# CITY OF LAREDO

## COMMUNITY DEVELOPMENT DEPARTMENT

## 2025-2029

## FIVE CONSOLIDATED PLAN

## 2025-2026 ANNUAL ACTION PLAN

EQUAL HOUSING OPPORTUNITY

# Executive Summary

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

### 1. Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes to the Community Development Block Grants (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership (HOME). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the Consolidated Plan for Housing and Community Development.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the City of Laredo hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing citizen participation requirements that accompany the Consolidated Plan

The City of Laredo has prepared this Consolidated Plan to meet the guidelines set forth by HUD and is broken into five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

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

The goals of the CDBG and HOME programs are to provide decent housing, a suitable living environment for the city's low- and moderate-income residents, and economic opportunities for low-moderate-income residents. The City strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities. These goals are further explained as follows:

•Providing decent housing means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.

•Providing a suitable living environment entail improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.

•Expanding economic opportunities involves creating jobs that are accessible to low- and moderate-income persons; making down payment and closing cost assistance available for low- and moderate-income persons; promoting long-term economic and social viability; and empowering low-income persons to achieve self-sufficiency.

## 3. Evaluation of past performance

Consolidated Annual Performance and Evaluation Report (CAPER). These documents state the objectives and outcomes identified in each year's Annual Action Plan and include an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on the City's website at:

https://www.cityoflaredo.com/departments/community-development

During the 2023 Program Year, Laredo accomplished the following (from the 2023 CAPER):

During the 2023 Program Year, Laredo accomplished the following (from the 2023 CAPER):
•REHABILITATION OF HOUSING: During the report year, Homeowner Housing Rehabilitation Program had 75 applications were processed, of which 18qualified for assistance, 30 are in progress, and 27 failed to qualify due to exceeding income limits, not meeting owner/occupant requirement, failure to complete application, and/or no longer interested. The City is aware that the Housing Rehabilitation goal of 22 households was not met. This is due to applicants not being eligible for the program, 27 applications were denied. The City has been successful in implementing its programs currently in place and has taken steps to ensure all established goals are met.
•HOMEBUYER ASSISTANCE: Through the use of $44,999.00 of 2021 (PI), and 2022(PI)HOME Program Income funds for the Down Payment Assistance program, the City assisted 2 homeowners. During the fiscal year, the City received (5)applications during the reporting period and currently has 2 under review, and1 application were denied.
•RENTAL ASSISTANCE: Through the use of Tenant Based Rental Assistance, a total of 104 elderly individuals were assisted, exceeding the goal of 100 for the program year.
•HOMELESSNESS ASSISTANCE: Through the utilization of 2022 ESG program funds a total of 28 persons were served with homelessness prevention services.

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

A variety of public outreach and citizen participation was used to develop this Consolidated Plan. The 2025 Resident survey was used to help establish priorities for Laredo by gathering feedback on the level of need for housing and community development categories. One public meeting was held prior to the release of the draft plan to garner feedback on preliminary findings. A set of two work groups were held to gather input from stakeholders. These topics included affordable housing and community needs. The Plan was released for public review and a public hearing will be held to offer residents and stakeholders the opportunity to comment on the plan.

## 5. Summary of public comments

No public comments were received during the public comment period. Comments received during the work groups and survey responses are included in the attachments.

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

No public comments have been received that were not accepted.

## 7. Summary

The Needs Assessment and Market Analysis, guided by resident and public input gathered during the 2025 planning process, identified eight key priority needs for the City of Laredo:

- Housing Rehabilitation
- New Construction of Housing
- Homebuyer Assistance
- Rental Assistance
- Homeless Assistance
- Public Facilities
- Public Improvements
- Public Services

These priorities will be addressed through an integrated strategy supported by federal funding sources from the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG). These programs allow the City to invest in affordable housing, increase access to critical services, reduce homelessness, and enhance infrastructure in low- and moderate-income neighborhoods.

**Rehabilitation of Existing Housing**
The HOME and CDBG programs will provide funding for housing rehabilitation. Through the HOME program, the City of Laredo will address the renovation of deteriorating owner-occupied homes and

rental units to meet local housing code standards, improving safety, energy efficiency, and overall habitability. Similarly, the CDBG program will support the repair and upgrade of owner-occupied homes to ensure they are safe, energy-efficient, and code-compliant. These efforts will be essential in preserving affordable housing, preventing displacement, and improving living conditions for low-income households.

**New Construction of Housing**

The HOME program will fund the construction of new affordable housing. This will include both single-family and multifamily housing developments reserved for low-income families. These new housing units will contribute to neighborhood revitalization, meeting the growing demand for affordable housing and improving the overall housing landscape in Laredo.

**Homebuyer Assistance**

Through the HOME program, the City will offer down payment and closing cost assistance to first time, low-income homebuyers. This initiative will make homeownership more attainable for low-income families, promoting long-term housing stability, wealth-building and fostering community investment. In addition, the City will allocate a portion of HOME funds to support Community Housing Development Organizations (CHDOs) that play a key role in developing affordable homeownership opportunities. These funds will help build the capacity of CHDOs by supporting their staffing, training, technical assistance, and organizational development, enabling them to successfully produce and manage high-quality affordable housing for first-time homebuyers.

**Summary Continued**

**Rental Assistance**

The City will utilize both HOME and ESG program resources to provide critical rental assistance for low-income and vulnerable residents. Through the HOME program, Tenant-Based Rental Assistance (TBRA) will offer rental subsidies to eligible elderly households, helping them afford decent, stable housing.

Additionally, under the ESG program, the City will implement Rapid Re-Housing and Homelessness Prevention strategies. Rapid Re-Housing will provide rental assistance and supportive services to help individuals and families quickly transition from homelessness into permanent housing. Homelessness Prevention will offer financial support and services to help at-risk households remain housed and avoid entering the shelter system. Together, these efforts will help reduce housing instability, prevent displacement, and support long-term housing success for Laredo residents.

**Homeless Assistance**

The ESG program will play a crucial role in preventing and addressing homelessness. It will include activities such as Homelessness Prevention, which will provide financial assistance to help at-risk individuals avoid eviction, and Rapid Re-Housing, which will offer rental assistance and services to quickly move individuals from homelessness to stable housing. The program will also fund Street

Outreach, engaging unsheltered individuals and connecting them with services like healthcare and shelter, and support the operation of Emergency Shelters to provide safe, temporary housing.

**Public Facilities**

The City of Laredo will use CDBG funding to support the planning, construction, and improvement of public facilities in low- and moderate-income areas. These investments will focus on ensuring that public spaces are safe, accessible, and capable of supporting the delivery of essential services. Enhancing public facilities will contribute to the overall quality of life, promote equitable access to resources, and strengthen the social and physical infrastructure of the community.

**Public Improvements**

The CDBG program will also fund Public Improvements, including infrastructure projects such as street repairs, sidewalk construction, drainage improvements, and utility upgrades. These improvements will enhance safety, mobility, and environmental conditions, particularly in underserved neighborhoods, contributing to both the local economy and overall community development.

**Public Services**

The City of Laredo will utilize CDBG funding to support a range of public services that benefit low- and moderate-income residents. These services will be designed to meet critical community needs, enhance individual and family well-being, and promote greater self-sufficiency. By expanding access to supportive programs, the City will help improve quality of life and foster more resilient, equitable communities.

Together, the HOME, ESG, and CDBG programs will form a comprehensive strategy to address Laredo's most pressing housing and community development needs. These efforts will focus on expanding and preserving affordable housing, preventing and reducing homelessness, strengthening infrastructure and public facilities, and improving access to essential services. By coordinating these initiatives, the City of Laredo will demonstrate its ongoing commitment to equity, opportunity, and the improvement of the quality of life for all residents, working toward the creation of stronger, safer, and more inclusive communities.

# The Process

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

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

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

| Agency Role | Name | Department/Agency |
|---|---|---|
| Lead Agency | LAREDO | |
| CDBG Administrator | LAREDO | City of Laredo - Community Development Department |
| HOPWA Administrator | | |
| HOME Administrator | LAREDO | City of Laredo - Community Development Department |
| ESG Administrator | LAREDO | City of Laredo - Community Development Department |
| HOPWA-C Administrator | | City of Laredo - Community Development Department |

**Table 1 – Responsible Agencies**

### Narrative

The City of Laredo's Community Development Department serves as the lead agency responsible for administering the CDBG, HOME, and ESG programs covered in the 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan. It manages the City's HUD grant portfolio and develops the Annual Action Plan. The office works to ensure that the City of Laredo, an entitlement community, maximizes the use of its HUD funding to provide decent, safe, and affordable housing, a suitable living environment, and expanded economic opportunities for its citizens. The Laredo City Council awards funding to qualified subrecipient agencies and city departments to conduct the activities outlined in this plan.

