubbock**

Household Type	Maximum Affordable Rent	Maximum Affordable Home Price	Primary Needs	Number of Households with Needs
Renters Earning < \$10,000	\$250	N/A	Rental assistance. Homeownership not attainable.	6,654 renters
Renters Earning \$10,000 to \$19,999	\$500	\$48,860	Rental assistance. Homeownership not attainable.	7,433 renters
Owners Earning < \$20,000			Potential assistance with home maintenance costs and mortgage payment.	4,681 cost burdened owners
Renters Wanting to Buy				
Low Income Renters (earning approx. \$20,000 to \$39,999)			Finding available stock. Potential downpayment assistance.	11,067 renters v. 1,528 affordable units sold in 2008.
Moderate Income Renters (earning approx. \$40,000 to \$49,999)			Finding available stock. Potential downpayment assistance.	4,846 renters v. 742 affordable units sold in 2008.

Source: BBC Research & Consulting.

Past Performance

Since the City’s previous analysis was conducted in 2004, many of the goals and objectives of the previous Consolidated Plan have been successfully achieved and, in some instances, exceeded. The following highlights a few updates from program years 2005 to 2007 on actions taken to meet original goals for the Consolidated Plan. The bulleted highlights below were taken from letters written to the Mayor of Lubbock from the Regional Director of HUD addressing the respective program years.

Program Year 2005

- The City expended all CDBG funds without exceeding the percentage-based caps for spending on planning and administration or public services.
- The City implemented the CDBG program in a timely manner.
- By the numbers, the City helped more than 240 households with affordable housing assistance, provided more than 870 individuals with housing services, paved four street blocks and installed 30 sidewalks. Additionally, the City removed more than 10 substandard structures.

Program Year 2006

- The City promoted affordable housing by assisting more than 240 households through the Housing Rehabilitation program, the Homeowner Exterior and Energy Efficiency Loan Program, the Reconstruction Program, the New Construction Program, the Community Resource Board Handicapped Program, Lease Purchase Program, the First Time Homebuyers Program, the Down Payment and Closing Cost Assistance Program, the Barrier Free Living Program, Emergency Repair Program, the Safe Room Program, and the Lot and Zoning Improvement Program.
- Notably, the City provided CDBG funds for public service in youth programs, transportation for low and moderate income individuals, childcare, counseling, and recreation programs. These suitable living environment activities exceeded the City's goal of persons reached.
- By utilizing Emergency Shelter Grants (ESG), the City provided services to the homeless including operation of shelters, essential services and assistance with rent and utilities to prevent homelessness. Additionally, the City committed CDBG funds for the renovation of a day center for homeless families.
- The City helped to provide economic opportunities by utilizing CDBG funds to assist businesses with employing and training low and moderate income individuals.
- According to HUD, the City "did a good job leveraging CDBG, HOME and ESG funds with state, local and private funds."
- HUD recommended to the City they revise the monitoring procedures for sub-recipients of CDBG, HOME and ESG funds. HUD noted that improvements are needed to the City's document tracking and filing system.

Program Year 2007

- The City promoted affordable housing again in 2007 by assisting more than 240 units through the Housing Rehabilitation program, the Homeowner Exterior and Energy Efficiency Loan Program, the Reconstruction Program, the New Construction Program, the Community Resource Board Handicapped Program, Lease Purchase Program, the First Time Homebuyers Program, the Down Payment and Closing Cost Assistance Program, the Barrier Free Living Program, Emergency Repair Program, the Safe Room Program, and the Lot and Zoning Improvement Program.
- By utilizing Emergency Shelter Grants (ESG), the City provided services to the homeless including operation of shelters, essential services and assistance with rent and utilities to prevent homelessness. Activities to reduce homelessness reached more than 2,100 individuals, exceeding the amount in 2006.
- The City provided CDBG funds for public service in youth programs, transportation for low and moderate income individuals, childcare, counseling, and recreation programs. After exceeding the required goal in 2006, the City aided more than 600 persons with a suitable living environment in 2007.

- In 2006, the businesses receiving loans from the Small Business Revolving Loan Program were not able to meet the job creation requirements. In 2007, despite the business' continuing ability to repay loans, HUD recommended the City keep detailed records on all loan repayments and their associated job creation.

Five-year Objectives

The City of Lubbock has established the following specific objectives to guide its Consolidated Planning funding during program years 2009 through 2013. The five areas the City of Lubbock has chosen to focus on for their 2009-2013 Strategic Plan are detailed in the following text.

Public facilities

- **Objective CD-1: Parks and Recreation Facilities.** Use CDBG funds to develop parks and recreation facilities for low income areas.
 - **Outcome/Five-year Goal:** 2 Public Facilities
- **Objective CD-2: Infrastructure.** Use CDBG funds to improve water/sewer systems by upgrading water lines, improve safety through flood draining improvements and construct, replace or repair streets and sidewalks.
 - **Outcome/Five-year Goal:** 5 Public Facilities
- **Objective CD-3: Clearance, Demolition, Contaminated Site Clean-up.** Use CDBG funds to demolish, clean-up substandard structures, and clean-up contaminated sites involving public health and safety.
 - **Outcome/Five-year Goal:** 20 Public Facilities

Public Services.

- **Objective CD-4: Senior and Handicapped Services.** Use CDBG funds to provide services to seniors and handicapped individuals to improve and ensure their basic needs are met and to enhance their lives.
 - **Outcome/Five-year Goal:** 125 Persons
- **Objective CD-5: Youth Services.** Use CDBG funds to offer an array of supportive services to at-risk youth to maximize their potential to succeed in life.
 - **Outcome/Five-year Goal:** 250 Persons
- **Objective CD-6: Transportation Services.** Use CDBG funds to support and increase affordable and accessible public transportation services for low income seniors and disabled adults.
 - **Outcome/Five-year Goal:** 1000 Persons

- **Objective CD-7: Child Care Services.** Use CDBG funds to subsidize care costs at childcare centers serving low to moderate income households.
 - ***Outcome/Five-year Goal:*** 375 Persons
- **Objective CD-8: Health Services.** Use CDBG funds to improve access to health and dental care services to low income families.
 - ***Outcome/Five-year Goal:*** 250 Persons

Non-housing

- **Objective CD-9: Interim Assistance.** Interim assistance to building and remodeling contractors to be used as working capital to keep them turning over projects.
 - ***Outcome/Five-year Goal:*** 25 Persons
- **Objective CD-11: Code Enforcement.** Use CDBG funds to reduce deterioration of neighborhoods through code enforcement emphasizing property maintenance of substandard homes.
 - ***Outcome/Five-year Goal:*** 2,500 Persons
- **Objective CD-12: Section 108 Loan Payment.** Use CDBG funds to repay U.S. Housing and Urban Development (HUD) for a loan used for CDBG eligible activities.
 - ***Outcome/Five-year Goal:*** N/A
- **Objective CD-13: General Program Administration.** Use CDBG, HOME, and ESG funds to coordinate, monitor, and implement the Consolidated Plan objectives according to HUD.
 - ***Outcome/Five-year Goal:*** N/A
- **Objective CD-14: Indirect Cost.** Use CDBG funds to pay for indirect cost allocated to the department through the City's cost allocation plan.
 - ***Outcome/Five-year Goal:*** N/A

Owner housing

- **Objective H-1: New Housing Construction.** Use HOME funds to construct new homes for low to moderate income households.
 - ***Outcome/Five-year Goal:*** 20 Units
- **Objective H-2: Homeownership assistance.** Use HOME funds for down payment and closing cost assistance for moderate income households.
 - ***Outcome/5-Year Goal:*** 25 Households
- **Objective H-3: Rehab-Recon Acquisition.** Use CDBG and HOME funds to rehabilitate, construct or reconstruct owner occupied single family housing.
 - ***Outcome/Five-year Goal:*** 35 Units

- **Objective H-4: Limited Rehab Energy Efficiency.** Use CDBG and HOME funds for limited rehabilitation of owner occupied housing due life safety, health, or accessibility requirements for low income households.
 - **Outcome/Five-year Goal:** 750 Units
- **Objective H-5: Lead Based Paint Test and Abatement.** Use CDBG and HOME funds in housing projects where lead-based-paint is encountered. Included in the totals for H-3 and H-4.
 - **Outcome/Five-year Goal:** See H-3 and H-4
- **Objective H-6: Urban Renewal.** Use CDBG and HOME funds in conjunction with housing projects H-3 and H-4.
 - **Outcome/Five-year Goal:** See H-3 and H-4
- **Objective H-7: HOME CHDO Operations.** Use HOME funds to provide operating assistance to qualified CHDO.
 - **Outcome/Five-year Goal:** N/A

Homeless/sub-populations

- **Objective E-1: Operations.** Use ESG funds to assist in the operational costs for shelters in order to serve homeless individuals.
 - **Outcome/Five-year Goal:** 500 Persons
- **Objective E-2: Homeless Prevention.** Use ESG funds to provide rent and or utility assistance to individuals at risk of becoming homeless.
 - **Outcome/Five-year Goal:** 500 Persons
- **Objective E-3: Essential Services.** Use ESG funds to provide support services and essential needs for homeless or special needs non-homeless individuals.
 - **Outcome/Five-year Goal:** 500 Persons

SECTION I.
Introduction

SECTION I.

Introduction

Purpose of the Consolidated Plan

Beginning in fiscal year 1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA) funding and the Comprehensive Housing and Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every three to five years; updates are required annually.

The purpose of the Consolidated Plan is:

1. To identify a city's or state's housing and community development (including neighborhood and economic development) needs, priorities, goals and strategies; and
2. To stipulate how funds will be allocated to housing and community development activities.

This report is the FY2009–2013 Five-year Consolidated Plan for the City of Lubbock (City) will be effective for a five-year time period beginning on October 1, 2009, and terminating on September 30, 2013.

The City of Lubbock is a participating jurisdiction and receives entitlement grants from the Department of Housing and Urban Development. The City is a recipient of CDBG, HOME, ADDI, and ESG funding. These resources will enable the City to achieve the objectives outlined in the Consolidated Plan.

Community Development Block Grant. This formula-based program is designed to provide for the needs of low-to-moderate income families with programs in housing, public services, health services, economic development, youth, seniors, crime awareness, public facilities, and infrastructure.

HOME Investment Partnership Program. This formula-based program is used to address the housing needs of low-to-moderate income families.

Emergency Shelter Grant. This formula-based program provides assistance to homeless shelters and their clients for operations, essential services, homeless prevention, and rehabilitation of facilities.

This Consolidated Plan incorporated information from the recent U. S. Census Bureau's 2007 American Community Survey. This information reshaped our eligible areas and redirected our strategies and priorities for citizens in the community. Basing the Consolidated Plan on the most current information enables our efforts to best serve the citizens in the community.

In addition to the Consolidated Plan, HUD requires that cities and states receiving CDBG funding take actions to affirmatively further fair housing choice. Cities and states report on such activities by completing an Analysis of Impediments to Fair Housing Choice (AI) every three to five years. In general, the AI is a review of impediments to fair housing choice in the public and private sector. The AI was finalized in 2007 and is the current AI for the City of Lubbock.

Federal objectives. Federal law requires that housing and community development grant funds primarily benefit low- and moderate-income persons in accordance with the following HUD objectives:

Providing decent housing. Activities that fall within this objective are designed to cover the wide range of housing possible under CDBG, HOME, HOPWA or ESG. This objective focuses on housing programs where the purpose of the program is to meet individual family and community needs and may include: assisting homeless persons in obtaining appropriate housing and assisting those at risk of homelessness; retaining affordable housing stock; increasing availability of permanent housing that is affordable to low-income Americans without discrimination on the basis of race, color, religion, sex, national origin, familial status or handicap; and increasing the supply of supportive housing, which includes structural features and services to enable persons with special needs to live with dignity.

Establishing and maintaining a suitable living environment. The concept of a suitable living environment relates to activities that are designed to benefit communities, families, or individuals by addressing issues in their environment. Activities may include: improving safety and livability of neighborhoods; increasing access to quality facilities and services; reducing isolation of income groups within an area through availability of housing opportunities and revitalization of deteriorating neighborhoods; restoring and preserving properties of special value for historic, architectural or aesthetic reason(s), and conserving energy resources.

Providing expanded economic opportunities. This objective applies to types of activities related to economic development, commercial revitalization, or job creation. Activities funded under this objective can include: creating jobs accessible to low-income persons; making mortgage financing available at reasonable rates for low-income persons; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

Compliance with Consolidated Plan Regulations

The City of Lubbock's FY2009–2013 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the U.S. Department of Housing and Urban Development's Consolidated Plan regulations.

Organization of Report

The Consolidated Plan is organized into six sections and eight appendices.

- Section I is the introduction to the report.
- Section II discusses the demographic and economic trends in the City of Lubbock to set the context for the housing and community development needs and strategies discussed in later sections.
- Section III contains a detailed analysis of the City's housing market, including housing vacancies, unit characteristics, affordability and cost burden. It also contains quantitative estimates of housing need.
- Section IV discusses the housing and community development needs of the City's special needs populations. The section gives updated estimates of these populations, reports programs and initiatives to serve them and identifies remaining gaps.
- Section V reports the findings from the public outreach process, which included key person interviews and community meetings. It also reviews other community development needs in the city.
- Section VI contains the City's Five-year Strategic Plan.

The Appendices include:

- Appendix A—Citizen Participation Plan
- Appendix B—Public outreach materials and presentations
- Appendix C—Public comments
- Appendix D—Needs Tables
- Appendix E—Annual Housing Completion Goals
- Appendix F— Summary of Specific Annual Objectives
- Appendix G—Project Worksheets
- Appendix H— Certifications and SF 424

Acknowledgments

Many individuals deserve special thanks for assisting with the completion of the Consolidated Plan. Bob Howerton, Joe Rangel and the remaining staff of the Community Development Department provided data and information that was invaluable in the completion of the reports. In addition, many residents of Lubbock who are active in housing and community development shared their thoughts with us in key person interviews and community meetings by providing essential input in preparation of these reports.

SECTION II.

Community Profile

SECTION II. Community Profile

This section discusses the demographic and economic characteristics of the City of Lubbock and details trends over the period of 2000 to 2007. It concludes with a brief summary of the implications of these conditions for housing and community development needs. The contents of this section partially fulfill the requirements of Section 91.205 of HUD's Consolidated Plan Regulations.

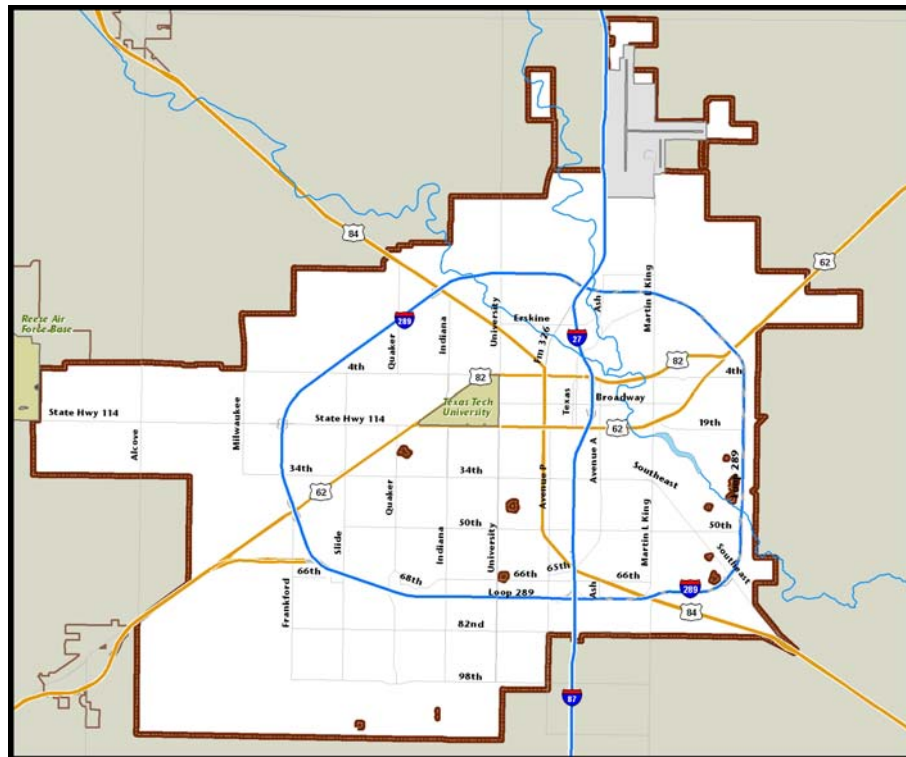
A number of data sources are used in this analysis, including information from federal, state and local governmental agencies. Where possible, 2007 estimates from the U.S. Census Bureau's American Community Survey and 2000 U.S. Census data are used. A commercial data provider Claritas provides 2008 and 2013 projections. Both Census and Claritas data are available for population and housing unit counts, housing tenure (renter/owner), housing prices, as well as for other demographic characteristics that may affect community needs, such as race, age, and household type. Data from the City of Lubbock, Texas Workforce Commission and the Lubbock Economic Development Alliance are also used. These data represent the most recent community and housing data available for the city at the time this report was prepared.

Introduction

The City of Lubbock is located in the west-central region of Texas in an area commonly called the South Plains. The City is the county seat of Lubbock County and is home to Texas Tech University.

Exhibit II-1. City of Lubbock, Texas

Source:
BBC Research &
Consulting, 2009.



Lubbock is an economic hub for this portion of Texas, as well as eastern New Mexico. Major economic drivers include the medical sector, education and oil and gas production. Although the economy has been expanding and housing prices increasing, Lubbock has not experienced the boom and bust cycles of other cities. It's economic and population growths are stable. Thus far, Lubbock has not been plagued by foreclosure problems.

Population Growth

The City of Lubbock has an estimated population of 214,847 in 2008 and is the eleventh most populous city in Texas.¹ Population growth in Lubbock was slow to moderate from 2000 to 2008. The City's population increased by about 8 percent, or at a compound annual rate of 0.93 percent. This means that between 2000 and 2008, the City of Lubbock added an average of 1,900 residents per year. However, population growth in the City of Lubbock was not as strong as the State of Texas, where growth was 15 percent during the same period.

**Exhibit II-2.
Population Trends, 1990,
2000, 2008 and 2013**

Source:
City of Lubbock, 1990 Census, 2000
Census and Claritas 2008 estimates and
2013 projections.

	1990	2000	2008	2013
City of Lubbock	186,206	199,564	214,847	220,800
Lubbock County	222,636	242,628	264,100	267,895
Texas	16,986,510	20,851,820	24,006,609	26,353,155

As indicated in Exhibit II-1, the City of Lubbock is projected to grow by 3 percent between 2008 and 2013, or at a compound annual rate of 0.55 percent. The State of Texas growth rates is expected to slow between 2008 and 2013 to around 10 percent.

Age Distribution

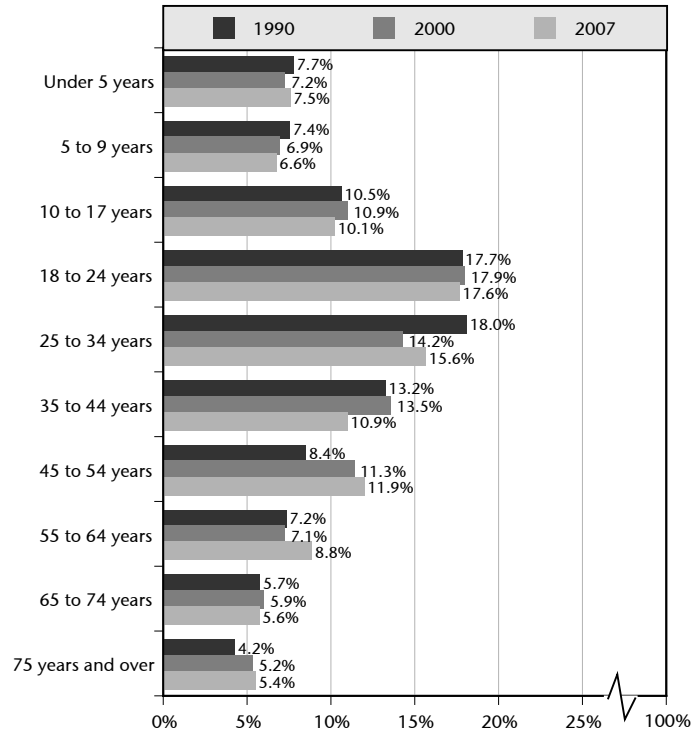
The median age of the residents in the City of Lubbock increased slightly from 29.7 in 2000 to 29.8 in 2007. Lubbock's 2007 median age was lower than Lubbock County's, which was 30.8 years old. The State's median age was 31.3 years, higher than both the City and County's median ages.

The Census divides the population into a series of age categories or "cohorts." Exhibit II-3 presents the distribution of the population by age in Lubbock and identifies the share of the population for each year by age category.

¹ Houston, San Antonio and Dallas are the three most populous cities in Texas, with 2.2 million, 1.3 million and 1.2 million residents respectively.

**Exhibit II-3.
Age Cohort Distribution, City of
Lubbock, 1990, 2000 and 2007**

Source:
1990 Census, 2000 Census, and 2007 American
Community Survey. .



The fastest growing age cohort in the City from 2000 to 2007 was residents aged 55 to 64 years (34 percent increase) and the second fastest was the 25 to 34 years age cohort with a 20 percent increase. The population decreased in the age 35 to 44 cohort, falling 12 percent from 2000 to 2007. Age cohort distribution for the City of Lubbock is very similar with those of both Lubbock County and the State of Texas, however Lubbock's has a slightly larger percentage of its population ages 18 to 24 years, due to students attending Texas Tech University.

Because age cohorts vary in size from five to ten years, comparisons among them are not always obvious. Exhibit II-4 presents the distribution of the population by age in Lubbock and identifies the average share of the population for each year in that particular category.

**Exhibit II-4.
Distribution of Population by
Year of Age, City of Lubbock, 2007**

Note:
Share by year gives the average percentage for an individual year within each age cohort.
For the share of the population for age 75 and over, a 10-year age cohort was used.

Source:
U.S. Census Bureau, 2007 American Community Survey and BBC Research and Consulting

	Share of Population	Share by Year
Under 5 years	7.5%	1.9%
5 to 9 years	6.6%	1.3%
10 to 17 years	10.1%	1.3%
18 to 24 years	17.6%	2.5%
25 to 34 years	15.6%	1.6%
35 to 44 years	10.9%	1.1%
45 to 54 years	11.9%	1.2%
55 to 64 years	8.8%	0.9%
65 to 74 years	5.6%	0.6%
75 years and over	5.4%	0.5%

As seen in Exhibit II-4, residents ages 18 to 24 comprised the highest concentration of the City’s population (2.5 percent of the population is in each of the years between 18 and 24). This seven-year age cohort comprised 18 percent of all Lubbock residents. The second highest concentration was the Under 5 age cohort at 1.9 percent of the population for each year; this age cohort comprised about 7 percent of the entire Lubbock population.

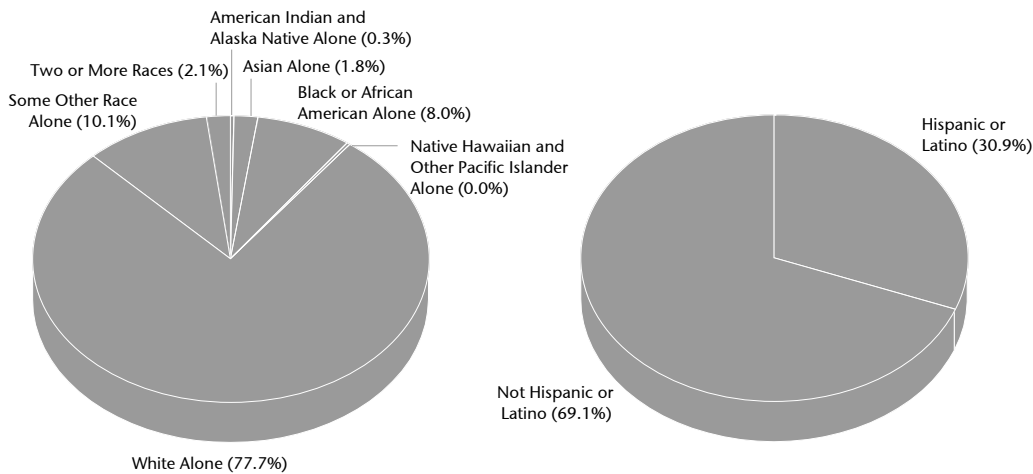
Overall, Lubbock has a higher proportion of residents ages 18 to 24 years to that of the state as a whole. This is primarily due to the presence of Texas Tech in the city. Both have similar proportions of residents in the Under 18 age cohort and those who are seniors.

Race and Ethnicity

Data on race and ethnicity requires clarification about how the U.S. Census Bureau collects and analyzes the data. The 2000 Census asked two different questions about race and ethnicity: The first question asked respondents to identify their race; the second asked whether the respondents were of Hispanic/Latino origin. The Census Bureau does not classify Hispanic/Latino as a race, but rather as an identification of origin and ethnicity. If a survey respondent reported Hispanic/Latino ethnicity but did not mark a specific race category, they are classified in the Some Other Race category. Persons of Hispanic/Latino descent most commonly report their race as White or Some Other Race.²

According to 2007 Census estimates, 78 percent of Lubbock’s population consisted of persons who were White; 10 percent who were Some Other Race; 8 percent were African American; and the remaining 4 percent included, Asian, Native American, Native Hawaiian and persons with two or more races residents. Hispanics or Latinos compromised around 31 percent of the population in 2007.

**Exhibit II-5.
Race and Ethnicity of Population, City of Lubbock, 2007**



Source: U.S. Census Bureau, 2007 American Community Survey.

² The “Some Other Race” category and “Two or more races” category were combined so that 2000 Census data would be comparable to 1990 Census data. The “Some Other Race” category includes all other responses not included in the “White,” “Black or African American,” “American Indian or Alaska Native” and “Asian” race categories. Respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the “Some Other Race” write-in space are included in this category.

As shown in Exhibit II-6, the Hispanic population has been increasing in Lubbock, growing from 28 percent of the population in 2000 to 31 percent of the population in 2007, an increase of approximately 12,400 people. In terms of race, Whites increased the most by 24,237 people from 2000 to 2007 and Asians were second, increasing by 1,122 persons. Races that lost population included the some other race category, Native Americans and Native Hawaiians.

**Exhibit II-6.
Race and Ethnicity of
Population, City of
Lubbock, 2000 and
2007**

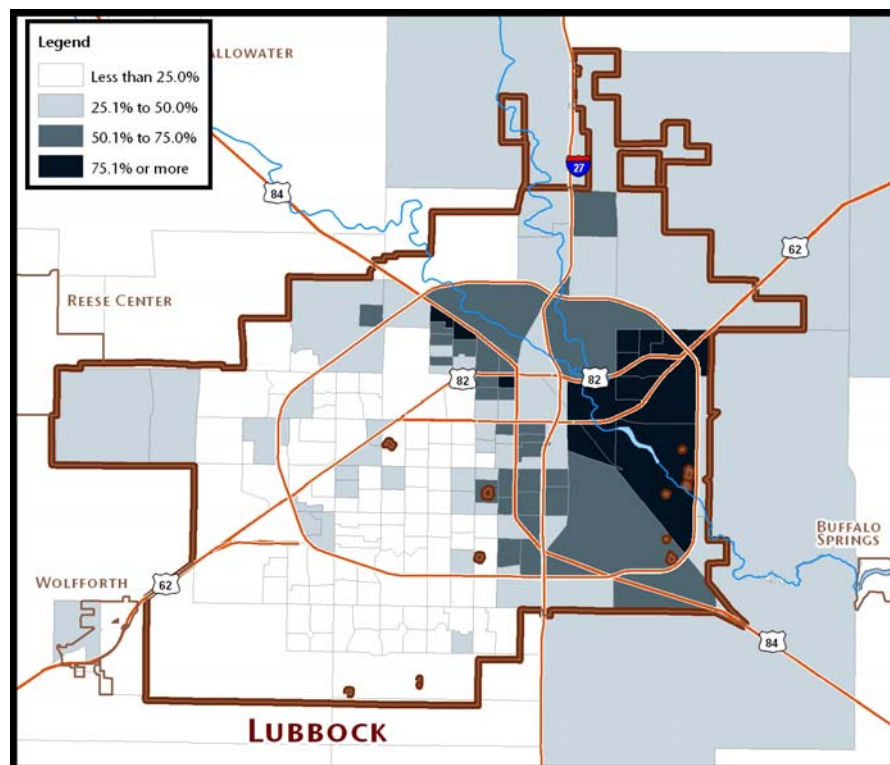
Source:
U.S. Census Bureau's 2000
Census, and 2007 American Community
Survey.

	2000	2007	Percent Change 2000-2007
Total Population	199,556	218,189	9%
Race			
American Indian and Alaska Native Alone	1%	0%	-35%
Asian Alone	1%	2%	40%
Black or African American Alone	9%	8%	0%
Native Hawaiian and Other Pacific Islander Alone	0%	0%	-63%
White Alone	73%	78%	17%
Some Other Race Alone	15%	10%	-24%
Two or More Races	2%	2%	15%
Ethnicity			
Hispanic or Latino	28%	31%	23%
Not Hispanic or Latino	72%	69%	4%

The City of Lubbock Planning Department estimates the Hispanic population to grow to over 100,000 people by 2030, estimating the population to be 43 percent of the total population. Currently, in 2007, there were 67,353 people who were Hispanic or Latino.

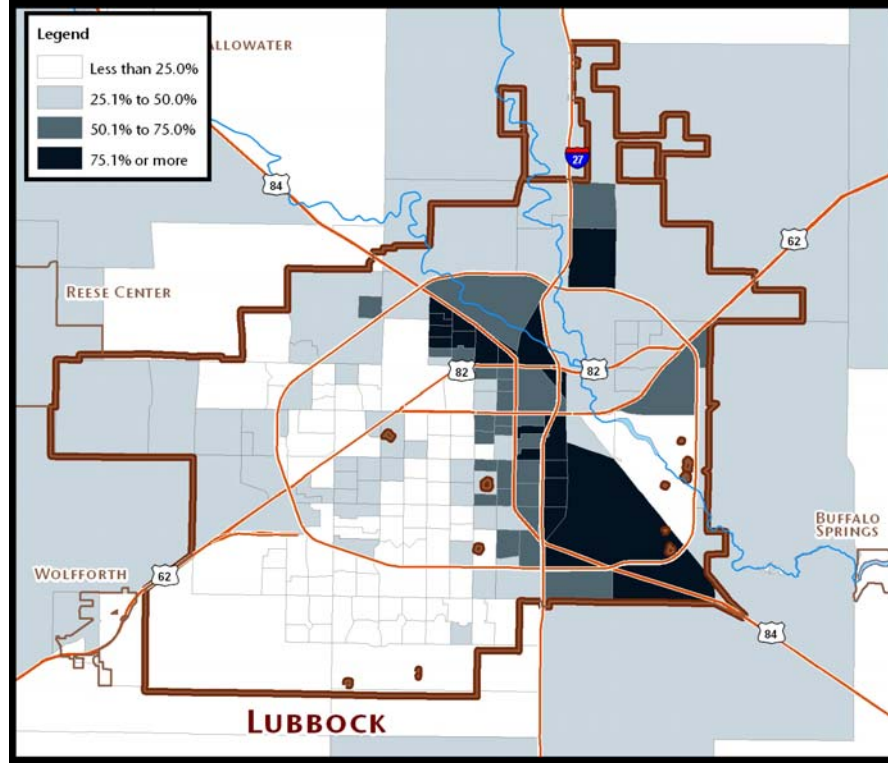
**Exhibit II-7.
Percentage of
Population by Block
Group that is Not
White, City of
Lubbock, 2008**

Source:
Claritas, 2008 estimates.



**Exhibit II-8.
Percentage of
Population by Block
Group that is
Hispanic or Latino,
City of Lubbock,
2008**

Source:
Claritas, 2008 estimates.



Persons with Disabilities

The 2007 American Community Survey reported 16 percent (32,214 persons) of the population in the City of Lubbock had one or more types of disability, compared to 14 percent of the Texas population.

The Census’s definition of a disability status is based on individual answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions are true: (1) they were 5 years old and over and had a response of “yes” to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of “yes” to going-outside-the-home disability; or (3) they were 16 to 64 years old and had a response of “yes” to employment disability.

**Exhibit II-9.
Disability by Age Cohort, City of Lubbock, 2007**

	5 to 15 Years	16 to 20 Years	21 to 64 Years	65 Years and Over	Total	Percent of Total Population
Without any disability	25,435	21,191	105,916	12,878	165,420	84%
With one type of disability	2,875	1,021	7,575	4,272	15,743	8%
With two or more types of disability	1,178	231	8,858	6,204	16,471	8%
Total	29,488	22,443	122,349	23,354	197,634	100%
Percent of population with one or more types of disability	14%	6%	13%	45%	16%	
Percent of population by age cohort with one or more types of disability	13%	4%	51%	33%	100%	

Source: U.S. Census Bureau, 2007 American Community Survey.

The 2000 Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. Within these categories are people who have difficulties:

- Performing certain activities such as dressing, bathing or getting around inside the home (self-care disability);
- Going outside the home alone (go-outside-home disability); or
- Working at a job or business (employment disability).

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. All disability data from the Census are self-reported by respondents. In 2007, there were 64,638 different types of disabilities reported for persons over the age of five. Exhibit II-10 lists the disability by type in Lubbock. Physical disabilities are the most common in the county, representing 28 percent of all disabilities.

Exhibit II-10.
Type of Disability, City of Lubbock, 2007

Note:

Because some people have multiple disabilities, the total of the column does not equal the total number of disabled persons. Employment disability includes person able to work (ages 16 to 64 years). Go-outside-home disability includes persons ages 16 and over.

Source:

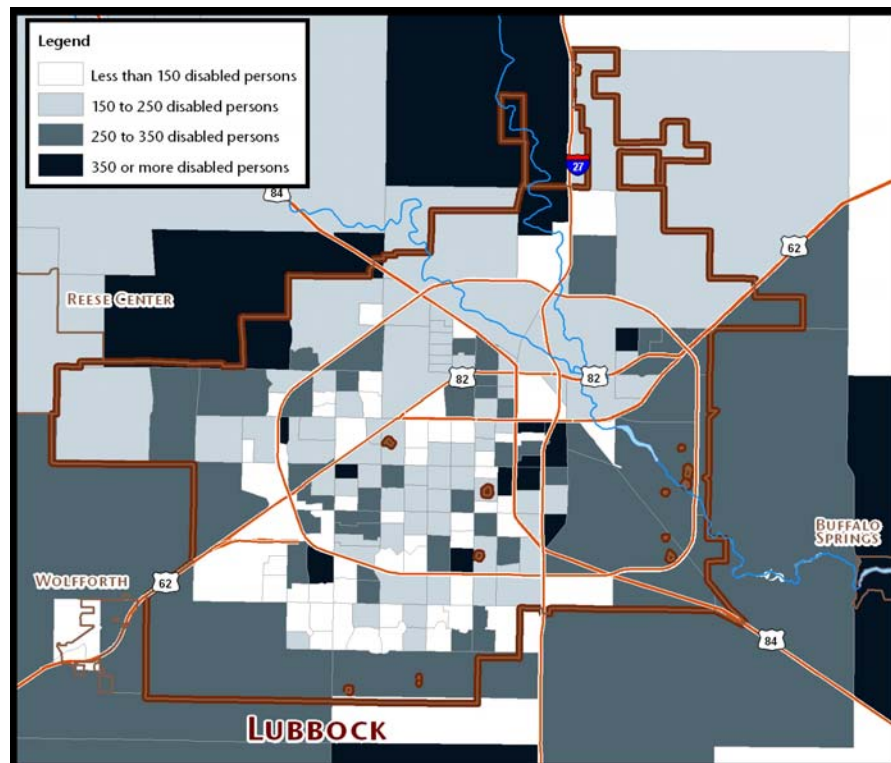
U.S. Census Bureau,
2007 American Community Survey

	Total Number of Disabilities	Percent of Total Population
Employment disability	8,766	6.1%
Go-outside-home disability	8,185	4.9%
Mental disability	13,628	6.9%
Physical disability	18,232	9.2%
Self-care disability	6,179	3.1%
Sensory disability	9,648	4.9%

Exhibit II-11 shows the number of persons with disabilities by block group.

Exhibit II-11.
Persons with Disabilities by Block Group, City of Lubbock, 2000

Source:
U.S. Census Bureau,
2000 Census.



Because many people with disabilities have a limited ability to work for pay, they are limited in their ability to generate earnings and often live on fixed incomes. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has needed accessibility improvements and is conveniently located near transit and other needed services is often very challenging for persons with disabilities.

Household Composition

From 2000 to 2007, Lubbock's average household³ size was steady at 2.47 persons per household. This average includes all households: one-person households, unrelated roommates and families. The average size for family households in 2000 is larger at 3.07 persons, although this figure has dropped slightly since 1990 (3.17 persons).

The average household size for Lubbock County in 2007 is estimated to be 2.50 persons and the State of Texas is 2.83 persons, which are both larger than the City's average. According to the 2007 ACS, the average household size of renters (2.31) in Lubbock was smaller than the average household size of owners (2.59).

In 2007, Lubbock is estimated to have 84,320 households, an increase of approximately 6,800 households from 2000. Lubbock has 51,563 family households⁴ making up 61 percent of all households in Lubbock. Compared to the State (70 percent), Lubbock had a lower percentage of households that were families, most likely due to the influence of Texas Tech University.

Large households. Large households, defined by the Census Bureau as having five or more persons in a household, made up 9 percent (7,529 households) of Lubbock households in 2007.

According to the 2007 ACS, owner-occupied households were a little more likely to be large households as to renter households. About 59 percent of large households were owner-occupied (4,474 owners) households compared with 41 percent who were renter households (3,055 renters).