### Consolidated Plan Public Contact Information

Maria E. Martinez, Community Development Director
1301 Farragut, 3rd Floor, East Wing, Transit Center Building
Laredo, Texas 78040
(956) 795-2675
mmartinez2@ci.laredo.tx.us

# PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

## 1. Introduction

The City of Laredo conducted significant consultation with the public, nonprofit leaders, elected officials, City staff, homeless service providers, and fair housing advocates in the preparation of this plan. The Community Development Department staff hosted two work groups meetings and a public hearing before the development of the plan and one public hearing to review the draft priorities. The public meetings and hearings are summarized in the Citizen Participation section of this plan.

The City of Laredo has made a collaborative effort to consult with public and private community partners in order to enhance coordination of services delivered by all. The City recognizes that these partnerships are important in providing effective services to those in need in our community.

For the creation of the 2025-2029 Consolidated Plan and the 2025-2026 Action Plan, the City also looked at the City's Comprehensive Plan "Viva Laredo", which was adopted by City Council on September of 2017. This is the City's first strategic development plan since 1991 and was created with the input from thousands of Laredo residents. The city's comprehensive plan provides the basis for public policy in Laredo regarding community wide concerns such as housing, homelessness, mobility, community/economic development and quality of life. The Viva Laredo comprehensive plan establishes priorities for public-sector action while at the same time providing direction for complementary private-sector decisions.

During the public input process, the City promoted the survey in places where low to moderate income persons could be reached such as the Laredo Housing Authority, Bethany House (homeless shelter), City Hall, the Health Department of the City of Laredo as well as some non-profit organizations. These areas are also areas where CDBG funds are proposed to be used.

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

The overall success of the programs offered in the City of Laredo hinges on the efficiency or concerted efforts among service providers. The City connects individuals and families in crisis with local resources to improve outcomes of the families. The Community Development Department meets with various service providers throughout the program year to identify needs, set priorities, plan resources, and mobilize solutions to the city's most pressing needs.

In order to enhance coordination between public and private housing, health, and social service agencies, the City will continue to meet with agencies throughout the funding period. The City of Laredo will also make referrals and receive referrals from the various agencies. Additionally, the City will

provide a copy of the Annual Plan (upon request) for participating entities. Lastly, if the City cannot provide funding for a particular agency, it will direct entities towards other sources of funds, when available.

These are some of the agencies the City could partner up with to administer programs related to the City's Annual Plan projects: Border Region MHMR Behavioral Center, Bethany House, Inc., Casa de Misericordia, Catholic Charities of the Diocese of Laredo, City of Laredo Health Department, Habitat for Humanity of Laredo, Inc., Laredo College, Laredo Housing Authority, MileOne, NeighborWorks-Laredo, Inc., LULAC Haven, Inc., Sacred Heart Childrens Home, Serving Children and Adults in Need, Inc., Villa San Luis Housing Projects, Texas A & M International University, The Salvation Army, Webb County Community Action Agency, Webb County Youth Village and Workforce Solutions for South Texas.

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

The City of Laredo is a member of the Texas Balance of State Continuum of Care (CoC) administered by the Texas Homeless Network. All ESG activities funded by the City of Laredo must address the needs identified in the Balance of State CoC and must pursue the Homeless Goal(s) and one or more of the priority objectives to address the needs of the homeless. In the sections detailed below, the City of Laredo describes how it consults with the Texas Balance of State Continuum of Care on (1) Determining how to allocate ESG funds for eligible activities; (2) Developing the performance standards for activities funded under ESG; and (3) Developing funding, policies, and procedures for the operation and administration of the Homeless Management Information System [HMIS].

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

On May 22, 2025, the City of Laredo consulted with the Texas Homeless Network (THN), the Continuum of Care (CoC) Lead Agency for the Texas Balance of State Continuum of Care (TX BoS CoC) in an effort to address the needs of the homeless, and those on the verge of becoming homeless, within the City of Laredo. Comments from THN will be added to this section after comment period concludes. Also, a letter from THN will be made available as an attachment on Appendix I.

The City of Laredo has submitted annual CAPERs to report on the performance and accomplishments of the ESG subrecipients. Subrecipients use the Homeless Management Information System (HMIS) of the TX BoS CoC and the Osnium software to collect data, analyze it, and report it to the City. With the City's engaged network of local agencies, there is a growing effort to address the needs of homeless persons and those at risk of becoming homeless.

The City reviews the PIT Count and HIC data and uses it to assess the needs and identify gaps within the community in order to better service the homeless population. This information will continue to be used in planning efforts future planning for funding, housing, and services. The City, the CoC, and other local non-profit agencies that serve the homeless are working together to achieve the goal to provide the necessary services needed to help homeless individuals/families quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. This goal is achieved by abiding by the Coordinated Entry process, which the City has worked closely with the CoC and other participating agencies.

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

**Table 2 – Agencies, groups, organizations who participated**

| | | |
|---|---|---|
| 1 | **Agency/Group/Organization** | Border Region MHMR Behavioral Center |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Persons with Disabilities<br>Services-homeless<br>Services-Health<br>Other government - State |
| | **What section of the Plan was addressed by Consultation?** | Homeless Needs - Chronically homeless<br>Homelessness Needs - Veterans |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Border Region Behavioral Health Center is funded by the Texas Health and Human Services Commission (HHSC) and has continued to be dedicated to providing comprehensive and compassionate recovery oriented services to individuals with behavioral health needs. BRBHC serves approximately 10,000 clients (adults and children) per year. Programs include: Intellectual Development Disabilities, Mental Health Services, Primary Health Care, Substance Abuse Services, Crisis Stabilization inpatient services, Care Coordination services, Crisis services, outreach services to individuals with behavioral health needs, individuals experiencing homelessness, adults, children, and adolescents who are residents of Webb, Starr, Jim Hogg, and Zapata Counties regardless of their ability to pay. Additional services include Veterans Services and Telemedicine. Border Region is now a Certified Community Behavioral Health Clinic (CCBHC) and were certified in December of 2021. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to individuals through the Coordinated Entry process. |
| 2 | **Agency/Group/Organization** | Bethany House of Laredo |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Elderly Persons<br>Services-homeless<br>Services-Employment |

| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Homelessness Needs - Unaccompanied youth |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Bethany House provides services for shelter and temporary housing (Transitional) for individuals or families experiencing homelessness. During the course of these services, agency/staff provides intensive case management, referrals, job coaching, and housing intervention. Chronic homeless are provided with essential services in the area of agency referrals, clothing referrals, meal and shelter program, transportation, medical and mental health-substance abuse (co-occurring disorder) services as needed. In addition, our Outreach program targets the street homeless, and information is disseminated to engage them in services. The following are offered to homeless individuals, families and those at risk of becoming homeless: Food Pantry Program, Homebound Delivery Program, and another Emergency Assistance. Collaborative efforts are ongoing with community agencies to address homeless issues in our community by networking and generating Individual Action Plans for individuals and/or families that are experiencing homelessness or at risk of becoming homeless. Under Bethany House, direct assistance is offered through the Rapid Re-housing and Homelessness Prevention program to prevent individuals and families from becoming homeless. In addition, the agency participates in the local Laredo Homeless Coalition and networks with other agencies, city, state, and the federal government to provide updates on current programs and information regarding the issues of homelessness. THN provides a data system called HMIS which monitors ongoing homeless services within the State of Texas. It is a vital to measure client outcomes. Every year a Point in Time Count survey is conducted to account for data revolving around the issue of homelessness. Outreach projects are conducted/coordinated in areas where homeless individuals congregate. During this activity, intakes are completed, and much needed essential products are provided to our clients. Local agencies participate |