According to the 2000 Census, households of Some Other Race had the highest rate of large families. Approximately 21 percent of Some Other Race households were large families. American Indian or Alaska Natives (13 percent), households of Two or More races (13 percent) and African American households (14 percent) had a higher rate of large households compared to the City overall. Twenty percent of Hispanic/Latino households were large in 2000.

³ A household includes all the people who occupy a housing unit as their usual place of residence.

⁴ A family household is a group of two or more people who reside together and who are related by birth, marriage, or adoption.

Familial status. In 2007, the majority of Lubbock households did not have children living with them (70 percent). Of households with children, the majority (61 percent or 15,382 households) were married-couple families. Exhibit II-12 on the following page shows the distribution of Lubbock households with and without children in 2007.

**Exhibit II-12.
Household Composition, City of
Lubbock, 2007**

Source:
U.S. Census Bureau, 2007 American Community Survey

	Number of Households	Percent of Total
Households with own children	25,045	30%
Married couple	15,382	18%
Female householder	7,013	8%
Male householder	2,650	3%
Households without children	59,275	70%
Family household	26,518	31%
Non-family household	32,757	39%
Total Households	84,320	100%

There were a total of 9,663 single-parent households in Lubbock, representing 11 percent of total households and 39 percent of households with children. The vast majority of these households—73 percent or 7,013 households—were female householders.

Linguistic isolation. Within the City of Lubbock, 73 percent of the households spoke English, 24 percent spoke Spanish and the remaining 3 percent spoke other Indo-European or Asian and Pacific languages as their primary language at home in 2007. Of the non-English speaking households, 13 percent, or 2,996 households, were linguistically isolated; while the State had over one fourth (26 percent) of their non-English speaking households linguistically isolated. The Census defines a linguistically isolated household as one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English "very well." In other words, all members 14 years old and over have at least some difficulty with English.

Education. The following uses two variables to measure the educational attainment of Lubbock's population: the percentage of the population that is enrolled in school and the percentage with diplomas and/or degrees.

School enrollment. As of 2007, 35 percent of Lubbock's population age 3 and over was enrolled in school, which is higher than the State's enrollment percentage of 29 percent.

Forty-five percent of Lubbock's population is enrolled in an undergraduate institution or graduate/professional school compared to 23 percent of the State's enrolled population. This is most likely due to the presence of Texas Tech University.

Diplomas/degrees. According to the 2007 ACS, Lubbock's citizens 25 years and older are more likely to have completed college⁵ (29 percent) than the State of Texas overall (25 percent). Eighty-four percent of Lubbock's population had received at least a high school diploma, also a higher percentage than the State (79 percent).

⁵ Earning a Bachelor's degree or higher.

Income

According to ACS, the 2007 median household income in the City of Lubbock was \$40,810, up from \$31,844 in 2000. This represents an increase of 28 percent in actual dollars from 2000 to 2007 and a rise of 6 percent in dollars adjusted for inflation. This means that even though the median income increased, the increase was slightly greater than inflation.

In Lubbock, median family income grew from \$41,418 in 2000 to \$50,337 in 2007, which was an increase of 22 percent in actual dollars and an increase of 1 percent in dollars adjusted for 2008 inflation. The U.S. Department of Housing & Urban Development (HUD) estimated a median family income of \$48,900 in 2007 for the Lubbock Metropolitan Statistical Area. The HUD MFI increased to \$50,200 in 2008.

Exhibit II-13 shows the median household income for 1990, 2000 and 2007. It also provides actual year dollar amounts and the dollar amounts adjusted for 2008 inflation.

Exhibit II-13. Median Household Income, 1990, 2000 and 2007

Source:
U.S. Census Bureau's 1990
Census, 2000 Census and 2007
American Community Survey
and the Bureau of Labor
Statistics CPI Inflation
Calculator.

	1990	2000	2007	Percent Change 1990-2000	Percent Change 2000-2007
Actual Year Dollars:					
City of Lubbock	\$ 24,130	\$ 31,844	\$ 40,810	32%	28%
Lubbock County	\$ 24,328	\$ 32,198	\$ 41,627	32%	29%
Texas	\$ 27,016	\$ 39,927	\$ 47,548	48%	19%
2008 Inflation Adjusted Dollars:					
City of Lubbock	\$ 40,448	\$ 40,514	\$ 43,122	0%	6%
Lubbock County	\$ 40,780	\$ 40,965	\$ 43,985	0%	7%
Texas	\$ 45,361	\$ 50,798	\$ 50,241	12%	-1%

By tenure in 2007, the median income of owner-occupied households was \$56,673 and the median income of renter households was \$26,686. Therefore, in 2007, renter households earned approximately \$30,000 or 53 percent less per year than homeowners.

Low- and moderate-income dispersion. For many of its low- and moderate-income housing grant programs, including Community Development Block Grants, HUD classifies households earning 30 percent and less of the median household income as “extremely low-income,” those earning 31 to 50 percent of the median household income as “very low-income,” those earning between 51 and 80 percent of the median household income as “low-income” and those earning 81 to 95 percent of the median household income as “moderate income.”

HUD uses median family income to determine the eligibility for its programs. Median family income is higher than median household income because median family income is based on earnings of families, which often have more than one wage earner. Families are defined as individuals living together who are related by birth, adoption, or marriage. Non-family households consist of single individuals and unrelated persons living together. Median household income measures the earnings of all households, including non-family households. Since single individuals tend to earn less than families (particularly single elderly individuals and college students), median household income is lower than median family income.

As mentioned earlier, in 2008, HUD’s estimate for median family income for the Lubbock MSA was \$50,200. Family households earning less than \$15,060 (30 percent of \$50,200) were considered “extremely low-income,” family households earning between \$15,060 and \$25,099 (between 31 and 50 percent of \$50,200) were considered “very low-income,” and family households earning between \$25,100 and \$40,159 (between 51 and 80 percent of \$50,200) were considered “low-income.” The breakdown of Lubbock households into the HUD income categories is illustrated in Exhibit II-14.

**Exhibit II-14.
Household and Family Income Distribution by HUD Income Categories, City of Lubbock, 2007**

	Income Ranges	Households	Percent of Households	Families	Percent of Families
Extremely low-income (less than 30% of MFI)	less than \$ 14,670	14,032	17%	4,891	9%
Very low-income (31% to 50% of MFI)	\$ 14,670 to \$ 24,449	11,024	13%	5,606	11%
Low-income (51% to 80% of MFI)	\$ 24,450 to \$ 39,119	15,241	18%	8,440	16%
Moderate-income and above (Over 80% of MFI)	\$ 39,120 and over	44,024	52%	32,626	63%
Total		84,320	100%	51,563	100%

Note: HUD’s 2008 Median family income (MFI) is \$48,900.

Source: U.S. Department of Housing and Urban Development, 2007 American Community Survey, and BBC Research and Consulting.

In 2007, about 17 percent, or 14,032 households, were “extremely low-income” households, earning less than 30 percent of the median family income. The number and percentage of “very low-income” households is less at 11,024 (13 percent) households. Another 15,241 households (18 percent) were “low-income” households in 2007. When compared with Lubbock County, the City of Lubbock has very similar percentages of households in each of the income categories.

Family households tend to have higher incomes when compared to households in Lubbock. Forty-eight percent of households were low- and moderate-income, compared to 37 percent of families who also had low- and moderate-incomes.

Exhibit II-15 displays by block group the percent of the households who earns less than 80 percent of the HUD median family income. Block groups where more than 51 percent of the households earn less than 80 percent of the HUD MFI are considered low and moderate-income areas. These low- and moderate-income areas are located in the east and north parts of the City.

**Exhibit II-15.
Low and Moderate
Income Areas, City
of Lubbock, 2008**

Note:
Block Groups with more than 51 percent of their low and moderate income population (earning less than 80 percent of the HUD median family income for Lubbock) are considered Low and Moderate Income Areas, according to the HUD's definition. The low/mod data is calculated at the split block group level, specifically at the Census SF3 SUMLEV 090 level.

Source:
U.S. Department of Housing & Urban Development.

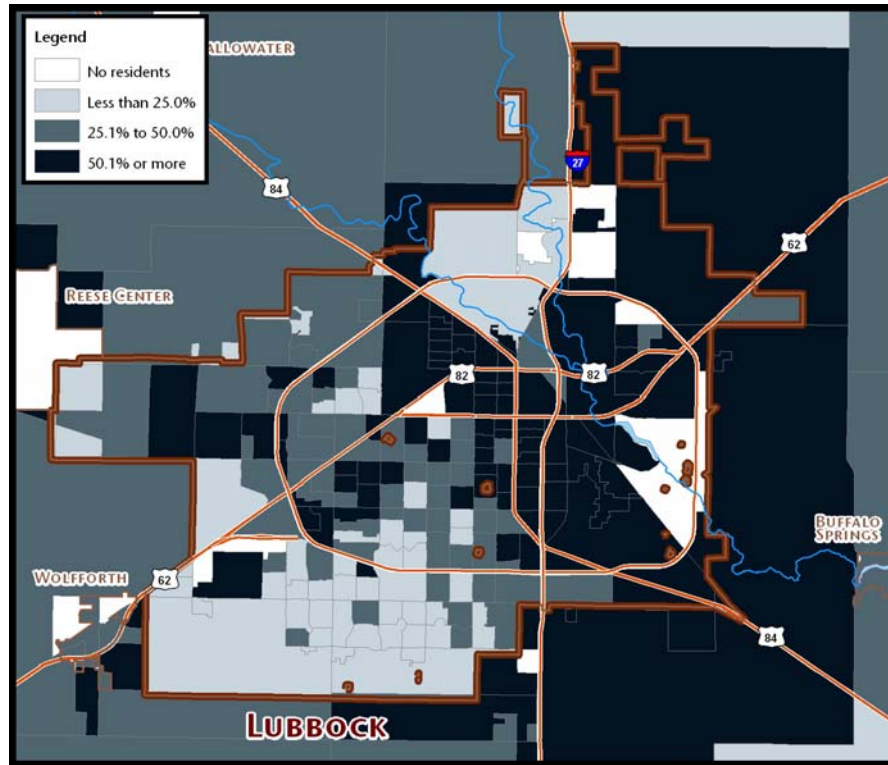
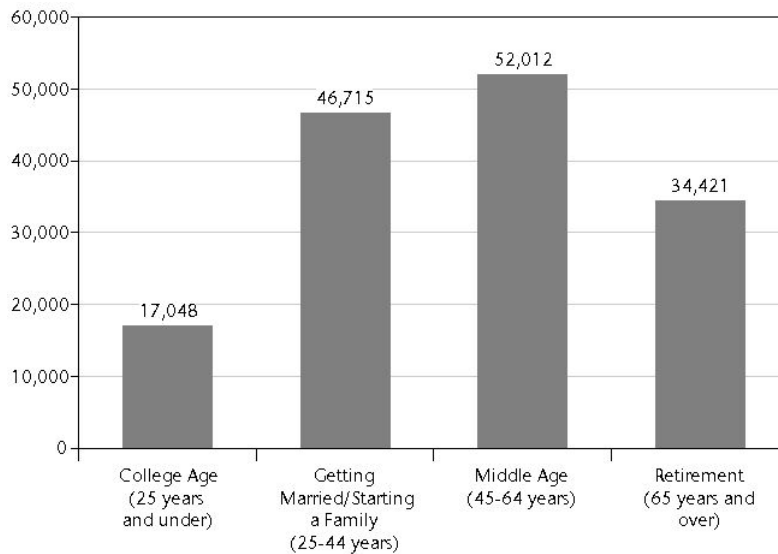


Exhibit II-16 shows the median household income for different life cycle stages for the City of Lubbock.

**Exhibit II-16.
Median Household
Income During Different
Life Cycle Stages, City of
Lubbock, 2007**

Source:
U.S. Census Bureau, 2007 American
Community Survey



Lubbock Asian households tend to have higher incomes than its White population and the remaining non-White population overall. In 2007, the Census reported a median income for Asian households to be \$45,946; this was about \$2,600 higher than the next highest median (for the City's White households) and about \$23,200 higher than the lowest medians (for the City's American Indian and Alaskan Native households). Exhibit II-17 presents median household income by race and ethnicity for 2007.

**Exhibit II-17.
Median Household
Income by Race and
Ethnicity, City of
Lubbock, 2007**

Note:

**Too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.

Source:

U.S. Census Bureau, 2007 American Community Survey

	Median Household Income
City of Lubbock	\$ 40,810
Asian Alone	\$ 45,946
White Alone	\$ 43,297
Hispanic or Latino	\$ 37,476
Some Other Race Alone	\$ 36,129
Two or More Races	\$ 28,977
Black or African American Alone	\$ 25,272
American Indian and Alaska Native Alone	\$ 22,733
Native Hawaiian and Other Pacific Islander Alone	**

Below poverty level. The Census Bureau uses the federal government's official poverty definition. To determine a person's poverty status, one compares the person's total family income with the poverty threshold appropriate for that person's family size and composition. If the total income of that person's family is less than the threshold appropriate for that family, then the person is considered poor, together with every member of his or her family. If a person is not living with anyone related by birth, marriage or adoption, then the person's own income is compared with the poverty threshold. The same procedure applies for calculating households in poverty.

In 2007, 18 percent of the households in Lubbock, or about 15,450 households, lived below the poverty level. Of these households living below the poverty threshold, approximately 5,800 were families—about \$21,200 for a family of four persons. This compares to 15 percent of Texas households and 12 percent of United States households living in poverty. In 2007 18.9 percent of Lubbock's population, or 39,214 people, were living below poverty level. Lubbock's poverty rate in 2007 was 1.5 percentage points higher than Lubbock County's at 17.3 percent and 2.6 percentage points higher than the State of Texas' at 16.3 percent.

A comparison of poverty rates for the City's children and elderly showed a higher incidence of poverty for the City's children: 10 percent of the population living below poverty level were children under 5 years while persons under 5 years were only 8 percent of the City's population poverty; compared to 5 percent of the population in poverty were elderly while elderly persons were approximately 11 percent of the City's population.

As shown in the following exhibit, 36 percent of persons living in female-head-of-household families with no husband present were living in poverty, compared to 7 percent of persons living in married-couple families.

**Exhibit II-18.
Poverty Level by Population
Characteristics, City of Lubbock, 2007**

Note:
Female head of households
have no husband present.
Source:
U.S. Census Bureau,
2007 American Community Survey

	Percent of Each Population Below Poverty Level
Children under 5 years	25%
Children 5 to 17 years	21%
Persons 18 to 24 years	44%
Persons in married couple families	7%
Persons in female head of household	36%
Elderly, 65 years and older	9%
Total Population	19%

Poverty data are also available by family type. According to the 2007 ACS, of the 4,752 families with children living below the poverty level, 1,444 or 30 percent were married-couple families; and 3,047 or 64 percent were female headed families with children living at home.

Economic Characteristics

This section presents key employment statistics for the City of Lubbock and the Lubbock Metropolitan Statistical Area (MSA): major employment sectors, unemployment rates, workforce education, and future employment projections. The Lubbock MSA covers Lubbock and Crosby counties.

The economic data presented below were obtained from the Texas Workforce Commission, the U.S. Census Bureau, the Bureau of Economic Analysis, and Claritas. Although some employment data are available only at the MSA and county level, the data still provide a representative picture of the regional economic activity.

Employment statistics are helpful in evaluating housing needs for two primary reasons. First, they provide indicators of the economic health of an area. Second, projections of future employment indicate what type of housing will be needed to serve potential new workers and residents.

Employment sectors. As of August 2008, the Lubbock MSA—which encompasses Lubbock and Crosby counties—contained approximately 133,432 employed persons.⁶ Approximately 82 percent of these employed persons were within the City of Lubbock. Non-farm employment is distributed across a variety of sectors.

According to the Texas Workforce Commission, 80 percent of the jobs in the Lubbock MSA were in the private sector; 20 percent were in the public sector. The largest employment industry in Lubbock was the Government sector, which provided 26,200 jobs as of August 2008. This industry was followed closely by the Trade, Transportation, and Utilities sector with 26,100 jobs. Exhibit II-19 displays employment in the Lubbock MSA as of August 2008.

⁶ Texas Workforce Commission, <http://www.twc.state.tx.us/>

**Exhibit II-19.
Employment by Industry,
Lubbock MSA, August 2008**

Source:
Texas Workforce Commission.

	Number of Jobs	Percent
Natural Resources, Mining and Construction	6,200	5%
Manufacturing	5,200	4%
Trade, Transportation, and Utilities:	26,100	20%
• Wholesale Trade	6,100	5%
• Retail Trade	16,100	13%
• Transportation, Warehousing, and Utilities	3,900	3%
Information	5,300	4%
Financial Activities	7,200	6%
Professional and Business Services	11,200	9%
Educational and Health Services	19,400	15%
Leisure and Hospitality	15,900	12%
Other Services	5,300	4%
Government:	26,200	20%
• Federal Government	1,100	1%
• State Government	11,900	9%
• Local Government	13,200	10%
Total Non-farm Employment	128,000	100%

The top employers in the Lubbock area, according to the Lubbock Economic Development Alliance included Texas Tech University, Covenant Health System, and the Lubbock Independent School District. Other major employers include several national companies such as AT&T (formerly Cingular Wireless), Tyco Fire Protection Systems, and Convergys.

Growing and declining employment sectors. While some industries in the Lubbock MSA have experienced steady growth in recent years, others have lost employees and shrunk in size. As shown in Exhibit II-20, the Trade, Transportation, and Utilities industry has increased the most rapidly in the past three years (2005 to 2008) with an increase of 1,300 jobs. The Trade, Transportation, and Utilities industry is followed by Leisure and Hospitality (an increase of 1,200 jobs) and Professional and Business Services (an increase of 1,000 jobs). Conversely, the Government industry lost the most jobs in the same time period with a decrease of 1,000 jobs. A government service is followed by the Information industry with a decrease of 900 jobs.

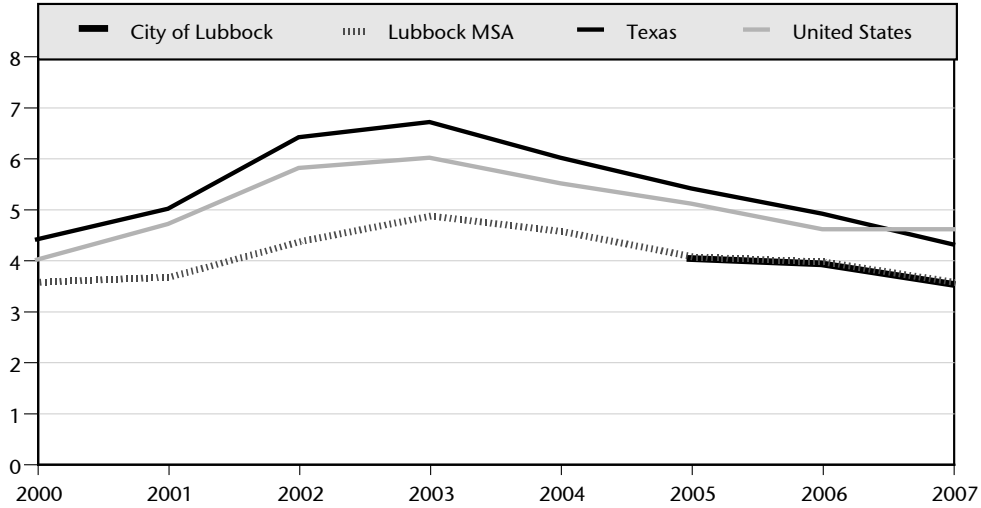
**Exhibit II-20.
Growing and Declining Industries,
Lubbock MSA, August 2005 to
August 2008**

Source:
Texas Workforce Commission.

	August 2005 to August 2008 Job Growth (Decline)
Trade, Transportation, and Utilities	1,300
Leisure and Hospitality	1,200
Professional and Business Services	1,000
Educational and Health Services	900
Natural Resources and Mining and Construction	800
Financial Activities	400
Other Services	0
Federal Government	(100)
Local Government	(100)
Manufacturing	(200)
State Government	(800)
Information	(900)
Total Nonfarm Employment	4,400

Unemployment. The unemployment rate (unadjusted) in the Lubbock MSA was 4.1 percent in August 2008.⁷ The average annual rate for the Lubbock MSA was 3.6 percent in 2007, which was lower than both the Texas and national averages.

Exhibit II-21.
Annual Unemployment Rates, 2000 to 2007



Note: Unemployment rate is the annual rate from 2000 to 2007 and is not seasonally adjusted.
 Source: Texas Workforce Commission.

As shown in Exhibit II-21, the unemployment rate for the Lubbock MSA has been declining since 2003. When compared with the State of Texas and the United States, the Lubbock MSA and City of Lubbock experiences lower unemployment rates.

⁷ Texas Workforce Commission.

SECTION III.
Housing Market Analysis

SECTION III.

Housing Market Analysis

This section discusses the housing market in the City of Lubbock. It describes the characteristics of the market, development trends and the availability of assisted/subsidized housing; calculates the mismatch between supply and demand for housing; and concludes with a summary of housing needs in Lubbock. The geographic boundary for this analysis is the incorporated City of Lubbock.

Housing Supply

This section discusses characteristics of residential housing stock in the City of Lubbock, including number of units, growth in development, unit type, ownership and location.

Exhibit III-1 shows the estimated number of housing units for the City of Lubbock, Lubbock County and the State of Texas, according to Census. According to estimates, in 2007, the City of Lubbock contains 84 percent of the county's housing units.

Exhibit III-1.
Households and Housing Units Estimate, 2000 and 2007

	Households			Housing Units		
	2000	2007	Percent Change	2000	2007	Percent Change
City of Lubbock	77,527	84,320	9%	84,034	95,882	14%
Lubbock County	92,516	99,889	8%	100,595	114,683	14%
Texas	7,393,354	8,244,022	12%	8,157,575	9,433,119	16%

Source: U.S. Census Bureau's 2000 Census and 2007 American Community Survey

Between 2000 and 2007, the number of housing units in Lubbock grew by 14 percent. This growth was the same as the county overall, and slightly lower than the State. As shown in the Exhibit, Lubbock County's housing units increased by 14 percent from 2000 to 2007 and the State of Texas' units increased 16 percent.

Unit growth by type. According to the U.S. Census Bureau and the Real Estate Center at Texas A&M, the City has issued permits for construction of approximately 15,000 residential units from 2001 through 2007. Fifty-seven percent (8,539 permits) of the permits were for single-family units, 13 percent were for 2-4 family units and the remaining 30 percent were for 5 or more family units. If the permitted units have been built, the City's current housing stock could consist of over 98,900 units. However, not all units may have been built or are completed. Therefore, according to American Community Survey, it is estimated that the City of Lubbock has 95,882 housing units. This is an increase of 11,848 units from 2000.

**Exhibit III-2.
Housing Units by Type, City of
Lubbock, 2000 and 2007**

Source:
U.S. Census Bureau's 2000 Census and 2007
American Community Survey.

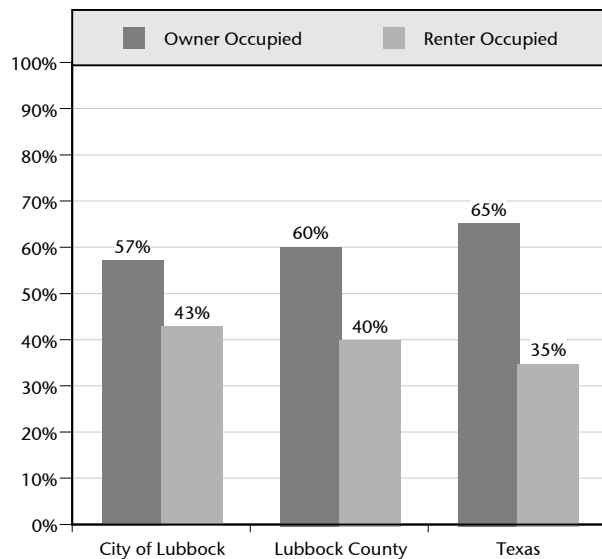
	2000	2007	Difference	Percent Change
1 unit detached	54,490	66,155	11,665	21%
1 unit attached	2,772	2,248	(524)	-19%
2 units	3,554	5,148	1,594	45%
3 or 4 units	3,113	3,685	572	18%
5 to 19 units	5,887	9,357	3,470	59%
20 to 49 units	3,183	3,262	79	2%
50 units or more	8,630	3,836	(4,794)	-56%
Mobile home or trailer	2,357	2,018	(339)	-14%
Boat, RV, van, etc	48	173	125	260%
Total Housing Units	84,034	95,882	11,848	14%

Vacancy rates. Half of the City's 95,882 housing units in 2007 (48,170 units) were occupied by owners, 38 percent were occupied by renters and the remaining 12 percent were vacant units. The City's vacancy rate was similar to that of the State's (13 percent) and the nation overall (12 percent).

Tenure. Of all units that were occupied in 2007, Census estimates that 57 percent of Lubbock's occupied housing units are owner-occupied; 43 percent are renter-occupied. This is lower than the homeownership rate (65 percent) estimated for the State of Texas. Exhibit III-3 shows the homeownership and renter rates for the City, the County and the State of Texas.

**Exhibit III-3.
Tenure Rates, 2007**

Source:
U.S. Census Bureau's 2007 American Community Survey.



Compared to the State of Texas and the nation overall, Lubbock had a higher proportion of renter occupied units.¹ In 2007, approximately 30 percent of the State's housing stock and 29 percent of the United States' housing stock was renter occupied.

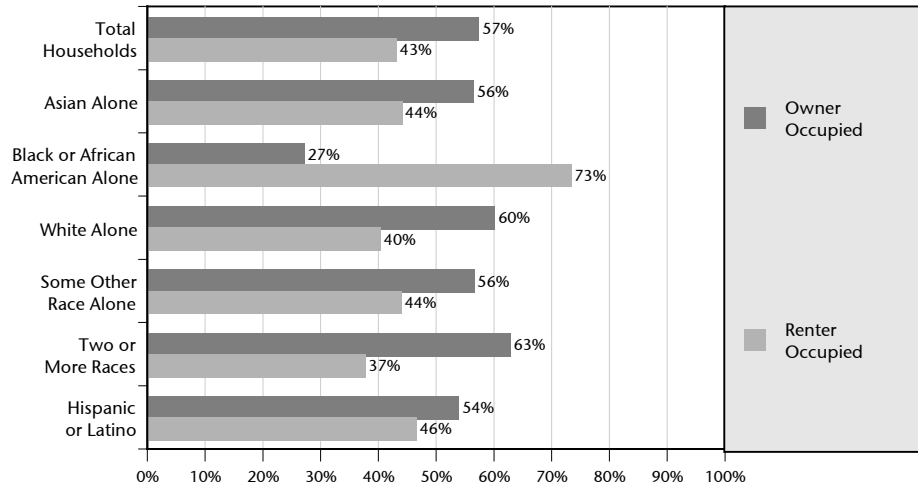
Family households were more likely to be homeowners compared to non-family households: 68 percent of families were owners while 40 percent of non-family households were owners.

¹ This is likely due to the presence of Texas Tech University.

In 2007, White households made up the majority (80 percent) of the households in Lubbock. Concerning ethnicity, Hispanic and Latino households comprised 25 percent of households in Lubbock. Homeownership was highest among the City's population with Two or More Races, with 63 percent of households owning their houses, while only 27 percent of African American households were owners. Hispanics had a homeownership rate of 54 percent. Exhibit III-4 presents homeownership and rental rates by race and ethnicity.

**Exhibit III-4.
Tenure by
Race and
Ethnicity, City
of Lubbock,
2007**

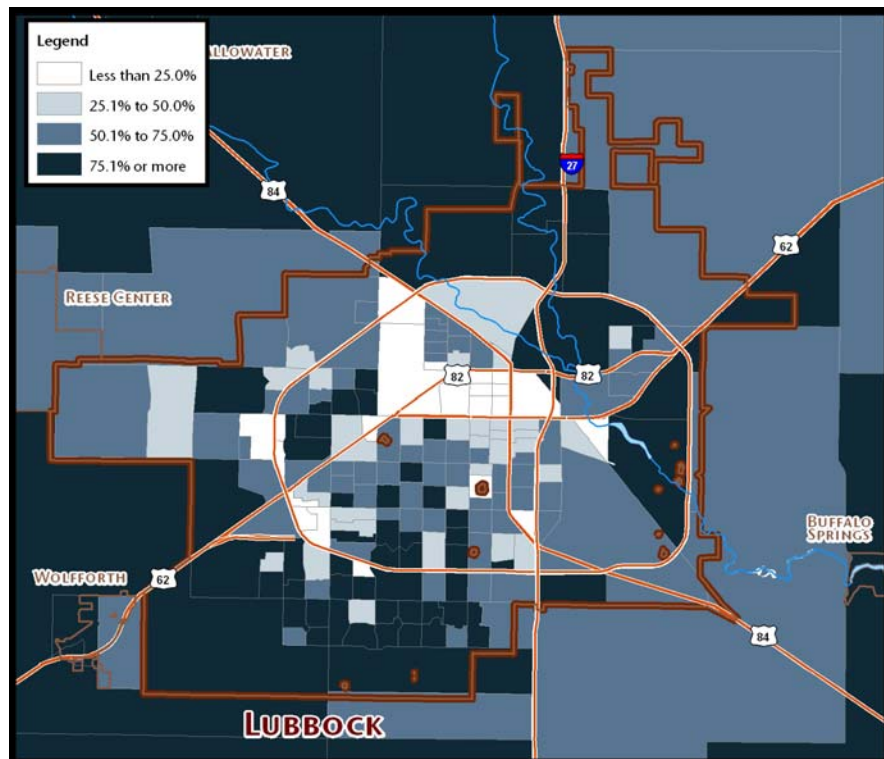
Source:
U.S. Census Bureau's
2007 American
Community Survey.



In 2007, the block groups with the highest percentage of owner occupied housing were scattered around the central part of the City with block groups on the edges of the City being mainly owner occupied. Block groups located in the central portion of Lubbock, which are those block groups immediately surrounding the university were mostly renter-occupied.

**Exhibit III-5.
Percentage of
Owner Occupied
Units by Block
Group, 2008**

Source:
Claritas, 2007 estimates
and BBC Research &
Consulting.



Housing Condition

The following provides an overview of the condition of residential housing in Lubbock. It begins with the City's definition of housing adequacy then moves to an analysis of the age of the housing stock, overcrowded housing, severely substandard units and lead-based paint risks in residential housing.

Housing adequacy. The City of Lubbock determines housing conditions according to availability, completeness of plumbing, function, and other physical conditions for the house such as electrical and structural soundness. The City of Lubbock has differentiated housing units into four groups.

- Standard and Decent—This type of housing complies with the required minimum building codes and zoning ordinances.
- Substandard but Feasible for Rehabilitation—Houses that need rehabilitation not exceeding 75 percent of the appraised value of the unit after rehabilitation.
- Substandard but not Feasible for Rehabilitation—Houses that are at a standard lower than required by law and necessary rehabilitation to bring them into compliance exceeds 75% of the appraised value after rehabilitation.
- Dilapidated and Deteriorated—Houses that have no remaining economic value and rehabilitation costs to bring them up to code standard would exceed the costs of new construction.

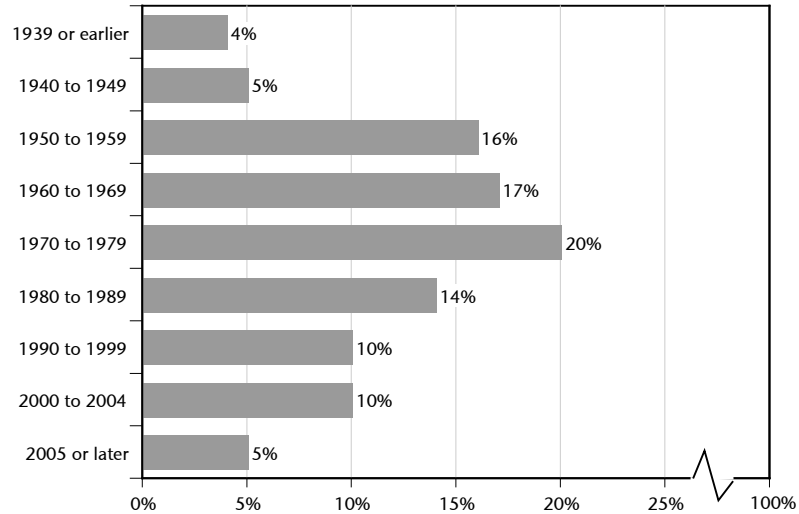
Age. An important indicator of housing condition is the age of the home. Older houses tend to have more condition problems and are more likely to contain materials such as lead paint (see below). In areas where revitalization of older housing stock is active, many old houses may be in excellent condition; however, in general, condition issues are still most likely to arise in older structures.

According to Census, approximately one half of Lubbock's housing units were built before 1975. Four percent of the housing units were built before 1940, when the risk of lead-based paint is highest.² Exhibit III-6 presents the estimated age distribution of housing units in the City of Lubbock.

² Lead-based paint was banned from residential paint in 1978. Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

**Exhibit III-6.
Year Built of All
Housing Units, City
of Lubbock, 2007**

Source:
U.S. Census Bureau's 2007
American Community Survey.

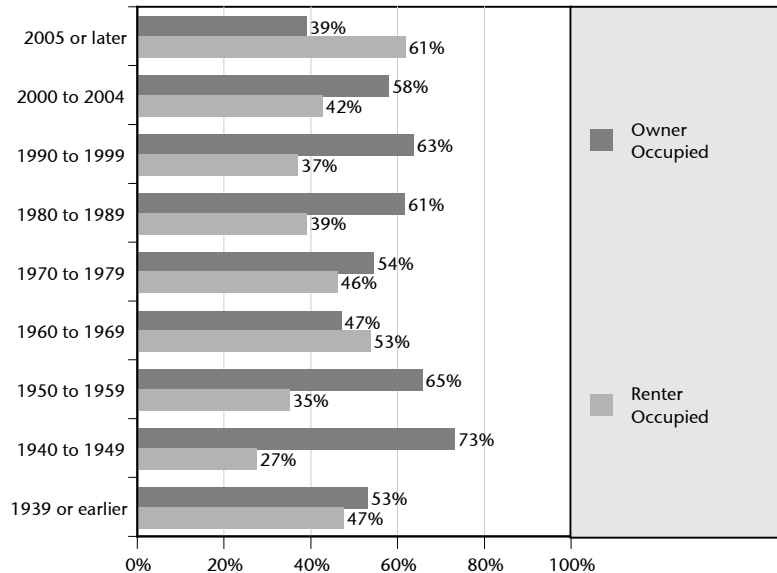


The City of Lubbock tends to have a slightly older housing stock when compared to the State's housing stock overall. The median year housing units were built in Lubbock was 1975; the State's median year built is approximately 6 years later at 1981.

As Lubbock's housing stock ages, the number and cost of required repairs will increase. Typically, if needed repairs are not made, the quality of the city's housing stock will decline. Exhibit III-7 shows the type of ownership of housing units by year built as of 2007. As the exhibit demonstrates, renters were typically more likely to occupy newer units built since 2005.

**Exhibit III-7.
Percent of Owner- and
Renter occupied Units
by Decade in Which
Units Were Built,
City of Lubbock, 2007**

Source:
U.S. Census Bureau's 2007 American
Community Survey.



As mentioned previously, the State has newer housing units when compared to the City of Lubbock. As of 2007, 54 percent of the State's owner occupied housing units were built from 1980 to 2007, while 40 percent of Lubbock's owner occupied units were built during the same period. Renter occupied housing units have a similar comparison: 51 percent of the State's renter occupied units were built from 1980 to 2005, while 39 percent of Lubbock's rental units were built during the same time period.

Overcrowded housing A key factor to examine in evaluating housing condition is overcrowding. Overcrowding in housing can threaten public health, strain public infrastructure, and points to an increasing need of affordable housing. The amount of living space required to meet health and safety standards is not consistently specified; measurable standards for overcrowding vary. According to HUD, the most widely used measure assumes that a home becomes unhealthy and unsafe where there are more than 1, or sometimes 1.5, household members per room.³ Another frequently used measure is the number of individuals per bedroom, with a standard of no more than 2 persons per bedroom. Assisted housing programs usually apply this standard.

HUD defines an overcrowded unit as having more than one person per room, which is the definition used for the purpose of this study. Approximately 3.5 percent of the City's households—or about 2,950 households—live in overcrowded conditions; this is lower to the 4.6 percent of the State's housing units that were overcrowded. Three percent of owner occupied housing units (1,435 units) were overcrowded, compared to 4.2 percent of renter occupied units (1,510 units) that were overcrowded. Compared to the State, Lubbock's rate of overcrowded owner occupied households is slightly lower while the rate of overcrowded renter occupied households is substantially lower than the 7.3 percent of the State's renter households that were overcrowded.

Hispanic or Latino households were more likely to be living in overcrowded conditions when compared to White alone, not Hispanic or Latino households. Approximately 10 percent (2,052 households) of Hispanic or Latino households were overcrowded compared to 0.7 percent (404 households) of White alone, not Hispanic or Latino households.

Severely substandard. In addition to overcrowded units, another key factor to examine in evaluating housing condition is substandard units. The 2007 ACS reported that approximately 4,292 housing units in the City are considered severely substandard because they lacked complete plumbing facilities⁴ or complete kitchens.⁵ Together, assuming no overlap, these units represented about 4.5 percent of the City's total housing units in existence in 2007.

³ The HUD American Housing Survey defines a room as an enclosed space used for living purposes, such as a bedroom, living or dining room, kitchen, recreation room, or another finished room suitable for year-round use. Excluded are bathrooms, laundry rooms, utility rooms, pantries, and unfinished areas.

⁴ The data on plumbing facilities were obtained from both occupied and vacant housing units. Complete plumbing facilities include: (1) hot and cold piped water; (2) a flush toilet; and (3) a bathtub or shower. All three facilities must be located in the housing unit.

⁵ A unit has complete kitchen facilities when it has all of the following: (1) a sink with piped water; (2) a range, **or** cook top and oven; and (3) a refrigerator. All kitchen facilities must be located in the house, apartment, or mobile home, but they need not be in the same room. A housing unit having only a microwave or portable heating equipment, such as a hot plate or camping stove, should not be considered as having complete kitchen facilities. An icebox is not considered to be a refrigerator.

Exhibit III-8 presents the estimated number and percentage of homes in the City with substandard condition problems as of 2007.

**Exhibit III-8.
Housing Units Lacking Basic Amenities, City of Lubbock, 2007**

	Owner Occupied	Renter Occupied	Total Occupied	Vacant	All Housing Units
Housing Units	48,170	36,150	84,320	11,562	95,882
Lacking complete plumbing facilities	182	297	479	907	1,386
Lacking complete kitchen facilities	149	173	322	2,584	2,906
Percent of Housing Units	100%	100%	100%	100%	100%
Lacking complete plumbing facilities	0.4%	0.8%	0.6%	7.8%	1.4%
Lacking complete kitchen facilities	0.3%	0.5%	0.4%	22.3%	3.0%

Source: U.S. Census Bureau's 2007 American Community Survey.

As shown in Exhibit III-8, vacant units were much more likely than owner- and renter occupied units to lack complete plumbing or kitchens.

In 2007, the share of housing units in the City with the above condition problems was somewhat similar to statewide statistics. For the State overall, 1.8 percent of the housing stock was lacking complete plumbing facilities and 2.7 percent lacked complete kitchen facilities.

The 2007 ACS also reported the number of housing units with "selected conditions." The variable "Selected Conditions" is defined for owner- and renter occupied housing units as having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room ("overcrowded"), 4) selected monthly owner costs as a percentage of household income greater than 30 percent ("cost burdened owner"), and 5) gross rent as a percentage of household income greater than 30 percent ("cost burdened renter"). Exhibit III-9 shows that rental units are more likely to have two or more of the selected conditions than owner occupied units.

**Exhibit III-9.
Selected Conditions
by Tenure, City of
Lubbock, 2007**

Source:
U.S. Census Bureau, 2007 American
Community Survey.

	Owner Occupied	Renter Occupied	Total Occupied
Housing Units	48,170	36,150	84,320
No selected conditions	37,547	17,597	55,144
With one selected condition	10,185	17,787	27,972
With two or more selected conditions	438	766	1,204
Percent of Housing Units	100%	100%	100%
No selected conditions	77.9%	48.7%	65.4%
With one selected condition	21.1%	49.2%	33.2%
With two or more selected conditions	0.9%	2.1%	1.4%

Lead-safe housing. Pursuant to Section 91.215 of the Consolidated Plan regulations, the following contains an estimate of the number of housing units in the City that contain lead-based paint hazards and are occupied by the City's low- and moderate-income families.

Problem with lead-based paint. Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978.

Children are exposed to lead poisoning through paint debris, dust and particles released into the air that settle onto the floor and windowsills, which can be exacerbated during a renovation. The dominant route of exposure is from ingestion and not inhalation. Young children are most at risk because they have more hand-to-mouth activity and absorb more lead than adults.

Excessive exposure to lead can slow or permanently damage the mental and physical development of children ages six and under. An elevated blood level of lead in young children can result in learning disabilities, behavioral problems, mental retardation and seizures. In adults, elevated levels can decrease reaction time, cause weakness in fingers, wrists or ankles and possibly affect memory or cause anemia. The severity of these results is dependent on the degree and duration of the elevated blood level of lead.

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented.

Housing built before 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978.

HUD estimates that heavily leaded paint is found in about two-thirds of the homes built before 1940, one-half of the homes built from 1940 to 1960 and in some homes built after 1960.

Households with lead-based paint risk. Without conducting detailed environmental reviews of the cities' housing stock, it is difficult to determine the number of households at risk of lead-based paint hazards. However, people living in substandard units or older housing and who are low-income are more likely to be exposed to lead-based paint than higher-income households living in newer or rehabilitated older housing.

An estimated 3.5 percent (about 3,386 housing units) of Lubbock's housing stock was built before 1940, when lead-based paint was most common. The majority of these units are located in the central part of the City. Another 20.5 percent (19,653 housing units) was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Therefore, almost one-fourth (24 percent) of the housing stock in the City of Lubbock, or about 23,039 units, was built when lead-based paint use was common.

If (as HUD estimates) two-thirds of the pre-1940 units in Lubbock contain lead paint and one-half of the units built between 1940 and 1960 also do, then it is estimated 12,084 homes (13 percent) may contain lead paint. The extent to which lead paint is a hazard in these homes depends on if there has been mitigation (e.g., removal, repainting). Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

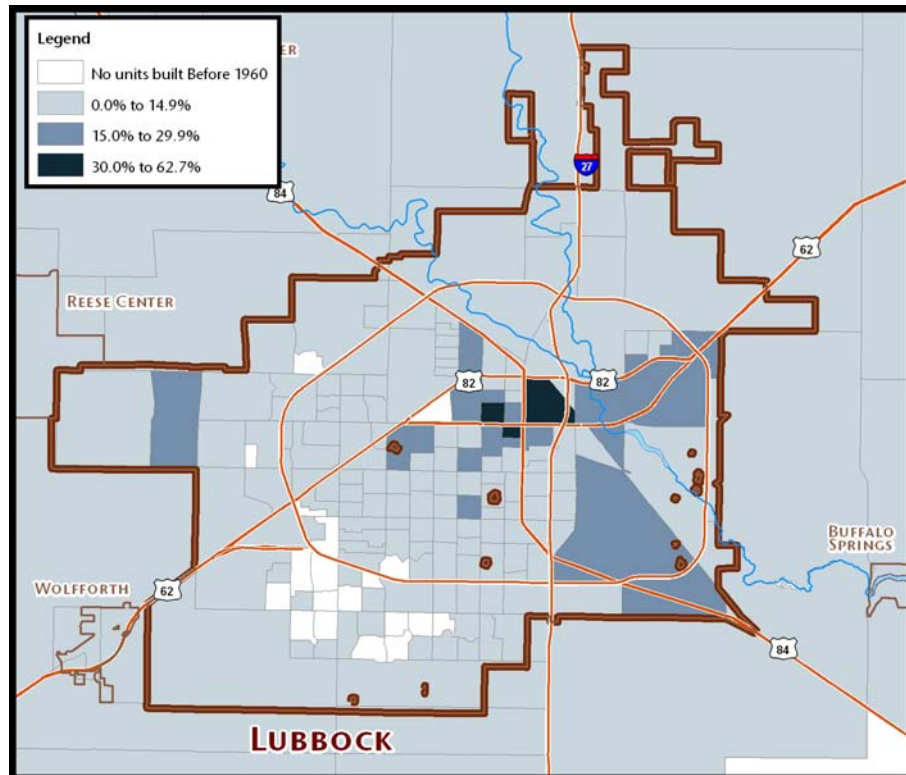
As of the 2000 Census, there were 1,439 homeowners and 881 renter households living in units built before 1940 in the City of Lubbock, and 11,070 homeowners and 6,019 renters living in housing constructed between 1940 and 1960. Of the households living in units before 1940, about 609 or 26 percent of all households occupying housing of this age, lived below the poverty level. Of those living in homes built between 1940 and 1960, 3,164 or 19 percent, lived below the poverty level.

Therefore, based on the 2000 data on poverty, the year housing units were built and HUD’s estimates of risk by year built, about 150 of the City’s lowest-income owners and 300 of its lowest-income renters could live in units built before 1960 containing lead-based paint—a total of about 450 households at risk.

Exhibit III-10 shows the areas in the City that have the greatest risk of lead-based paint hazards. Darkly shaded Block Groups have more than 30 percent of units that are occupied by households who are earning below \$15,000 of annual household income (which is approximately 30 percent below the HUD median family income of \$50,200) and are living in housing units built prior to 1960. Households with such a risk totaled approximately 3,890 in 2008.

**Exhibit III-10.
Percentage of
Households at
Risk of Lead-
Based Paint
Hazards by Block
Group, 2008**

Source:
Claritas, 2006 estimates and
BBC Research & Consulting.



Data from the Texas Department of State Health Services show that 2,046 children under age 6 were tested for lead poisoning during 2006 in Lubbock County. As a result of these tests, 28 children had elevated lead levels (10g/dL).

Housing Affordability

This section discusses housing costs in the Lubbock area—rental and homeownership. It uses the most recent and comprehensive market data available, including data on home sales in 2008, the Real Estate Center at Texas A&M university, the Census Bureau’s American Community Survey, the Lubbock Association of Realtors, and an occupancy survey from the Lubbock Apartment Association. It presents data on current rent levels and prices of homes sold. It also describes how affordable existing housing is for Lubbock residents.

Defining affordability. In the housing industry, housing affordability is commonly defined in terms of the proportion of household income that is used to pay housing costs. Housing is “affordable” if no more than 30 percent of a household’s gross monthly income is needed for rent, mortgage payments and utilities. When the proportion of household income needed to pay housing costs exceeds 30 percent, a household is considered “cost burdened.”

Housing programs generally focus on assisting lower-income populations. HUD divides low- and moderate-income households into four categories, based on their relationship to the area median income: extremely low-income (earning 30 percent or less of the area median income), very-low income (earning between 31 and 50 percent of the area median income), low-income (earning between 51 and 80 percent of area median income) and moderate-income (earning between 81 and 95 percent of area median income). The 2008 AMI for the Lubbock MSA was \$50,200.

Rental cost. In order to better understand Lubbock’s rental housing market, BBC reviewed the Census Bureau’s American Community Survey (ACS) and the Lubbock Apartment Association’s June 2008 Occupancy Survey.

According to Census, the median gross rent in the City of Lubbock was \$741 in 2007. To afford this median rent and not be cost burdened, a household would need to earn about \$29,640 per year. According to Census, 46 percent of renter households could afford this median rent.

The Rental Occupancy Survey of June 2008 completed by the Lubbock Apartment Association surveyed 14,766 units with an occupancy of 13,135 making an occupancy factor of 88.95 percent. The survey reported average rental rates by quadrant of the city and by bedroom size, as shown in the following exhibit.

**Exhibit III-11.
Average Rental Rate by Bedroom Size
and Quadrant, Lubbock, June 2008**

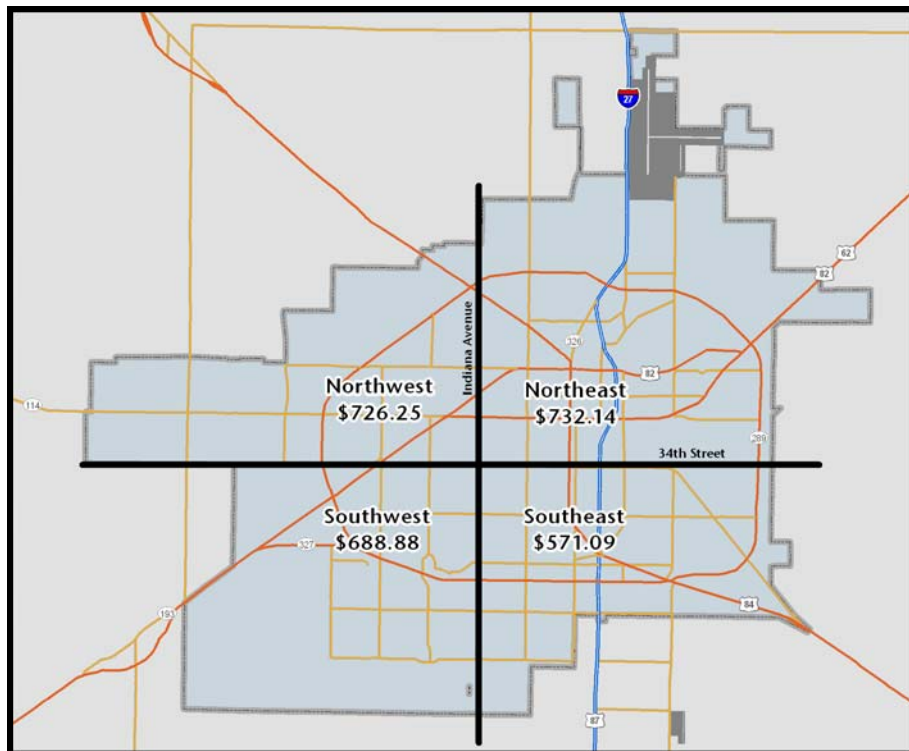
Source:
Lubbock Apartment Association's June 2008 Occupancy Survey.

Average Rental Rate		Average Rental Rate	
Northeast		Northwest	
Efficiency	\$349	Efficiency	\$421
1 Bedroom	\$475	1 Bedroom	\$538
2 Bedroom	\$732	2 Bedroom	\$726
3 Bedroom	\$1,320	3 Bedroom	\$901
4 Bedroom	\$1,829	4 Bedroom	\$1,102
Average Rental Rate		Average Rental Rate	
Southeast		Southwest	
Efficiency	\$425	Efficiency	\$396
1 Bedroom	\$521	1 Bedroom	\$594
2 Bedroom	\$571	2 Bedroom	\$689
3 Bedroom	\$793	3 Bedroom	\$840
4 Bedroom	-	4 Bedroom	\$750

The following exhibit shows visually the location of the quadrants while including the average rent for a two bedroom apartment for each quadrant.

**Exhibit III-12.
Average Rental Rate for a Two
Bedroom
Apartment by
Quadrant, June
2008**

Source:
Lubbock Apartment
Association, June 2008
Occupancy Survey.



To afford the average rent of a two bedroom unit (\$680), a household would need to earn about \$27,200 per year. About 18,000 of Lubbock’s renters (50 percent) earned more than the \$27,200 needed to afford to pay the average rent of \$680 for a two bedroom unit. To afford the average **one-bedroom** rent of \$532 in the Lubbock area, a household would need to earn at least \$21,300 and not be cost burdened. A household would need to earn at least \$38,538 to afford the average-priced **three-bedroom** unit of \$963. These affordability thresholds are shown in Exhibit III-13.

**Exhibit III-13.
Affordability of Average Rents, Lubbock, 2008**

	Average Rent of Quadrants	Annual Income Needed to Afford Average Rent	Number of Renter Households Able to Afford Median Rent	Percent of Renter Households Able to Afford Median Rent
Efficiency	\$398	\$15,908	25,238	70%
1 Bedroom	\$532	\$21,273	21,363	59%
2 Bedroom	\$680	\$27,184	18,028	50%
3 Bedroom	\$963	\$38,538	11,704	32%
4 Bedroom	\$1,227	\$49,081	6,595	18%

Source: Lubbock Apartment Association, June 2008 Occupancy Survey; 2007 American Community Survey; and BBC Research & Consulting.

The U.S. Department of Housing and Urban Development (HUD) annually estimates Fair Market Rents (FMRs) by bedroom size (the FMRs include utility costs, except for telephones). FMRs determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program. HUD sets Fair Market Rents to assure that a sufficient supply of rental housing is available to program participants.

The following exhibit shows FMRs for the Lubbock MSA from 2000 to 2009.

**Exhibit III-14.
Fair Market Trends, Lubbock MSA, 2000 to 2009**

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
FY 2000	\$305	\$386	\$500	\$696	\$771
FY 2001	\$308	\$390	\$506	\$704	\$780
FY 2002	\$319	\$403	\$523	\$728	\$807
FY 2003	\$327	\$415	\$538	\$747	\$828
FY 2004	\$328	\$416	\$540	\$749	\$831
FY 2005	\$375	\$458	\$578	\$824	\$848
FY 2006	\$386	\$470	\$594	\$841	\$868
FY 2007	\$402	\$489	\$618	\$875	\$903
FY 2008	\$437	\$532	\$672	\$952	\$982
FY 2009	\$458	\$558	\$705	\$998	\$1,030
Change from 2000 to 2009	\$153	\$172	\$205	\$302	\$259
Average annual increase	\$17.00	\$19.11	\$22.78	\$33.56	\$28.78

Source: U.S. Department of Housing & Urban Development.

Exhibit III-15 shows the FMRs for the Lubbock MSA in 2009, along with the incomes needed to afford the FMRs and the number of renter households earning enough to afford the FMRs.

Exhibit III-15.
Fair Market Rents by Bedroom Size and Affordability, City of Lubbock, 2009

	Efficiency	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent (FMR)	\$458	\$558	\$705	\$998	\$1,030
Annual income needed to afford FMR	\$18,320	\$22,320	\$28,200	\$39,920	\$41,200
Number of renter households able to afford FMR	23,366	20,788	17,429	11,035	10,414
Percent of renter households able to afford FMR	65%	58%	48%	31%	29%

Source: U.S. Department of Housing & Urban Development; 2007 American Community Survey; and BBC Research & Consulting.

Wage levels and rents. Annually, the National Low Income Coalition produces a report called “Out of Reach,” which examines rental housing affordability for states, counties and key metropolitan areas. The study determines how many hours a week a worker earning the minimum wage would need to work to afford median-priced rental units. The study also examines affordability for individuals whose sole source of income is Supplemental Security Income (SSI).

The 2008 Out of Reach study reports renters in Lubbock earned a mean hourly wage of \$9.77. At this wage and assuming full-time work, a unit would be affordable if it rented for \$508 or less per month. The **actual** wage that a renter would have to earn to afford a market rate two-bedroom unit (\$672 per month) in Lubbock in 2008 was \$12.92—about \$3.15 more per hour than the hourly wage earned by renters in 2008. In addition, the study reports that a worker earning the minimum wage would have to work 88 hours per week to earn enough to afford a market rate two-bedroom unit. This is almost equivalent to working two and one fifth full-time jobs.

In addition, an individual earning SSI in Lubbock (\$637 per month)⁶ would only be able to afford a rental unit priced at \$191. A market rate studio in Lubbock would cost \$437 per month, more than would be affordable for SSI recipients in 2008.

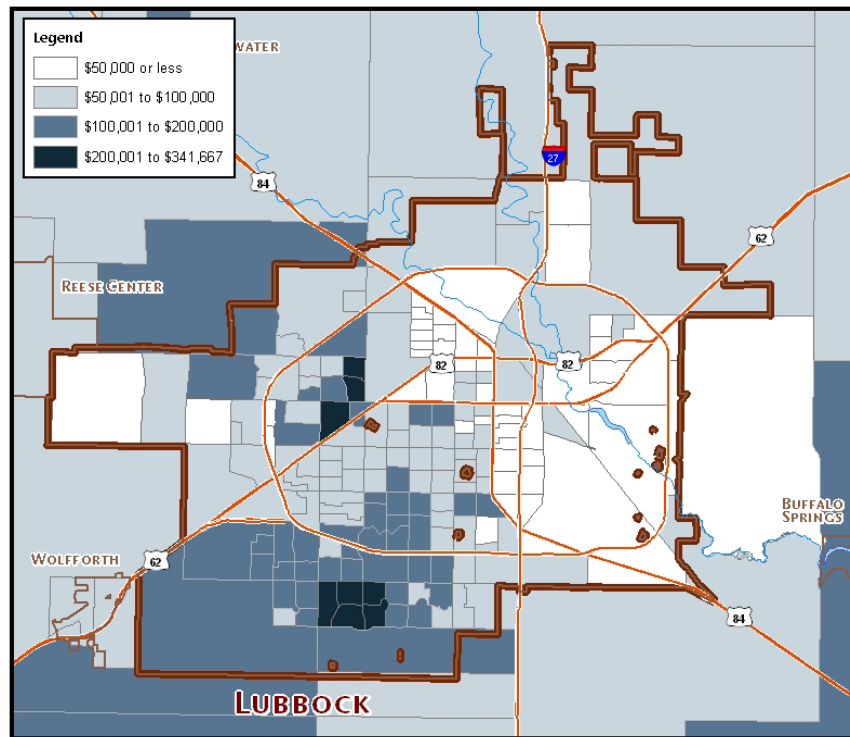
⁶ Monthly Supplemental Security Income (SSI) payments for an individual are \$637 in Lubbock, TX MSA.

Student housing. The exact impact of Texas Tech University (NMSU) on the City’s rental housing market is unknown, but the effect is probably significant. In 2007, there were about 28,260 full and part time students enrolled in graduate, law and undergraduate programs at the City of Lubbock campus. Approximately 81 percent (23,000) of these enrolled students were under graduates. According to the Texas Tech Department of Institutional Research: an estimated 5,985 (or 26 percent) undergraduate students lived in college-owned, -operated, or -affiliated housing; and an estimated 17,000 (or 74 percent) of these undergrads lived off campus. Therefore assuming all of the law and graduate students lived off campus and 74 percent of undergraduates lived off campus, it is estimated that 22,275 students lived off campus throughout Lubbock, most likely in rental units. Assuming student renters are more likely to have roommates, the average household size of renter households was applied to the total number of students estimated to be living off campus. Therefore these students could potentially occupy an estimated 27 percent of the all renter occupied units in Lubbock.

Costs of ownership. According to Census, the median home value—the price at which half of the homes are valued less and half are valued more—of all owner occupied units in the City of Lubbock in 2007 was \$99,400. The following map shows the median home value by block group. Median values of \$50,000 or less are more common in the East and North portions of the City.

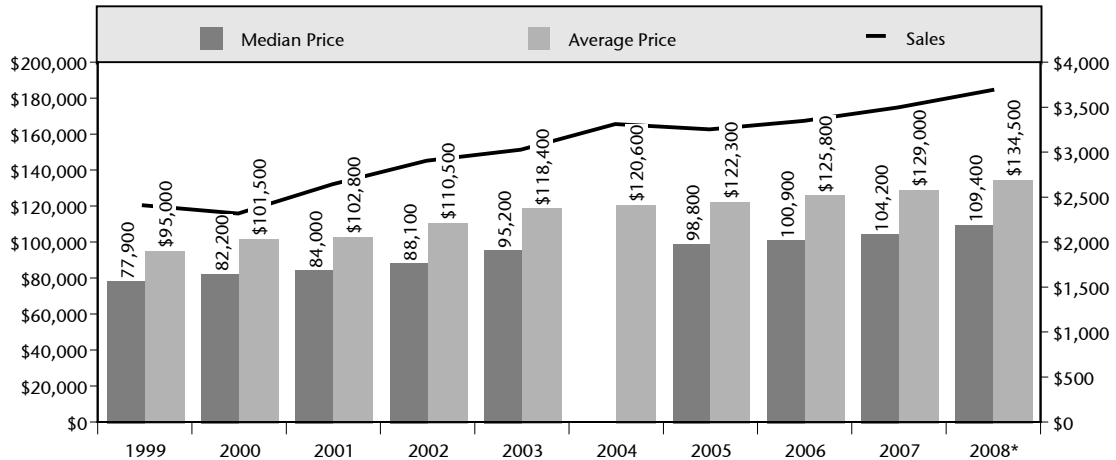
**Exhibit III-16.
Median Home Value by Block Group, 2008**

Source:
Claritas, 2008 estimates.



Data was also obtained from the Lubbock Association of Realtors and the Real Estate Center at Texas A&M University concerning home values. The median price of homes sold in Lubbock during 2007 was \$104,200 and in 2008 the median price increased to \$109,400. The following exhibit shows the median and average prices of homes compared to the number of units sold in Lubbock during the past ten years.

**Exhibit III-17.
Housing Activity, Lubbock, 1999 to 2008**



Note: *Year-to-date estimate as of September 2008. Residential data includes single-family, townhouses and condominiums.
Source: Lubbock Association of Realtors and Real Estate Center at Texas A&M University.

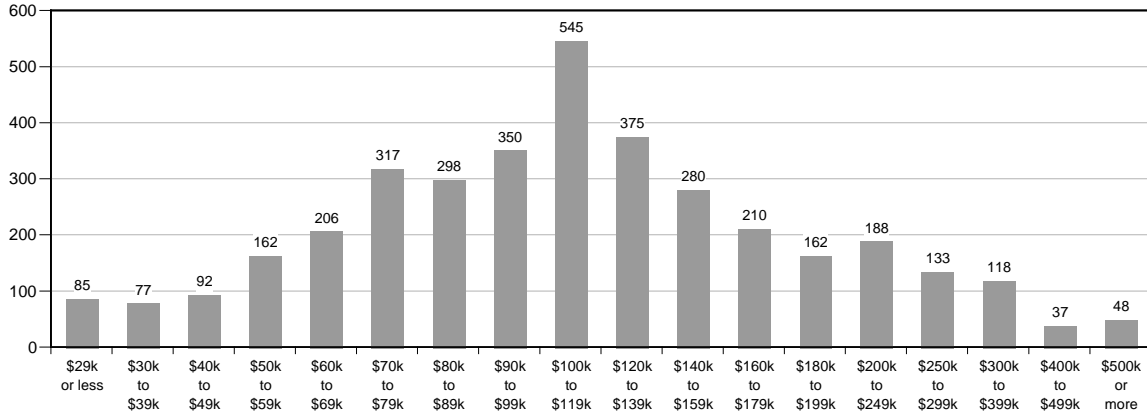
The reason there is a noticeable difference between the “average” and the “median” is that the median is the middle value in a list of data, and is usually a better measure than an average, because an average can be heavily influenced by very high and/or very low numbers.

Households would need to earn an annual income of at least \$37,600 to afford the median price of these homes (priced \$109,400 or below) with current interest rates at 7.25 percent, pay for utilities and taxes and to not be cost burdened. The estimated monthly mortgage of the median priced home is \$940. Approximately 45,400 households, or 54 percent of Lubbock households, made enough money to afford the median priced home of \$109,400. Households would have to earn an annual income of at least \$45,289 to afford the average price of \$134,500.

Family households were more likely to be able to afford the median priced home when compared to households over all. Sixty-five percent of family households earned enough to afford the median priced home, compared to 54 percent of all households.

Exhibit III-18 shows the number of homes sold in Lubbock during 2008. Almost one fourth of the units sold were priced between \$90,000 and \$120,000.

**Exhibit III-18.
Distribution of Homes Sold by Sale Price, Lubbock, 2008**



Note: *Year-to-date estimate as of September 2008. Residential data includes single-family, townhouses and condominiums.

Source: Lubbock Association of Realtors and Real Estate Center at Texas A&M University.

Options for homebuyers. Purchasing a home is usually most difficult for renters.⁷ Renters typically have lower incomes than homeowners; they may have difficulty coming up with a downpayment; and they are competing in the for-sale market with many current homeowners who typically have higher incomes and established equity.

The median price of homes sold in Lubbock in 2008 was \$109,400. An estimated 34 percent of Lubbock’s renters (12,167 households) and 69 percent of owners (33,234 households) could afford to purchase the median-priced, single-family home without being cost burdened. Exhibit III-19 summarizes these data.

**Exhibit III-19.
Affordability of Median Priced Home and Those Who Can Afford the Median Priced Home, Lubbock, 2008**

Note:

Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:

Lubbock Association of Realtors, Real Estate Center at Texas A&M University, 2007 American Community Survey and BBC Research & Consulting.

Affordability	
Median price of homes sold	\$109,400
Income needed to afford median price	\$37,584
Number of renters who can afford to buy	12,167
Percent of renters who can afford to buy	34%
Number of owners who can afford to buy	33,234
Percent of owners who can afford to buy	69%

⁷ We assume that most renters—especially lower-income renters—have not owned a home in the past. In some cases, renters may be former homeowners who have relocated and are renting until they decide to buy, are waiting for a home to be built, or have economic reasons for renting rather than buying.

Affordability by HUD income categories. Exhibit III-20 presents affordability data by income ranges based on area median income (AMI). HUD divides low- and moderate-income households into categories, based on their relationship to the area median income (AMI): extremely low-income (earning 30 percent or less of the AMI), very low-income (earning between 31 and 50 percent of the AMI), low-income (earning between 51 and 80 percent of the AMI) and moderate-income (earning between 81 and 95 percent of the AMI). The 2008 AMI for the Lubbock MSA was \$50,200.

There are an estimated 10,255 renters and 4,202 owners who earn less than 30 percent of the AMI or less than \$12,330. The maximum affordable rent these households can afford is \$377 per month and the maximum affordable home price is \$33,777. Exhibit III-20 shows the maximum affordable rent and mortgage for each income category and also the number of renters and owners in those income categories.

**Exhibit III-20.
Affordable Rents and Home Prices by HUD Income Category, Lubbock, 2008**

	Maximum Affordable Monthly Gross Rent	Number of Renters	Maximum Affordable Home Price	Number of Owners
Extremely low-income (less than 30% of AMI or less than \$15,060)	\$377	10,255	\$33,777	4,202
Very low-income (31-50% of AMI or \$15,061 to \$25,100)	\$628	6,638	\$64,438	4,656
Low-income (51-80% of AMI or \$25,101 to \$40,160)	\$1,004	8,339	\$110,431	7,179
Moderate income (81-95% of AMI or \$40,161 to \$47,690)	\$1,192	3,649	\$133,427	3,218

Note: HUD's 2008 Median Family Income or Area Median Income (AMI) is \$50,200. Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: U.S. Department of Housing & Urban Development, 2007 American Community Survey, and BBC Research & Consulting.

As shown in Exhibit III-21, 3 percent of Lubbock's homes sold in 2008 were affordable to households earning less than 30 percent of AMI (less than \$15,060). Households must have incomes in the lower-income level and above (\$40,000 and higher) before the majority of the units in Lubbock's market become affordable to them.

**Exhibit III-21.
Affordability of Homes Sold by HUD Income Category, Lubbock, 2008**

	Number of SF Units Sold	Percent of Total SF Units Sold	Cumulative Percent
Extremely low-income (less than 30% of AMI or less than \$15,060)	114	3%	3%
Very low-income (31-50% of AMI or \$15,061 to \$25,100)	394	11%	14%
Low-income (51-80% of AMI or \$25,101 to \$40,160)	1,363	37%	51%
Moderate income (81-95% of AMI or \$40,161 to \$47,690)	513	14%	65%

Note: HUD's 2008 Median Family Income or Area Median Income (AMI) is \$50,200. Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: Lubbock Association of Realtors, Real Estate Center at Texas A&M University, U.S. Department of Housing & Urban Development, and BBC Research & Consulting.

Gaps in housing supply. The following analysis examines housing need across all income levels, to identify mismatches in supply and demand for all households in the City of Lubbock. It reports the results of a modeling effort called a gaps analysis, which compares housing affordability for households at different income levels to the supply of housing units affordable at these income levels.

Because it is impossible to estimate the type of housing each household in Lubbock would prefer, income is used as a proxy. Income is the most important factor in accessing housing. Indeed, one of the first steps in the home-buying process is to “prequalify” with a lender. (Or, for renters, the first step is to complete a rental application which reports the amount and sources of income). This prequalification puts a limit on what a household can afford, immediately constraining their choices of homes.

Exhibit III-22 presents affordable rents and home prices for the various income categories. The calculation to determine what is “affordable” to the various income groups assumes the following:

- First, households cannot pay more than 30 percent of their income for housing costs.
- Second, housing costs for both homeowners and renters must be adjusted to include utility payments. Renters’ and owners’ utility costs are estimated at \$100 per month.
- Finally, the home price calculations throughout this section assume a 10 percent down payment, 25 percent of total payments dedicated to taxes, hazard insurance and mortgage insurance and a 7.25 percent interest rate.

What can households afford? Exhibit III-22 shows the affordable rents and mortgage payments households at various income levels can afford. These households represent current residents of the City of Lubbock.

**Exhibit III-22.
Affordable Rents and Home prices
by Income Range, City of Lubbock,
2007**

Note:
Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source:
BBC Research & Consulting.

	Maximum Affordable Gross Rent	Maximum Affordable Home Price
Less than \$5,000	\$125	\$3,051
\$5,000 to \$9,999	\$250	\$18,321
\$10,000 to \$14,999	\$375	\$33,590
\$15,000 to \$19,999	\$500	\$48,860
\$20,000 to \$24,999	\$625	\$64,130
\$25,000 to \$34,999	\$875	\$94,669
\$35,000 to \$49,999	\$1,250	\$140,479
\$50,000 to \$74,999	\$1,875	\$216,828
\$75,000 to \$99,999	\$2,500	\$293,176
\$100,000 to \$149,999	\$3,750	\$445,874
\$150,000 or more	\$3,750	\$445,877

Rental mismatch. Exhibit III-23 shows the estimated number of renter households in Lubbock in 2007, their income levels, the maximum rent level they could afford and the number of units in the market that were affordable to them. The column on the far right shows the “gap” between the number of households and the number of rental units affordable to them. Negative numbers (in parentheses) indicate a shortage of units at the specific income level; positive units indicate an excess of units.

**Exhibit III-23.
Rental Gaps Analysis, City of Lubbock, 2007**

	Maximum Affordable Gross Rent	Renters		Rental Units		Rental Gap (shortage)/Excess
		Number	Percent	Number	Percent	
Less than \$5,000	\$125	3,682	10%	1,540	2%	(2,142)
\$5,000 to \$9,999	\$250	2,972	8%	2,429	4%	(543)
\$10,000 to \$14,999	\$375	3,554	10%	4,220	10%	666
\$15,000 to \$19,999	\$500	3,879	11%	7,962	22%	4,083
\$20,000 to \$24,999	\$625	2,747	8%	6,061	17%	3,314
\$25,000 to \$34,999	\$875	5,897	16%	13,214	33%	7,317
\$35,000 to \$49,999	\$1,250	7,269	20%	3,763	9%	(3,506)
\$50,000 to \$74,999	\$1,875	3,783	10%	1,128	3%	(2,655)
\$75,000 to \$99,999	\$2,500	1,205	3%	296	1%	(909)
\$100,000 to \$149,999	\$3,750	637	2%	25	0%	(612)
\$150,000 or more	\$3,750	525	1%	0	0%	(525)

Source: 2007 American Community Survey, Lubbock Apartment Association and BBC Research & Consulting.

It is unclear how the income restricted units and the student population affects the rental gaps. It is estimated that 27 percent of the renter households are students and there are 3,516 units that are restricted to lower income earning households. Therefore, if the gaps analysis were to exclude college and graduate students and half of the income restricted units, it would reduce the gap in housing for households earning less than \$10,000 to be minimal.

Renter summary. The gap analysis in Exhibit III-23 shows the following:

- In 2007, about 6,654 renter households—18 percent of all renter households—earned less than \$10,000. These households could only afford to pay \$250 per month in rent **and utilities** without being cost burdened. There are approximately 3,969 affordable units available to households in this income range, leaving a shortage of 2,685 rental units.
- In contrast, renter households earning at least \$15,000 per year have plenty of affordable units available to them. Moreover, households earning more than \$35,000 per year could afford to pay higher rents than what the market offers.

It should be noted that although the gaps analysis indicates that there are more renter households earning more than \$35,000 than units they can afford, this does not always mean that there is pent up demand for higher end rental units. High-income renters often choose to rent at levels lower than what they could afford because they are in a period of transition, are saving money to buy a home or simply choose to keep their housing costs very low. True demand for such units would need to be estimated using a more detailed market analysis.

Renter cost burden. Another way to test the accuracy of the gap analysis is to compare the number and proportion of households that are cost burdened in the gaps analysis with the number and percentage reported in Census surveys. An examination of cost burdened households—those who pay more than 30 percent of their incomes in housing cost—helps identify which households have the greatest needs. The ACS estimates that in 2007, 54 percent of Lubbock’s households who rent their homes were cost burdened.⁸ This is equivalent to 17,896 households.

In 2007, the ACS estimated that 100 percent of renter households (excluding those renters whose income was not computed) earning less than \$10,000 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened.

**Exhibit III-24.
Renters Who Are Cost Burdened,
City of Lubbock, 2007**

Note:
Of the total 36,150 renter households, 2,896 renter households were not computed.
Source:
U.S. Census Bureau, 2007 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
Less than \$10,000	5,479	100%	0	0%
\$10,000 to \$19,999	6,841	96%	289	4%
\$20,000 to \$34,999	4,445	55%	3,620	45%
\$35,000 to \$49,999	1,055	16%	5,603	84%
\$50,000 to \$74,999	76	2%	3,479	98%
\$75,000 to \$99,999	0	0%	1,205	100%
\$100,000 or more	0	0%	1,162	100%
Total	17,896	54%	15,358	46%

Homeownership mismatch. This gap analysis for the affordability of single-family homes for sale was conducted to examine how easily renters at different income levels can afford to buy a home in the for-sale market. The distribution of single-family for-sale units by price for Lubbock was based on 2008⁹ listings and sales of homes on the market in the Lubbock area.

Renter/for-sale mismatch. Exhibit III-25 shows the estimated number and proportion of renter households in each income category in 2007, along with the number and proportion of homes affordable to them as of 2008. This shows how affordable the single-family for-sale market was for renters looking to buy during 2008. It should be noted that these data includes single-family, townhouses and condominiums.

⁸ The 2007 ACS reported there were 36,150 renters and of those renters, 15,358 (42 percent) were not cost burdened, 17,896 (50 percent) were cost burdened and 2,896 (8 percent) were not computed.

⁹ Year-to-date estimate as of September 2008.

**Exhibit III-25.
Affordability of Residential For-sale Market to Lubbock’s Renters, 2008**

	Maximum Affordable Home Price	Renters		Units Sold, 2008		
		Number	Percent	Number	Percent	Cumulative Percent
Less than \$5,000	\$3,051	3,682	10%	0	0%	0%
\$5,000 to \$9,999	\$18,321	2,972	8%	52	1%	1%
\$10,000 to \$14,999	\$33,590	3,554	10%	61	2%	3%
\$15,000 to \$19,999	\$48,860	3,879	11%	131	4%	7%
\$20,000 to \$24,999	\$64,130	2,747	8%	258	7%	14%
\$25,000 to \$34,999	\$94,669	5,897	16%	899	24%	38%
\$35,000 to \$49,999	\$140,479	7,269	20%	1,113	30%	68%
\$50,000 to \$74,999	\$216,828	3,783	10%	708	19%	88%
\$75,000 to \$99,999	\$293,176	1,205	3%	239	6%	94%
\$100,000 to \$149,999	\$445,874	637	2%	153	4%	98%
\$150,000 or more	\$445,877	525	1%	68	2%	100%

Note: Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: Lubbock Association of Realtors, Real Estate Center at Texas A&M University, 2007 American Community Survey, and BBC Research & Consulting.