| | | |
|---|---|---|
| | | providing valuable information underlining the different factors that cause homelessness. Health clinics are coordinated, thus, providing vaccinations, intervention and prevention care among the medical, substance and mental factors. The construction of The Courtyard and Resource Center is expected to be completed by July 2025. Bethany House will continue to function as a clearing house for supportive services for single adult individuals experiencing homelessness or at risk of becoming homeless to help them regain physical, mental, and ultimately, housing stability. The Resource Center, Bethany House will now have enough office space for partner agencies to co-locate, streamlining the referral process to better engage clients in critical services as they transition out of homelessness into permanent housing. The Resource Center is located across the street from the existing Bethany House shelter and dining room where essential services will continue to be provided until the full completion of the expansion project, serving in the meantime as the main source of case referrals. Participating agencies will provide the specialized staffing and resources dedicated to offering mental health assessments and counseling; medical screenings; substance and alcohol abuse treatment and recovery; workforce training and placement; linkage to permanent housing, among others. Centralizing services in one convenient location will promote more efficient continuity of care by offering low-barrier access, targeted and individualized intervention, and timely and responsive service provision, all within a more coordinated and strategic response system to ultimately prevent and reduce homelessness within Laredo. The anticipated outcome of the consultation was to seek information regarding the various programs and services offered, the identification of the needs of the community and gaps, and better coordination of the services offered to the homeless population. |
| 3 | **Agency/Group/Organization** | Casa de Misericordia |
| | **Agency/Group/Organization Type** | Services-Victims of Domestic Violence |

| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Homeless Needs - Families with children<br>Non-Homeless Special Needs |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Casa de Misericordia (Casa) provides shelter and support services to adults and children who are homeless due to domestic violence. Casas services includes twenty-four-hour full service emergency shelter and crisis hotline, information and referral, safety planning, advocacy and intervention services, support groups, counseling intervention services, case management, tutoring, educational arrangements, music classes, summer camps for children, educational, life skills classes, primary prevention services and community education. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 4 | **Agency/Group/Organization** | Catholic Charities of the Diocese of Laredo |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Elderly Persons<br>Services-homeless |
| | **What section of the Plan was addressed by Consultation?** | Homelessness Strategy<br>Anti-poverty Strategy |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. The programs and services provided by Catholic Charities Diocese of Laredo include: 1) Emergency Assistance, which helps individuals and families with utilities, rent, food, and case management. 2) Immigration Legal Services, which help families stay united and facilitate lawful employment for permanent legal residents or those seeking to become U.S. citizens. 3) Disaster or Humanitarian Relief assists families who have suffered a disaster and are seeking emergency shelter or are in desperate situations, such as fleeing their countries to request asylum. Other services include mission work, such as a coordinated medical mission that provides medical services to the indigent, and a home repair mission to assist low-income families with home improvement projects. Catholic Charities also offers the Volunteer Income Tax Assistance (VITA) program, a free tax preparation service for low-income individuals, as well as food drives for Thanksgiving and Christmas, along with toy drives and giveaways. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 5 | **Agency/Group/Organization** | City of Laredo Health Department (CLHD) |
| | **Agency/Group/Organization Type** | Services-Persons with HIV/AIDS<br>Other government - Local |
| | **What section of the Plan was addressed by Consultation?** | HOPWA Strategy |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Consulted through email. Over the past three decades, the City of Laredo Public Health Department (CLPHD) has developed a comprehensive, one-stop-shop service model designed to address the diverse needs of people living with HIV (PLWH). This service model includes outreach and prevention, HIV testing and counseling, HIV early intervention services, STD screenings and treatment, case management, medical care, basic dental care, mental health services, transportation assistance, housing assistance (through the HOPWA program), diagnostic services, and pharmaceutical support. Collectively, these services form a robust continuum of care that aims to reduce new HIV infections, improve access to care, and enhance health outcomes for PLWH. The City of Laredo Public Health Department HIV/AIDS Program serves a geographical area that includes Webb, Zapata, Jim Hogg, and Starr Counties. The program primarily caters to minority, economically disadvantaged, uninsured, and underinsured PLWH living along the U.S.-Mexico Border. Additionally, the program focuses on improving linkage to care for vulnerable populations, such as people who inject drugs, transgender individuals, MSMs (men who have sex with men), female sex workers, and pregnant women. The City of Laredo Public Health Department HIV/AIDS Program continues to provide: Counseling services for individuals regarding HIV, Targeted HIV testing to identify individuals at risk, Medical evaluation, clinical care, and diagnostic services to address health needs, Therapeutic measures for preventing and treating immune system deterioration and managing conditions arising from HIV/AIDS, Referrals to appropriate healthcare and support service providers, including housing assistance through the HOPWA program. As the largest HIV service provider in the region, the City of Laredo Public Health Department HIV/AIDS Program is committed to the prevention and treatment of HIV/AIDS. The programs key focus remains on increasing the identification and linkage to care for |

| | | |
|---|---|---|
| | | individuals from racial and ethnic minority populations, especially Latinos, diagnosed with HIV. |
| 6 | **Agency/Group/Organization** | HABITAT FOR HUMANITY OF LAREDO, INC. |
| | **Agency/Group/Organization Type** | Services - Housing<br>Service-Fair Housing |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Habitat for Humanity of Laredo, Inc. builds simple, decent and affordable single family homes. The organization also rehabilitates and does critical home repairs. Partnerships with the City of Laredo, Webb County, Texas Department of Housing & Community Affairs, foundations, local donors and vendors plus donated volunteer labor keep the cost of the homes affordable to the families who receive a zero interest mortgage upon completion of 500 hours of sweat equity. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 7 | **Agency/Group/Organization** | Laredo College |
| | **Agency/Group/Organization Type** | Services-Education |
| | **What section of the Plan was addressed by Consultation?** | Economic Development |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. LC offers students a variety of certificate and degree programs and continually adds programs and student support services to accomplish its mission of making education accessible to all. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to our community. NOTE: The college name has changed to Laredo College. |
| 8 | **Agency/Group/Organization** | Laredo Housing Authority |
| | **Agency/Group/Organization Type** | PHA |

| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. The Housing Authority of the City of Laredo manages four housing programs: Public Housing, Housing Choice Voucher (Section 8), Transitional Housing and Rapid Rehousing. The Public Housing Program offers safe, decent and sanitary housing to 764 eligible low-income families, consisting of 732 units in Laredo, TX and 32 in Asherton, TX. The Housing Choice Voucher (HCV) Program supports 1,806 low-income families through different types of vouchers: Housing Choice Vouchers, Veterans Affairs Supportive Housing Vouchers, Mainstream Vouchers, Emergency Housing Vouchers, Stability Vouchers, Foster Youth to Independence Vouchers, Project- Based Vouchers and Rental Assistance Demonstration Vouchers. The Transitional Housing Program offers short-term housing along with support services for families experiencing homelessness. The Rapid Rehousing Program provides temporary rental assistance and supportive services to help families swiftly obtain and sustain permanent housing. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 9 | **Agency/Group/Organization** | NeighborWorks Laredo |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Education<br>Service-Fair Housing |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Homelessness Needs - Veterans |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. NeighborWorks Laredo (NWLaredo) empowers individuals and families to fulfill the American dream through education, counseling, lending, development of affordable housing through available resources and partnerships. NWLaredo services include Homebuyer Education Classes and Counseling, Foreclosure Prevention Counseling, Financial Management, Credit Coaching, has 67 affordable rental units, offers small consumer lending through employer participation, and weatherization and critical repairs services. Although foreclosure prevention services are not funded, NWLaredo will continue to offer this very important service to save families from becoming homeless. Through financial management and counseling that includes guiding clients with their credit goals, empowering individuals to be self-sufficient is very important. NWLaredo is a Certified CDFI (Community Development Financial Institution) that manages a loan fund and offers alternative lending up to $1,500 to combat payday loans through employer participation. NWLaredo is engaging more in affordable real estate development. NWLaredo constructed four affordable single-family houses securing four new homeowners with the American dream through the partnership of the City of Laredo through HOME funds. In addition, NWLaredo broke ground on March 19, 2024 to prepare 24 lots that will situate 24 affordable single-family home at the Three Points Village Subdivision. Phase 1 of five new homes is scheduled to start in May 2025. This project is made possible through the partnership of City of Laredo and Webb County. The project will address equitable opportunities for low to moderate income families that will generate home wealth equity for their families.NWLaredo has also expanded its services to include weatherization and critical home repairs to single property homes in Laredo, Texas and has expanded to rural communities including Webb and Zapata County areas. The anticipated outcome of the consultation was the identification of the needs of the |