As shown in Exhibit III-25, renters who earn less than \$35,000 per year have a difficult time finding an affordable home to purchase. Indeed, 63 percent of renters earned less than \$35,000 per year, while 38 percent of the for sale market (around 1,400 units) was affordable to them in 2008. Households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.

Homeownership summary. The homeownership gap analysis exercise identified the following mismatches in Lubbock’s market:

- In 2008 (January through September), there were 3,681 residential units sold in Lubbock. Renters earning less than \$25,000 per year—almost half of Lubbock’s renter population—could afford to buy 14 percent of the units sold in Lubbock in 2008. Renters in these income brackets find homeownership largely unattainable in Lubbock’s market and most renters find Lubbock’s market to be too expensive for them. Indeed, renters must earn at least \$38,000 a year before more than half of detached units become affordable to them.
- An estimated 38 percent of homes sold were affordable to households who earn at least \$35,000. Therefore, households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.

Homeownership cost burden. The ACS estimates that in 2007, 21 percent of Lubbock’s households who own their own homes were cost burdened. This is equivalent to 10,079 households.

As shown in Exhibit III-26, 26 percent of Lubbock’s households who owned their own homes and had a mortgage payment were cost burdened, compared with 12 percent who did not have a mortgage payment. Households without a mortgage payment can experience cost burden when the cost of hazard insurance, property taxes and utilities exceeds 30 percent of their household income.

Cost burden is very high among Lubbock’s lowest-income homeowners—98 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2007 (2,783 households) and 67 percent of homeowners earning between \$20,000 and \$35,000 were cost burdened (2,457 households). In addition, 1,898 owner households earning less than \$20,000 and who do not have a mortgage were cost burdened. Households earning more than \$50,000 are very unlikely to be cost burdened in Lubbock’s market.

**Exhibit III-26.
Owners Who Are Cost Burdened,
City of Lubbock, 2007**

Note:

Of the total 17,351 owner-occupied households, 48 had zero or negative income.

Source:

U.S. Census Bureau, 2007 American Community Survey.

Income Range	Cost Burdened		Not Cost Burdened	
	Households	Percent	Households	Percent
With a mortgage:				
Less than \$20,000	2,783	98%	57	2%
\$20,000 to \$34,999	2,427	67%	1,197	33%
\$35,000 to \$49,999	1,424	33%	2,827	67%
\$50,000 to \$74,999	666	8%	7,187	92%
\$75,000 or more	641	5%	11,562	95%
Total	7,941	26%	22,830	74%
Without a mortgage:				
Less than \$20,000	1,898	57%	1,432	43%
\$20,000 to \$34,999	164	4%	3,826	96%
\$35,000 to \$49,999	76	4%	2,083	96%
\$50,000 to \$74,999	0	0%	3,398	100%
\$75,000 or more	0	0%	4,474	100%
Total	2,138	12%	15,213	88%

Quantifying Housing Needs

This section provides a summary and quantification of the City’s housing need, incorporating the information from the above analyses. Lubbock’s primary housing needs are quantitatively summarized in Exhibit III-27. These needs are organized around the following household types:

- Extremely low-income renters:
- Extremely low- and very low-income owners; and
- Renters who desire to be homeowners.

**Exhibit III-27.
Primary Housing Needs, City of Lubbock**

Household Type	Maximum Affordable Rent	Maximum Affordable Home Price	Primary Needs	Number of Households with Needs
Renters Earning < \$10,000	\$250	N/A	Rental assistance. Homeownership not attainable.	6,654 renters
Renters Earning \$10,000 to \$19,999	\$500	\$48,860	Rental assistance. Homeownership not attainable.	7,433 renters
Owners Earning < \$20,000			Potential assistance with home maintenance costs and mortgage payment.	4,681 cost burdened owners
Renters Wanting to Buy				
Low Income Renters (earning approx. \$20,000 to \$39,999)			Finding available stock. Potential downpayment assistance.	11,067 renters v. 1,528 affordable units sold in 2008.
Moderate Income Renters (earning approx. \$40,000 to \$49,999)			Finding available stock. Potential downpayment assistance.	4,846 renters v. 742 affordable units sold in 2008.

Source: BBC Research & Consulting.

According to the Census, an estimated 8,900 renter households who earned less than \$15,000 per year were cost burdened. If the City maintains its projected household growth, extremely low-income renters experience the same household growth as the City overall, and no new units are developed to assist this group, this need will increase to 9,553 renter households in 2012.

The following exhibit shows the needed housing units for Section 8 vouchers, public housing units, and renters and owners by income categories for 2007 and 2012.

**Exhibit III-28.
Future Housing Needs,
City of Lubbock**

Note:

Renter and owner needs are based on the number of households who were cost burdened according to ACS.

Source:

BBC Research & Consulting.

	2007	2012
Renters		
Extremely low Income	8,900	9,553
Very low income	4,903	5,262
Low Income	3,315	3,558
Moderate Income	703	755
High Income	76	82
Owners		
Extremely low Income	3,511	3,768
Very low income	2,034	2,183
Low Income	2,227	2,391
Moderate	1,000	1,073
High Income	1,307	1,403
Subsidized Housing		
Vouchers	852	915
PHA units	370	397

SECTION IV.
Housing and Non-Housing Needs
for Special Needs Populations

SECTION IV.

Housing and Non-Housing Needs for Special Needs Populations

This section discusses the housing and community development needs of special needs populations in the City of Lubbock, pursuant to Sections 91.205, 91.210 and 91.215 of the Local Government Consolidated Plan Regulations.

Due to lower incomes and the need for supportive services, special needs groups are more likely than the general population to encounter difficulties finding and paying for adequate housing, and often require enhanced community services. The groups discussed in this section include:

- Extremely low-income population;
- Persons experiencing homelessness and at risk of homelessness;
- The elderly and frail elderly;
- Persons with disabilities;
- Persons with HIV/AIDS;
- At-risk youth;
- Housing Authority of the City of Lubbock (LHA) residents; and
- Income-Restricted Housing.

The methodology used to gather and analyze information for the housing and non-housing needs assessment involved a variety of tasks including review and analysis of secondary data; and existing studies on the housing needs of special populations including persons who are homeless, as well as interviews with stakeholders and service providers in the City.

Extremely Low Income Populations

Population. HUD provides special tabulations of the 2000 Census, called Comprehensive Housing Affordability Strategy (CHAS) data, to show income constraints for various segments of the population. According to 2000 CHAS data, there were 34,521 low-income households in the City of Lubbock in 2000. The majority of these households—21,318 or about 62 percent—had some type of housing problem. Exhibit IV-1 shows the number of low-income households with housing needs by income range. “Unmet housing needs” are defined by HUD and encompass any housing problem including cost burden, overcrowded conditions or units in substandard condition.

Exhibit IV-1.
Low-Income Households with Housing Problems, City of Lubbock, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low-Income Households	Percent of Total Low-Income Households
Total Households	11,452	9,465	13,604	34,521	100%
With any housing problems	8,898	6,720	5,700	21,318	62%
Cost Burden	8,578	6,228	4,721	19,526	57%
Severely Cost Burden	7,249	2,556	789	10,594	31%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

Low-income renters. Data produced by HUD also provided information on the housing needs of low-income renters by household type (CHAS data). Exhibit IV-2 presents the housing needs data for low-income renters in Lubbock in 2000. The incidence of need—i.e., the proportion of households with housing problems and who are cost burdened—is shown in the following exhibit.

Exhibit IV-2.

Low-Income Renter Households with Housing Problems, City of Lubbock, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low- Income Renter Households	Percent of Total Low-Income Renter Households
Total Renter Households	8,653	5,971	7,375	21,999	100%
With any housing problems	6,888	4,825	3,525	15,238	69%
Cost Burden	6,654	4,472	2,810	13,936	63%
Severely Cost Burden	5,858	1,761	347	7,966	36%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

The wait lists of public housing authorities (PHAs) in the area also demonstrate the need for affordable rental housing for the lowest-income renters: As of October 31, 2008, there were collectively about 289 households on the wait list for Section 8 vouchers and 259 on the wait list for LHA units in Lubbock.¹ The approximate length of the wait for both lists is approximately one and a half years. Waiting lists are opened as needed to insure that eligible applicants are processed and available to occupy vacated housing units and for the issue of Section Housing Choice Vouchers. These low-income renters represent those renters with some of the greatest housing needs in Lubbock, since their other housing options are very limited.

Low-income owners. Exhibit IV-3 presents the CHAS data for low-income owners in Lubbock. Compared to renters, there are fewer owners in all of the income categories that have housing needs, who are cost burdened and severely cost burdened in Lubbock.

Exhibit IV-3.

Low-Income Owner Households with Housing Problems, City of Lubbock, 2000

	Less than 30% of MFI	30% to 50% of MFI	50% to 80% of MFI	Total Low- Income Owner Households	Percent of Total Low-Income Owner Households
Total Owner Households	2,799	3,494	6,229	12,522	100%
With any housing problems	2,015	1,894	2,180	6,089	49%
Cost Burden	1,926	1,754	1,906	5,586	45%
Severely Cost Burden	1,394	790	436	2,620	21%

Note: HUD defines any housing problem as being cost burdened, living in overcrowded conditions, and/or living in units without complete kitchen and plumbing facilities.

Source: 2000 Comprehensive Housing Affordability Strategy (CHAS) data.

¹ These numbers do not account for duplication of households between the voucher and PHA unit waiting lists.

In general, low-income owners need assistance with home repairs and maintenance (especially large homeowner households of 5 or more persons); emergency assistance for mortgage or utilities payments in times of great need; and for cost-burdened owners, financial literacy and, in worst case scenarios, foreclosure prevention and counseling.

Resources. The City of Lubbock’s lowest-income owners and renters are primarily served through assisted-housing programs, which are discussed below.

The City of Lubbock offers a Barrier Free program, designed to assist low-income homeowners in making their homes handicap accessible. Another program is the Emergency Repair program, which assists low-income homeowners to make emergency repairs such as waterlines, sewer lines/private water disposal, electrical systems and other health and safety issues. The HEELP program assists low- and moderate-income families and individuals in making limited exterior repairs and/or to provide energy efficient improvements to the home.

The City also administers a State Weatherization program that assists low-income persons with energy efficiency type repairs such as: attic insulation, doors and windows and a Comprehensive Energy Assistance Program also designed to assist low-income persons with energy assistance.

Persons Experiencing Homelessness and At Risk of Homelessness

This section provides a concise summary of the nature and extent of homelessness in the City of Lubbock. This section also estimates the characteristics and needs of low-income households who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered.

Definition. The Stewart B. McKinney Homelessness Act defines a person experiencing homelessness as “one who lacks a fixed permanent nighttime residence or whose nighttime residence is a temporary shelter, welfare hotel or any public or private place not designated as sleeping accommodations for human beings.” It is important to note that this definition includes those living with friends or relatives on a temporary basis as well as the more visible homeless in shelters or on the streets.

HUD’s definition of homelessness is slightly more comprehensive. In addition to defining individual and families sleeping in areas “not meant for human habitation,” the definition includes persons who:

- “Are living in transitional or supportive housing for homeless persons but originally came from streets or emergency shelters;
- Ordinarily sleep in transitional or supportive housing for homeless persons but are spending a short time (30 consecutive days or less) in a hospital or other institution;
- Are being evicted within a week from private dwelling units and no subsequent residences have been identified and they lack resources and supportive networks needed to obtain access to housing; or
- Are being discharged within a week from institutions in which they have been residents for more than 30 consecutive days and no subsequent residences have been identified and they lack the resources and support networks needed to obtain access to housing.”

This definition demonstrates the diversity of people experiencing homelessness. The numerous locations in which people experiencing homelessness can be found complicate efforts to accurately estimate their total population.

Chronic homelessness. According to the U.S. Department of Housing and Urban Development (HUD) a person who is chronically homeless is defined as “an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years.”

Total population. Estimating the total population of persons experiencing homelessness on a nationwide, statewide or even local level, is challenging due to of the various types of homelessness and difficulties in locating the population. For example, an individual living with friends on a temporary basis could be experiencing homelessness, but would be unlikely to be identified in a homeless count.

A point-in-time (PIT) count completed in January 2008 was overseen by the Homeless Consortium. A total of 524 homeless individuals were homeless in the City of Lubbock. Of these, 183 were staying in shelters, 170 were unsheltered and 189 were staying with family, friends or elsewhere. The Salvation Army reported there were approximately 150 to 160 homeless veterans.

**Exhibit IV-4.
Homeless Population and Subpopulation, City of Lubbock, 2008**

Homeless Population	Sheltered		Un-Sheltered	Total
	Emergency	Transitional		
Homeless Individuals	183		170	353
Homeless Family Units			53 31%	52.7
Number of persons in Families Units				0
Total Persons	183	0	170	353
Homeless Sub Populations	Sheltered		Un-Sheltered	Total
Chronically Homeless				0
Seriously Mentally Ill				0
Chronic Substance Abuse				0
Veterans	160			160
Persons with HIV/AIDS				0
Victims of Domestic Violence				0
Youth (Under 18)	68			68

Source: Homeless County, January 22, 2008.

Through the McKinney-Vento Act, Lubbock Public School schools served 119 students who qualified for assistance because of being in a homeless situation. All received free meals, clothing, transportation, school supplies and medical/dental care.

Characteristics of persons experiencing homelessness. The U.S. Conference of Mayors released the 2008 Hunger and Homelessness Survey Results. The report reveals that on average, cities reported a 12 percent increase in homelessness from 2007 to 2008, with 16 cities citing an increase in the number of homeless families. The lack of affordable housing, poverty and unemployment were cited as the primary causes of homelessness for families. For individuals, the top three causes cited were substance abuse, affordable housing and mental illness.

While the only consistent characteristic of the homeless is the lack of a permanent place to sleep, there are a number of sub-groups that are typically part of the homeless population. These include the following:

- **HIV/AIDS.** National estimates place the proportion of homeless persons who are HIV positive at 15 percent.
- **Substance Abuse.** A HUD study found that 31 percent of homeless individuals who contact shelters, food pantries or other assistance providers have an alcohol problem, 19 percent have a drug problem and 7 percent have both.² Applying these percentages to the estimate of the 542 homeless persons in the City, results in a count of 162 homeless individuals with an alcohol problem.
- **Mental Illness.** HUD estimates that 39 percent of homeless persons who contact an assistance provider are mentally ill.³ Using the above estimate of 524 persons in Lubbock experiencing homelessness in January 2008 would indicate that approximately 200 of those individuals have a mental illness.
- **Victims of domestic violence and sexual assault.** When a woman leaves an abusive relationship, she often has nowhere to go. Lack of affordable housing and long waiting lists for assisted housing mean that many women and their children are forced to choose between abuse at home or the streets. In 2008 the U.S. Conference of Mayors reported an estimated 15 percent of homeless persons were victims of domestic violence. In 2005 the U.S. Conference of Mayors reported an estimated 32 percent of requests for shelter by homeless families were denied in 2005 due to lack of resources.
- **Youth and children.** In many communities, the fastest growing population of persons who are homeless are children and youth.

At risk of homelessness. In addition to those who have experienced homelessness in the past or are captured in a point-in-time estimate of current homelessness, there are individuals and households who are at risk of future homelessness.

Data from the 2007 ACS estimates that 82 percent of renters with incomes less than \$10,000 (5,479 renters) and 92 percent of renters with incomes between \$10,000 and \$20,000 (6,841 renters) are cost burdened by their rent payments. Households are said to be “cost burdened” when the proportion of household income needed to make monthly housing payments exceeds 30 percent. An unexpected hardship such as the loss of a job or an illness can quickly force these individuals into homelessness.

Emergency and transitional housing. Homeless shelters can include emergency overnight housing and longer-term transitional housing. The following exhibit shows the shelters, the services they provide and the type of shelter in Lubbock.

² *National Evaluation of the Housing Opportunities for Persons with AIDS Program (HOPWA)*, ICF Consulting for the U.S. Department of Housing and Urban Development.

³ Ibid.

**Exhibit IV-5.
Homeless Shelters, Lubbock**

Agency	Services	Shelter Type
Alcohol Recovery Center	Shelter for homeless men recovering from alcohol and/or drug addiction.	Transitional
Carpenter's Church		Emergency
Children's Home of Lubbock	A safe haven for abused and neglected children on a moment's notice any time day or night	Shelter for children and for families with children
Cleansing Springs Ministry		Emergency and Transitional
Churches - Lubbock Interfaith Hospitality Network	Emergency and transitional housing only for homeless families with children	Emergency and Transitional
Family Promises - Lubbock Interfaith Hospitality Network	Day shelter for homeless families with children	Day center
IMANI House Inside/Outside		Transitional
Link Ministries		Transitional
Lonnie Gary House		Transitional
Lubbock Faith Center		Transitional
Salvation Army	General emergency housing for all homeless.	
Women's Protective Services	Shelter for men or women who are victims of family violence	Emergency and Transitional
WorkSource of the South Plains	Emergency and transitional housing for families with children Emergency Job Search, program for unemployed workers, and TANF and Food Stamps clients.	n/a

Source: South Plains Homeless Consortium and City of Lubbock.

Emergency shelters are those facilities designed to temporarily house homeless persons who have recently become homeless. They typically offer food, case management, training and employment services to help these persons to live on their own as soon as possible. Emergency shelters are not meant to become permanent residences of homeless people and most cap stays at 90 days.

Transitional housing programs offer temporary but longer-term housing for homeless persons in order to help them transition into employment and economic self-sufficiency. These programs typically offer housing and supportive services for several months up to two years.

Elderly Population

According to 2000 U.S. Census data, there were 22,228 persons over the age of 65 living in Lubbock in 2000, representing about 11.1 percent of the total population. The elderly population in the City is estimated to have increased to 24,095 persons over the age of 65 in 2007,⁴ representing a similar 11.0 percent of the total population. By 2013, the elderly population in Lubbock is projected to increase to approximately 26,300, representing a slightly larger 11.8 percent of the City's population.

Frail elderly are defined for the purposes of this report as individuals age 65 and older with a self-care disability. In 2000, 11 percent of non-institutionalized seniors age 65 and older in Lubbock reported having a self-care disability. In 2007 the percent of senior's with a self-care disability increased slightly to 12 percent, therefore there are approximately 2,800 frail elderly in Lubbock.

⁴ U.S. Census Bureau.

Housing the elderly. Elderly housing can best be described using a continuum of options, ranging from independent living situations to nursing homes with intensive medical and personal care support systems. Common steps along this housing continuum include the following:

- **Independent living.** The elderly may live with relatives, on their own or in subsidized units.
- **Congregate living.** Typically unsubsidized facilities that can be quite expensive for low- and moderate-income elderly. Normally, three meals per day are available, with at least one included in the monthly charge. Organized social activities are generally provided.
- **Assisted living facilities.** 24-hour non-nursing assistance, often including bathing, dressing and medication reminders. These facilities are not medical in nature and typically do not accept Medicaid reimbursement; however, nursing care is sometimes provided through home health care services. These facilities can also be fairly expensive.
- **Nursing homes.** 24-hour nursing care. Services may be generalized or specialized (e.g., for Alzheimer's patients). Nursing homes are less medical intensive than hospitals and accept Medicaid reimbursement.

Independent living is at one end of the housing continuum with little or no services provided. Skilled nursing care with comprehensive services is at the other end. The movement along the continuum is not always smooth and age is not always a factor in the level of care received. However, in most cases, the functional capabilities of an individual decline with age, which results in an increased need for services.

The most recent data on where Lubbock's seniors live are available from the 2007 Census. In 2007, 5 percent of the City's elderly population lived in group quarters, nursing homes included. Of the individuals residing in group quarters in the City, about 60 percent lived in nursing homes; the rest lived in non-institutionalized group housing. This non-institutionalized housing most likely represents the less intensive steps in the housing continuum (i.e., congregate care and assisted living).

Most of the elderly households not living in group quarter settings in Lubbock owned their own homes. As seniors age, their homeownership rates decline: in 2007, the City homeownership rate was 75 percent for seniors 65 years and older, and 49 percent for seniors 85 years and older. Declining homeownership is indicative of both increasing needs for assisted living and the difficulty for individuals to support the burden of homeownership as they age.

There is an increasing likelihood that seniors, particularly women, will live alone as they age. This is due in large part to the longer life expectancies of women. In 2007, of elderly aged 65 years or older and living alone in Lubbock, 1,379 (21 percent) were male and 5,059 (79 percent) were female. In addition, 57 percent of the elderly households living alone were owners and 43 percent were renters.

In most communities, seniors prefer to stay in their own homes as long as possible. If they are nearby, family members can assist with basic care needs, enabling seniors to remain in their homes longer than they would otherwise. However, the increased work demands and the increased transience of the population in recent years have made family assistance more challenging.

Needs of the elderly. Low-income seniors face a wide range of housing issues, including substandard housing, a need for modifications due to physical disabilities as well as a lack of affordable housing.

Substandard housing. HUD's 1999 Elderly Housing Report provides the latest national data available on seniors living in housing in need of repair or rehabilitation.⁵ HUD reported that 6 percent of seniors nationwide lived in housing that needed repair or rehabilitation. Applying this rate to the City of Lubbock, it is estimated that as many as 1,446 elderly residents (6 percent of the City's elderly population) were likely to live in substandard housing in 2007.

Home maintenance can be a burden for many moderate and low-income homeowners. It is a particular problem for elderly people on fixed incomes who need help with small repairs and major maintenance items, such as roof, furnace and air conditioning repairs. A common goal of organizations that work with the elderly is to assist them in any way to keep them in their own homes for as long as possible and prevent premature institutionalization. Typically, when seniors' homes fall into disrepair, it affects not only the elderly residents, but also potential future residents of those homes and the general environment of the surrounding neighborhood.

Disability. In 2007, 45 percent of non-institutionalized elderly persons in Lubbock (10,476 elderly) reported that they had some form of disability (sensory, physical, mental, self-care or go-outside home). Of these persons with a disability, 27 percent (8,073 elderly) reported a self-care disability (e.g., bathing, taking medication) and 46 percent with go-outside-home limitation (e.g., going outside the home alone to shop, or visit a doctor's office).⁶ These incidence rates compare with 16 percent of non-institutionalized residents overall who reported a disability.⁷ Elderly persons with such needs are best housed in accessible housing (including assisted living and nursing home facilities), or need assistance (modifications as well as services) to remain in their homes.

Income constraints. Compounding the needs some seniors face for repair or improvements are the low- and/or fixed-incomes they have available to make those changes. Seniors are estimated to comprise 14 percent of the households in Lubbock earning less than \$10,000 per year in 2007 and 26 percent of households earning between \$10,000 and \$20,000 per year. Nine percent of seniors in Lubbock lived in poverty in 2007.

According to Comprehensive Housing Affordability Strategy (CHAS) data, in 2000, 25 percent of the City's elderly households, or 3,834 households, were cost burdened (paying more than 30 percent of their annual incomes in housing costs). Elderly who own their own homes were much less likely to be cost burdened: 19 percent of owners versus 53 percent of renters spent more than 30 percent of their incomes on housing costs in 2000.

⁵ Department of Housing and Urban Development, *Housing Our Elders: A Report Card on the Housing Conditions and Needs of Older Americans* 1999.

⁶ U.S. Census Bureau, 2007 American Community Survey.

⁷ This statistic refers to the civilian non-institutionalized population.

Data from the 2007 American Community Survey⁸ demonstrated a slightly higher percentage of cost burden among elderly households. In 2007, an estimated 27 percent of elderly households, or 3,530 households, were cost burdened. Elderly renter households were much more likely to be cost burdened than elderly owner households: 50 percent of renters versus 15 percent in 2007.

CHAS data also allows calculation of cost burden among elderly households with mobility and/or self-care limitations, or the frail elderly. According to 2000 CHAS data, 30 percent of one- and two-person frail elderly households, or 1,758 households, had housing problems including cost burden. Once again, renter households were more likely to have housing problems as owner households—58 percent versus 20 percent of frail elderly households in 2000.

Transportation. Transportation may be an additional burden faced by elderly households in Lubbock. The 2007 Census reported that 8 percent of the elderly had no vehicle available to them, which is lower than the state's 12 percent. Lack of access to a vehicle could severely limit access to health care and other services, unless adequate public transit is in place to serve the elderly.

Resources. Given the variety of housing options available to serve the elderly and the privatization of housing development, it is difficult to assess the sufficiency of housing for the City's elderly households without undertaking a comprehensive market analysis. However, the same housing problems that exist for the elderly nationwide are also prevalent in the City of Lubbock. The most pressing issues for middle and high income elderly in the U.S. are finding facilities located in preferable areas with access to public transit and other needed community services. For low-income elderly, the most difficult issue is finding affordable housing with an adequate level of care.

Housing. Various federal and state programs are available to support elderly housing in Lubbock. Numerous federal programs, although not targeted specifically to the elderly, can be used to produce affordable elderly housing. These include CDBG, HOME, Section 8, and public housing. Additionally, there are two federal programs specifically targeted at the elderly. Section 202 subsidizes the development of elderly housing and helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc. The program is similar to Supportive Housing for Persons with Disabilities (Section 811).

Exhibit IV-6 summarizes the specialized housing for the elderly currently licensed and available in Lubbock.

⁸ The U.S. Census Bureau annually completes the American Community Survey. Data Tables include estimates of demographic, social and economic characteristics of people, households and housing units (both occupied and vacant) for every state in the Nation, Puerto Rico, and most areas with a population of 20,000 or more.

Exhibit IV-6.
Licensed Assisted Living, Nursing and Independent Living Facilities, City of Lubbock

Facility	Number of Beds	Certified Alzheimer Capacity	Type
Aberdeen of Wedgewood	14		Assisted Living
Abiding Care	14		Assisted Living
Angel'S Arms Assisted Living	14		Assisted Living
Ashton Of Southhaven Inc	16		Assisted Living
Beehive Homes	14		Assisted Living
Bellecourt South	37		Assisted Living
Bender Terrace	120		Nursing
Bethany House	16		Assisted Living
Brighton Of Wedgewood	14		Assisted Living
C.A.R.E Assisted Living Facility	16		Assisted Living
Cambridge Of Wedgewood	14		Assisted Living
Carillon Assisted Living/Carillon Inc	170	19	Assisted Living/Nursing
Cottage Village Senior Living Community	48		Assisted Living
Covenant Medical Center	75		Nursing
Dover Of Wedgewood	26		Assisted Living
Elmbrook Estates	117		Assisted Living
Golden Age Nursing Home	42		Nursing
Grace House III	16		Assisted Living
Grace House Of Lubbock	16		Assisted Living
Grace House West	16	16	Assisted Living
Heartland House Inc	12		Assisted Living
Heritage Oaks Nursing And Rehabilitation Center	159		Nursing
Lakeridge Rehabilitation And Nursing Center	96		Nursing
Lakeside Rehabilitation And Care Center	93		Nursing
Life/Run – Lifetime Independence For Everyone			Independent Living
Lubbock Health Care Center	120		Nursing
Lubbock Hospitality House Nursing And Rehabilitation Center	117		Nursing
Mackenzie House	58		Assisted Living
Manna Acres	14		Assisted Living
Mary Lugo Adult Foster Care	4		Assisted Living
Mi Casita Care Center	95		Nursing
Mildred & Shirley L Garrison Geriatric Education And Care Center	120	60	Nursing
Promiseland	14		Assisted Living
Quail Ridge Alzheimers Special Care Center	56	56	Assisted Living
Sisters Loving Arms	8		Assisted Living
Southern Specialty Rehab And Nursing	144		Nursing
Southhaven	16		Assisted Living
Southwest Regional Skilled Nursing Center	58		Nursing
Tanglewood Estate	6		Assisted Living
Tanglewood Village	14		Assisted Living
The Marretta Assisted Living	16		Assisted Living
The Phoenix House	10		Assisted Living
The Plaza At Lubbock	132		Nursing
Transitional Learning Center At Lubbock	16		Assisted Living
Whisperwood Nursing & Rehabilitation Center	126		Nursing
Total Beds	2,319	151	

Note: Assisted living facilities are regulated under Health and Safety Code, Chapter 247 and Texas Administrative Code (TAC), Title 40, Part 1, Chapter 92.

Source: Texas Department of Aging and Disability Services.

Some of those seniors in Lubbock who do not reside in group living facilities benefit from affordable housing for the senior population. Lubbock has a couple of housing developments that are designed to serve low-income seniors. Parkview Place and Silver Village are two such places that offer 72 and 100 units, respectively.

The Home Equity Conversion Mortgage Program (HECM) supports repair, rehabilitation and ongoing needs of individuals by allowing elderly homeowners to capture some of the equity they have in their homes through reverse mortgage programs. Individuals who own their homes free and clear, or have very low outstanding balances on their mortgages, are eligible for the program as long as they live in their homes. According to HUD, there are 22 FHA approved HECM lenders and 1 FHA and HUD approved housing counseling agency located in the City of Lubbock. HUD refers homeowners interested in HECM loans to CCCS of Fort Worth, A Division of MMI.

Supportive Services. The Texas Department of Aging and Disability Services oversees regional Area Agencies on Aging (AAAs), which provide services to seniors 60 and older. The South Plains Association of Governments serves as the AAA for Lubbock and 14 other counties. It provides a wide array of services involving nutrition, family caregiver support, legal assistance, long-term care ombudsman, in-home services and benefits counseling.

According to the Texas Department of Aging and Disability Services, there are 2 adult day care centers in Lubbock, which are day activity and health services facilities that address physical, mental, medical and social needs services of elderly persons. Adult Day Programs in Lubbock include Lubbock Adult Day Care Center and the Adults Day Activity and Health Care Center of Lubbock, Inc. Additionally, there are numerous agencies in Lubbock that provide in-home personal care and homemaker services to individuals, namely the elderly, who live independently. These services include assistance in bathing, grooming, hygiene and ambulation, as well as housecleaning, meal preparation and laundry.

Public transportation options for seniors that may not drive a car include Citibus and CitiAccess program. CitiAccess is designed to provide a complementary paratransit service to those individuals determined to be ADA paratransit eligible when these individuals are unable to use the Citibus fixed route service to meet particular trip needs.

Persons with Disabilities

The 2007 American Community Survey reported 16 percent (32,214 persons) of the population in the City of Lubbock had one or more types of disability. Exhibit IV-7 shows the number of persons with disabilities by age in 2007 for the City of Lubbock.

**Exhibit IV-7.
Disability by Age Cohort, City of Lubbock, 2007**

	5 to 15 Years	16 to 20 Years	21 to 64 Years	65 Years and Over	Total	Percent of Total Population
Without any disability	25,435	21,191	105,916	12,878	165,420	84%
With one type of disability	2,875	1,021	7,575	4,272	15,743	8%
With two or more types of disability	1,178	231	8,858	6,204	16,471	8%
Total	29,488	22,443	122,349	23,354	197,634	100%
Percent of population with one or more types of disability	14%	6%	13%	45%	16%	
Percent of population by age cohort with one or more types of disability	13%	4%	51%	33%	100%	

Source: U.S. Census Bureau's 2007 American Community Survey.

The Census’s definition of disability status is based on individuals’ answers to several Census survey questions. According to the Census, individuals have a disability if any of the following three conditions were true: (1) they were 5 years old and over and had a response of “yes” to a sensory, physical, mental or self-care disability; (2) they were 16 years old and over and had a response of “yes” to go-outside-home disability; or (3) they were 16 to 64 years old and had a response of “yes” to employment disability.

The 2000 Census definition of disability encompasses a broad range of categories, including physical, sensory and mental disability. Within these categories are people who have difficulties:

- performing certain activities such as dressing, bathing or getting around inside the home (self-care disability);
- going outside the home alone (go-outside-home disability); or
- working at a job or business (employment disability).

The Census definition of people with disabilities includes individuals with both long-lasting conditions, such as blindness, and individuals that have a physical, mental or emotional condition lasting 6 months or more that makes it difficult to perform certain activities. All disability data from the Census are self-reported by respondents. In 2007, there were 64,638 disabilities reported for persons over the age of five. Exhibit IV-8 lists the disability by type in Lubbock. Physical disabilities are the most common type of disability to have, 9.2 percent of the population had a physical disability.

**Exhibit IV-8.
Type of Disability, City of Lubbock, 2007**

Source:
U.S. Census Bureau, 2007 American Community Survey.

	Total Number of Disabilities	Percent of Total Population
Employment disability	8,766	6.1%
Go-outside-home disability	8,185	4.9%
Mental disability	13,628	6.9%
Physical disability	18,232	9.2%
Self-care disability	6,179	3.1%
Sensory disability	9,648	4.9%

Because many people with disabilities have a limited ability to work for pay, they are limited in their ability to generate earnings and often live on fixed incomes. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has necessary accessibility improvements and is conveniently located near transit and other services is often very challenging for persons with disabilities.

Persons with physical disabilities. Physical disabilities are the most common in the City, representing 28 percent of all disabilities.

Resources. In determining the resources available to people with physical disabilities in Lubbock, it should be noted that individuals may have access to the following federal and state supportive programs to help meet their housing needs.

Supplemental Security Income (SSI) is a federal support program that is available to people who have disabilities as well as limited income and resources. The recent ***Out of Reach*** study (discussed in Section III) for Lubbock found that an individual earning Social Security Income (SSI) in Lubbock (\$637 per month) would only be able to afford a rental unit priced at \$191. A market rate studio in Lubbock would cost \$437 per month, more than would be affordable for SSI recipients in 2008.

Medicaid can be used by individuals in nursing homes or hospital care. Medicaid waivers make Medicaid available for home- and community-based services, such as transportation. They cannot be used to cover the cost of housing, although up to \$10,000 can be used for environmental modifications (i.e., ramps, handrails, etc.).

The City of Lubbock's Barrier Free program is designed to assist citywide, low-income homeowners in obtaining handicap accessible items within single-family structures. Eligible repairs include building/installing wheelchair ramps, grab bars, accessible showers, to name a few.

Transportation for the physically disabled is provided Citibus and CitiAccess. CitiAccess is designed to provide a complementary paratransit service to those individuals determined to be ADA paratransit eligible when these individuals are unable to use the Citibus fixed route service to meet particular trip needs.

The majority of persons with physical disabilities live independently or with family members or friends. For those wanting to live independently, there are housing resources available, although they may be limited. Approximately five percent of the Housing Authority of the City of Lubbock's units comply with ADA. If a resident needs modifications done to their apartment the Housing Authority of the City of Lubbock will complete these when requested.

Housing needs. According to the 2000 CHAS table of Housing Problems Output for Mobility & Self Care Limitation for the City of Lubbock, 35.2 percent of households with mobility and self care limitations⁹ have housing problems or 4,800 households.

Persons with Severe Mental Illness. The Center for Mental Health Services (CMHS) defined a Severe Mental Illness (SMI) as a "diagnosable mental, behavioral or emotional disorder that met the criteria of DSM-III-R and that has resulted in functional impairment which substantially interferes with or limits one or more major life activities." An SMI can only be diagnosed for adults; the equivalent diagnosis for children 17 and under is a severe emotional disorder (SED).

Total population. According to the Texas Department of Mental Health and Mental Retardation Strategic Plan for Fiscal Years 2003-2007, approximately 19 percent of the population aged 18 to 64 will experience some diagnosable mental disorder (as defined by the Diagnostic and Statistical Manual, IV), excluding substance abuse disorders, during a lifetime. The more serious mental illnesses have been estimated at between 2.6 percent and 2.8 percent of adults. Applying those percents to the Lubbock population reveals that an estimated 4,300 to 4,630 adults have a serious mental illness.

⁹ Mobility or Self Care Limitations: This includes all households where one or more persons has 1) a long-lasting condition that substantially limits one or more basic physical activity, such as walking, climbing stairs, reaching, lifting, or carrying and/or 2) a physical, mental, or emotional condition lasting more than 6 months that creates difficulty with dressing, bathing, or getting around inside the home.

According to the 2007 ACS, 13,628 persons in Lubbock had some sort of mental disability. The age group with the highest rate of mental disability was seniors 75 and older, of which 18 percent had a mental disability, compared with 8 percent of seniors 65 to 74 years old. The rate of mental illness in age groups below 65 ranged from 3 percent to 12 percent, with 12 percent of persons ages 5 to 15 years having a mental disability.

Outstanding need. According to the Substance Abuse and Mental Health Administration's (SAMHSA) 2006 Texas Mental Health National Outcome Measures, approximately 90 percent of adults with SMI are served in Texas. Applying this incidence rate to the previously mentioned estimated adult SMI population in Lubbock (4,300 to 4,630), approximately 3,890 to 4,190 of Lubbock's adult population is served. Therefore leaving a gap of 410 to 440 adults not served in Lubbock.

According to service providers and the community in Lubbock, transitional housing and affordable housing options for persons with mental illness is needed in Lubbock. Housing has always been an issue for persons with mental illness. It was also suggested there was a lack of affordable rental units in Lubbock for lower income households. However, many people with severe mental illness do not have special housing or service needs. They are able to live independently or with family members and may or may not receive state or federally subsidized outpatient treatment.

In addition to housing needs, persons with mental illness typically need supportive services that may include clinical and rehabilitation services, skills training relating to employment and housing, prescribing and monitoring medications used to treat mental illnesses, preparing a person to manage his or her own finances, psychiatry services and therapy and support groups.