| | | |
|---|---|---|
| | | community and better coordination of the services offered to the families in our community. |
| 10 | **Agency/Group/Organization** | LULAC Haven, Inc. |
| | **Agency/Group/Organization Type** | Housing<br>Services-Elderly Persons |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Non-Homeless Special Needs |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. LULAC Haven is a housing project for the elderly and handicapped. The 48 unit apartment project is funded by HUD under Section 8-202 subsidies and the residents pay rent based on 30% of their income. Quality of life services that are provided include: hot meals and social information sessions. The facilities are designated to be comfortable, safe, and peaceful environment for the elderly population. On site management and maintenance services assure compliance with housing quality standards. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 11 | **Agency/Group/Organization** | Sacred Heart Children's Home |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Children<br>Services-homeless |
| | **What section of the Plan was addressed by Consultation?** | Homelessness Needs - Unaccompanied youth |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. SCAN, Serving Children and Adults in Need, Inc. was established in 1982 in Laredo, Texas, originally known as Stop Child Abuse and Neglect. Over the past 42 years, SCAN has grown into a vital community- based nonprofit organization dedicated to providing comprehensive, culturally sensitive services to a population that is predominantly Hispanic and resides along the Texas-Mexico border in South Texas. Today, SCAN offers a wide array of services to children, adolescents, adults, and families through more than 43 programs across 17 counties. These programs span prevention, intervention, and treatment, ensuring that individuals and families receive the support they need at various stages of their lives. SCANs services include: prevention and Intervention for At-Risk Children and Youth: Programs designed to protect and support vulnerable children and adolescents. Trauma-Informed Mental Health Treatment: Specialized mental health care for children and youth who have experienced trauma. Early Intervention for Families in Crisis: Support for families navigating conflict or crisis, helping to strengthen family dynamics. Street Outreach and Runaway Youth Services: Assistance for youth who are at risk of homelessness, offering a lifeline and resources for stability. Mental Health and Substance Use Disorder Treatment: Programs for individuals with mental health issues, substance use disorders, or co-occurring conditions, including outpatient counseling and intensive residential treatment for both adolescents and adults. With a long-standing commitment to the community and its diverse needs, SCAN continues to make a profound impact by addressing some of the most pressing social challenges in the region. Through its comprehensive services, SCAN strives to foster healthier, stronger families and individuals in South Texas to Create Stronger Community. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services |

| | | |
|---|---|---|
| | | offered to individuals through the Coordinated Entry process. |
| 12 | **Agency/Group/Organization** | Serving Children and Adults in Need (SCAN) |
| | **Agency/Group/Organization Type** | Services-Children<br>Services-Victims of Domestic Violence |
| | **What section of the Plan was addressed by Consultation?** | Homelessness Needs - Unaccompanied youth |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. SCAN, Serving Children and Adults in Need, Inc. was established in 1982 in Laredo, Texas, originally known as Stop Child Abuse and Neglect. Over the past 42 years, SCAN has grown into a vital community- based nonprofit organization dedicated to providing comprehensive, culturally sensitive services to a population that is predominantly Hispanic around 95% and resides along the Texas-Mexico border in South Texas. Today, SCAN offers a wide array of services to children, adolescents, adults, and families through more than 43 programs across 17 counties. These programs span prevention, intervention, and treatment, ensuring that individuals and families receive the support they need at various stages of their lives. SCANs services include: prevention and Intervention for At-Risk Children and Youth: Programs designed to protect and support vulnerable children and adolescents. Trauma-Informed Mental Health Treatment: Specialized mental health care for children and youth who have experienced trauma. Early Intervention for Families in Crisis: Support for families navigating conflict or crisis, helping to strengthen family dynamics. Street Outreach and Runaway Youth Services: Assistance for youth who are at risk of homelessness, offering a lifeline and resources for stability. Mental Health and Substance Use Disorder Treatment: Programs for individuals with mental health issues, substance use disorders, or co-occurring conditions, including outpatient counseling and intensive residential treatment for both adolescents and adults. With a long-standing commitment to the community and its diverse needs, SCAN continues to make a profound impact by addressing some of the most pressing social challenges in the region. Through its comprehensive services, SCAN strives to foster healthier, stronger families and individuals in South Texas to Create Stronger Community. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services |

| | | |
|---|---|---|
| | | offered to individuals through the Coordinated Entry process. |
| 13 | **Agency/Group/Organization** | Villa San Luis |
| | **Agency/Group/Organization Type** | Housing<br>Services-Elderly Persons |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Provides section 8, 202, and 221 housing for low income individuals. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 14 | **Agency/Group/Organization** | Texas A&M International University |
| | **Agency/Group/Organization Type** | Services-Education |
| | **What section of the Plan was addressed by Consultation?** | Anti-poverty Strategy |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. Texas A&M International University (TAMIU) is a proud member of The Texas A&M University System. TAMIU nurtures its student academic and social development through instruction, research, and service to be responsible and productive members of our global society. The University has created a learning environment built on a solid academic foundation in the arts and sciences with a commitment to community engagement through service-learning programs. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to our community. |
| 15 | **Agency/Group/Organization** | The Salvation Army |
| | **Agency/Group/Organization Type** | Services-Children<br>Services-Elderly Persons<br>Services-Persons with Disabilities<br>Services-homeless |

| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Homeless Needs - Chronically homeless<br>Non-Homeless Special Needs |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. The agency provides services that include Rental and Utilities assistance, lunch, Food Pantry, Clothing and Household Goods Vouchers, Summer Day Camp, and as well as the School of Music Program, Youth Program and Womens and Mens Ministries. The anticipated outcome of the consultation was to seek information regarding the various programs and services offered, the identification of the needs of the community and gaps, and better coordination of the services offered to the homeless population. |
| 16 | **Agency/Group/Organization** | LAREDO-WEBB COUNTY COMMUNITY ACTION AGENCY |
| | **Agency/Group/Organization Type** | Services-Elderly Persons<br>Services-Education<br>Services-Employment<br>Other government - County |
| | **What section of the Plan was addressed by Consultation?** | Economic Development<br>Anti-poverty Strategy |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. The Webb County Community Action Agency provides Community Social Services which include, utility assistance (light bill), Case Management (skills training for Commercial Drivers License), Resume Writing and Interview Skills Classes, Financial Literacy Classes which are funded through the Texas Department of Housing and Community Affairs. WCCAA also provides El Aguila Rural Transit which is bus transportation for the rural areas and demand response program: curb to curb services to elderly and disabled which is funded through the Texas Department of Transportation. Meals-on-Wheels/Elderly Nutrition Program funded though the Texas Department of Health and Human Services to provide home delivered meals to elderly and disabled. WCCAA provides congregate meals at the Webb County Community Center funded through Webb County and has a Self-Help Center (for rural Hwy-359) for new home construction, housing reconstruction, housing rehabilitation, technology access (computers access, internet access, fax, copies, tool lending library), and clean-up campaigns funded through the Texas Department of Housing and Community Affairs & Texas Department of Agriculture. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to the families in our community. |
| 17 | **Agency/Group/Organization** | MileOne |
| | **Agency/Group/Organization Type** | Services-Education<br>Services-Employment<br>Business Leaders |
| | **What section of the Plan was addressed by Consultation?** | Economic Development |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. MileOne is an economic resource center focused on the growth and economic prosperity of Laredo and Webb County region. Their mission is to build capacity for entrepreneurial expansion in our region by establishing an eco-system that promotes business opportunities, investment and job growth. MileOne is utilizing three main initiatives to develop a robust entrepreneurial climate: (1) Assist small-mid size businesses create sustainability and growth; (2) Incubate start up and existing business ventures through dedicated mentorship, office space, and workshops; (3) Attract foreign & domestic direct investment. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered to our community. |
| 18 | **Agency/Group/Organization** | Workforce Solutions for South Texas |
| | **Agency/Group/Organization Type** | Services-Employment |
| | **What section of the Plan was addressed by Consultation?** | Economic Development<br>Anti-poverty Strategy |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through email. This is a local organization that implements a system of services focused to increase our communitys economic development as a resource for employers to access workforce they are seeking, and training individuals to be successfully employed. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered in our community. |
| 19 | **Agency/Group/Organization** | Webb County Youth Village |
| | **Agency/Group/Organization Type** | Services-Education<br>Other government - County<br>corrections Programs and Institutions |
| | **What section of the Plan was addressed by Consultation?** | Anti-poverty Strategy |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through phone. Some of the services that this agency provides include: 24/7 detention services, transportation to services needed by the youth, educational services for individuals who are unable to attend school and provide services ordered by the court. The anticipated outcome of the consultation was the identification of the needs of the community and better coordination of the services offered in our community. |
| 20 | **Agency/Group/Organization** | City of Laredo |
| | **Agency/Group/Organization Type** | Civic Leaders |
| | **What section of the Plan was addressed by Consultation?** | Anti-poverty Strategy |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The Department of Community Development consults with the Mayor and City Council members during public City Council meetings to discuss the proposed projects for the next fiscal year. The anticipated outcome of the consultation was to ensure that citizen's needs from the different low/mod areas of the districts are met to the greatest extent feasible. |
| 21 | **Agency/Group/Organization** | Laredo Fire Department |
| | **Agency/Group/Organization Type** | Agency - Managing Flood Prone Areas<br>Agency - Emergency Management |
| | **What section of the Plan was addressed by Consultation?** | Hazard Mitigation |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The Laredo Fire Department is part of the City Council meetings in which the ideas as well as the proposed projects for the next fiscal year are discussed. The anticipated outcome of the consultation is to identify the needs of the community and identify programs or projects to address these including being better prepared in case of a flood and other emergencies in our community. |
| 22 | **Agency/Group/Organization** | City of Laredo Information Services and Telecommunications (IST) Department |
| | **Agency/Group/Organization Type** | Services - Broadband Internet Service Providers |