The National Alliance on Mental Illness (NAMI) released a report in March 2006 on the nation's mental health care system. The United States earned a national average grade of "D" in the first state-by-state analysis in more than 15 years. Texas received an overall grade of C, although the state was praised for innovations in the Texas Medication Algorithm Project (TMAP) model; disease management strategy for serious mental illnesses; state-mandated jail programs in all counties; and leadership in reducing use of restraints and seclusion.

"Urgent needs" identified for Texas in the report included:

- Funding and
- Inpatient beds

Resources. Lubbock Regional MHMR Center (LRMHMRC) provides services for adults, children and adolescents who have a diagnosis of mental illness, developmental disabilities or substance abuse. As the state designated mental health and mental retardation authority for Lubbock, Lynn, Cochran, Crosby and Hockley counties, the Center has authority and responsibility for: planning policy development; coordination, development and allocation of resources; and oversight of mental health and mental retardation services.

Sunrise Canyon Hospital is the only community-based hospital of its kind in Texas, operated by and integrated within the other programs of a community mental health center, Lubbock Regional MHMR Center. Sunrise Canyon Hospital is a psychiatric facility for short-term crisis stabilization. The 30-bed hospital is an adult inpatient treatment facility at which we provide psychiatric evaluation, rehabilitation services, and comprehensive discharge planning for people who have a mental illness and/or who are experiencing a serious psychiatric crisis.

Persons with Substance Abuse Disorders. The U.S. Department of Health and Human Services, through its Substance Abuse and Mental Health Services Administration (SAMHSA), tracks substance abuse prevalence at the state level. According to SAMSHA’s 2005-2006 National Household Survey on Drug Use and Health (NHSDUH), and using population data from the Census, the statewide prevalence rate for alcohol or illicit drug dependence or abuse in Texas is 9.2 percent for persons age 12 and older. Applying this estimate to Lubbock’s 2007 population 10 years and over, an estimated 17,282 persons would have had some form of substance abuse problem.

The statistics also showed that 8.4 percent of Texas’s population ages 12 and older had used marijuana one or more times in the last twelve months, 4.8 percent had used nonmedical pain relievers one or more times in the past 12 months and 2.4 percent had used cocaine one or more times in the last twelve months. These statewide usage rates for persons 10 years and over translate to citywide estimates of 15,750 marijuana users, 8,980 nonmedical pain reliever users and 4,555 cocaine users in Lubbock. The percentage of individuals addicted to these substances is probably lower than the percentage of people reporting usage.

Outstanding need. The 2005-2006 National Household Survey on Drug Use and Health (NHSDUH) estimates that 2.5 percent of the population 12 years and over in Texas need but are not receiving treatment for illicit drug use. Applying the percentage to the population in Lubbock, approximately 4,610 persons need and are not receiving treatment for illicit drug use. The same study also estimates that 7.7 percent of Texas residents age 12 and over need but are not receiving treatment for alcohol use. Using this same incidence rate, approximately 14,450 Lubbock residents age 12 and over need but do not receive treatment for alcohol abuse.

Resources. According to the Texas Department of State Health Services, there are 10 different organizations in Lubbock offering drug and alcohol treatment programs, as shown in Exhibit IV-9. Treatment at these facilities can be outpatient or residential, voluntary or involuntary, and many cater to a certain demographic (youth, women, homeless, etc.).

**Exhibit IV-9.
Substance Abuse
Facilities, City of
Lubbock**

Source:
Texas Department of State
Health Services.

Facility	Residential Beds	Outpatient Slots
Billy Meeks Center	70	30
Billy Meeks Center	0	30
Community Living Ctr./Billy Meeks Phase II	0	80
Intensive Outpatient Program	0	24
Managed Care Center for Addictive/Other Disorders, Inc.	15	40
Managed Care Center, Inc.	0	90
MASH (MCC Residential Programs)	48	0
Plainview Serenity Center, Inc.	0	50
Ranch at Dove Tree, LLC, The	44	20
Walker Houses	22	0
Total	199	364

As mentioned previously, the Lubbock Regional MHMR Center (LRMHMRC) provides services for adults, children and adolescents who have a diagnosis of mental illness, developmental disabilities or substance abuse.

Support groups for persons facing alcohol or drug abuse problems are also offered in Lubbock, such as Alcoholics Anonymous and other organizations. Some Lubbock organizations serving the homeless offer special rehabilitation programs for homeless individuals with substance abuse issues. The Alcohol Recovery Center serves men who are recovering from some type of substance abuse.

Persons with Developmental Disabilities. According to the Texas Council for Developmental Disabilities, a developmental disability is a severe, chronic disability, either mental and/or physical, that starts before the age of 22. A few examples include autism, cerebral palsy, a combination of visual and hearing disabilities, mental retardation, mental illness, traumatic brain injury and epilepsy. Individuals can have developmental disabilities when they are born or acquire them before their 22nd birthday, during "the developmental years." Developmental disabilities usually continue indefinitely and limit a person's participation in three or more of the following major life activities:

- self-care,
- mobility,
- language,
- learning,
- self-direction,
- independent living, and
- financial self-sufficiency.

The term is applied to infants and young children, from birth to age 9, who have substantial developmental delay or specific condition which probably will result in developmental disabilities if services are not provided.¹⁰

Total population. The Administration on Development Disabilities (ADD) estimates there are nearly four million Americans, or 1.4 percent of the total population, with a severe developmental disability. Applying this percentage to the City of Lubbock's 2007 population, approximately 3,055 residents would have a developmental disability.

The Centers for Disease Control and Prevention (CDC) estimates that about 17 percent of U.S. children under 18 years of age have a developmental disability. Applying this incidence rate to the population of children in Lubbock would suggest that approximately 8,990 children have some form of physical, cognitive, psychological, sensory or speech impairment. This estimate is higher than the ADD estimate as it includes non-severe developmental disabilities. Additionally, the CDC estimates that approximately 2 percent of school-aged children in the U.S. have a serious developmental disability, such as mental retardation or cerebral palsy and need special education services or supportive care. Applying this percentage would indicate that approximately 732 school age children in the City of Lubbock have a serious developmental disability.

The Institute on Community Integration at the University of Minnesota estimates that 33 percent of persons with developmental disabilities live below the poverty level. Applying this to the 2007 estimation of the number of persons with developmental disabilities living in Lubbock, an estimated 1,008 persons in Lubbock with developmental disabilities live below the poverty level and are likely in need of housing assistance.

¹⁰ ***Developmental Disabilities Assistance and Bill of Rights Act (DD Act) of 2000 (P.L. 106-402).***

Resources. The Lubbock Regional Mental Health and Mental Retardation (MHMR) Center provides support and services to eligible individuals with developmental disabilities, among other services. Lubbock Regional MHMR Center manages a network of residential and support services for people with mental retardation. All individuals found eligible for services will be given a choice of providers, and be assisted by a service coordinator to develop a plan for services.

Lubbock has several residential group homes that serve persons with developmental disabilities. These group homes typically provide 6 beds for developmentally disabled individuals each. Exhibit IV-10 lists all of the intermediate care facilities and the State facility registered with the State of Texas for persons with developmental disabilities in the City of Lubbock. Currently, there are 562 spaces at Lubbock care facilities for persons with developmental disabilities.

**Exhibit IV-10.
Intermediate Care Facilities for the Mentally Retarded
and the State Mental Retardation Facility, City of Lubbock**

Facility	Beds	Owner Type	Owner
2503 Ash Avenue	6	For-profit Corporation	Calab Inc
41st Street Community Home	6	Limited Partnership	Educare Community Living Limited Partnership
5735 Dartmouth Drive	6	For-profit Corporation	Calab Inc
5th Street Community Home	6	Limited Partnership	Educare Community Living Limited Partnership
7409 Richmond Ave	6	For-profit	Calab Inc
97th Street Community Home	6	Limited Partnership	Educare Community Living Limited Partnership
Abundant Living	6	Sole Proprietorship	
Agnes Dent Homes I	6	Sole Proprietorship	
Agnes Dent Homes III	6	Sole Proprietorship	
Caprock	6	For-profit Corporation	Rock House Of Midland Inc
Hoffman House	6	For-profit Corporation	Westview Residential Services Inc
Juneau Community Home	6	Limited Partnership	Educare Community Living Limited Partnership
Lubbock Regional MHMR 2 East	6	Other (unlicensed)	Lubbock Regional MHMR Center
Lubbock Regional MHMR 5	6	Other (unlicensed)	Lubbock Regional MHMR Center
Lubbock Regional MHMR Center 1 30th St	6	Other (unlicensed)	Lubbock Regional MHMR Center
Lubbock Regional MHMR Center 3 Central	6	Other (unlicensed)	Lubbock Regional MHMR Center
Lubbock Regional MHMR Center 4 West	6	Other (unlicensed)	Lubbock Regional MHMR Center
Lubbock State School	436	State	DADS
Mosaic	6	Non-profit Organization	Mosaic
Mosaic	6	Non-profit Organization	Mosaic
Mosaic	6	Non-profit Organization	Mosaic
Mosaic	6	Non-profit Organization	Mosaic
Total Beds	562		

Source: Texas Department of Aging and Disability Services (DADS).

As an alternative to care facilities, persons with developmental disabilities can receive services from Adult Day Programs, which provide health and social services, individual therapeutic and psychological care on a daily basis.

Nationwide, there is a trend away from institutionalized care and toward smaller, more flexible service provision. Small group and foster homes are the preferred arrangement for many developmentally disabled individuals. Because persons with developmental disabilities sometimes have limited abilities to work and lower incomes, it can be difficult for them to purchase housing. Mobile homes are often the most affordable homeownership product. Traditional housing programs often do not serve the new model of housing for persons with developmental disabilities (several adults living together), as they favor family over non-family arrangements.

Persons with HIV/AIDS

The Centers for Disease Control and Prevention (CDC) analysis revealed that there were more than a million people—an estimated 1,106,400 adults and adolescents—living with HIV infection in the United States at the end of 2006 (95 percent Confidence Interval: 1,056,400–1,156,400), and that gay and bisexual men of all races, African Americans, and Hispanics/Latinos were most heavily affected. This is approximately 0.37 percent of the nation's population, currently living with HIV/AIDS, with approximately 56,300 new HIV/AIDS infections occurring 2006.¹¹ Applying this percentage to Lubbock's 2007 population, approximately 800 residents would have been living with HIV/AIDS.

The Texas Department State Health Services also collects data on the number of HIV and AIDS cases reported and presumed living to monitor trends in the HIV/AIDS epidemic by processing HIV/AIDS case reports and conducting research. According to the 2006 HIV/STD Program Annual Report, there were 60,571 known persons living with HIV/AIDS (PLWHA) in Texas in 2006, a 33 percent increase over the number in 2002 (45,550). Over the past five years, the number of new diagnoses decreased slightly from 5,364 in 2002 to 4,621 in 2006.

According to the Texas HIV/AIDS annual and quarterly reports, Lubbock County has approximately 320 persons living with HIV/AIDS as of March 31, 2008.

Outstanding need. Providers of services to people with HIV/AIDS estimate that between 30 and 50 percent of the number of people with HIV/AIDS are in need of housing. According to the advocacy group AIDS Housing of Washington, 65 percent of people living with HIV/AIDS nationwide cite stable housing as their greatest need next to healthcare. The organization also estimates that one-third to one-half of people living with AIDS are either homeless or in imminent danger of losing their homes. Given these national statistics, it is estimated that 95 to 160 persons living with HIV/AIDS in Lubbock require housing assistance.

Barriers to housing. In addition to living with their illness and inadequate housing situations, persons with HIV and AIDS in need of housing face a number of barriers, including discrimination, housing availability, transportation and housing affordability. The co-occurrence of other special needs problems with HIV/AIDS can make some individuals even more difficult to house. For example, an estimated 20 percent of people currently living with HIV/AIDS use or abuse substances other than their own prescription medicine, and 36 percent have abused substances in the past. The incidence of mental illness among the HIV/AIDS community is also high. Approximately 17 percent of people currently living with HIV/AIDS have a persistent mental illness; 5 percent have AIDS-related dementia. Because of frequent concurrence of substance abuse and mental illness with HIV/AIDS, housing providers often struggle to serve this population.

¹¹ Centers for Disease Control and Prevention, New Estimates of U.S. HIV Prevalence, 2006.

Resources. The Texas Department of State Health Services HIV/STD Program is dedicated to preventing the spread of HIV and other STDs while minimizing complications and costs. This is achieved primarily through education, prevention counseling, screening and testing, partner elicitation and notification, and the provision of medical and social services. While some of these services are directly provided, most are provided through contracts with community-based agencies.

Organizations that serve the Lubbock community include: Catholic Family Service, Central Lubbock Church of Christ, City of Lubbock Health Department, Managed Care Center for Addictions and Other Disorders, Planned Parenthood Association of Lubbock, South Plains Community Action Association, Inc.—Project CHAMPS and the Texas Department of State Health Services - Public Health Region 1. Each of these organizations provide a variety of services such as HIV testing, prevention counseling, health education/risk reduction, and HIV prevention education to name a few.

At-Risk Youth

There are three segments of the population of youth in Lubbock who have potential housing and supportive service needs: youths aging out of the foster care system; older youth transitioning to adulthood with uncertain future plans; and youth who are homeless.

According to the National Runaway Switchboard, each year they receive more than 100,000 phone calls from youth and concerned adults who are reaching out for help. In 2007, NRS handled 176,609 calls. They report that one out of every seven children will run away before the age of 18, and that there are between 1.6 and 2.8 million youth who run away in a year in the United States. In addition, 40 percent of youth in shelters and on the street have come from families that received public assistance or lived in publicly assisted housing.

Youth exiting the foster care system. At age 18, many youth “age out” of the foster care system, social services and the juvenile justice system and typically, the foster care system expects youth to live on their own at age 18. Often, youth in foster care do not get the help they need with high school completion, employment, accessing health care, continued educational opportunities, housing and transitional living arrangements, which can lead to longer-term housing and supportive service needs.

Some researchers have also looked at state-level outcomes for youth who age out of the foster care system. A six-year, quantitative longitudinal study evaluated the efficacy of independent living services delivered to youth in Idaho who aged out of care between 1996 and 2002. The study found pregnancy and birth rates among this population as high as 63 percent in 2002, homelessness as high as 32 percent in 1998, and dependency on social services as high as 79 percent in 2002.¹²

Youth who are homeless or at risk of homelessness. According to the National Coalition for the Homeless, homeless youth are individuals under the age of eighteen who lack parental, foster, or institutional care. These young people are sometimes referred to as “unaccompanied” youth. The homeless youth population is estimated to be between 500,000 and 1.3 million young people each year (Center for Law and Social Policy, 2003). According to the U.S. Conference of Mayors, unaccompanied youth account for 3 percent of the urban homeless population, (U.S. Conference of Mayors, 2005).

¹² *Youth Exiting Foster Care: Efficacy of Independent Living Services in the State of Idaho*, Brian L. Christenson, LSW.

Youth with uncertain futures. According the Kids Count by the Annie E. Casey Foundation, an estimated 8 percent of Texas teens are high school dropouts and 9 percent are not attending school and not working in 2007. This is similar to the national statistics of 7 percent of teens who are high school dropouts and 8 percent are not attending school and not working. Applying this percentage to the City of Lubbock's 2007 same population, approximately 1,462 teens are considered high school dropouts and 1,644 are not attending school and not working.

Resources. There are several organizations in Lubbock that provide youth programs in the City of Lubbock including the YWCA, Boys and Girls Club, Big Brothers Big Sisters, to name a few.

The Housing Authority of the City of Lubbock (LHA) Residents

The needs of public housing residents in Lubbock are generally: health, social, education, employment and training, livable wage- and income-related. The majority of LHA residents—as well as Section 8 voucher holders—have incomes of less than \$20,000. As demonstrated in the gaps analysis conducted in Section III, the private market does not provide housing to accommodate households in this income range. If these households did not have access to public housing, Housing Choice Vouchers and Section 8 programs (Project Based Assistance) they would be cost burdened, most likely severely cost burdened.

Since the voucher holders are housed, their greatest needs are related to their inability to earn sufficient incomes to access private-market, permanent housing or homeownership opportunities. Approximately 8 to 13 percent of public housing residents are seniors and/or disabled. These individuals have limited potential to increase their incomes and are likely to continue needing assisted housing as they age in place. For the remainder of LHA residents, education, job training and access to jobs that pay a living wage, is necessary to help them become more self-sufficient. These residents may encounter competition in the workforce from young persons who are willing to work for lower wages in exchange for experience, and more often may be more qualified and highly educated than PHA residents. In addition, a high percentage of the public housing clients are single mothers. Therefore deeply subsidized childcare is needed to help these single parents who are LHA residents receive job training and work.

LHA offers its residents several programs to assist them with family self-sufficiency, education, employment and training, as well as homeownership. These programs include:

- **Section 8 Home Ownership Program** allows eligible residents to use their Section 8 voucher for a home purchase. A goal is to repair the credit histories of the residents. Five to 6 homes have been purchased to date. Due to a decrease in funding this program has not been a successful and initially planned.
- **Family Self Sufficiency Program** offers assistance to families who are interested in working towards self-sufficiency, employment and career goals, financial stability, and homeownership. Currently there are approximately 140 participants in the program. Families with a Section 8 voucher sign a 5 year contract that establishes goals and creates a savings plan. The LHA would like more funding in order to assist more people through this program.

Finally, many residents have social service needs, including substance abuse treatment, which PHAs generally do not provide and must coordinate these services through community-based organizations. It is imperative that all of these resources—job training and available employment, affordable child care, transportation and social service supports—be accessible and in place to help the PHA residents become self-sufficient.

Disproportionate need. An examination of CHAS data for 2000 found that disproportionate need exists for low-income large families who are renters, as they tend to have higher incidences of housing problems. For owners, a disproportionate need also exists for large families, who experience housing problems.

Income-Restricted Housing

Low-income residents in the Lubbock and persons with special needs have difficulty finding affordable housing in the private market. As noted in Section III, Lubbock’s lowest-income renters, who make up 18 percent of Lubbock’s renter population, have extreme difficulty finding rental units that are affordable to them. As noted in Section III, in 2007, about 6,654 renter households in the City of Lubbock—18 percent of all renter households—earned less than \$10,000.

Lubbock has approximately 3,969 affordable units and rental assistance vouchers to serve households earning less than \$10,000 per year, leaving a gap of 2,685 underserved households. According to the Census, all of the renters earning less than \$10,000 were cost burdened. To avoid being cost burdened, Lubbock’s lowest-income renters must seek assisted housing that is provided by Public Housing Authorities and nonprofit housing providers.

Public housing authority. LHA is the public housing authority in the City of Lubbock. In addition to owning and operating public housing units and administering Section 8 vouchers, the housing authority is engaged in affordable housing development and manages many affordable rental developments in the City of Lubbock.

Numbers and wait lists. Exhibit IV-11 shows the number of affordable and public housing units owned and operated by LHA, the number of Section 8 Housing Choice Vouchers administered by LHA and the number of affordable rental units they manage. It also contains information on wait lists for vouchers and public housing units. All data are as of October 31, 2008.

**Exhibit IV-11.
Vouchers and Units Administered by
the Housing Authority of the City of
Lubbock, 2008**

Source:
Housing Authority of the City of Lubbock.

	Total Units	Waiting List
Section 8 Housing Choice Vouchers	852	289
Public Housing Units	370	259
Park Meadows (LIHTC)	112	
Park Meadows II (LIHTC)	88	
Stone Hollow (LIHTC)	<u>144</u>	
Total	1,566	548

LHA provides vouchers to 852 households in Lubbock. They also own and manage 370 affordable rental units and manage 344 units. The number of vouchers and units are inadequate to meet demand, as evidenced by the 289 households on the wait list for Section 8 vouchers and 259 households on the wait list for public housing units.

Once a household puts their name on a wait list for a voucher or public housing units they typically wait one to one and one half years for a voucher or unit. Waiting lists are opened as needed to insure that eligible applicants are processed and available to occupy vacated housing units and for the issue of Section 8 Housing Choice Vouchers.

As of May 2009, there was a five percent vacancy rate among all Public Housing units and no vacancies among Section 8 units. The waiting list is 328 households for Public Housing units and 189 households for Section 8.

Location of units. Exhibit V-13 (on page 25) shows the location of the LHA's affordable rentals along with other income restricted units in the City. The LHA public housing units are scattered across the City of Lubbock. These units appear to be located close to public transportation and supportive services in the City.

Location of vouchers. Recipients of Section 8 Housing Choice Vouchers are able to live in the community of their choice, as long as they can locate housing that will accept a voucher which is within their rent price range. LHA reports there is no particular area in Lubbock where voucher recipients rent units and are a mix of multifamily and single family homes.

Demographics of clients. A review of the demographics of the public housing *clients* served by LHA showed the following:

- The majority of residents are female (60 percent), not elderly (92 percent) and not disabled (87 percent).
- Public housing residents are also mostly White (63 percent) and half are Hispanic or Latino.

Income-restricted units. The following contains a comprehensive inventory of all housing units in Lubbock that are subsidized or otherwise income-restricted for low- and moderate-income households. There are 2,664 income-restricted units (including public housing units) and 852 Section 8 vouchers in Lubbock, or 3.7 percent of all housing units in Lubbock.

Exhibit IV-12 lists the income-restricted units in Lubbock as of 2008.

**Exhibit IV-12.
Income-Restricted Rental Units, City of Lubbock, 2008**

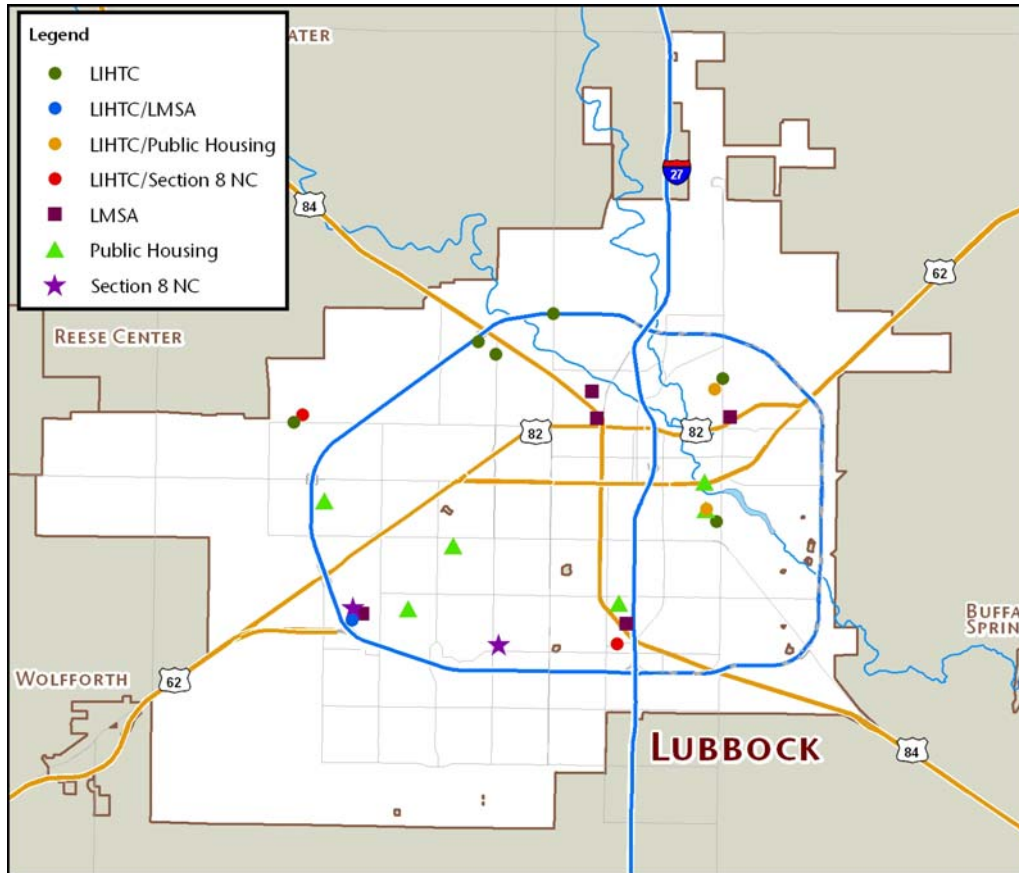
Development	Income Restricted Units	Population Served	Type
Section 8 Housing Choice Vouchers	852	General	Section 8 HCV
Apartments 36 South	36	General	Public Housing
Apartments 96 West	96	General	Public Housing
Behner Place	82	General	Public Housing
Cantibury Pointe	108	General	LIHTC
Casa Orlando	70	Family	LMSA
Castle Garden Apartments	152	General	LIHTC
Cherry Point Homes	71	General	Public Housing
Cornerstone Homes	109	Family	LMSA
Cricket Court	126	Family	LMSA
Garden Apartments	62	General	LIHTC/Section 8 NC
Greenfair Park Apartments	120	General	LIHTC
High Plains Apartments	50	General	LIHTC/Section 8 NC
Hillcrest Manor Senior Community	200	Elderly	LIHTC
Homestead Apartments	40	Elderly	LMSA
Mary Myers Senior Complex	53	Elderly	Public Housing
Park Meadows	112	General	Public Housing
Park Meadows II (or Park Meadows Villa)	120	General	LIHTC/Public Housing
Parkview Place	72	Elderly	Section 8 NC
Residences at Shadow Hills	126	Elderly	LIHTC
Silver Village	100	Elderly	Section 8 NC
South Plains Apartments	144	General	LIHTC/LMSA
Stone Hollow Village	144	General	LIHTC/Public Housing
Villa Del Norte Apartments	55	Family	LMSA
Windcrest Estacado (or Estacado Village)	208	General	LIHTC
Windcrest Village	<u>208</u>	General	LIHTC
Total Units	3,516		

Note: LIHTC = Low Income Housing Tax Credits, LMSA = Loan Management Set-Aside, Section 8 NC = Section * New Construction.

Source: U.S. Department of Housing & Urban Development, Texas Department of Housing and Community Affairs and Housing Authority of the City of Lubbock (LHA).

Exhibit IV-13 shows where the income-restricted units are located in the City, but it does not include the Section 8 vouchers. Most of these units scattered across the City.

Exhibit IV-13.
Location of Income Restricted Rental Units, City of Lubbock



Note: Section 8 Housing Choice Vouchers are not included. LIHTC = Low Income Housing Tax Credits, LMSA = Loan Management Set-Aside, Section 8 NC = Section 8 New Construction.

Source: U.S. Department of Housing & Urban Development, Texas Department of Housing and Community Affairs and Housing Authority of the City of Lubbock (LHA).

SECTION V.
Housing and Community Development Needs

SECTION V.

Housing and Community Development Needs

This section discusses Lubbock's housing and community development needs, as identified by citizens, public service agencies and government officials through stakeholder consultation, public meetings and a review of community development resources. The section also summarizes other non-housing areas that help make the City a desirable community to live. This section addresses the requirements of Sections 91.205, 91.210, and 91.215 of HUD's Consolidated Plan Regulations.

The Citizen Participation Plan appendix provides the City of Lubbock's Citizen Participation Plan, public and focus group meeting materials and public comments received prior to and during the 30-day public comment period.

Local Input on Housing and Community Development Needs

The City of Lubbock conducted a citizen participation process to elicit input regarding housing and community development needs. That process consisted of three major parts:

- Eleven interviews with key persons who are knowledgeable about the housing and community development needs in the City were conducted;
- Public meetings including one public meeting, two neighborhood meetings and one stakeholder meeting held at City Hall during the development of the Consolidated Plan; and
- A public hearing to be held during the 30-day public period.

The 30-day comment period will begin on May 21, 2009 and end on June 22, 2009. The public will be asked to provide written public comments about the draft Consolidated Plan. After reviewing and editing the draft plan, City staff and the Community Services Board will submit the revised draft to City Council for approval on June 11, 2009.

Public, neighborhood and focus group meetings. One public meeting, one focus group meeting and two neighborhood meetings were held to receive public input into the Consolidated Plan. The public meeting was open to the general public, the focus group was targeted to housing and community development stakeholders in the community and the two neighborhood meetings were held in the Cavazos and Mae Simmons neighborhoods.

A total of 43 participants attended the public meeting and the focus group meeting. Exhibit V-1 presents participation totals by meeting.

**Exhibit V-1.
Public Meeting and Focus Group Meeting Participants,
October 28, 2008**

Participants	
Focus Group Meeting	26
Public Meeting	17
Total	43

Each meeting included a summary of the purpose of the Consolidated Plan, descriptions of the HUD programs administered by the City, a summary of how the City has historically allocated the HUD grants and exercises with feedback opportunities. The exercises were designed to get the participants to brainstorm community needs and strategies they believe the City should use to address the needs. In addition, a worksheet was distributed during the meetings asking the participants to prioritize activities and allocate the funding of potential activities that could be undertaken with the HUD grants.

Housing needs identified. Meeting participants were asked to identify the top housing needs in their community. The following shows the identified needs as suggested by the groups that attended the public meetings. The needs are listed in order of priority, as determined by the participants (the higher priority needs are mentioned first).

- **Home rehabilitation and weatherization.** The need for improved housing condition was mentioned in both meetings, especially for repairs to roofs, insulation and windows. Public meeting participants from the Arnett Benson neighborhood repeatedly responded that home rehabilitation and weatherization was needed in their community.
- **Emergency home repair.** Participants mentioned there was a need to provide assistance to owners who have emergency home repairs that may include the furnace, plumbing, gas line and who need assistance to pay for the repairs. The senior, disabled and moderate-income households were specifically mentioned as populations who have this need.
- **Low-income rental housing.** Participants felt persons earning below 30 percent of the median household income were unable to find affordable and safe rental units.
- **Emergency rent and utility assistance.** The need to assist households with emergency rent, mortgage or utility assistance was seen as need in Lubbock. Service providers suggested more funding go to help keep people in their homes and also placed this need in their top three.
- **Infill housing**
- **Accessible housing for persons with disabilities.** Housing that allows persons with disabilities to live safely and comfortably was another housing need discussed at the meetings. One participant suggested the Consolidated Plan needs to target the needs of persons with disabilities by creating a points scale that would give more points to activities that assist people with disabilities achieve accessible housing.
- **Downpayment assistance and credit counseling**

Community/economic development needs identified. Meeting participants were then asked to identify the top community and economic development needs in their community. The following shows the identified needs as suggested by the groups that attended the meetings. The needs are listed in order of priority, as determined by the participants (the higher priority needs are mentioned first).

- **Focus on blighted/target areas.** This was a top need of the public meeting. Improved public infrastructure, housing and utility assistance in these areas of town are needed. Alley improvements were also mentioned as way to promote safety and better neighborhoods.
- **Youth programs.** After school programs that focus on education and skills enhancement are needed in Lubbock. Childcare that is affordable and good quality was also mentioned as a need.
- **Code enforcement.** Code enforcement was mentioned in three of the four meetings with varying levels of priority. Neighborhoods need strong code enforcement to help keep them safe and to deter blight. A couple of codes issues include roofs and fence violations.
- **Public parks and recreational areas.** Areas such as public parks and recreation areas are needed to promote healthy living. These places should be safe and easily accessible to the community.
- **Public infrastructure.** Improved public infrastructure, which includes accessible sidewalks is needed in Lubbock.
- **Senior programs.** It was mentioned that programs and opportunities for the senior population are needed. This may include social activities or else job training for those who need to reenter the work place.
- **Job training.** Participants in the public meeting mentioned that opportunities for the public to develop more job-related skills were needed. This may include vocational training.
- **Small business loans/assistance.** Participants felt that start-up capital and ongoing investment were needed for small businesses. It was also suggested that façade improvements for businesses on the west side of University are needed.
- **Transportation.** Funding to increase the number of public transportation routes and also to provide financial assistance to those who cannot not afford to use the bus is needed.

Homeless needs identified. Organizations serving homeless populations with special needs each considered the population they specifically serve to have critical affordable-housing needs. The following are the top needs identified.

- **Outreach.** A marketing/outreach campaign that makes the community aware of the services and assistance that is available.
- **More homeless shelters.** There is a need for more shelters. It was suggested to use vacant buildings as temporary or permanent shelters.
- **Homeless prevention.** Services and assistance that focus on preventing persons from becoming homeless. This may include prevention assistance such as emergency rental and utility assistance.

- **Transitional housing.** More transitional housing is needed in general but also specific populations that include persons with criminal backgrounds and mental illnesses. There should also be supportive services provided at the shelters.
- **Transportation.** Public transportation that provides discounted fares for the homeless along with improved routes to better serve the homeless.
- **Essential services.** The need for the provision of essential/supportive services for the homeless may include health care, meals, housing referrals, counseling and job training, to name a few.
- **A centralization of services.** A central place where homeless persons can go to receive the needed supportive services and shelter is needed in Lubbock.
- **Shelter operational support.** Current shelters need financial support to be able to operate as needed.

Key persons interviews. In addition to public, neighborhood and focus group meetings discussed previously, 11 key persons involved in housing and community development in City of Lubbock were interviewed to obtain their input on housing and community development needs.

The interviews included housing and social service providers, housing and community development advocates, City officials and City staff. A list of the organizations represented by the interviews follows in Exhibit V-2.

**Exhibit V-2.
Organizations Who Participated in the
Consolidated Plan**

Organization
Assistant City Manager, City of Lubbock
Building Inspector, City of Lubbock
Codes, City of Lubbock
Community Development Services Board Subcommittee
Housing Authority of the City of Lubbock
Lubbock Housing Finance Corporation
Mayor, City of Lubbock
Members of City Council, City of Lubbock
Planner, City of Lubbock
West Texas Community Workforce

The interviews provided information about the housing market in general, the top housing and community development needs in the City and the needs of special populations. The information from the interviews is summarized here and has been integrated into the other sections of the Consolidated Plan. They are listed in alphabetical order.

High priority housing needs:

- Affordable housing appropriate for single parents
- Affordable housing for seniors. Seniors may own but they are unable to maintain the home.
- Homeless assistance
- Housing appropriate for persons 55 years and over in District 2

- Housing for the disabled
- Low income affordable housing
- More Section 8 Housing Choice Vouchers are needed
- Need downpayment assistance.
- Rehabilitation of existing housing stock. If the homes are not rehabilitated they deteriorate and so does the neighborhood. The areas in most need are those immediately surrounding the original town. North and East Lubbock are also in need of Weatherization maintenance and other rehabilitation needs.
- Rental for college students
- There is too much substandard rental housing
- Transitional housing for persons with disabilities

Barriers to affordable housing:

- Community perception that the East side of the city is not desirable
- Education and racial biases
- Households may not have a savings to pay for closing costs and downpayment
- Infrastructure repair
- Lower income households who qualify for a mortgage are able to buy older homes that typically have higher maintenance and utility costs. In addition, the City also does not allow downpayment assistance for homes built before 1978 due to lead paint abatement risks.
- Market and economy, credit is currently tight and it is more difficult to get a mortgage
- New development and growth is occurring only in the southwest and the city is annexing more property.
- Rising crime
- There are no real barriers to affordable housing. The cost of living is low and land is plentiful.
- There is no zoning code to require developers to build affordable housing. Even if there were it would not work with the low cost of land developers would (and currently are) going outside of the City boundary to build. Water and sewer are easy to get without the City.

What can be done to mitigate these barriers?

- Code enforcement
- Need to change the focus on the whole city and revitalize the east and north parts of the city

How would you “fix housing”?

- Assist single parents with improving their credit scores and provide education and assistance to purchase a home.
- Build Tax Credit housing in areas of town with need
- Continue what the City is doing with CDBG and other grant funds by developing more well built concrete block homes that are energy efficient in good neighborhoods.
- Continue with the rehabilitation needs of homes.
- Develop the infrastructure (streets, sewer, etc.) to help with affordable housing development.
- Education of home repairs
- Help senior citizens on a fixed income with home maintenance and utility assistance. Help bring these homes up to code.
- Provide/promote an educational component that includes financial literacy and home maintenance
- Provide incentives for homeownership and do home buyer planning
- Target Insulating Concrete Form (ICF) houses
- Target small minority operated construction companies to build affordable housing

Future demand for housing:

- Demand for emergency shelters
- Population shifts
- The more you neglect an area the worse it will become.
- The senior citizen population will increase and the demand for more garden style homes will increase. So far the private market has responded to meet that demand.
- There will be more rentals due to credit tightening

What makes Lubbock unique in terms of its housing situation?

- Economy does not fluctuate as much as around the country
- Lubbock is a conservative community that supports low property taxes. Its population is hard working with unemployment around 4 percent. The economy is expanding, even now, and is looking for people to come and work. This is not a declining city. It is a younger city with needs of improving the older areas.
- Recession proof and a good economy

- The East and North parts of the City are older and if the neighborhoods are not maintained the infrastructure and homes will deteriorate.
- The East side of the city has many positives: it is the most beautiful part of the city; there is a major thoroughfare; there is a lot of property that can be developed; infrastructure is close by (water treatment and airport); and industry is close by.

High priority community development needs:

- CDBG funds have been declining and spending on social services has been cut. Would like to see more CDBG funds.
- Community clinics have long waiting lists and affordable health care is needed, especially dental care
- Continue to support for Citibus. It is an important mode of transportation that helps the disabled community and also workers get to where they need to go.
- Families with no health insurance
- Fix sidewalks and pave streets in District 1
- Improve infrastructure, especially water quality, in the older parts of Lubbock
- Street paving is needed in some subdivisions in the targeted areas. Community Development has paved quite a number of streets and that seems to help the area.
- The need for senior citizen services will increase in the future, therefore good medical care is important.
- The North and East part of town need attention. These areas have schools that are poor and older, more crime, an aged infrastructure and the market is not there. The City could assist by providing incentives to promote redevelopment.

Areas in City that are lacking community services:

- 34th and Boston areas needs new development and transportation
- 65th and Avenue P area is lacking social services and youth activities
- East and North side of the City are historically underserved, District 1 and 2.
- East of Avenue Q needs to focus on activities other than athletics
- Would like to see some of the Gateway Fund go toward redevelopment in the older parts of the City

How would you “fix community services”?

- Affordable health care. Assist young people with getting needed health care, including dental, preventative care and sex education.
- Community development services
- Provide housing, transportation and health care

Public Facilities and Infrastructure

Improvement on public infrastructure, continued code enforcement, focus on blighted areas and more parks/recreational space were mentioned during the public participation process as needs in Lubbock. Improved public infrastructure (paving streets, sidewalks, water and sewer, etc.) in the older areas of the City, along with proactive code enforcement were mentioned as important ways to improve neighborhoods and to prevent them from deteriorating further. Alley improvements were also mentioned as way to promote safety and better neighborhoods. In addition, public areas such as public parks and recreation space are needed to promote healthy living. These places should be safe and easily accessible to the community.

The City currently funds a Street Paving program in East Lubbock to repave streets in CDBG eligible areas. The City also has an active Codes Department whose mission is to promote a clean and safe environment through education, inspection and enforcement related to zoning, junk vehicles, weeds & substandard structures. Codes also plans to be actively involved in the neighborhoods and commercial districts of our city to address issues regarding health, safety, and property maintenance. Areas of focus include zoning, junk vehicle, weeds and rubbish and substandard structure violations.

The City of Lubbock’s Parks and Recreation Department oversees more than 75 parks throughout the community. Each is unique in size and amenities and many include playground equipment, play lakes, walking tracks, picnic tables, shelters and restrooms.

Public Services

Public services are an important need commonly mentioned by the public. During the public participation process for the Consolidated Plan the most common public service needs included increased health care and health care insurance, senior programs, youth programs, homeless services and shelters. Job training was also mentioned as is discussed below under the Economic Development section. Section IV of this report goes into detail about services concerning the special needs populations of Lubbock.

As for health care, Lubbock is the medical center for the entire West Texas and Eastern New Mexico region. Lubbock’s hospitals provide state-of-the-art medical services. Health care facilities in Lubbock include Covenant Medical Facility, Covenant Lakeside Medical Facility, University Medical Center, Highland Medical Center, Horizon Specialty Hospital, Canyon Lakes Residential Treatment Center and Lubbock Heart Hospital. In addition, the Texas Tech University Health Sciences Center is consistently ranked in the top 120 medical programs in the country, housing schools of Medicine, Allied Health, and Nursing.

Economic Development

Economic development includes efforts that seek to improve the economic well being and quality of life for a community by creating and/or retaining jobs and supporting or growing incomes and the tax base. Economic development was previously a priority of the Community Development Department. However, with the stable economy in Lubbock and the high cost with few benefits of the programs that City has changed its focus. HUD requires that one job is either retained or created for every \$35,000 of CDBG funds used for a project.

During public participation process of the Consolidated Plan, participants mentioned job training and small business loans/assistance as needs in their communities. The community would like more opportunities for the public to develop more job-related skills were needed. This may include vocational training. Participants also felt that start-up capital and ongoing investment were needed for small businesses. It was also suggested that façade improvements for businesses on the west side of University are needed.

Economic development in the City continues through the City's Business Development Department, the Lubbock Economic Development Alliance, various Texas Tech initiatives and several other organizations throughout the community. Major employers in the Lubbock area include Texas Tech University, Covenant Health System, and the Lubbock Independent School District, which are the three largest employers. Several other national companies like AT&T (formerly Cingular Wireless), Tyco Fire Protection Systems, and Convergys also make Lubbock's largest employer list.

A variety of studies have been completed by the Lubbock Economic Development Alliance. Two of these studies report on job location and underemployment. The following provides some findings from the studies, which are relevant to economic development in Lubbock.

Job Location Preference Survey. According to the Job Location Preference Survey completed in 2006 of 1,348 Texas Tech students and alumni from two major colleges (College of Business and College of Engineering) the measures the city needs to undertake to attract young as well as career professionals to the community include:

- Improve the availability of well-paying jobs with good career prospects.
- Improve recreational facilities and emphasize social and cultural life.
- Improve opportunities to further education and job training.
- Improve the image of the city.

Regional Underemployment Survey. The Regional Underemployment Survey 2005 collected responses from 832 persons living in a region including the following counties: Crosby, Dawson, Floyd, Garza, Hale, Hockley, Lamb, Lubbock, Lynn, and Terry. The report includes results about the underemployed workforce, latent workforce, and employed workforce.

The underemployed workforce comprises individuals who report that their current occupation requires less skill, education, or experience than he or she possesses.

- It is estimated that there are 50,555 underemployed individuals in the region.
- About 75 percent of the underemployed have at least some college education.
- The underemployed workforce currently holds stable, full-time employment, but they would likely change jobs if more suitable employment were available.
- Wage expectations for the underemployed vary significantly, but 32 percent expect hourly wages ranging from \$10 to \$19.99. About 35 percent of the underemployed expect hourly wages in the range of \$20 to \$29.99.

The latent workforce comprises individuals who have retired or have voluntarily withdrawn from the labor force for other reasons, but are willing to re-enter the job market if suitable opportunities become available.

- It is estimated that there are 13,597 persons in the region's latent workforce. Approximately 72 percent of this number comes from the retirement population and 28 percent from others who have voluntarily withdrawn from the workforce for other reasons
- About 52 percent of the latent workforce has at least some college education.
- The majority of the latent workforce prefers to return to part-time employment.
- Wage expectations for the latent workforce are generally lower than wage expectations for the underemployed workforce. About 52 percent expect hourly wages ranging from \$10 to \$19.99, and 25 percent of the latent workforce expects hourly wages in the range of \$20 to \$29.99.

Both the underemployed and latent workforces are valuable human resources for the region. Potential or existing employers can reasonably draw from an additional labor pool of 64,152 persons in the region. Of this number, 50,555 are currently in the civilian workforce, but their skill, education, and experience makes them available for higher skill jobs. In addition, 13,597 persons who are not in the civilian workforce are currently considering a return to the workforce. There are important differences between the average education levels, wage expectations, and occupational expectations of the underemployed and latent workforces. Being cognizant of these differences is useful in formulating workforce development policies.

Transportation

The City of Lubbock is located in the heart of West Texas between two interstates (I-40 and I-20) connected by I-27 with an international airport and major railways. Getting around the City is quicker with a highway loop (Highway 289) around the City and construction of the east/west access project of the Marsha Sharp Freeway project.

Public transportation is an important part of a community to provide transportation to and from work and to services throughout the community. Citibus is the public transportation system that provides services to the citizens and visitors of the Lubbock region. Citibus provides a fixed-route service, CitiAccess (a demand response system for eligible clients) and NiteRide (a curb-to-curb evening service). Reduced fares are offered to persons receiving Medicare, seniors (65 years and over) and persons with disabilities.

According to the public meetings held during the development of the Consolidated Plan, several participants mentioned the need to increase the number of routes offered by Citibus, along with offering discounted fares for the homeless.

The Lubbock Metropolitan Planning Organization (LMPO) is a federally mandated organization developed to coordinate the highway, transit, and land use planning process in order to receive federal funds for highway and transit improvements. LMPO works together with local officials, public transportation providers and the Texas Department of Transportation to ensure that local and regional transportation priorities and decisions are coordinated and comprehensive.

SECTION VI.
Five Year Strategic Plan



City of Lubbock 5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

3-5 Year Strategic Plan Executive Summary:

Please see the stand alone Executive Summary that is a part of the City of Lubbock 2009-2013 Consolidated Plan.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

This Strategic Plan is part of the five-year City of Lubbock Consolidated Plan and Action Plans, covering program years 2009-2013.

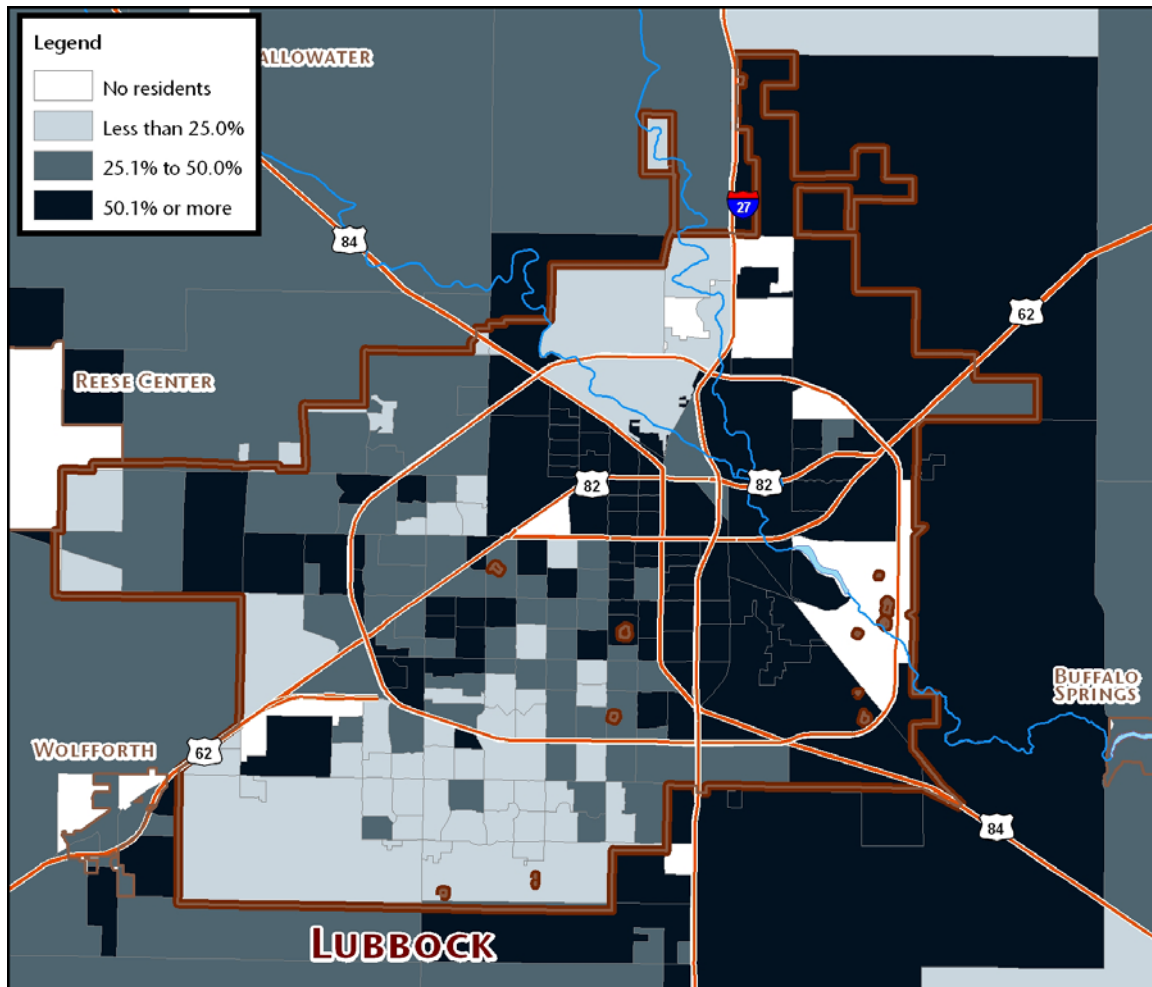
General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

1. Geographic Areas. The City of Lubbock will direct assistance to low- to moderate-income Block Groups in the City and designated CDBG Target Areas. In addition to directing assistance to low- to moderate-income areas and Target Areas, the City will provide direct assistance to limited clientele populations.

Exhibit VI-1.
Low and Moderate Income Areas, City of Lubbock, 2008



Note: Block Groups with more than 51 percent of their low and moderate income population (earning less than 80 percent of the HUD median family income for Lubbock) are considered Low and Moderate Income Areas, according to the HUD's definition. The low/mod data is calculated at the split block group level, specifically at the Census SF3 SUMLEV 090 level.

Source: U.S. Department of Housing & Urban Development.

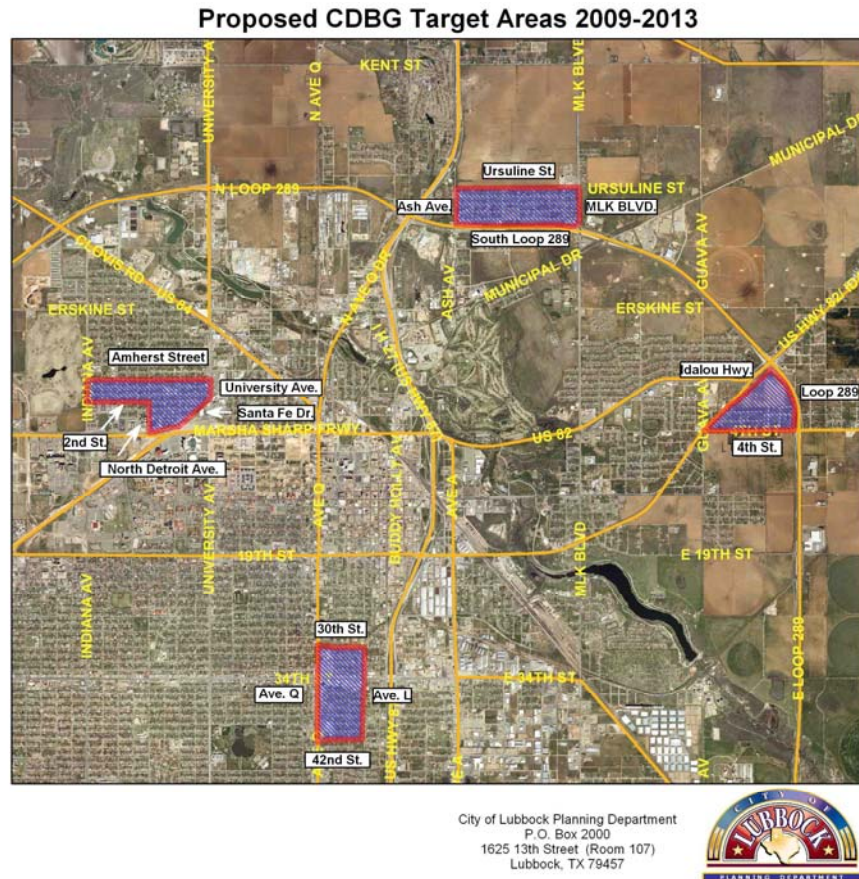
The following table shows the select split block groups in the City of Lubbock who have more than 25 percent of their population low and moderate.

**Exhibit VI-2.
Percent of Low and Moderate Income Population by Block Group, City of Lubbock**

Census Tract	Block Group	Persons Low/Mod Income	Population in Block Group	Percent of Population Low/Mod Income	Census Tract	Block Group	Persons Low/Mod Income	Population in Block Group	Percent of Population Low/Mod Income
010402	5	5	20	25.0%	002300	6	377	692	54.5%
010505	4	253	1,003	25.2%	001300	1	520	954	54.5%
001903	1	283	1,119	25.3%	002400	1	499	914	54.6%
001706	1	198	778	25.5%	000100	1	296	542	54.6%
002102	8	341	1,334	25.6%	002400	5	802	1,455	55.1%
001702	2	394	1,534	25.7%	001602	1	508	921	55.2%
001801	5	176	670	26.3%	010200	3	259	461	56.2%
002101	6	231	865	26.7%	001706	3	665	1,175	56.6%
001901	3	297	1,102	27.0%	010508	2	72	126	57.1%
000404	3	600	2,225	27.0%	001803	1	846	1,470	57.6%
010403	3	377	1,394	27.0%	001400	7	475	820	57.9%
001803	4	394	1,440	27.4%	001804	7	458	789	58.0%
001702	3	322	1,154	27.9%	001801	4	471	811	58.1%
010200	2	17	60	28.3%	000100	4	642	1,101	58.3%
001702	1	250	878	28.5%	002400	3	1103	1,879	58.7%
001601	1	235	819	28.7%	000302	1	435	721	60.3%
010502	2	509	1,731	29.4%	001901	4	776	1,279	60.7%
001501	1	412	1,352	30.5%	002300	1	816	1,335	61.1%
000404	1	262	857	30.6%	001707	3	106	173	61.3%
002202	1	533	1,719	31.0%	001300	4	657	1,066	61.6%
002203	5	454	1,445	31.4%	001601	3	617	999	61.8%
001903	4	204	625	32.6%	001400	6	517	835	61.9%
001707	1	476	1,447	32.9%	002002	2	1140	1,827	62.4%
002204	1	216	634	34.1%	001200	1	671	1,075	62.4%
000405	1	473	1,375	34.4%	000900	9	360	574	62.7%
002001	2	310	901	34.4%	000302	2	726	1,155	62.9%
002001	1	331	958	34.6%	002204	3	664	1,047	63.4%
002101	3	510	1,462	34.9%	001706	9	983	1,538	63.9%
001703	1	501	1,427	35.1%	000500	9	552	854	64.6%
010200	1	74	208	35.6%	002300	5	478	737	64.9%
010508	2	14	39	35.9%	002400	6	776	1,191	65.2%
001705	3	905	2,508	36.1%	001703	5	565	866	65.2%
001602	3	346	953	36.3%	000900	5	711	1,089	65.3%
001706	2	558	1,530	36.5%	001400	1	395	603	65.5%
001901	1	337	915	36.8%	000201	9	336	510	65.9%
000402	5	308	817	37.7%	002204	2	1325	2,005	66.1%
002500	9	377	987	38.2%	001702	5	635	951	66.8%
000700	2	318	831	38.3%	001400	2	486	724	67.1%
002002	1	461	1,193	38.6%	002500	1	70	104	67.3%
002300	4	267	688	38.8%	001000	4	784	1,157	67.8%
002203	6	505	1,301	38.8%	001000	2	785	1,155	68.0%
010401	1	446	1,146	38.9%	000301	1	523	762	68.6%
000403	4	501	1,244	40.3%	002500	1	671	977	68.7%
000405	2	629	1,561	40.3%	000202	2	1031	1,489	69.2%
010508	3	78	193	40.4%	000201	1	379	541	70.1%
002202	2	381	928	41.1%	002400	2	575	819	70.2%
001703	2	650	1,579	41.2%	000605	2	561	796	70.5%
000402	4	635	1,513	42.0%	001000	1	787	1,105	71.2%
002101	5	637	1,515	42.0%	000900	1	849	1,186	71.6%
001803	2	540	1,252	43.1%	010402	1	916	1,271	72.1%
000405	3	741	1,716	43.2%	001703	3	873	1,204	72.5%
010506	2	285	659	43.2%	001703	4	870	1,194	72.9%
001602	4	513	1,180	43.5%	001200	7	674	920	73.3%
010402	5	333	760	43.8%	000301	3	928	1,261	73.6%
002204	4	385	862	44.7%	000605	1	671	907	74.0%
001601	2	560	1,226	45.7%	000302	5	566	762	74.3%
001502	1	564	1,181	47.8%	001300	6	640	857	74.7%
001400	3	633	1,310	48.3%	000607	2	941	1,257	74.9%
000900	2	373	769	48.5%	001300	5	458	605	75.7%
010505	1	746	1,517	49.2%	000302	7	513	676	75.9%
000405	9	127	255	49.8%	000900	4	1036	1,360	76.2%
001801	1	514	1,020	50.4%	001000	3	395	518	76.3%
000500	1	21	41	51.2%	000302	9	852	1,115	76.4%
001801	2	856	1,663	51.5%	000202	1	522	682	76.5%
000302	8	461	895	51.5%	000603	1	1125	1,389	81.0%
001502	2	593	1,143	51.9%	000607	1	964	1,182	81.6%
000404	2	822	1,578	52.1%	000301	2	911	1,089	83.7%
002300	3	427	814	52.5%	001702	4	771	905	85.2%
000402	1	801	1,526	52.5%	000603	2	1394	1,630	85.5%
001801	3	654	1,238	52.8%	000700	1	299	349	85.7%
001400	5	423	789	53.6%	002400	4	730	836	87.3%
000302	6	428	788	54.3%	001200	5	354	373	94.9%

Source: U.S. Department of Housing & Urban Development.

**Exhibit VI-3.
Proposed CDBG Target Areas, City of Lubbock, 2009-2013**



Source: City of Lubbock.

2. Geographic allocation. The City's primary method of allocating CDBG dollars is to assist low- to moderate-income and special needs populations.

To the extent that specific geographic areas have greater needs than other areas in the City and/or if service and housing organizations are located in certain areas, they will receive a larger proportionate share of the funding. For street and sidewalk improvements, the City will focus on the geographic areas where street, sidewalks, curb cuts and related ADA accommodations are lacking. Finally, to provide affordable single-family housing, the City's dollars will be allocated in areas of new development where affordable housing is lacking and/or infill areas that can accommodate affordable housing.

3. Obstacles to meeting underserved needs. The primary obstacle to meeting underserved needs is insufficient financial resources and operating funds. The City will pursue all potential funding resources and funding applications for other resources from other agencies will be supported. Funding resources will continue to be leveraged when possible by the City. When appropriate, funds provided to projects and programs will be in the form of loans and repayments will revolve to serve the greatest possible number of households over time.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

3-5 Year Strategic Plan Managing the Process response:

The implementation of Lubbock's 2009-2013 Consolidated Plan and 2009 Action Plan, required by HUD, will be done in collaboration with City agencies, other public institutions, nonprofit organizations and private industry.

1. Lead agency. The Community Development Department of the City of Lubbock is the lead agency and administers the Community Development Block Grant (CDBG), HOME Investment Partnerships program (HOME), American Dream Downpayment Initiative (ADDI), and Emergency Shelter Grant (ESG) programs. The Housing Authority of the City of Lubbock (LHA) oversees public housing.

Community Development seeks to improve Lubbock by arresting decline and helping neighborhood residents secure and maintain a better way of life. Community Development monitors Federally-funded and State-funded project performance and compliance. The department also administers several housing programs in-house. Their goals for this mission are in accordance with the City of Lubbock's consolidated plan, the goals of the City Council and assessments of neighborhood needs.

The Community Development Department works closely with the citizens, City Council, the Community Development Services Board (CDSB), the Urban Renewal Board, the Planning Department and many other city departments to make our community a healthy and safe place to call home.

The City Council has appointed the CDSB to make recommendations to the Council regarding policies and funding. Some projects will be done in-house, while others will be contracted out to other agencies that have expertise in those particular areas. These agencies might include but are not limited to non-profit organizations, for-profit organizations, faith based organizations, other City departments, other public agencies, and homeless and housing consortia. Because the City uses a competitive application process, the specific agencies will not be known until each year's applications are evaluated and approved.

2 Development of the plan. The City of Lubbock contracted with BBC Research & Consulting, a housing economics and planning firm based in Denver, to assist in developing and preparing the 2009-2013 Consolidated Plan. BBC assisted in crafting and managing the public participation process, provided data and information for the Consolidated Plan, coordinated all input and prepared the final draft.

3. Consultations. In order to obtain a comprehensive assessment of the needs and priorities within the community, the Consolidated Plan process included consultation with the citizens, service providers and coordination of efforts of civic leaders. Input provided by neighborhood associations and the work of the Community Development and Services Board (CDSB) created a base for the Consolidated Plan. Additional assessments are continually conducted by the Community Development Department to identify community needs.

Citizen participation is another important part of the Consolidated Plan including developing and amending the Plan as well as commenting on program performance. As a part of the Consolidated Planning process information on housing and community development needs of Lubbock citizens was gathered through: a community meeting; a stakeholder meeting and stakeholder/key person interviews. A 30-day public comment period was held from May 21, 2009 ending on June 22, 2009 which allowed the public to review and comment on the draft 2009-2013 Consolidated Plan and 2009 Action Plan. During this public comment period, a public hearing was held on June 21 to present the draft plans and to receive comments on the draft plans.

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

3-5 Year Strategic Plan Citizen Participation response:

1. Citizen participation process. The City of Lubbock goes to every effort to gain citizens' input on both the Consolidated Plan and the Annual Action Plan. The City Council appoints an advisory board called the Community Development and Services Board made up of representatives from each district representing low-income areas, the public sector, the business sector, and the disabled. The CDSB meets once a month and advises the City Council on policy, funding, and needs.

The City of Lubbock conducted a citizen participation process to elicit input regarding housing and community development needs. That process consisted of three major parts:

- Eleven interviews with key persons who are knowledgeable about the housing and community development needs in the City were conducted;
- Public meetings including one public meeting, two neighborhood meetings and one stakeholder meeting held at City Hall during the development of the Consolidated Plan. Flyers advertising the meetings were widely distributed to the community; and
- A public hearing to be held during the 30-day public period.

To better inform the CDSB and Council, staff meets with neighborhood associations on an as needed basis or about 2-3 times a year in low-to-moderate income areas. A strategic planning session is conducted with citizens to identify needs and priorities for their area as well as citywide. This is done periodically in target areas for the Action Plan and for the Consolidated Plan process.

The results of these meetings are presented to the CDSB. From this information the CDSB identifies high, medium, and low priorities as well as target areas. These recommendations are presented to the City Council for consideration.

The City of Lubbock accepted public comments on the Draft 2009–2013 Consolidated Plan and 2009 Draft Action Plan between May 21, 2009 and June 22, 2009. A public notice of the availability of the drafts and final public hearing was published in the local newspaper on May 20, 2009.

In addition, all public meeting participants who provided contact information were notified in writing or by email of the availability of the draft Plan and were encouraged to provide their comments. The draft Plan will be available to be reviewed at City Hall and the municipal libraries, and was available to download on the City's website. Copies will also be made available to citizens at their request.

The City will hold its final public meeting, a public hearing, on June 22, 2009 to discuss the draft Plan. The meeting was held at the City Municipal Building, 1625 13th Street at 10:00AM. All written comments provided during the Consolidated Plan process are considered in preparing the final Consolidated Plan. All of the comments received—both verbal and written—were summarized or appended to the Consolidated Plan, unless otherwise requested by the commenter.

The Citizen Participation Plan attachment provides the City of Lubbock's Citizen Participation Plan, public meeting materials and public comments received prior to and during the 30-day public comment period.

2. Summary of citizen comments. Citizen comments were received during the Consolidated Plans' citizen participation efforts as part of the public meetings. A complete summary of citizen comments is provided in Section V of the Consolidated Plan. In sum:

Housing needs included:

- Home rehabilitation and weatherization
- Emergency home repair
- Low-income rental housing
- Emergency rent and utility assistance
- Infill housing
- Accessible housing for persons with disabilities

- Downpayment assistance and credit counseling
- More Section 8 Housing Choice Vouchers
- Affordable housing for seniors

Community development needs included:

- Focus on blighted/target areas
- Infrastructure improvements that include street paving, sidewalks and water and sewer
- Youth programs
- Code enforcement
- Public parks and recreational areas
- Public infrastructure
- Senior programs
- Job training
- Small business loans/assistance
- Public transportation
- Community clinics have long waiting lists and affordable health care is needed, especially dental care.
- Health care and health care coverage

Homeless needs included:

- A marketing/outreach campaign that makes the community aware of the services and assistance that is available.
- More homeless shelters
- Homeless prevention
- Transitional housing
- Public transportation that provides discounted fares for the homeless along with improved routes to better serve the homeless.
- Essential services
- A centralization of services
- Shelter operational support

3. Efforts to broaden citizen participation. The City of Lubbock made a very concerted effort to encourage participation by minorities, non-English speaking populations, persons with disabilities and person who are low-income in the Consolidated Plan. The public meeting held to collect public input was held at the City Hall, which is accessible to persons with disabilities and is located in the Downtown, which is central and accessible by public transportation.

In addition, the special needs populations and low-income renters and owners participated in and/or had their views and needs represented by stakeholder groups of whom they are clients. Materials advertising the forums were distributed in Spanish and English and an interpreter was present at the meetings. Flyers announcing the public meetings were distributed to organizations serving special needs populations and posted throughout the City.

During the public comment period, the Consolidated Plan will be made available on city websites and by direct request.

4. Public comments not accepted. During the 30-day public comment period from May 21, 2009 to June 22, 2009, all comments were accepted in person and by mail.

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

3-5 Year Strategic Plan Institutional Structure response:

1. Institutional structure. The City of Lubbock will implement the Consolidated Plan by using the Community Development Department as the lead agency with three basic responsibilities—administration, financial responsibility, and field services. Community Development, is the local government entity specifically responsible for carrying out housing and community development activities. The City will also partner with many nonprofit and for-profit entities to carry out the goals and activities of the Consolidated Plan including the Community Development and Services Board (CDSB), Neighborhood Associations and the Housing Authority of the City of Lubbock (LHA).

The Community Development Department's mission statement is as follows:
"To create positive change for the citizens of Lubbock by promoting self-sufficiency through partnerships in economic development, quality housing, and neighborhood reinvestment."

The Community Development Department proposes housing and community development policy and serves as a source of funds and technical assistance to other entities within the community who work in the housing and community development field. As a part of the annual CDBG, HOME/ADDI and ESG allocation process the City holds public meetings where the residents and service providers of Lubbock provide input concerning the priority needs of the community. Community Development reviews the applications with the priority needs of the Consolidated Plan and the needs of the community in mind, and funding recommendations are then made to the community.

Throughout the year Community Development administers the funds, provides technical assistance and monitors the agencies that are awarded funding. The following describes the roles of each division within Community Development.

Community Development—Administration. The administrative staff is responsible for the development and monitoring of the Consolidated Plan, the Annual Action Plan, and the end of year Consolidated Annual Performance Evaluation Report (CAPER) report. The administrative staff oversees all technical assistance workshops, the annual allocation process, the contract approval process, the IDIS reporting process, and sub-recipient compliance monitoring. This area provides staff support to

the Community Development and Services Board and implements the City Council approval process.

Community Development—Financial. The financial staff is responsible for the IDIS process including project setup, draws, updates, and closeouts. The financial staff oversees the reimbursement process and the internal financial system process. Staff works with the internal and external auditors to assure that all financial requirements for both city and federal governments are being met. They oversee the mortgage loan servicer, loan servicing, collection of past due accounts, and assist with credit counseling for delinquent clients.

Community Development—Field-Services. The field service staff is responsible for the in-house affordable housing programs, including the rehabilitation, reconstruction, critical repair, and barrier free programs. Staff oversees the development of homeowner program guidelines, intake and approval of applicants, initial inspections, work write-ups, procurement procedures, inspection of work, reimbursement, loan setup and closing, client follow-up, loan servicing, and collection of past due accounts. In addition, the inspectors also provide assistance to sub-recipients using CD funds for rehabilitation or construction and perform inspections for compliance with HUD and local building standards and codes.

Coordination with Community Development and Services Board and City Council. The Community Development and Services Board is a 17-member board appointed by the City Council for three-year terms. Board make-up is as follows:

1. Two members from each of the six City Council Districts that live or work in that district (12 members).
2. Five members shall be elected public officials, their representatives, or other such officials as may be available to serve.
3. One third of the members shall represent citizens with incomes below the poverty level.

The CDSB meets monthly. Responsibilities of the CDSB include policy recommendations, review of applications for funding, annual allocation recommendations to City Council for CDBG, ESG, and HOME funds, final determination of the allocation of State of Texas Community Services Block Grant funds, recommend amendments to the Consolidated Plan, and participation in the Consolidated Plan process.

The City Council assists in the Consolidated Plan process by reviewing and approving the Consolidated Plan's priority needs and reviewing and approving the final Consolidated Plan.

Coordination with Non-Profit, For-Profit, Faith Based Organizations, and Public Agencies. The Community Development Department works with non-profits, for-profits, faith based organizations, and public agencies to achieve the Consolidated Plan's established goals. The two key roles these outside agencies serve are:

1. They receive funds through the competitive allocation process to serve low-income and homeless families throughout the community.
2. They provide a resource for needs assessments, networking and communication of services to low-income or homeless clients.

Many of these groups participate in the Lubbock Homeless Consortium and the Lubbock Housing Consortium. The Homeless Consortium's membership consists of emergency shelter facilities, MHMR, drug/alcohol abuse rehabilitation facilities, health organizations, the local housing authority, churches, advocacy groups, AIDS organizations, and social service agencies. The Housing Consortium's membership consists of affordable housing agencies, realtors, banks, mortgage companies, local HUD staff, advocacy groups, and the local housing finance corporation. These organizations meet on a monthly basis to share information, ask advice, identify needs and resources, and provide the public information on affordable housing and homeless issues through events during the year. Community Development staff has representatives on both consortia and is an active participant in their activities.

The Community Development Department also draws on public agencies as resources or partners for housing and economic development programs and to better serve the low-income community. These partnering agencies include local schools and universities, state agencies, and the local housing authority.

Coordination with the Private Sector. The private sector includes lenders, developers, contractors, businesspersons, foundations, and individuals. Private contributions come in the form of capital, technical assistance and volunteerism. Community Development is coordinating numerous projects such as the revitalization of the target neighborhoods, housing and public services programs, with the private sector.

The City has established an excellent working relationship with the private lending institutions in Lubbock. The City works with local neighborhood business support offices, special maintenance districts, chambers of commerce, foundations, and a variety of trade and industry groups.

2. Strengths and gaps of the system. The City of Lubbock is strongly committed to meeting underserved needs in the community. The City has benefited by having appropriate and motivated service providers working in Lubbock. Coordination of various aspects of the Consolidated Plan implementation with other City divisions, CDSB, LHA, nonprofit and for-profit organizations, will be performed by the City.

The strengths of this system include allowing for competition and having a concentrated effort in identified areas referred to as target areas. The majority of housing funds are spent in the target areas in order to make a visible impact. By using request for proposals for specific needs there is better control in reaching the goals of the plan. Through the combination of both the private sector and public sector use we are able to reach our goals, assist small business contractors, and be cost effective.

Gaps in the delivery system for the institutional structure outlined above include a need for better coordination to avoid duplication of efforts and a continued emphasis on communication with other organizations.

As the lead agency in developing the Consolidated Plan, Community Development will continue to involve all sectors throughout the planning process each year. The benefits of having a good organizational structure enhance collaboration and on-going communication. While all funds are allocated according to federal, state and local program requirements, dialogue with agencies, advisory committees, sub recipients and the general public assure implementation of goals, objectives,

strategies and priority programs.

3. Coordination with the Housing Authority of the City of Lubbock. The local housing authority for Lubbock is set up as a separate entity from the City. The Mayor appoints a five-member Board of Commissioners for two-year terms. This is the extent of the City's role in oversight. The Lubbock Housing Authority (LHA) acts as an independent agency and their decisions as to hiring, contracting, procurement, and planning do not have to be approved by the City Council nor do they provide reports to the City. The governing board of LHA oversees such decisions. While the LHA is a separate agency, it participates in both the Lubbock Housing Consortium and the Lubbock Homeless Consortium.

The Lubbock Housing Authority consults with the City in preparing their five-year plan for HUD. LHA looks to the current Consolidated Plan for the development of this plan. In addition, LHA is able to request funding for programs through the City's annual allocation process and it has received funding in the past.

The City will work cooperatively and support the housing authority and non-profit agencies to overcome any gaps in the institutional structure.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

3-5 Year Strategic Plan Monitoring response:

1. Monitoring standards and procedures. Community Development is responsible for performance of the City of Lubbock's annual Action Plan, which covers the CDBG, HOME and ESG federal grants. An integral part of the monitoring responsibilities is to monitor subrecipients and insure that the activities being performed and goals are being met, and all requirements of the programs are being fulfilled.

The City of Lubbock Community Development staff will plan, implement, and enforce a comprehensive monitoring plan for each project. In addition, this monitoring plan will ensure satisfactory progress toward the Consolidated Plan goals, promote program accountability, further fair housing compliance with residential displacement and relocation assistance plans, and demonstrate compliance with Federal requirements.

Two monitoring methods are utilized by the City of Lubbock. Method one involves monitoring projects directly administered by the City of Lubbock. Monitoring in this category consists of evaluating the project goals, objectives, and levels of accomplishments. Monitoring of the activities will further ensure goal achievement and regulation compliance. Method two involves monitoring of other agencies, organizations, and recipients of federal funds through the City of Lubbock. This monitoring method is utilized to ensure agency accountability, compliance, and consistency with project goals and accomplishments.

The Community Development staff will conduct on-site monitoring of sub-recipient agencies periodically. As stated in each contract, payment is made by

reimbursement only. Monthly reports and an end-of-year performance report are also required for each project. Staff also works with the sub-recipients on a regular basis as a resource for technical assistance in planning, implementation, project evaluation, and capacity building.

The Community Development staff will work to ensure long-term compliance with housing codes through on site inspections. At least on an annual basis, and more often should the need arise. Follow-up inspections will be performed as necessary to ensure compliance.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. Priority needs basis. The priority needs and strategies for the City of Lubbock Five-Year Consolidated Plan for 2009-2013 were developed based on the findings from both quantitative research (Housing Market Analysis) and qualitative research (public meeting, focus group, neighborhood meetings and key person interviews).

The priority housing needs were determined based on the number of households who were cost-burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through nonprofit public participation process where nonprofits were asked to complete the homeless, non-homeless special needs and community development needs tables, in addition to needs identified through key person interviews and community meetings.

For housing and community development programs, a priority need ranking has been assigned to households to be assisted under each priority action according to the following HUD-specified ranking:

- **High Priority:** Activities to address this need are considered essential. Appropriate federal grant funds will be provided to approved projects when funds are available.
- **Medium Priority:** Needs are documented and are considered important. If funds are available, activities to address this need may be funded by the City during the five-year period. Also, the City may take other actions to help this group locate other sources of funds.
- **Low Priority:** The City is not expected to directly fund activities using funds to address this need during the five-year period, but applications for federal assistance by other entities might be supported and found to be consistent with this Plan.
- **No Such Need:** The City finds there is no need or that this need is already substantially addressed. The City will not support other entities applications for federal assistance for activities where no such need has been identified.

IS THE CDSB STILL GOING TO VOTE ON AND APPROVE THE PRIORITIES?