| | | |
|---|---|---|
| | **What section of the Plan was addressed by Consultation?** | Broadband Connectivity |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The IST Department and the Utility Coordination Committee worked closely in consulting with multiple local service providers via phone and email in order to continue identifying future broadband needs in our community. Ensuring the identification of internet connectivity inside our community was the expected consequence of the consultation. The City is also contributing to the provision of additional connectivity with a CDBG Fiber Optic Project. This project enhanced the Citys fiber optic network (I-Net) and extend it to the El Eden Recreation Center and other amenities that are located in various low-mod areas as deemed necessary. In order to build its Fiber Backbone as an IT Capital Project and as a vital public asset, the City carried out a Broadband Feasibility Study. The objective was to conduct a feasibility on financing, building, owning, and running the network as a City Enterprise Fund, with an emphasis on connecting City sites, fostering innovation, and guaranteeing equal access and digital inclusion. |
| 23 | **Agency/Group/Organization** | Mercy Ministries of Laredo |
| | **Agency/Group/Organization Type** | Housing<br>Services-homeless |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Homelessness Strategy |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participated in Work Groups and Surveys. On-going consultation and invitation to participate in survey and comment on plan |
| 24 | **Agency/Group/Organization** | AZTECA ECONOMIC DEVELOPMENT CORP. |
| | **Agency/Group/Organization Type** | Business Leaders |
| | **What section of the Plan was addressed by Consultation?** | Economic Development |

| | | |
|---|---|---|
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participated in Work Groups and Surveys. On-going consultation and invitation to participate in survey and comment on plan |
| 25 | **Agency/Group/Organization** | Prospera Housing Community Services |
| | **Agency/Group/Organization Type** | Services - Housing |
| | **What section of the Plan was addressed by Consultation?** | Non-Homeless Special Needs |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Participated in Work Groups and Surveys. On-going consultation and invitation to participate in survey and comment on plan |

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

The City made every attempt to be inclusive in its outreach efforts. Representatives from the broad community, social service agencies, businesses, housing agencies, community development corporations, non-profit organizations and other government agencies were invited to take the online survey in early 2025. The Community Development Department also hosted a two hybrid stakeholder meeting that included representatives from the organizations in the table above.

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

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Continuum of Care | Texas Balance of State CoC | Every year, the City consults with the Texas Homeless Network (THN) on homeless related topics to ensure that the plan fits the Texas Balance of State Continuum of Care (TX Bos CoC) goals and priorities |
| Viva Laredo Comprehensive Plan | City of Laredo | The Cityâ¿¿s development and rehabilitation goals overlap in terms of housing, economic development, and infrastructure. These efforts were taken into account when planning the goals for this plan over the course of the next five years. |

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Annual Plan | Laredo Housing Authority | The Housing Authority's annual plan and the Consolidated Plan both identify public housing needs and resources to address those housing needs. |

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

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

The City of Laredo will continue to partner with local government agencies and groups to ensure complete implementation of the Consolidated Plan. The City will strive to address community needs collaboratively.

## Narrative (optional):

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

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

During the development of the City's 2025-2029 Consolidated Plan, the City undertook a variety of public outreach methods to gather public input and comment. These comments were a part of the Needs Assessment and Market Analysis, and ultimately helped shape the outcome of the Plan's Five-Year Goals and Objectives. These outreach efforts included the 2025 Resident Survey, one public input meeting, two (2) work groups, and a public review meeting.

The Citizen Participation Plan sets the City of Laredo policies and procedures for citizen involvement and establishes a way for citizens, public agencies, and other interested parties to take part in the development of the Consolidated Plan, Annual Action Plan, and any substantial amendments to projects and/or funding. The citizen participation process included public notices, public hearings, an online survey and a comment period. In an effort to broaden citizen participation, the Plan includes specific language that states that it will be made available in a format accessible to persons with disabilities, upon timely request, to ensure that persons with disabilities have access on an equal basis with others. In addition, all advertisements and surveys are published in English and Spanish, include the Fair Housing Logo, and state that special services will be made available upon timely request for the physically impaired.

On March 2nd, 2025, a notice was published in the Laredo Morning Times, the local newspaper with the largest circulation, informing citizens that Community Development (CD) would be receiving surveys and public comments through several methods. These included a Zoom public meeting for organizations, a public hearing, city office locations, phone calls, emails at cdcomments@ci.laredo.tx.us, oral or written comments at the CD Administration office, and an online survey. A total of 262 online surveys were collected, available in both English and Spanish via a Google Docs site to gather additional public input. The availability of the online survey was promoted through the newspaper, the City's website, the City's Facebook page, posters displayed at various City and non-profit agency offices, during a City Council meeting, and by CD staff visiting 10 different locations to encourage participation. The survey played a key role in identifying community needs and projects that residents would like to see funded for FY 2025-2026.

As a result of the comments received, we identified that the community would like to see projects related to counseling, referral/support services, rental assistance for low income elderly individuals, construction of new housing for purchase by low- moderate income households, homelessness prevention (rent and utility assistance, homebuyer down payment assistance, outreach services for holes living in the street,

recreation centers, additional emergency centers, parks and play grounds. Comments received at the public meetings and public hearings are reviewed while planning for proposed projects. Copies of the advertisements for the public hearings can be found in the Appendix C of this plan.

A public hearing was held on February 18, 2025 during the regular scheduled City Council, in order to give citizens another opportunity to express their housing and community development needs. During this meeting, no comments were received.

A second public hearing will be held on June 2, 2025 during the regular scheduled City Council meeting as part of the City's Citizen Participation Plan to allow the public to comment on the proposed use of funds. No comments were received. Additionally, the thirty day comment period began on 5/23/25 and ended on 6/23/25 in order for the public to review the plan and provide comments. No comments were received.

## Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 1 | Newspaper Ad | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Non-targeted/broad community | The City of Laredo published a public notice in the Laredo Morning Times on 2/2/25 announcing the Community Needs survey, other ways of submitting public comments and the first public hearing held on 2/18/25. | No comments received. | No comments received. | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 2 | Public Meeting | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Persons with disabilities<br><br>Non-targeted/broad community | The City of Laredo held a public hearing on 2/18/25 during the City Council meeting in order to receive comments regarding the use of funds. | No comments received. | No comments received. | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 3 | Work Groups | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Persons with disabilities<br><br>Non-targeted/broad community<br><br>Stakeholders | Two Work Groups were held on Affordable Housing and Community Needs on 3/19/25 and 3/20/25 via Zoom and in person in order to receive comments regarding the use of funds. | Comments received included how to better address funding gaps for homeless populations. | All comments were heard and read. | |
| 4 | Newspaper Ad | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Non-targeted/broad community | The City of Laredo published a public notice in the Laredo Morning Times on 5/18/25 and a second notice on 6/1/25 announcing the list of proposed projects, 30 day public comment period, and availability of the draft plan for review. | No comments received | No comments received | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 5 | Internet Outreach | Non-targeted/broad community | The City of Laredo posted a draft of the AAP on the City website. A public notice that appeared in the Laredo Morning Times on 5/18/25 and 6/1/25 announced the list of proposed projects, 30 day public comment period, and availability of the draft plan for review on the website. | No comments received | No comments received | |
| 6 | Work Groups | Non-targeted/broad community | The City made public a Community Development Department e-mail address for the public to send comments via e-mail. | No comments received | No comments received | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 7 | Public Hearing | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Non-targeted/broad community | The City of Laredo had a public hearing on 6/2/25 during the City Council Meeting in order to receive comments regarding the proposed use of funds. | No comments received | No comments received | |
| 8 | Internet Outreach | Non-targeted/broad community | The City made its 2025-2026 Community Needs Survey available online in English and Spanish through Google Forms. | A total of 262 surveys were collected online and the results of the survey which denotes the percentage of respondents that indicated that there was either a great need, some need, or no need for a particular activity or service can be found in the Appendix D. | All comments were heard and read.However, due that there is limited funding, not all comments received will result in the creation of a goal. The amount of funding to be received dictates the number of projects that can be carried out. | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 9 | Work Groups | Minorities<br><br>Non-English Speaking - Specify other language: Spanish<br><br>Persons with disabilities<br><br>Non-targeted/broad community | Posters announcing the survey information, survey locations and other ways to comment were posted at the Laredo Housing Authority, Bethany House (homeless shelter), CD Admin office, Municipal Housing office, Health Department of the City of Laredo, City Hall, City Hall Annex. CD staff also visited multiple City and non-City offices for community members to fill out survey in person. | Comments received through the online survey. (Appendix D) | All comments were heard and read.However, due that there is limited funding, not all comments received will result in the creation of a goal. The amount of funding to be received dictates the number of projects that can be carried out. | |

**Table 4 – Citizen Participation Outreach**

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The population in Laredo grew by over 13% between 2010 and 2023, to 255,949 people. This growth has been accompanied by shifting demographics. The population is aging, with the elderly population accounting for the largest growth among age groups in recent years. In addition, incomes are growing overall. However, while poverty has dropped fairly sharply between 2018 and 2023, it still remains high at 22.4%. Households continue to have high rates of housing problems, particularly housing cost burdens. Lower-income and renter households, in particular, are impacted by housing cost burdens across Laredo.

Homelessness continues to be a major issue citywide. 253 people were counted in the Point-in-Time count in 2025, but the number of people experiencing homelessness, particularly those that are unsheltered, is estimated to be higher. Non-homeless special needs households also have continued need. This includes the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

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

## Summary of Housing Needs

This section takes a look at the demographics in Laredo and how the available housing stock is meeting the needs of Laredo residents. The population in Laredo grew from 226,229 people in 2010 to 255,949 by 2023, or by 13.1%. Most of this growth occurred by 2020, with the population seeing a decline until 2022, but not reaching the population high of 260,571 in 2020. Laredo has not experienced a change in the racial and ethnic makeup of the city, with a predominately Hispanic population. However, the population is aging and incomes are increasing overall. Each of these are discussed in greater detail below.

The population in Laredo has remained predominately Hispanic or Latino, accounting for 95.2% of the population in 2023. The American Indian and Alaskan Native population saw the greatest increase between 2018 and 2023, growing by 85.8% and accounting for 1,444 residents. All other racial and ethnic groups remained fairly steady as a proportion of the overall population between 2018 and 2023.

The population citywide has continued to age in recent years, with those aged 65 and older increasing at the fastest rate in the City. In 2023, people ages 65 to 74 accounted for 5.8% of the population, increasing 8.3% since 2010. While the State is seeing this rate of growth for the oldest population, the youngest populations are maintaining or even declining.

**Household Income and Poverty**

In Laredo, income levels have shifted between 2018 and 2023. Households earning more than %75,000 have grown, while households earning less than $50,000 have declined. Households earning $100,000 to $149,999 accounted for the largest and fastest growing income group, at 16.7% of all households in 2023, up from 11.3% of households in 2018. This was followed by households with incomes of $50,000 to $74,999, accounting for 16.1% of households in both 2018 and 2023. The median income grew from $43,351 in 2018 to $63,264 in 2023.

While incomes have been rising, poverty still remains a heavily prevalent issue in Laredo. The overall poverty rate in Laredo in 2023 was 22.4%, which did fall from 29.1% in 2018. The most heavily impacted age groups were children, with children under five experiencing the highest poverty rate at 35.8%. This was followed closely by children ages five to 17 at a rate of 30.4%. The elderly experienced poverty at 24.4% and working-age adults had the lowest rate of poverty at 16.9%.

| Demographics | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---|---|---|---|
| Population | 248,855 | 260,570 | 5% |
| Households | 66,310 | 72,325 | 9% |
| Median Income | $39,711.00 | $51,120.00 | 29% |

**Table 5 - Housing Needs Assessment Demographics**

**Data Source:** 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

## Population Estimates

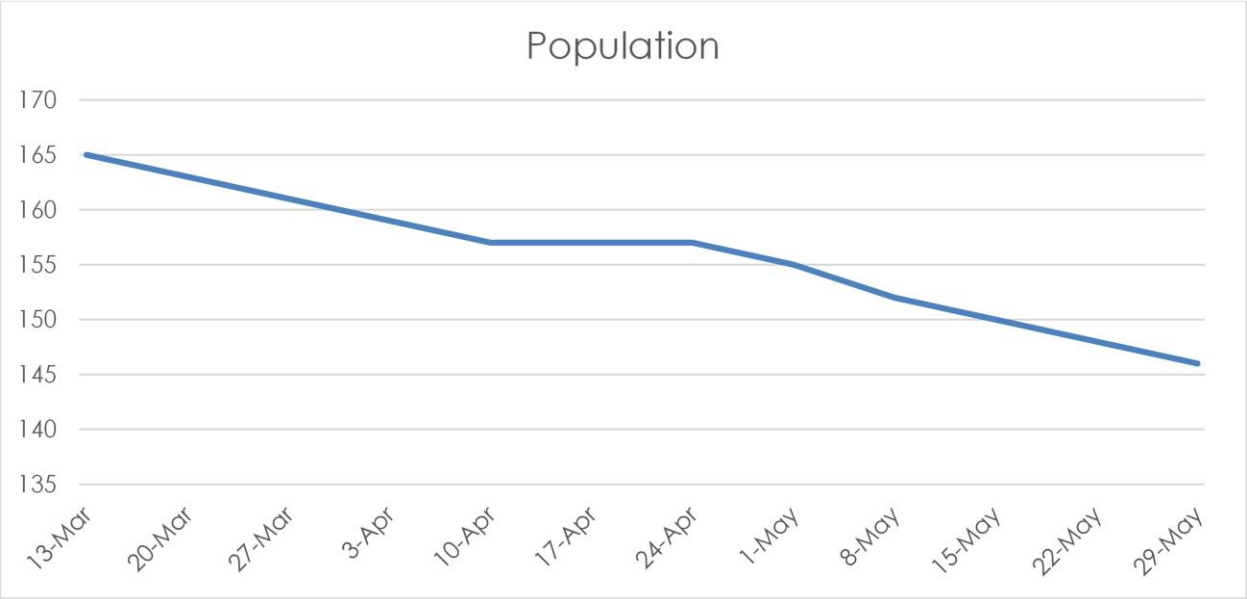



**Figure NA-10.1**

**Table NA-10.1: Population by Race and Ethnicity**

| Race or Ethnicity | Year | | | | Percent Change 2010-2020 |
|---|---|---|---|---|---|
| | 2018 | Percent | 2023 | Percent | |
| White | 246,932 | 95.9% | 232,280 | 95.2% | -5.9% |
| Black or African American | 1,328 | 0.5% | 1,643 | 0.5% | 23.7% |
| American Indian and Alaska Native | 777 | 30.0% | 1,444 | 0.6% | 85.8% |
| Asian | 1,659 | 0.6% | 1,852 | 0.7% | 11.6% |
| Native Hawaiian and Other Pacific Islander | 130 | 0.1% | 164 | 0.1% | 26.2% |
| Some Other Race | 8,177 | 3.2% | 155,665 | 2.9% | -23.2% |
| Hispanic or Latino (of any race) | 246,932 | 95.9% | 232,280 | 95.2% | -5.9% |
| Total Population | 257,575 | 100.0% | 255,949 | 100.0% | -0.6% |
| Hispanic or Latino | 245,676 | 95.4% | 243,667 | 95.2% | -0.8% |
| Hot Hispanic or Latino | 11,899 | 4.6% | 12,282 | 4.8% | 3.2% |