In January 2009, Community Development staff and the Community Development Services Board Consolidated Plan Subcommittee met to determine significant needs within the communities. Needs were prioritized and specific needs identified.

The Board voted on a recommendation to be presented to the City Council for priorities for the years 2009-2013. City Council approved these priorities as listed in this document.

The following are the 2009-2013 needs with a high priority level:

High Priority Needs:

Public Facilities

- Parks and recreation facilities
- Flood drain improvements
- Water/sewer improvements
- Street improvements
- Sidewalks
- Clearance of demolition
- Clean up of contaminated sites
- Senior services
- Handicapped services
- Youth services
- Transportation services
- Child care services
- Health services
- Subsistence payments
- Homeownership assistance

CDBG Other Non-Housing

- Interim assistance
- Urban renewal

CDBG Other Housing

- Construction of housing
- Direct homeownership assistance
- Rehab Single-unit residential
- Energy efficiency improvements
- Acquisition for rehabilitation
- Lead based/lead hazard test/abate

CDBG Other

- Code enforcement
- Infrastructure development
- HOME admin/planning cost
- HOME CHDO operating costs
- Planned repayment of section 108

Planning

- General program administration
- Indirect cost
- HOME Admin/Planning Costs
- HOME CHDO operating expense

CDBG

- Acquisition of existing owner units
- Production of new owner units
- Rehabilitation of existing owner units
- Homeownership assistance

HOME

- Acquisition of existing owner units
- Production of new owner units
- Rehabilitation of existing owner units
- Homeownership assistance

ESG

- Operation of Facilities
- Homeless prevention
- Essential Services

2. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operations funds. The City has few, if any, institutional, political and systemic barriers to meeting the identified needs.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

3-5 Year Strategic Plan Lead-based Paint response:

1. Estimate number of units at risk of lead-based paint hazards. Please see Section III. Housing Market Analysis for a more detailed discussion of the estimate of lead-based paint hazards faced by extremely low-income, low-income, and moderate-income families. The City of Lubbock assumes there is a risk of lead-based paint if units were constructed prior to 1978.

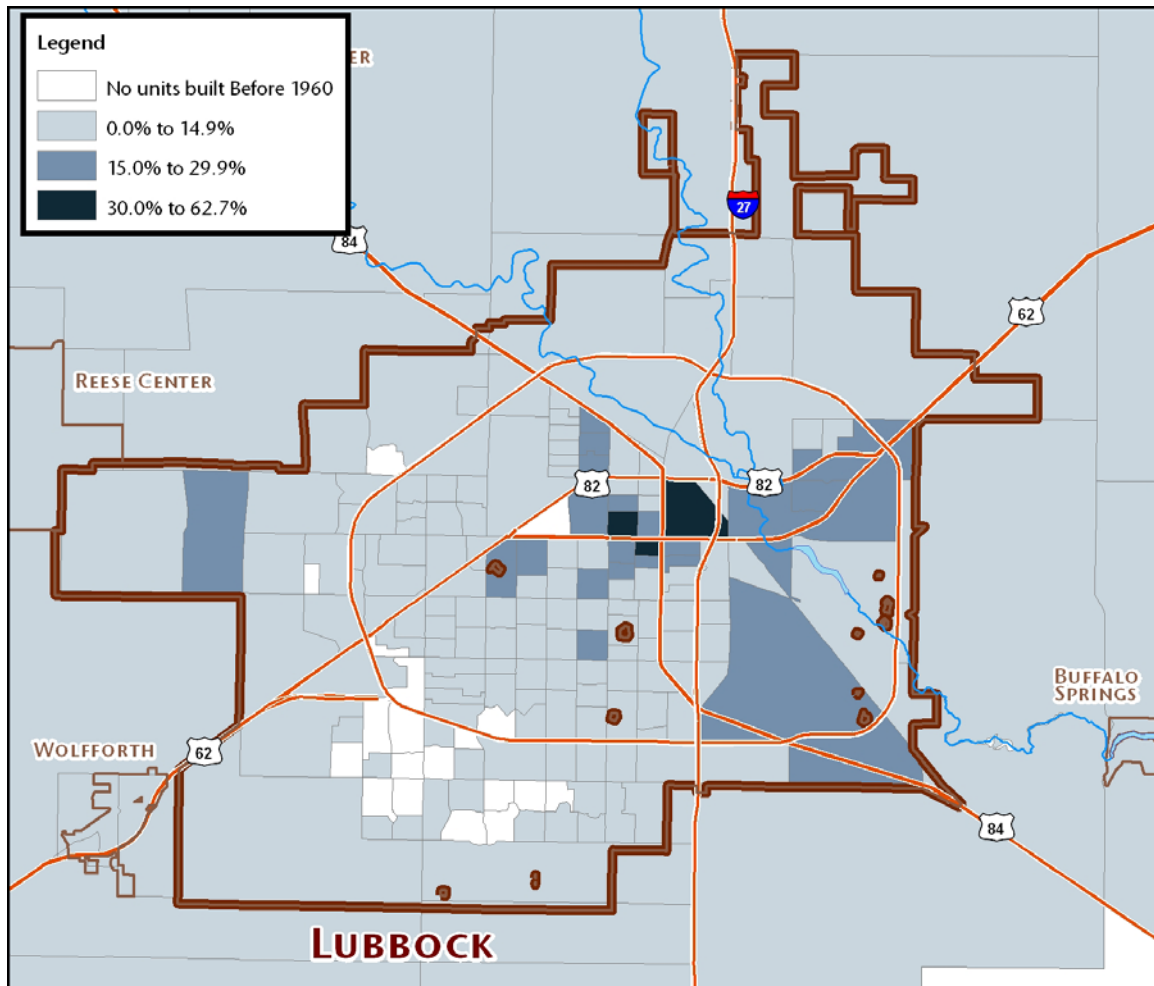
An estimated 3.5 percent (about 3,386 housing units) of Lubbock's housing stock was built before 1940, when lead-based paint was most common. The majority of these units are located in the central part of the City. Another 20.5 percent (19,653 housing units) was built between 1940 and 1960, when lead-based paint was still used, but the amount of lead in the paint was being reduced. Therefore, almost one-fourth (24 percent) of the housing stock in the City of Lubbock, or about 23,039 units, was built when lead-based paint use was common.

If (as HUD estimates), two-thirds of the pre-1940 units in Lubbock contain lead paint and one-half of the units built between 1940 and 1960 also do, then it is estimated 12,084 homes (13 percent) may contain lead paint. The extent to which lead paint is

a hazard in these homes depends on if there has been mitigation (e.g., removal, repainting). Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

Exhibit VI-4 shows the areas in the City that have the greatest risk of lead-based paint hazards. Darkly shaded Block Groups have more than 30 percent of units that are occupied by households who are earning below \$15,000 of annual household income (which is approximately 30 percent below the HUD median family income of \$50,200) and are living in housing units built prior to 1960. Households with such a risk totaled approximately 3,890 in 2008.

Exhibit VI-4.
Percentage of Households at Risk of Lead-Based Paint Hazards by Block Group, 2008



Source: Claritas, 2006 estimates and BBC Research & Consulting.

2. Actions to reduce lead-based paint. HUD has regulations to protect children from the hazards of lead-based paint in federally funded projects. HUD continues to provide training for compliance with these regulations. Staff from the City's Community Development has attended trainings, received lead-based paint certifications and is currently in compliance with these regulations. In addition, the

City continues to provide the required notices and information about the hazards and risks of lead-based paint to all program participants.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

3-5 Year Strategic Plan Housing Needs response:

1. Housing needs. Section III. Housing Market Analysis, in addition to the Housing Needs tables located at the end of the Consolidated Plan contain estimates of housing needs, projections of future needs and disproportionate need. Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations discusses the housing and supportive needs of special populations.

Projected needs for 2012:

Extremely low-income renters. Analysis completed for the Consolidated Plan found 8,900 renters earning less than \$15,000 per year were cost burdened. If the City maintains its current household growth, extremely low-income renters experience the same growth as the City overall, this need will increase to 9,553 renters in 2012.

Very Low-income renters. The need will increase to 5,260 renters, from 4,900 currently, given the same assumptions listed above.

Low-income renters. Current need is 3,315; future need estimated is 3,558.

Moderate-income renters. Current need is 703; future need estimated is 755.

Extremely low-income owners. Analysis completed for the Consolidated Plan found 3,511 owners earning less than \$15,000 per year were cost burdened. If the

City maintains its current household growth, extremely low-income owners experience the same growth as the City overall, this need will increase to 3,768 owners in 2012.

Very Low-income owners. The need will increase to 2,183 owners, from 2,034 currently, given the same assumptions listed above.

Low-income owners. The need will increase to 2,391 owners, from 2,227 currently, given the same assumptions listed above.

Moderate -income owners. Current need is 1,000; future need estimated is 1,073.

Frail elderly persons. The housing needs table completed for the Plan indicates that there is not adequate housing to serve the City's frail elderly population currently. Future needs will depend on the growth of this cohort – and the units to serve them. Since the City's poverty rate for children exceeds the rate for elderly persons, it is unlikely that housing needs for the elderly will surpass needs for the City's lowest income families.

Persons with disabilities. Persons with disabilities are more likely to have lower incomes and live in poverty than people without disabilities. Finding housing that is affordable, has needed accessibility improvements and is conveniently located near transit and other needed services is often very challenging for persons with disabilities.

Female headed households. Currently, 12,736 female headed families with children are living in poverty and may grow to 13,670 in 2012.

Public housing residents/Section 8 voucher holders. The waiting list for families wanting vouchers was 289 in October 2008; the waiting list for PHA units was 259 families. Assuming the same growth rate as the City overall, in 2012, the waiting list for vouchers could be 310; the waiting list for units could be as high as 278.

2. Racial or ethnic group need. An examination of CHAS data for 2000 found that no disproportionate need exists for any race or ethnicity for any income compared to the needs of that category as a whole.

According to 2007 ACS data, about 3.5 percent of housing units (or 2,950 households) were overcrowded in Lubbock; this is lower than the 4.6 percent of the State's housing units that were overcrowded. Hispanic or Latino households were more likely to be living in overcrowded condition when compared to White alone households. Approximately 10 percent (2,052 households) of Hispanic or Latino were overcrowded compared to 0.7 percent (404 households) of White households.

A comparison was also conducted between renters and owners of Hispanic descent (the predominant minority population in the Lubbock area) and the non-Hispanic White population. Using 2000 CHAS data, the percentage of households with housing problems (as defined by HUD) was compared for Hispanic and non-Hispanic households. In 2000, the percentage of Hispanic households with housing problems was 41.6 percent. This compared with 29.8 percent of White renters with housing problems—a difference of 11.8 percentage points, indicating disproportionate need. Similarly, 29.5 percent of Hispanic owners had housing problems compared with

17.9 percent of non-Hispanic White owners—a difference of 11.6 percentage points.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

3-5 Year Strategic Plan Priority Housing Needs response:

1. and 2. Priority housing needs. Please see the Housing Needs Table for the City's objectives in addressing housing needs from 2009 to 2013. The housing market analysis revealed an estimated 38 percent of homes sold were affordable to households who earn at least \$35,000. Therefore, households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes (as identified in the Housing Market Analysis). Renters earning less than \$10,000 per year have a difficult time finding affordable rental units. An estimated 12,411 renters and owners in Lubbock have extremely low incomes, housing problems and are cost burdened.

Given the top needs identified by the market analysis, the City has developed the following priorities for funding housing requests over the course of the Consolidated Plan:

Priority 1 (High): Rehabilitation and preservation of owner occupied housing stock. The city should also consider adding a program of multifamily rehabilitation to preserve affordable rental units in the future.

Priority 2 (High): Assist low and moderate-income first-time homebuyers become owners through downpayment assistance, education and counseling and credit/personal finance programs.

Priority 3 (High): Add to the supply of affordable for sale housing that first-time homebuyers can afford.

Priority 4 (High): Continue neighborhood revitalization through code enforcement and infrastructure improvements.

3. Basis for assigning priority. The priority needs and strategies were developed based on the findings from both quantitative research (Housing Market Analysis) and

qualitative research (public and nonprofit forums and key person interviews). The priority housing needs were determined based on the number of households who were cost-burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through the nonprofit public participation process where attendees were asked to complete the homeless, non-homeless special needs and community development needs tables, in addition to needs identified through key person interviews.

4. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operational funds. Poor community perception and non-existent or aging infrastructure of older areas of the City are also obstacles to meeting needs.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

1. Significant characteristics of housing market. Please see Section III. Housing Market Analysis for a detailed assessment of the housing market in Lubbock, along with an identification of housing needs. Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations provides a description of special populations needs and assisted housing programs. The following are some highlights of the Housing Market Analysis:

- The city's poorest households (earning less than \$10,000 per year) cannot find affordable rental housing in Lubbock's market. In 2007, about 6,654 renter households—18 percent all renter households—earned less than \$10,000. These households could only afford to pay \$250 per month in rent and utilities without being cost burdened. There are approximately 3,969 affordable units available to households in this income range, leaving a shortage of 2,685 rental units.

- The Census estimates that in 2007, 54 percent of Lubbock’s households who rent their homes were cost burdened. This is equivalent to 17,900 households. An estimated 96 percent of renter households (excluding those renters whose income was not computed) earning less than \$10,000 per year paid more than 30 percent of their monthly income toward rent and utilities, meaning they were cost burdened.
- According to Lubbock Association of Realtors and the Real Estate Center at Texas A&M University data, the median sale price for single-family homes sold during 2008 was approximately \$109,400. Households would need to earn an annual income of at least \$37,584 to afford the median price of these single-family homes with current interest rates at 7.25 percent, pay for utilities and taxes to not be cost burdened. An estimated 34 percent of Lubbock’s renters (12,167 households) and 69 percent of owners (33,234 households) could afford to purchase the median-priced, single-family home without being cost burdened.
- An estimated 38 percent of homes sold were affordable to households who earn at least \$35,000. Therefore, households who earn \$25,000 to \$35,000 would benefit from programs such as downpayment assistance, homebuyer education and credit counseling to help get them into homes.
- According to the Census, 21 percent of Lubbock’s households who own their own homes were cost burdened. This is equivalent to 10,079 households. Cost burden is very high among Lubbock’s lowest-income homeowners—98 percent of owners earning less than \$20,000 per year who have a mortgage were cost burdened in 2007 (2,783 households) and 67 percent of homeowners earning between \$20,000 and \$35,000 were cost burdened (2,427 households). In addition, 1,898 owner households who earn less than \$20,000 and who do not have a mortgage were cost burdened.

2. Income restricted units. Please see the Income Restricted Housing section of Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations for a discussion of assisted housing and at-risk properties.

The following exhibit lists the income restricted units located in the City of Lubbock.

**Exhibit VI-5.
Income Restricted Housing Units, City of Lubbock**

Development	Income Restricted Units	Population Served	Type
Section 8 Housing Choice Vouchers	852	General	Section 8 HCV
Apartments 36 South	36	General	Public Housing
Apartments 96 West	96	General	Public Housing
Behner Place	82	General	Public Housing
Cantibury Pointe	108	General	LIHTC
Casa Orlando	70	Family	LMSA
Castle Garden Apartments	152	General	LIHTC
Cherry Point Homes	71	General	Public Housing
Cornerstone Homes	109	Family	LMSA
Cricket Court	126	Family	LMSA
Garden Apartments	62	General	LIHTC/Section 8 NC
Greenfair Park Apartments	120	General	LIHTC
High Plains Apartments	50	General	LIHTC/Section 8 NC
Hillcrest Manor Senior Community	200	Elderly	LIHTC
Homestead Apartments	40	Elderly	LMSA
Mary Myers Senior Complex	53	Elderly	Public Housing
Park Meadows	112	General	Public Housing
Park Meadows II (or Park Meadows Villa)	120	General	LIHTC/Public Housing
Parkview Place	72	Elderly	Section 8 NC
Residences at Shadow Hills	126	Elderly	LIHTC
Silver Village	100	Elderly	Section 8 NC
South Plains Apartments	144	General	LIHTC/LMSA
Stone Hollow Village	144	General	LIHTC/Public Housing
Villa Del Norte Apartments	55	Family	LMSA
Windcrest Estacado (or Estacado Village)	208	General	LIHTC
Windcrest Village	<u>208</u>	General	LIHTC
Total Units	3,516		

Source: U.S. Department of Housing & Urban Development, Texas Department of Housing and Community Affairs and Housing Authority of the City of Lubbock (LHA).

3. Housing market influence of funds. The findings of the Housing Market Analysis will be used to guide the City to direct funds to the greatest housing needs during the next five years.

These findings influenced the City’s prioritization of funding to prioritize:

1. Age of stock-older homes tend to have more condition problems and more likely to contain materials such as lead paint. One half of Lubbock’s housing units were built before 1975 and about four percent were built before 1940. If homes are not rehabbed and minor repairs done the housing stock will decline even more.

2. Severely substandard-approximately 4,000 or about 4.5 percent of homes in Lubbock are considered severely substandard lacking complete plumbing facilities or complete kitchens. Bringing these homes up to city code standards will increase the number of housing units that are considered habitable
3. Lead safe housing-homes built before 1978 are considered having some risk of lead paint and homes built prior to 1940 have a high risk of lead paint. Lubbock's housing stock consists of approximately 3,386 units that were built before 1940a and about 23,000 units were built when lead paint was in common use in homes. Cleaning up these homes of lead paint will increase the number of homes in Lubbock that will not have health and safety issues.
4. Over crowding and housing affordability-approximately 3.5 percent or about 3,000 of Lubbock's households live in overcrowded conditions, which can be attributed to affordable housing not being available to them. Renters and homeowners both can be cost burdened according to the Census, which can lead to overcrowding and housing affordability not being available to them. Providing new affordable homes and rehabilitation of existing substandard homes up to codes will ease overcrowding and increase affordable housing.

*The City of Lubbock will take the HOME MATCH reductions for fiscal and severe fiscal stress reductions as applicable for any year that reductions are available.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

1. Housing objectives and specific objectives. Specific housing objectives for the 2009-2013 Consolidated Plan include:

Affordability of Decent Housing

Objective No. 1. Provide housing assistance to low and moderate-income households.

Specific objectives:

- Use HOME funds to construct new homes for low-to-moderate-income households.

Outcome/5-year goal: 20 units

- Use HOME funds for down payment and closing cost assistance to moderate income households

Outcome/5-year goal: 25 households

Sustainability of Decent Housing

Objective No. 2. Rehabilitate existing housing stock.

Specific objectives:

- Use CDBG and HOME funds to rehabilitate, construct or reconstruct owner-occupied single-family housing.

Outcome/5-year goal: 35 units

- Use CDBG and HOME funds for limited rehabilitation of owner-occupied housing due to life safety, health, or accessibility requirements for low-income households.
- Use CDBG and HOME funds in housing projects where lead based paint is encountered.

Outcome/5-year goal: 750 units

- Use HOME funds to provide operating assistance to a qualified CHDO

2. Resources. To achieve the goals and objectives identified above, the City will use a combination of federal, state and City funds. Federal funds may include CDBG, HOME and ESG; State funds may include funds from the Texas Department of Housing and Community Affairs, Community Services Block Grant, Comprehensive Energy Assistance Program and Weatherization Assistance Program; and the City's General Fund. Additional resources include matching funds from subgrantees and ATMOS Energy.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

1. Needs of Public Housing

The Lubbock Public Housing Authority (LHA) stated that the income level with the greatest need for public housing were the renters who earned less than 30 percent of AMI (low-income) followed by renters who earned 50 to 80 percent of AMI (moderate-income). Among population groups, American Indian/Alaska Natives experienced the greatest need for public housing followed by families with disabilities. The physical supply of public housing was stated to have the greatest impact on these groups; more so than location, size, quality, accessibility, or affordability.

As of October 2008, the LHA had 338 public housing units and another 852 units designated for Section 8. These units were reported to be in suitable living condition. Public housing residents noted at a meeting on March 26th and April 14th of 2008 that no major structural improvements needed to be made. The public housing revitalization improvements desired included additional insulation, ceiling fans, security lighting, playground equipment, electronic door opener for handicapped access, and interior painting of units.

Access to the public housing units is in demand. There were 529 families on the public housing and section 8 tenant-based assistance waiting lists in 2008. Among these 530 families, 86 percent were families with children, 75 percent were white, and 52 percent were waiting for a one or two bedroom unit.

2. Section 504 Needs Assessment

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

1.and 2. Lubbock Housing Authority's strategy. LHA has numerous housing programs structures to serve the continuum of housing needs of low-income residents in Lubbock. These programs include: Housing Rehabilitation program, the Homeowner Exterior and Energy Efficiency Loan Program, the Reconstruction Program, the New Construction Program, the Community Resource Board Handicapped Program, Lease Purchase Program, the First Time Homebuyers Program, the Down Payment and Closing Cost Assistance Program, the Barrier Free Living Program, Emergency Repair Program, the Safe Room Program, and the Lot and Zoning Improvement Program.

Below are the needs of the jurisdiction as identified by the LHA and the corresponding strategies to meet the needs.

Strategy 1: *Maximize the number of affordable units available to the PHA within its current resources by:*

- Reduce turnover time for vacated public housing units
- Reduce time to renovate public housing units
- Maintain or increase section 8 lease-up rates by establishing payment standards that will enable families to rent throughout the jurisdiction.
- Maintain or increase section 8 lease-up rates by marketing the program to owners, particularly those outside of areas of minority and poverty concentration
- Undertake measures to ensure access to affordable housing among families assisted by the PHA regardless of unit size required.

Strategy 2: *Increase the number of affordable housing units by:*

- Apply for additional Section 8 units should they become available.
- Leverage affordable housing resources in the community through the creation of mixed-finance housing.

Need: Specific Family Types: Families at or below 30 percent of Median.

Strategy 1: *Target available assistance to families at or below 30 percent of AMI:*

- FSS programs to support and encourage work.
- Apply for applicable programs as funding becomes available.

Need: Specific Family Types: Families at or below 50 percent of AMI.

Strategy 1: *Target available assistance to families at or below 50 percent of AMI:*

- FSS programs to support and encourage work.

Need: Specific Family Types: The elderly.

Strategy 1: *Target available assistance to The elderly:*

- Apply for special-purpose vouchers targeted to the elderly, should they become available.

Need: Specific Family Types: Families with disabilities.

Strategy 1: *Target available assistance to Families with disabilities:*

- Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.
- Apply for special-purpose vouchers targeted to families with disabilities, should they become available.
- Affirmatively market to local non-profit agencies that assist families with disabilities.

Need: Specific Family Types: Races or ethnicities with disproportionate housing needs.

Strategy 1: *Increase awareness of PHA resources among families of races and ethnicities with disproportionate needs:*

- Affirmatively market to races/ethnicities shown to have disproportionate housing needs.

Strategy 2: *Conduct activities to affirmatively further fair housing:*

- Counsel section 8 tenants as to location of units outside of areas of poverty or minority concentration and assist them to locate those units.
- Market the section 8 program to owners outside of areas of poverty/minority concentrations.

3. Troubled. LHA is not troubled; this section does not apply to the LHA.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

1. Barriers to affordable housing. Key persons interviewed and public meetings conducted as a part of the Consolidated Plan identified few barriers to affordable housing in Lubbock.

The top barrier identified by interviewees was the needed infrastructure improvements and repair in the older areas of the City. Some streets are unpaved and some are in a bad state of repair and/or need complete resurfacing. In addition, as identified in the housing market analysis, lack of affordable housing is a barrier for households at low income levels.

2. Strategy to remove barriers. The City has developed objectives to mitigate barriers to affordable housing, provided below.

Objective No. 1. Provide/make available decent housing for residents.

Specific objectives:

- Use HOME funds to construct new homes for low-to-moderate-income households.

Outcome/5-year goal: 20 units

- Use HOME funds for down payment and closing cost assistance to moderate-income households

Outcome/5-year goal: 25 households

- Use CDBG and HOME funds to rehabilitate, construct or reconstruct owner-occupied single-family housing.

Outcome/5-year goal: 35 units

- Use CDBG and HOME funds for limited rehabilitation of owner-occupied housing due to life safety, health, or accessibility requirements for low-income households.
- Use CDBG and HOME funds in housing projects where lead based paint is encountered

Outcome/5-year goal: 750 units

- Use CDBG funds to improve water/sewer systems by upgrading waterlines, improve safety through flood draining improvements and construct, replace or repair streets and sidewalks.

Outcome/5-year goal: 5 public facilities

- Use CDBG funds to demolish and clean-up substandard structures and clean-up contaminated sites involving public health and safety.

Outcome/5-year goal: 20 public facilities

- Use CDBG funds to reduce deterioration of neighborhoods through code enforcement emphasizing property maintenance of substandard homes.

Outcome/5-year goal: 2,500 persons

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. 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.

3-5 Year Strategic Plan Homeless Needs response:

Please see the Homeless section of Section Iv. Housing and Non-Housing Needs Assessment for Special Needs Populations and the Homeless Needs Table.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

Please see the Homeless Needs Table and the comprehensive discussion of the needs of Persons who are Homeless in Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations of the Consolidated Plan.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

A point-in-time (PIT) count completed in January 2008 was overseen by the Homeless Consortium. A total of 542 homeless individuals were homeless in the City of Lubbock. Of these, 183 were staying in shelters, 170 were unsheltered and 189 were staying with family, friends or elsewhere. The Salvation Army reported there were approximately 150 to 160 homeless veterans.

**Exhibit VI-6.
Homeless Population and Subpopulation, City of Lubbock, 2008**

Homeless Population	Sheltered		Un-Sheltered	Total
	Emergency	Transitional		
Homeless Individuals	183		170	353
Homeless Family Units			53 31%	52.7
Number of persons in Families Units				0
Total Persons	183	0	170	353

Homeless Sub Populations	Sheltered	Un-Sheltered	Total
Chronically Homeless			0
Seriously Mentally Ill			0
Chronic Substance Abuse			0
Veterans	160		160
Persons with HIV/AIDS			0
Victims of Domestic Violence			0
Youth (Under 18)	68		68

Source: Homeless County, January 22, 2008.

Through the McKinney-Vento Act, Lubbock Public School schools served 119 students who qualified for assistance because of being in a homeless situation. All received free meals, clothing, transportation, school supplies and medical/dental care.

Homeless shelters can include emergency overnight housing and longer-term transitional housing. The following exhibit shows the shelters, the services they provide and the type of shelter in Lubbock.

**Exhibit VI-7.
Homeless Shelters, Lubbock**

Agency	Services	Shelter Type
Alcohol Recovery Center	Shelter for homeless men recovering from alcohol and/or drug addiction.	Transitional
ASK House		Transitional
Carpenter's Church		Emergency
Children's Home of Lubbock	A safe haven for abused and neglected children on a moment's notice any time day or night	Shelter for children and for families with children
Cleansing Springs Ministry		Emergency and Transitional
Churches - Lubbock	Emergency and transitional housing only for homeless families with children	Emergency and Transitional
Interfaith Hospitality Network		
Family Promises - Lubbock	Day shelter for homeless families with children	Day center
Interfaith Hospitality Network		
IMANI House Inside/Outside		Transitional
Link Ministries		Transitional
Lonnie Gary House		Transitional
Lubbock Faith Center		Transitional
Salvation Army	General emergency housing for all homeless.	
South Plains Community Action Association		Emergency
Women's Protective Services	Shelter for men or women who are victims of family violence	Emergency and Transitional
WorkSource of the South Plains	Emergency and transitional housing for families with children Emergency Job Search, program for unemployed workers, and TANF and Food Stamps clients.	n/a

Source: South Plains Homeless Consortium and City of Lubbock.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk

of becoming homeless.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

1. Homelessness. Please see the Homeless Needs table and the comprehensive discussion of the needs of Persons who are Homeless in Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations of the Consolidated Plan.

Objective No. 1. Provide/make available a suitable living environment for homeless individuals.

Specific objectives:

- Use ESG funds to assist in the operational costs for shelters in order to serve homeless individuals.

Outcome/5-year goal: 500 persons

- Use ESG funds to provide support services and essential needs for homeless or special needs non-homeless individuals.

Outcome/5-year goal: 500 persons

2. Chronic homelessness. The City of Lubbock has a 10-year plan to end chronic homelessness. The goals and strategies of this plan are detailed below.

Goal 1: Promote Awareness

Strategy 1.1: Partner with Lubbock Homeless Consortium and other interested parties to promote awareness of the needs of the chronically homeless in Lubbock.

Goal 2: Access New Sources of Funding

Strategy 2.1: Encourage and assist efforts to bring State Emergency Shelter dollars to Lubbock through applications by local agencies.

Strategy 2.2: Encourage and assist efforts to bring Continuum of Care dollars to Lubbock through local application by the Homeless Consortium.

Goal 3: Provide Outreach

Strategy 3.1: Encourage and assist the efforts to identify the chronically homeless.

Strategy 3.2: Encourage and assist the efforts to provide outreach to the chronically homeless, including providing information regarding available services.

Goal 3: Provide Affordable Transitional Housing

Strategy 3.1: Encourage and assist the efforts to provide affordable, transitional housing offering appropriate supportive services.

Strategy 3.2: Convene a monthly meeting of cooperating service providers to discuss issues faced in serving clients and to strategize solutions for individual issues.

Goal 4: Provide Permanent, Supportive Housing

Strategy 4.1: Encourage and assist the efforts to provide permanent housing offering appropriate supportive services.

Strategy 4.2: Research and recruit experienced providers/consultants to develop and manage a permanent, supportive housing project.

Strategy 4.2: Assist agencies in navigating through City's process when beginning new projects to serve the homeless.

Strategy 4.3: Convene a monthly meeting of cooperating service providers to discuss issues faced in serving clients and to strategize solutions for individual issues.

Goal 5: Reduce Local Service Barriers

Strategy 5.1: Act as an ombudsman by assisting agencies in navigating through City processes.

3. Homeless prevention and 4. Institutional Structure. The City participates to enhance coordination with local agencies to avoid duplication of efforts through networking and communication so that the City can be responsive to the needs of the low-to-moderate income families of Lubbock.

The City will initiate needs assessments and participate in both local consortia and local nonprofit organizations in an effort to keep abreast of community development activities and needs in the community.

Technical assistance workshops are offered by the City each year to educate citizens and agencies about the type of entitlement grants available, their eligible uses, local and federal policies associated with the funds, and the application process. These workshops are open to the public. Each workshop provides breakout sessions where more individualized information are provided and questions are answered.

Objective No. 1. Prevent at-risk residents from becoming homeless

Specific objectives:

- Use ESG funds to provide rent and or utility assistance to individuals at risk of becoming homeless.

Outcome/5-year goal: 500 persons

5. Discharge Coordination Policy. The City of Lubbock Community Development will to the maximum extent practicable coordinate with correctional and/or health care facilities the availability of appropriate housing and health care services including addiction and mental health services for individuals before discharge. Below are the policies of discharge coordination

1. The City of Lubbock Community Development will monitor discharge into homelessness from publicly funded institutions by requiring ESG funded agencies to track and report homeless individuals they serve by asking the individual their last place of residence or where they having been living/sleeping before coming to the shelter. As long as the individual does not come to the shelter directly from a publicly funded institution they can be considered as homeless and receive homeless services.

2. The City of Lubbock Community Development will educate through its attendance at consortiums and coalitions on the requirements of publicly funded institutions to help residents secure all available entitlements prior to discharge.

Emergency Shelter Grants (ESG)

Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

Not applicable for the City of Lubbock.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

1 and 2. Non-housing community development needs. Please see the Needs tables for the City's priority level for housing and community development activities. The City prioritized its community development activities largely in response to the needs identified in the public meetings and stakeholder interviews. Community development needs included: code enforcement; affordable and accessible health care; development of the infrastructure (street paving, sewer, etc.) to help with affordable housing development and neighborhood revitalization; redevelopment/revitalization of older parts of the city; youth programs; senior programs; public transportation; job training; small business assistance; and park/recreational areas.

Given the top needs identified, the City has developed the following priorities for funding community development requests over the course of the Consolidated Plan:

Priority No. 1. (High): Neighborhood revitalization through code enforcement and infrastructure improvements.

Specific objectives:

- Use CDBG funds to develop parks and recreation facilities for low-income areas.

Outcome/5-year goal: 2 public facilities

- Use CDBG funds to improve water/sewer systems by upgrading waterlines, improve safety through flood draining improvements and construct, replace or repair streets and sidewalks.

Outcome/5-year goal: 5 public facilities

- Use CDBG funds to reduce deterioration of neighborhoods through code enforcement emphasizing property maintenance of substandard home.

Outcome/5-year goal: 2,500 persons

Priority No. 2. (High): Support the local public transportation.

Specific objectives:

- Use CDBG funds to support and increase affordable and accessible public transportation services for low-income seniors and disabled adults.

Outcome/5-year goal: 1,000 persons

Priority No. 3. (High): Affordable and available health care.

Specific objectives:

- Use CDBG funds to funds to improve access to health and dental care services to low income families

Outcome/5-year goal: 250 persons

Priority No. 4. (High): Economic development activities that assist in job training and small business loans.

Specific objectives:

- Interim assistance to building and remodeling contractors to be used as working capital to keep them turning over projects.

Outcome/5-year goal: 25 persons

3. Obstacles. As discussed throughout this Plan, the greatest obstacle to meeting underserved needs is lack of funding and operational funds.

4. Specific long-term and short-term community development objectives.

The City developed the following Consolidated Plan goals and objectives for 2009-2013: (Please note that public services dollars are allocated to assist special needs populations and are captured in the goals for serving special needs groups, including homeless).

Affordability of Economic Opportunity

Objective No. 1. Provide affordable economic opportunity

Specific objectives:

- Use CDBG funds to improve water/sewer systems by upgrading waterlines, improve safety through flood draining improvements and construct, replace or repair streets and sidewalks.

Outcome/5-year goal: 5 public facilities

- Use CDBG funds to subsidize care costs at child care centers serving low and moderate income households

Outcome/5-year goal: 375 persons

- Interim assistance to building and remodeling contractors to be used as working capital to keep them turning over projects.

Outcome/5-year goal: 25 persons

Availability/Accessibility of Economic Opportunity

Objective No. 2. Provide availability and accessibility of economic opportunity

Specific objectives:

- Use CDBG funds to offer an array of supportive services to at risk youth to maximize their potential to succeed in life.

Outcome/5-year goal: 250 persons

Sustainability of Economic Opportunity

Objective No. 3. Sustain economic opportunity

Specific objectives:

- Use CDBG funds to develop parks and recreation facilities for low-income areas.

Outcome/5-year goal: 2 public facilities

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

Funded by CDBG, Lubbock employs a self-sufficiency program as part of the Antipoverty Strategy.

Self Sufficiency Program

Description of Services:

The Self Sufficiency Program assist low-income single parent households and a limited number of dual parent households to transition out of poverty. The Self Sufficiency Program is a higher education program that enables the parent to obtain education that will provide better opportunity for employment and a better paying job.

All persons assisted are below CSBG income guidelines and live in Lubbock County. In PY 2003,90 persons transitioned out of poverty through the assistance of the Self Sufficiency Program.

The initial inquiry is a phone call for information about the program. Information is documented and allows the Case Manager to make referrals to other agencies if the client requests it or needs it. The determination is made weather the client qualifies for the program and if he/she are a good candidate for Case Management.

Direct services that are provided include assistance with tuition and fees, books and uniforms and support services such as child care, transportation, utilities, rent and other basic needs that will ensure they remain and complete the program and transition out of poverty. Clients on Case Management are also placed on the

Comprehensive Energy Assistance Program (CEAP) Co-pay component and are assisted with one energy bill per month on a descending scale.

After the intake/interview process the client is provided with Case Management and meets with the Case Manager at least once each month. During these meetings, the Case Manager asks pertinent questions to determine how the student is progressing. At this time referrals for tutoring and other types of assistance are made if needed or requested.

Once client completes the program, starts employment and earns income above poverty level and transitions out of poverty, they are tracked for 90 days to determine if they remained self-sufficient. Once client has transitioned out of poverty for 90 days their file is completed and closed.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:

Not applicable for the City of Lubbock.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Please see the Needs tables for the City's goals for assisting non-homeless special needs populations.

Availability/Accessibility of Suitable Living Environment

Objective No. 1. Provide/make available a suitable living environment

Specific objectives:

- Use CDBG funds to improve water/sewer systems by upgrading water lines, improve safety through flood draining improvements and construct, replace or repair streets and sidewalks.

Outcome/5-year goal: 5 public facilities

- Use CDBG funds to demolish and clean-up substandard structures and clean-up contaminated sites involving public health and safety.

Outcome/5-year goal: 20 public facilities

- Use CDBG funds to provide services to seniors and handicapped individuals to improve and ensure their basic needs are met and to enhance their lives.

Outcome/5-year goal: 125 persons

- Use CDBG funds to support and increase affordable and accessible public transportation services for low-income seniors and disabled adults.

Outcome/5-year goal: 1,000 persons

- Use CDBG funds to improve access to health and dental care services to low-income families.

Outcome/5-year goal: 250 persons

Neighborhood Revitalization

Objective No. 2. Provide availability and accessibility of economic opportunity

Specific objectives:

- Use CDBG funds to develop parks and recreation facilities for low-income areas.

Outcome/5-year goal: 2 public facilities

- Use CDBG fund to reduce deterioration of neighborhoods through code enforcement emphasizing property maintenance of substandard homes.

Outcome/5-year goal: 2,500 persons

Available resources. To achieve the objectives identified above, the City will use a combination of federal, state, and City funds.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.

*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.

2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

1. and 5. Estimate of special needs populations, facilities and services. Please see the Non-homeless Special Needs table and Section IV. Housing and Non-Housing Needs Assessment for Special Needs Populations for a description of the numbers and needs of special needs populations residing in Lubbock. This section also contains descriptions of the facilities, services and resources available to special needs populations. The City based its prioritization of assistance to special needs populations based on input from non-homeless persons who have special needs and providers who represent these populations.