Data Source: ACS Data City of Laredo

**Table NA-10.1**

**Table NA-10.2: Population by Age**

| Age | Year | | | | Percent Change 2010-2020 |
|---|---|---|---|---|---|
| | 2018 | Percent | 2023 | Percent | |
| Under 5 years | 24,832 | 9.6% | 21,223 | 8.3% | -14.5% |
| 5 to 9 years | 22,314 | 8.7% | 22,886 | 8.9% | 2.6% |
| 10 to 14 years | 24,583 | 9.5% | 23,256 | 9.1% | -5.4% |
| 15 to 19 years | 23,089 | 9.0% | 22,668 | 8.9% | -1.8% |
| 20 to 24 years | 20,697 | 8.0% | 20,324 | 7.9% | -1.8% |
| 25 to 34 years | 34,683 | 13.5% | 35,559 | 13.9% | 2.5% |
| 35 to 44 years | 34003 | 13.2% | 31,803 | 12.4% | -6.5% |
| 45 to 54 years | 28,946 | 11.2% | 30,062 | 11.7% | 3.9% |
| 55 to 59 years | 11545 | 4.5% | 12383 | 4.8% | 7.3% |
| 60 to 64 years | 9,740 | 3.8% | 10,548 | 4.1% | 8.3% |
| 65 to 74 years | 13,551 | 5.3% | 14,810 | 5.8% | 9.3% |
| 75 to 84 years | 6,544 | 2.5% | 7,155 | 2.8% | 9.3% |
| 85 years and over | 3,048 | 1.2% | 3,272 | 1.3% | 7.3% |

Data Source: ACS Data City of Laredo

**Table NA-10.2**

**Table NA-10.4: Poverty**

| Age | 2018 | 2023 |
|---|---|---|
| | % | % |
| Under 5 | 44.3% | 35.8% |
| 5 to 17 | 37.2% | 30.4% |
| 18 to 64 | 23.7% | 16.9% |
| 65 or Older | 26.2% | 24.4% |
| Total | 29.1% | 22.4% |

Data Source: 2023 Five-Year ACS City of Laredo

**Table NA-10.4**

## Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|---|---|---|---|---|
| Total Households | 11,800 | 9,650 | 12,140 | 6,745 | 31,995 |
| Small Family Households | 4,410 | 4,320 | 5,715 | 3,520 | 16,460 |
| Large Family Households | 2,400 | 1,810 | 2,890 | 2,050 | 7,555 |
| Household contains at least one person 62-74 years of age | 2,225 | 2,160 | 2,700 | 1,405 | 6,110 |

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|---|---|---|---|---|
| Household contains at least one person age 75 or older | 1,660 | 1,280 | 1,130 | 564 | 2,374 |
| Households with one or more children 6 years old or younger | 3,430 | 2,664 | 3,340 | 2,260 | 6,724 |

**Table 6 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 340 | 60 | 60 | 35 | 495 | 60 | 95 | 160 | 10 | 325 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 360 | 335 | 275 | 155 | 1,125 | 115 | 50 | 185 | 185 | 535 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 880 | 635 | 640 | 210 | 2,365 | 220 | 160 | 655 | 455 | 1,490 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 3,370 | 1,345 | 380 | 0 | 5,095 | 2,190 | 1,000 | 320 | 25 | 3,535 |

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Housing cost burden greater than 30% of income (and none of the above problems) | 740 | 2,190 | 1,630 | 320 | 4,880 | 630 | 1,280 | 2,030 | 1,005 | 4,945 |
| Zero/negative Income (and none of the above problems) | 1,015 | 0 | 0 | 0 | 1,015 | 570 | 0 | 0 | 0 | 570 |

**Table 7 – Housing Problems Table**

**Data Source:** 2016-2020 CHAS

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

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 4,945 | 2,390 | 1,355 | 405 | 9,095 | 2,585 | 1,315 | 1,325 | 680 | 5,905 |
| Having none of four housing problems | 2,455 | 2,830 | 3,980 | 1,985 | 11,250 | 1,815 | 3,115 | 5,475 | 3,685 | 14,090 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 8 – Housing Problems 2**

**Data Source:** 2016-2020 CHAS

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 2,255 | 2,200 | 1,285 | 5,740 | 1,040 | 1,065 | 990 | 3,095 |
| Large Related | 1,260 | 835 | 230 | 2,325 | 514 | 515 | 655 | 1,684 |
| Elderly | 975 | 750 | 355 | 2,080 | 1,189 | 615 | 699 | 2,503 |
| Other | 920 | 625 | 325 | 1,870 | 335 | 230 | 205 | 770 |
| Total need by income | 5,410 | 4,410 | 2,195 | 12,015 | 3,078 | 2,425 | 2,549 | 8,052 |

**Table 9 – Cost Burden > 30%**

**Data Source:** 2016-2020 CHAS

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 0 | 0 | 790 | 790 | 925 | 620 | 0 | 1,545 |
| Large Related | 0 | 0 | 245 | 245 | 414 | 100 | 35 | 549 |
| Elderly | 605 | 260 | 65 | 930 | 740 | 175 | 109 | 1,024 |
| Other | 0 | 805 | 230 | 1,035 | 300 | 0 | 0 | 300 |
| Total need by income | 605 | 1,065 | 1,330 | 3,000 | 2,379 | 895 | 144 | 3,418 |

**Table 10 – Cost Burden > 50%**

**Data Source:** 2016-2020 CHAS

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 1,255 | 750 | 795 | 240 | 3,040 | 235 | 140 | 515 | 330 | 1,220 |
| Multiple, unrelated family households | 65 | 235 | 145 | 85 | 530 | 95 | 90 | 330 | 315 | 830 |

| | Renter | | | | | Owner | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Other, non-family households | 0 | 0 | 0 | 44 | 44 | 0 | 0 | 0 | 0 | 0 |
| Total need by income | 1,320 | 985 | 940 | 369 | 3,614 | 330 | 230 | 845 | 645 | 2,050 |

**Table 11 – Crowding Information – 1/2**

**Data Source:** 2016-2020 CHAS

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

**Table 12 – Crowding Information – 2/2**

**Data Source Comments:**

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

There were 13,111 one-person households in Laredo in 2023. Those that are most in need of housing assistance are extremely low-income households.

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

Overall, an estimated 14.0% of the population of Laredo has at least one form of disability. This represents 35,067 people throughout the City. While only 1.3% of the population under the age of five have a disability, more than half of the population ages 75 and older do. Over 6,300 people 65 and older have a disability in Laredo, representing 58.3% of the elderly population.

Pinpointing specific numbers of domestic violence victims is difficult due to the lack of reporting and other mitigating factors. In Webb County, 247 domestic calls and 99 dispute calls were reported in 2023.1 According to the Texas Advocacy Project, 1 in 3 Texans will experience domestic violence in their lifetime, and 1 in 4 women and 1 in 13 men reported being a victim of stalking in their lifetime.

### What are the most common housing problems?

As seen in Table NA-10.6, the most common housing problem, by far, are housing cost burdens. An estimated 31.6% of all households in Laredo experience a cost burden, and 14.0% experience a severe cost burden.

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

As seen in Table NA-10.7, renters are much more likely to face cost burdens. Some 44.3% percent of renters in Laredo face cost burdens. By contrast, 24.0% of homeowners face cost burdens. Low-income households are also much more likely to experience cost burdens. Households below 30% of HAMFI experience cost burdens at a rate of 74.1% and severe cost burdens at 61.3%. Extremely low-income renters are the highest impacted group by income, with 76.7% with a cost burden. Even more significant, 64.7% of extremely low-income renters have a severe cost burden.

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are severely cost-burdened. There are 6,685 households in Laredo that are below 30 percent HUD Area Median Family Income (HAMFI). These 2,285 homeowner households and 4,405 renter households are the most at-risk of becoming homeless. Formerly homeless households that are nearing the termination of their rental assistance also tend to be in need of continuation of housing assistance and are at risk of cost burdens after assistance termination. These households will add to the total number of households in Laredo with cost burdens and are at risk of re-entering homelessness.