2. Priority housing and supportive service needs. Prioritizing special needs populations to receive assistance is difficult to do, considering the needs are so great for all special needs populations. The City hopes to help as many persons with special needs as possible through the following objectives.

Priority special needs populations for housing and supportive services:

Homeless and persons at-risk of homelessness

Objective No. 1. Provide support services to homeless and persons at-risk of homelessness.

Specific objectives:

- Use ESG funds to provide rent and or utility assistance to individuals at risk of becoming homeless.

Outcome/5-year goal: 500 persons

Elderly and/or disabled

Objective No. 2. Provide support services to elderly and/or disabled individuals

Specific objectives:

- Use CDBG funds to provide services to seniors and handicapped individuals to improve and ensure their basic needs are met and to enhance their lives.

Outcome/5-year goal: 125 persons

- Use CDBG and HOME funds for limited rehabilitation of owner-occupied housing due to life safety, health, or accessibility requirements for low-income households.

Outcome/5-year goal: 750 persons

Youth

Objective No. 3. Provide support services to youth

Specific objectives:

- Use CDBG funds to offer an array of supportive services to at risk youth to maximize their potential to succeed in life.

Outcome/5-year goal: 250 persons

Available resources. To achieve the objectives identified above, the City will use a combination of federal, state, and City funds.

3. Basis for need. The priority needs and strategies were developed based on the findings from both quantitative research (Housing Market Analysis and Demographic Analysis) and qualitative research (public and nonprofit meetings and key person interviews). The priority needs for special needs populations and community development were derived through the nonprofit public participation process where attendees were asked to complete the homeless, non-homeless special needs and community development needs tables, in addition to needs identified through key person interviews.

4. Obstacles to meeting needs. Organizations serving populations with special needs agreed that lack of affordable housing—and lack of adequate funding to address the problem—was a largest obstacle to meeting the needs of special populations.

LHA has waiting lists for rental assistance vouchers or for affordable units they own and manage. For people with physical disabilities there is a lack of affordable *accessible* housing for rent or ownership. For people with mental disabilities, there are an insufficient number of affordable units with attendant supportive services.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and

families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.

2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

Not applicable for the City of Lubbock.

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

Not applicable for the City of Lubbock.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.

APPENDIX A.
Citizen Participation Plan

APPENDIX A.

Citizen Participation Plan

The City of Lubbock goes to every effort to gain citizens' input on both the Consolidated Plan and the Annual Action Plan. The City Council appoints an advisory board called the Community Development and Services Board made up of representatives from each district representing low-income areas, the public sector, the business sector, and the disabled. The CDSB meets once a month and advises the City Council on policy, funding, and needs.

To better inform the CDSB and Council, staff meets with neighborhood associations in low-to-moderate income areas. A strategic planning session is conducted with citizens to identify needs and priorities for their area as well as citywide. This is done periodically in target areas for the Action Plan and for the Consolidated Plan process.

The results of these meetings are presented to the CDSB. From this information the CDSB identifies high, medium, and low priorities as well as target areas. These recommendations are presented to the City Council for consideration.

To better publicize these decisions, the City produces a Citizen's Guide that relates information about the process, grants, priorities, and policies. This guide is available to all citizens and is distributed to the CDSB, non-profit agencies, and the media.

Access to Information

Each year during the allocation process, the City takes applications for ESG, HOME, and CDBG funding requests. The Community Development and Services Board reviews the submissions and makes recommendations to the City Council. These recommendations are published in both the local paper and minority papers, and a public hearing is held to allow for comments. The published recommendations include funds expected to be made available through grants and program income.

At mid-year, the reallocation of program income and unused funds from the previous year occurs. The Board makes a recommendation to City Council and a Public Hearing is held to take comments and amend the annual action plan.

For the Consolidated Plan, the Community Development and Services Board reviews the draft and holds a public hearing for comments. The CDSB then recommends the document to the City Council who reviews it, holds a second public hearing to take comments, and approves the final Consolidated Plan.

Anti-displacement

The City of Lubbock follows all acquisition and relocation requirements of the Uniform Relocation Act and Section 104(d), and will minimize or alleviate displacement of residents and businesses whenever possible.

Publishing the Plan

A draft summary of the Consolidated Plan is presented to the Community Development and Services Board, which then holds a public hearing to allow for citizens' comments. After being reviewed, changes are made and the CDSB makes a recommendation to the City Council to accept the Consolidated Plan. Prior to a final public hearing, a listing will be published in local papers and copies will be made available at City Hall and the municipal libraries. Copies will also be made available to citizens at their request. The City Council then holds an additional public hearing to allow citizens the opportunity for comments. Comments are considered and the final version is approved by City Council.

Public Hearings

Two City Council hearings concerning the allocation of funds are held each year, one for the allocation in June and one for the reallocation at the beginning of each calendar year. The City Council holds a special public hearing in June during the evening to allow for better citizen participation. In addition, the Community Development and Services Board conducts meetings at which additional information is made available and hearings are set as needed. The CDSB meets the second Wednesday of each month at 6:00 p.m. All meetings are open to the public and accommodations are made for people with special needs. There is a Spanish-speaking interpreter available if required.

Notice of Public Hearings

Notices of public hearings are published in the paper at least ten days prior to the hearing. Notices are placed in the daily paper. The notices are placed as special notices in the regular sections of the paper not in the legal section.

Access to Meetings/Records

The City of Lubbock complies with the American with Disabilities Act as well as the Texas Open Meetings Act for all of its meetings. Meeting notices are posted outside City Hall seventy-two hours before the meeting and access is available to the public for these meetings. The City also complies with the Texas Open Records Act when dealing with requests for information.

Citizen Comments

The City allows 30 days for citizens' comments prior to sending the Consolidated Plan and Annual Action Plan into HUD. Each comment is considered prior to the final submission.

Substantial Amendments

The City considers a substantial amendment to be the following:

1. A change of 25 percent of the annual allocation for the Grant; or
2. Changes in priorities or use of CDBG funds from one activity to another.

In the event of an amendment, a public hearing will be held and comments will be taken following the same procedures as the annual allocation process.

Performance Reports

The Consolidated Annual Performance Evaluation Report (CAPER) is produced each year by the City of Lubbock for the public and HUD. There is a fifteen-day comment and review period for the public. Copies are made available in the Community Development office and local library branches. Any comments received are made part of the CAPER and are forwarded to HUD. In addition, staff also provides the Community Development and Services Board with periodic updates on sub-grantees performance. This allows CDSB to stay informed on how the funds are spent and if goals are being reached.

Technical Assistance

The City of Lubbock continually offers technical assistance on an individual and group basis. Assistance includes general overviews on the application process, City Council policies, construction requirements, and other topics as needed. Assistance is also offered to any agency or individual wishing to request our funds. Staff meets one on one with agencies to answer questions related to the allocation process and to discuss issues pertaining to their specific projects.

Complaints

Citizen complaints are addressed by the appropriate person within the Community Development Department. The Director of Strategic Planning can appeal any decision. Written responses are given to all written requests and responses will be provided within a 15-day period when practical. If citizens are still not satisfied, they are referred to the Regional HUD Office in Fort Worth.

FY 2009-2013 Consolidated Plan Timeline

Meeting	Timeline
Community Meetings	Fall-Winter 2008
CDSB Sub Committee Meeting-Work	
Session to Determine Priority Needs Tables .	January 14, 2009
CDSB Meeting-Approval of Targeting & Priorities Needs	January 14, 2009
Public Hearing (Advertised on 1-4-2009)	January 14, 2009
CDSB Meeting-Public Hearing-Consolidated Plan Draft	January 14, 2009
City Council Approval of Targeting & Priorities Needs	February 12, 2009
FY 2009 Technical Assistance Workshop – Release Applications	February 25, 2009
FY 2009 Applications Due to City	March 25, 2009
CDSB Meeting	April 8, 2009
CDSB Evaluates Applications	April 15 – April 29, 2009
CDSB Meeting-Finalize Recommendation for Action Plan Projects	May 13, 2009
Advertise Public Hearing for Consolidated Plan DRAFT/Action Plan	May 20, 2009
30-Day Comment Period Begins	May 21, 2009
City Council Public Hearing- Consolidated Plan/Action Plan	June 11, 2009
30-Day Comment Period Ends	June 22, 2009
City Council-Approve Final Version of Consolidated Plan	June 23, 2009
Submit FY 2009 Action Plan and FY 2009-13 Consolidated Plan to HUD	August 15, 2009

APPENDIX B.
Public Outreach Materials and Presentation



The City of Lubbock needs your input to identify housing and community development needs in your neighborhood !

Why is the City interested in your input?

The City of Lubbock receives funding each year from the U.S. Department of Housing and Urban Development (HUD) for housing and community development programs. In order to receive such funds, the City must complete a report every five years called the "Consolidated Plan." The report for 2009-2013 is currently underway and feedback from the community is vital to ensure that the plan addresses residents' concerns.

What does the City want to know?

- What do you consider to be the most critical housing needs in your community?
- What are your community's most critical community development needs?
- What can the City do to improve housing opportunities and community development?

Other questions or needs?

Consolidated Plan Questions:

If you are unable to attend the meeting, you may still provide comments; or for more information about the Consolidated Plan process, please contact:

Joe Rangel
1625 13th Street, Room 107
P.O. Box 2000
Lubbock, TX 79457
(806) 775-2309
jrangel@mylubbock.us

Meeting Location & Time:

Date: Tuesday, October 28, 2008

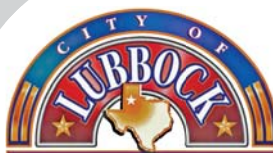
Time: 6:00 PM to 8:00 PM

Room: Council Chambers

Address: City Hall Municipal Building
1625 13th Street
Lubbock, Texas 79457

Arrangement Information:

The meeting is available to all persons regardless of disability. If you require special assistance, please call 806-775-2309 at least 48 hours in advance of the scheduled meeting date. Spanish translation will be available.





¡ La Ciudad de Lubbock necesita de su participación para identificar las necesidades de vivienda y desarrollo comunitario en su barrio !

¿Por qué la Ciudad está interesada en su participación?

Cada año, la Ciudad de Lubbock recibe fondos del U.S. Department of Housing and Urban Development (HUD) para programas de vivienda y desarrollo comunitario. Para recibir estos fondos, la Ciudad debe completar un reporte llamado el "Consolidated Plan" cada cinco años. El reporte para 2003- 2009 está en progreso y los comentarios de la comunidad son vitales para asegurar que las preocupaciones de los residentes se tomen en cuenta.

¿Qué es lo que quiere saber la Ciudad?

- ¿Cuáles son las necesidades de vivienda más críticas en su comunidad?
- ¿Cuáles son las necesidades de desarrollo comunitario más críticas en su comunidad?
- ¿Qué puede hacer la Ciudad para mejorar las condiciones de la vivienda y desarrollo comunitario?

¿Tiene otras preguntas o necesidades?

Preguntas:

Si ud. no puede atender a la reunión pero le gustaría dar sus comentarios o si necesita más información acerca del "Consolidated Plan," contacte a:

Joe Rangel
1625 13th Street, Room 107
P.O. Box 2000
Lubbock, TX 79457
(806) 775-2309
jrangel@mylubbock.us

Lugar y Hora de la reunión

Fecha: Martes, Octubre 28 de 2008

Hora: de 6:00 PM a 8:00 PM

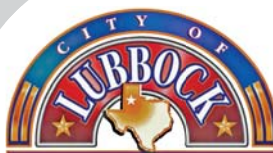
Salón: Council Chambers

Dirección: City Hall Municipal Building
1625 13th Street
Lubbock, Texas 79457

Información Adicional:

Todas las personas, incluyendo las personas discapacitadas, pueden participar de la reunión. Si ud. necesita asistencia especial, por favor llame al (806) 775-2309 con por lo menos 48 horas de anticipación.

Traducción en español será disponible.





The City of Lubbock needs your input to identify housing and community development needs!

Why is the City interested in your input?

The City of Lubbock receives funding each year from the U.S. Department of Housing and Urban Development (HUD) for housing and community development programs. In order to receive such funds, the City must complete a report every five years called the "Consolidated Plan." The report for 2009-2013 is currently underway and feedback from the community is vital to ensure that the plan addresses residents' concerns.

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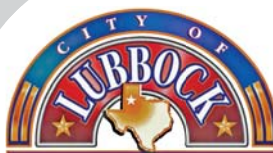
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City of Lubbock Consolidated Plan Community Meeting

Presented to:

City of Lubbock Residents



Presented by:

**Kathy Kugel, Associate &
Rachel Thompson, Associate**

BBC Research & Consulting
3773 Cherry Creek North Dr.,
Suite 850
Denver, Colorado 80209
1-800-748-3222
kkugel@bbcresearch.com
rthompson@bbcresearch.com
www.bbcresearch.com



October 28, 2008

Agenda

- Introductions
- Background on the Consolidated Plan
- Presentation of preliminary research findings
- Community input and comments



Purpose of the Consolidated Plan

In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

- To identify a jurisdiction's housing and community development needs, priorities, goals and strategies; and
- To stipulate how Community Development Block Grant (CDBG) and HOME Investment Partnership Program (HOME) funds will be allocated to housing and community development needs in the community.

An Analysis of Impediments to Fair Housing Choice and a fair housing plan to address barriers must also be completed as part of a Consolidated Plan.

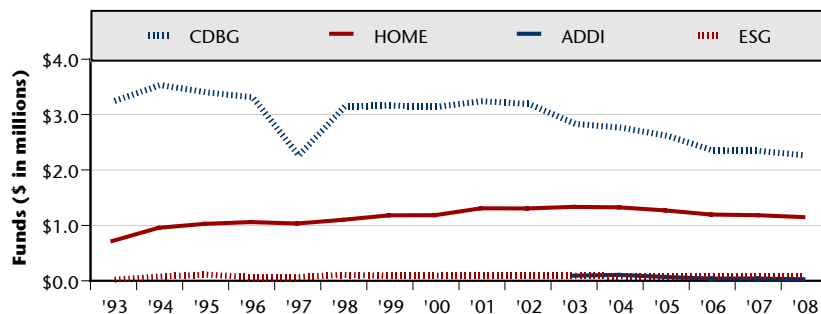


2

Historical Amounts of Lubbock HUD Funds

HUD 2008 Allocation was \$3.5 million

- Community Development Block Grant: \$2,281,284
- HOME: \$1,132,049
- American Dream Downpayment Initiative: \$10,146
- Emergency Shelter Grant: \$101,888



3

Community Development Block Grant Program (CDBG)

- Administered by Community Development Department
- National objectives:
 - Benefit low- and moderate-income persons
 - Prevent or eliminate slums or blight
 - Meet other urgent community development needs

CDBG – Eligible Activities

- Reconstruction/rehabilitation of homes or other property
- Property acquisition for public purposes
- Construction of public facilities and improvements
- Demolition of property to prepare land for other uses
- Provision of employment assistance (e.g., employment training programs)
- Provision of public services for special needs populations, including youth, persons with disabilities, persons who are homeless, seniors, victims of domestic violence, persons with HIV/AIDS

HOME Investment Partnerships Program (HOME) and the American Dream Downpayment Initiative (ADDI)

- Administered by Community Development Department
- Objectives:
 - Allow communities to custom-design housing strategies
 - Strengthen business/government/non-profit partnerships
 - Build capacity of community-based housing groups
- HOME funds can provide incentives for the acquisition, rehabilitation or construction of affordable rental and ownership housing. Funds can also be used for tenant-based rental assistance.

Emergency Shelter Grant Program (ESG)

- Administered by Community Development Department
- The Emergency Shelter Grants program provides homeless persons with basic shelter and essential supportive services. It can assist with:
 - Operation of Facility
 - Homeless Prevention
 - Essential Services
 - Rehab of Facility

City of Lubbock Program Activities

- CDBG program activities:
 - Barrier Free
 - Emergency Repair
 - Homeowner's Exterior & Energy Efficiency Loan Program (HEEELP)
 - Public Services
 - Other programs
- HOME program activities:
 - First Time Buyer Workshops
 - Housing Reconstruction
 - Housing Rehabilitation
 - New Construction
- ESG program activities:
 - Alcoholic Recovery Center – operating funds
 - Family Promise – operating funds
 - Salvation Army – operating, homeless prevention & essential services
 - Vandelia Church – homeless prevention
 - Women's Protective Services – essential services



8

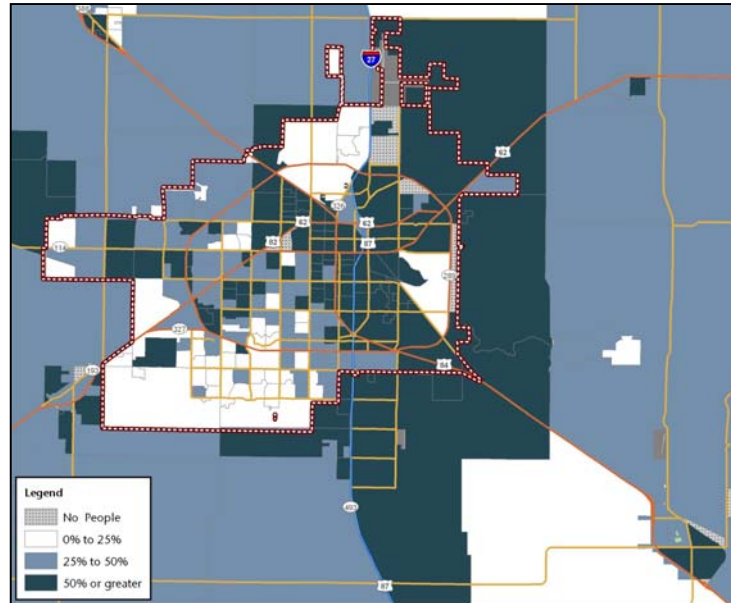
Consolidated Plan Research Process

- Citizen Participation Plan
 - Community meeting
 - Stakeholder meeting
 - Key Person interviews
 - Draft plan and comment period
- Demographic and socioeconomic analysis
- Housing market analysis
- Analysis of special needs populations
- Five-year strategic plan



9

CDBG Low and Moderate Income Areas



Who Lives in Lubbock?

- 2008 population: 214,847 (7.7% change from 2000)
- 32% of population is Hispanic or Latino
- 2007 Median household income: \$40,810
2008 HUD median family income : \$50,200
- 31% of households are households with children
- 18% of population are ages 18 to 24 years
- Tenure :
57% are homeowners
43% are renters

Employment in Lubbock

	Number of Jobs	Percent
Natural Resources, Mining and Construction	6,200	5%
Manufacturing	5,200	4%
Trade, Transportation, and Utilities:	26,100	20%
• Wholesale Trade	6,100	5%
• Retail Trade	16,100	13%
• Transportation, Warehousing, and Utilities	3,900	3%
Information	5,300	4%
Financial Activities	7,200	6%
Professional and Business Services	11,200	9%
Educational and Health Services	19,400	15%
Leisure and Hospitality	15,900	12%
Other Services	5,300	4%
Government:	26,200	20%
• Federal Government	1,100	1%
• State Government	11,900	9%
• Local Government	13,200	10%
Total Non-farm Employment	128,000	100%

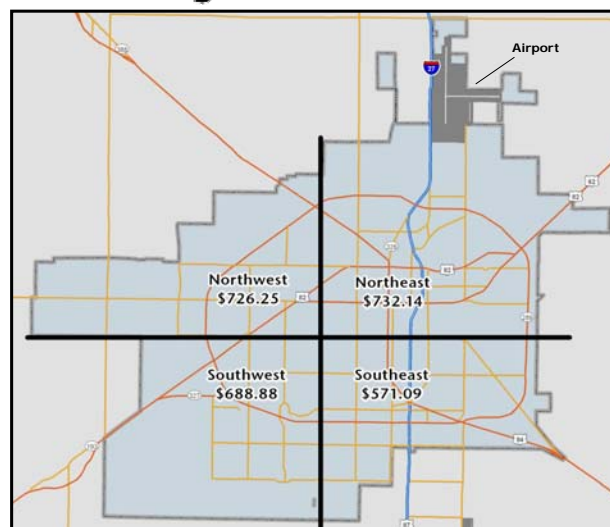


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Rental Costs

- 2007 median gross rent: \$741 per month

Average Two-Bedroom Rent



Source: Lubbock Apartment Association, June 2008 occupancy survey.



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Rental Costs and Affordability

	Average Rent of Quadrants	Annual Income Needed to Afford Average Rent	Number of Renter Households Able to Afford Median Rent	Percent of Renter Households Able to Afford Median Rent
Efficiency	\$398	\$15,908	25,238	70%
1 Bedroom	\$532	\$21,273	21,363	59%
2 Bedroom	\$680	\$27,184	18,028	50%
3 Bedroom	\$963	\$38,538	11,704	32%
4 Bedroom	\$1,227	\$49,081	6,595	18%

Source: Lubbock Apartment Association, June 2008 Occupancy Survey; 2007 American Community Survey; and BBC Research & Consulting.



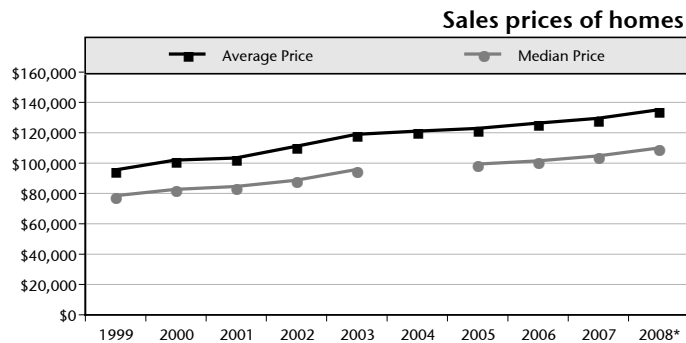
14

Owner Housing Costs

Median sale price: \$109,400
(Real Estate Center at Texas A&M University)

Median value: \$99,400
(2007 American Community Survey)

Average sale price: \$134,500
(Real Estate Center at Texas A&M University)



Note: *Year-to-date estimate as of September 2008.

Source: Real Estate Center at Texas A&M university.



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Affordability of Homeownership

Affordability	
Median price of homes sold	\$109,400
Income needed to afford median price	\$37,584
Number of renters who can afford to buy	12,167
Percent of renters who can afford to buy	34%
Number of owners who can afford to buy	33,234
Percent of owners who can afford to buy	69%

Note: Mortgage loan terms are assumed as follows: 30 year fixed, 7.25 percent, 10 percent downpayment. The affordable mortgage payment is also adjusted to incorporate hazard insurance, property taxes and utilities.

Source: Real Estate Center at Texas A&M, 2007 ACS and BBC Research & Consulting.



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Cost Burden

■ 27,975 households were cost burdened in 2007

- 17,896 renters (54% of renters)
- 10,079 owners (21% of owners)

Income Range	Renters		Owners	
	Households	Percent	Households	Percent
Less than \$20,000	12,320	98%	4,681	76%
\$20,000 to \$34,999	4,445	55%	2,591	34%
\$35,000 to \$49,999	1,055	16%	1,500	23%
\$50,000 to \$74,999	76	2%	666	6%
\$75,000 or more	0	0%	641	4%
Total	17,896	54%	10,079	21%

Source: 2007 American Community Survey.



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Top 3 Needs of Low-Income and Special Needs Lubbock Residents

Community Development/Economic Development

1. _____
2. _____
3. _____

Housing

1. _____
2. _____
3. _____

Persons Experiencing Homelessness

1. _____
2. _____
3. _____

How Would You Spend the Money?

You have \$3.5 million to improve housing and community development in Lubbock.

- What are the priority *community/economic development needs* of Lubbock? Of your neighborhood?
- What are the priority *housing needs* of Lubbock? Of your neighborhood?
- What are the priority *needs of persons experiencing homelessness* in Lubbock?
- Please use the worksheet we've circulated to identify these needs in Lubbock.

How to Participate in the Consolidated Plan Process

Tell what you think today!

■ Send an e-mail to: jrangel@mylubbock.us

■ Send a letter to:
City of Lubbock
Attn: Joe Rangel
Community Development
1625 13th Street, Room 107
P.O. Box 2000
Lubbock, TX 79457

■ The Draft 2009–2013 Consolidated Plan and 2009 Action Plan will be available for comment in 2009 at:

<http://comdev.ci.lubbock.tx.us/allFed.aspx>



APPENDIX C.
Public Comments

City of Lubbock Community Development
BBC Research and Consulting
Consolidated Plan Presentation
October 28, 2008, 3:00 p.m.

NAME	CONTACT INFORMATION
Julio Gonzales	(806) 241-2923
Sue Saunders	(806) 749-5862
Joy Loper	(806) 741-0459
Jee Ronyl	806 775-2309
Sincie Quade	806-577-0180
Selvina Kubris	806-765-8475
Chris White	806-282-8337
Carmen Frantzen	7753081
Stuart Walker	775-3195
Barbara Russell	762-5626 (MOBILE) 790-4173
Lisa Karnes	744-5035
Ron McLendon	806-778-0908
Peter Laverty	806-775-8760
Debra Feros	806-743-7893 ext 224
Wendi Edwards	806 698-5518
Russell Harris	512-374-0730
Rosa Trevino	795-5433
John E Mobygood	795-5433
Nancy Neill	775-2685
London Shuman	575-308-9567
James J. Jantzen	762 3350
Jim Heelt	795-5261

City of Lubbock Community Development
BBC Research and Consulting
Consolidated Plan Presentation
October 28, 2008, 6:00 p.m.

NAME	CONTACT INFORMATION
Aurelia Trevino	763-7849
Diana Trevino	544-4189
Eusebio Espinoza Villalobos	763-9182
Melvin P. Carter	762 4886
Esther Sanchez	7475376
Beatrice Hernandez	7477584
Noe De Leon	7475376
Natalia Salazar	741-8062
Linda Leon	765-6384
Albert Leon	765 6384
Angela Gutierrez	771 4145
Mary Rodriguez	765-0046
Billie Russell	765 9276
Dorothy Hood	762 3347
Veronica Salazar	241-3002
Rochel Placencia	762-8016
Gladys Lopez	784-4328

Lubbock Consolidated Plan FY2009-2013

October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): Natalie Salzer

Allett Benson Neighborhood needs no rentals
NO Mobile homes

No more apartments

We need Rehab + Recon.

Housing is our most important
Need.

Please considers for Target Area

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209

Lubbock Consolidated Plan FY2009-2013

October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): TINCIE QUADA

Housing for homelessness to transition
them to be self sufficient is a great
need in the community.

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

*Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209*

Lubbock Consolidated Plan FY2009-2013

October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): Dora Trevino

I think that there has to be more
of ^{awareness} ~~community~~ ^{communication} outreach efforts so that more citizens
in the City of Lubbock are made aware
of all the issues that we discussed today

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

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Lubbock Consolidated Plan FY2009-2013
October, 28 2008

PUBLIC COMMENTS

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Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): _____

*The plan needs to ~~include~~ ~~to~~ include target
the needs of people with disabilities by creating
& ~~state~~ points scale to give more access to housing
a points scale would assist people with disabilities
greater ~~as~~ access to affordable housing.*

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

*Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209*

From: Melinda Harvey <mharvey@citibus.com>
To: JRangel@mail.ci.lubbock.tx.us
Date: 10/28/2008 5:13:57 PM
Subject: Consolidated Plan

Joe,

I wanted to express my thanks for the funding that Citibus has received over the past several years to help support our CitiAccess program.

We believe that access to transportation is a fundamental need: it enables citizens in our community to travel to work, to school, to education or job training programs, to the doctor, shopping, and to entertainment events. Without access to public transportation, there are many in our community who would not have access to even the most basic services; a lack of transportation options is one of the contributing factors to a poor overall quality of life.

As you prepare the 2009-2013 Consolidated Plan, I would urge you to include transportation funding as a priority item.

Melinda Green Harvey, AICP
Director of Planning
Citibus

APPENDIX D.

Needs Tables

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BBC Research and Consulting
Consolidated Plan Presentation
October 28, 2008, 3:00 p.m.

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Lubbock Consolidated Plan FY2009-2013

October, 28 2008

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We need Rehab + Recon.

Housing is our most important
Need.

Please considers for Target Area

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209

Lubbock Consolidated Plan FY2009-2013

October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): TINCIE QUADA

Housing for homelessness to transition
them to be self sufficient is a great
need in the community.

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

*Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209*

Lubbock Consolidated Plan FY2009-2013

October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): Dora Trevino

I think that there has to be more
of ^{awareness} ~~community~~ ^{communication} outreach efforts so that more citizens
in the City of Lubbock are made aware
of all the issues that we discussed today

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209

Lubbock Consolidated Plan FY2009-2013
October, 28 2008

PUBLIC COMMENTS

We want to hear from you!

Please leave us your comments about the FY2009-2013 Consolidated Plan.

Name (optional): _____

*The plan needs to ~~include~~ ~~to~~ include target
the needs of people with disabilities by creating
& ~~state~~ points scale to give more access to housing
a points scale would assist people with disabilities
greater ~~as~~ access to affordable housing.*

You can return this sheet at the meeting, fax it to 303.399.0448, or mail it to the following address:

*Lubbock Consolidated Plan, c/o Kathy Kugel
BBC Research & Consulting
3773 Cherry Creek North Drive, Suite 850
Denver, CO 80209*

From: Melinda Harvey <mharvey@citibus.com>
To: JRangel@mail.ci.lubbock.tx.us
Date: 10/28/2008 5:13:57 PM
Subject: Consolidated Plan

Joe,

I wanted to express my thanks for the funding that Citibus has received over the past several years to help support our CitiAccess program.

We believe that access to transportation is a fundamental need: it enables citizens in our community to travel to work, to school, to education or job training programs, to the doctor, shopping, and to entertainment events. Without access to public transportation, there are many in our community who would not have access to even the most basic services; a lack of transportation options is one of the contributing factors to a poor overall quality of life.

As you prepare the 2009-2013 Consolidated Plan, I would urge you to include transportation funding as a priority item.

Melinda Green Harvey, AICP
Director of Planning
Citibus

APPENDIX E.
Certifications and SF 424



CPMP Non-State Grantee Certifications

Many elements of this document may be completed electronically, however a signature must be manually applied and the document must be submitted in paper form to the Field Office.

- This certification does not apply.
- This certification is applicable.

NON-STATE GOVERNMENT CERTIFICATIONS

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

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

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

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about –
 - a. The dangers of drug abuse in the workplace;
 - b. The grantee's policy of maintaining a drug-free workplace;
 - c. Any available drug counseling, rehabilitation, and employee assistance programs; and
 - d. The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will –
 - a. Abide by the terms of the statement; and
 - b. Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point for the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted –
 - a. Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - b. Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;
7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5 and 6.

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

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

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

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

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

<p>Signature/Authorized Official</p> <p><input type="text"/></p> <p>Name</p> <p><input type="text"/></p> <p>Title</p> <p><input type="text"/></p> <p>Address</p> <p><input type="text"/></p> <p>City/State/Zip</p> <p><input type="text"/></p> <p>Telephone Number</p>	<p><input type="text"/></p> <p>Date</p>
--	---

- This certification does not apply.
 This certification is applicable.

Specific CDBG Certifications

The Entitlement Community certifies that:

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

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

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

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

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

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

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

Excessive Force -- It has adopted and is enforcing:

14. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
15. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction;

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

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
- This certification is applicable.

**OPTIONAL CERTIFICATION
CDBG**

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
- This certification is applicable.

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

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

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

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

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

Signature/Authorized Official Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

HOPWA Certifications

The HOPWA grantee certifies that:

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

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

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

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number

- This certification does not apply.
 This certification is applicable.

ESG Certifications

I, _____, Chief Executive Officer of **Error! Not a valid link.**, certify that the local government will ensure the provision of the matching supplemental funds required by the regulation at 24 *CFR* 576.51. I have attached to this certification a description of the sources and amounts of such supplemental funds.

I further certify that the local government will comply with:

1. The requirements of 24 *CFR* 576.53 concerning the continued use of buildings for which Emergency Shelter Grants are used for rehabilitation or conversion of buildings for use as emergency shelters for the homeless; or when funds are used solely for operating costs or essential services.
2. The building standards requirement of 24 *CFR* 576.55.
3. The requirements of 24 *CFR* 576.56, concerning assurances on services and other assistance to the homeless.
4. The requirements of 24 *CFR* 576.57, other appropriate provisions of 24 *CFR* Part 576, and other applicable federal laws concerning nondiscrimination and equal opportunity.
5. The requirements of 24 *CFR* 576.59(b) concerning the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970.
6. The requirement of 24 *CFR* 576.59 concerning minimizing the displacement of persons as a result of a project assisted with these funds.
7. The requirements of 24 *CFR* Part 24 concerning the Drug Free Workplace Act of 1988.
8. The requirements of 24 *CFR* 576.56(a) and 576.65(b) that grantees develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted with ESG funds and that the address or location of any family violence shelter project will not be made public, except with written authorization of the person or persons responsible for the operation of such shelter.
9. The requirement that recipients involve themselves, to the maximum extent practicable and where appropriate, homeless individuals and families in policymaking, renovating, maintaining, and operating facilities assisted under the ESG program, and in providing services for occupants of these facilities as provided by 24 *CFR* 76.56.
10. The requirements of 24 *CFR* 576.57(e) dealing with the provisions of, and regulations and procedures applicable with respect to the environmental review responsibilities under the National Environmental Policy Act of 1969 and related

authorities as specified in 24 *CFR* Part 58.

11. The requirements of 24 *CFR* 576.21(a)(4) providing that the funding of homeless prevention activities for families that have received eviction notices or notices of termination of utility services will meet the requirements that: (A) the inability of the family to make the required payments must be the result of a sudden reduction in income; (B) the assistance must be necessary to avoid eviction of the family or termination of the services to the family; (C) there must be a reasonable prospect that the family will be able to resume payments within a reasonable period of time; and (D) the assistance must not supplant funding for preexisting homeless prevention activities from any other source.
12. The new requirement of the McKinney-Vento Act (42 *USC* 11362) to develop and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons. I further understand that state and local governments are primarily responsible for the care of these individuals, and that ESG funds are not to be used to assist such persons in place of state and local resources.
13. HUD's standards for participation in a local Homeless Management Information System (HMIS) and the collection and reporting of client-level information.

I further certify that the submission of a completed and approved Consolidated Plan with its certifications, which act as the application for an Emergency Shelter Grant, is authorized under state and/or local law, and that the local government possesses legal authority to carry out grant activities in accordance with the applicable laws and regulations of the U. S. Department of Housing and Urban Development.

Signature/Authorized Official	Date
Name	
Title	
Address	
City/State/Zip	
Telephone Number	

<input type="checkbox"/> This certification does not apply. <input type="checkbox"/> This certification is applicable.

APPENDIX TO CERTIFICATIONS

Instructions Concerning Lobbying and Drug-Free Workplace Requirements

Lobbying Certification

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

Drug-Free Workplace Certification

1. By signing and/or submitting this application or grant agreement, the grantee is providing the certification.
2. The certification is a material representation of fact upon which reliance is placed when the agency awards the grant. If it is later determined that the grantee knowingly rendered a false certification, or otherwise violates the requirements of the Drug-Free Workplace Act, HUD, in addition to any other remedies available to the Federal Government, may take action authorized under the Drug-Free Workplace Act.
3. Workplaces under grants, for grantees other than individuals, need not be identified on the certification. If known, they may be identified in the grant application. If the grantee does not identify the workplaces at the time of application, or upon award, if there is no application, the grantee must keep the identity of the workplace(s) on file in its office and make the information available for Federal inspection. Failure to identify all known workplaces constitutes a violation of the grantee's drug-free workplace requirements.
4. Workplace identifications must include the actual address of buildings (or parts of buildings) or other sites where work under the grant takes place. Categorical descriptions may be used (e.g., all vehicles of a mass transit authority or State highway department while in operation, State employees in each local unemployment office, performers in concert halls or radio stations).
5. If the workplace identified to the agency changes during the performance of the grant, the grantee shall inform the agency of the change(s), if it previously identified the workplaces in question (see paragraph three).
6. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant: Place of Performance (Street address, city, county, state, zip code) Check if there are workplaces on file that are not identified here. The certification with regard to the drug-free workplace is required by 24 CFR part 21.

Place Name	Street	City	County	State	Zip

7. Definitions of terms in the Nonprocurement Suspension and Debarment common rule and Drug-Free Workplace common rule apply to this certification. Grantees' attention is called, in particular, to the following definitions from these rules: "Controlled substance" means a controlled substance in Schedules I through V of the Controlled Substances Act (21 U.S.C. 812) and as further defined by regulation (21 CFR 1308.11 through 1308.15); "Conviction" means a finding of guilt (including a plea of *nolo contendere*) or imposition of sentence, or both, by any judicial body charged with the responsibility to determine violations of the Federal or State criminal drug statutes; "Criminal drug statute" means a Federal or non-Federal criminal statute involving the manufacture, distribution, dispensing, use, or possession of any

controlled substance; "Employee" means the employee of a grantee directly engaged in the performance of work under a grant, including:

- a. All "direct charge" employees;
- b. all "indirect charge" employees unless their impact or involvement is insignificant to the performance of the grant; and
- c. temporary personnel and consultants who are directly engaged in the performance of work under the grant and who are on the grantee's payroll. This definition does not include workers not on the payroll of the grantee (e.g., volunteers, even if used to meet a matching requirement; consultants or independent contractors not on the grantee's payroll; or employees of subrecipients or subcontractors in covered workplaces).

Note that by signing these certifications, certain documents must be completed, in use, and on file for verification. These documents include:

- 1. Analysis of Impediments to Fair Housing
- 2. Citizen Participation Plan
- 3. Anti-displacement and Relocation Plan

Signature/Authorized Official

Date

Name

Title

Address

City/State/Zip

Telephone Number