### 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:

Not applicable.

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

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, persons recently released from prison, young adults out of foster care,

and the lack of housing units. Economic factors include households with severe cost burden and households facing unemployment. As described here and in the following sections, there are a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

**Discussion**

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

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

### Introduction

In order to determine if any racial or ethnic groups in Laredo experience housing problems at a rate higher than other groups, this section looks at housing problems by race and ethnicity. Housing problems include a lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burdens. Cost burdens exist if a household spends more than 30% of its income on housing.

To determine if a racial or ethnic group faces housing problems at a disproportionate rate, one racial or ethnic group must experience housing problems at a rate of at least ten percentage points higher than the average. For example, if 25% of households experience housing problems and Black households experience housing problems at a rate of 36%, then Black households experience housing problems at a disproportionate rate.

In each of these income ranges, 0-30%, 30-50%, 50-80%, and 80-100%, the rate of housing problems is determined by racial and ethnic group. As seen in the discussion, white and Asian households experience disproportionate rates of housing problems, but the proportion of impacted households is small.

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

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 8,910 | 2,895 | 0 |
| White | 204 | 130 | 0 |
| Black / African American | 25 | 0 | 0 |
| Asian | 60 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 8,565 | 2,770 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

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

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 7,165 | 2,475 | 0 |
| White | 305 | 44 | 0 |
| Black / African American | 10 | 70 | 0 |
| Asian | 0 | 15 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 6,840 | 2,340 | 0 |

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

**Data Source:** 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

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

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 6,350 | 5,795 | 0 |
| White | 255 | 115 | 0 |
| Black / African American | 40 | 30 | 0 |
| Asian | 135 | 10 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 5,915 | 5,640 | 0 |

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

**Data Source:** 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

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

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 2,400 | 4,340 | 0 |
| White | 115 | 305 | 0 |
| Black / African American | 0 | 15 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,285 | 4,020 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

### Discussion

For households with incomes below 30% of the Area Median Income, 75.5% of households experience cost burdens. No racial or ethnic groups at this income range experience a disproportionate rate. Households within 30-50% AMI, experience housing problems at a rate of 74.3%. Households with incomes between 50-80% AMI experience housing problems at a rate of 52.3%. White and Asian households experience housing problems at a rate of 68.9% and 93.1%, respectively. However, this only represents 145 Asian households and may not be statistically significant. Households within 80-100% AMI experience housing problems at a rate of 35.6%, but no racial or ethnic groups experience housing problems at a disproportionate rate in this income group.

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

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

### Introduction

This section looks at the rates of severe housing problems in Laredo by race and ethnicity. Severe housing problems include income lacking complete kitchen or plumbing facilities, overcrowding (more than 1.5 persons per room), and severe cost burdens (spending more than 50% of household income on housing).

Each racial and ethnic group is evaluated again to determine which groups face a disproportionate share of housing problems (or 10 percentage points or greater) than the overall rates for Laredo. As seen in the discussion, Black or African American, Asian, and white households face disproportionate rates of severe housing problems. However, the number of households impacted is again a small amount.

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

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 7,530 | 4,270 | 0 |
| White | 154 | 180 | 0 |
| Black / African American | 25 | 0 | 0 |
| Asian | 60 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 7,235 | 4,100 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 3,705 | 5,945 | 0 |
| White | 220 | 130 | 0 |
| Black / African American | 10 | 70 | 0 |
| Asian | 0 | 15 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 3,455 | 5,730 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 2,680 | 9,455 | 0 |
| White | 90 | 270 | 0 |
| Black / African American | 0 | 70 | 0 |
| Asian | 0 | 145 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 2,595 | 8,965 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

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

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|---|---|---|---|
| Jurisdiction as a whole | 1,085 | 5,670 | 0 |
| White | 105 | 320 | 0 |
| Black / African American | 0 | 15 | 0 |
| Asian | 0 | 0 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 980 | 5,340 | 0 |

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

**Data Source:** 2016-2020 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

### Discussion

Households below 30% AMI face severe housing problems at a rate of 63.8%. Black or African American and Asian households in this income range face severe housing problems at a rate of 100%. However, this represents only 25 Black or African American households and 60 Asian households. For households between 30-50% AMI, 38.4% of households experience severe housing problems. Within this income range, white experience a disproportionate rate of severe housing problems, at 62.9%. Households between 50-80% AMI experience severe housing problems at a rate of 22.1%, and no racial or ethnic groups see disproportionate rates of severe housing problems in this income range. For households between 80-100% AMI, 16.1% experience severe housing problems, and there are no racial or ethnic groups with disproportionate rates.

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

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

### Introduction:

This section looks specifically at cost burdens in Laredo. There are over 72,000 households that experience cost burdens and over 23,000 households experiencing severe cost burdens. Housing cost burdens are a way to measure if households are spending significant portions of their incomes on housing. This is determined by cost burdens and severe cost burdens. Cost burdens exist when a household spends more than 30% of its income on housing and severe cost burdens exist when a household spends more than 50% of its income on housing.

Housing cost burdens help to determine the proportion of households that can afford available housing units in Laredo. It can help determine if households need assistance paying for housing or if there is a need for more affordable housing options.

In this section, these are broken down by racial and ethnic groups to determine if any group is experiencing cost burdens at a higher rate than the overall population. This is again measured using disproportionate need, or a rate at least ten percentage points higher than the average for Laredo.

### Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|---|---|---|---|---|
| Jurisdiction as a whole | 47,035 | 13,035 | 10,389 | 1,855 |
| White | 2,455 | 525 | 390 | 75 |
| Black / African American | 235 | 40 | 40 | 0 |
| Asian | 545 | 160 | 60 | 0 |
| American Indian, Alaska Native | 55 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 |
| Hispanic | 43,725 | 12,290 | 9,845 | 1,780 |

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

**Data Source:** 2016-2020 CHAS

### Discussion:

Overall, households in Laredo experience cost burdens at a rate of 18.0%, and 14.4% experience severe cost burdens, according to the tables above. No racial or ethnic groups experience cost burdens at a disproportionate rate.

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

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

There are some income ranges in which white, Black or African American, and Asian households experience housing problems or severe housing problems at a disproportionate rate. However, in most instances, these represent very small percentages of the population or less than one percent. In addition, when looking at cost burdens overall, there is no rate of disproportionate housing needs by racial or ethnic groups.

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

While no racial or ethnic groups have a disproportionate share of housing problems, households with housing problems may face additional needs, such as the need for supportive services, transportation, and access to economic opportunities.

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

There are no concentrations of racial or ethnic minorities when using the definition of disproportionate share, or at a rate of at least ten percentage points higher than the jurisdictional average. These are seen in maps in section MA-50.

# NA-35 Public Housing – 91.205(b)

## Introduction

The Laredo Housing Authority (LHA) serves the community by providing residents affordable housing and opportunities to become self-sufficient. (LHA) LHA manages and maintains 988 units of public housing and administers 1,372 tenant-based vouchers.
The Laredo Housing Authority's mission is to serve the diverse housing needs of families within its jurisdiction by:

•Increasing the availability of constructive, safe, decent, sanitary, and affordable in its communities.
•Ensuring equal opportunity in housing.
•Promoting self-sufficiency and asset development of families and individuals.
•Improving the resident quality of life and economic viability.
•Providing high-quality client services.

## Totals in Use

| Program Type | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 10 | 988 | 1,372 | 0 | 1,372 | 0 | 0 | 0 |

**Table 22 - Public Housing by Program Type**

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

**Data Source:** PIC (PIH Information Center)

## Characteristics of Residents

| Program Type | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 7,536 | 12,105 | 10,772 | 0 | 10,772 | 0 | 0 |
| Average length of stay | 0 | 8 | 9 | 6 | 0 | 6 | 0 | 0 |
| Average Household size | 0 | 2 | 3 | 3 | 0 | 3 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 1 | 8 | 0 | 8 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 316 | 278 | 0 | 278 | 0 | 0 |
| # of Disabled Families | 0 | 2 | 60 | 166 | 0 | 166 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 10 | 988 | 1,372 | 0 | 1,372 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 23 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Race of Residents

| Program Type | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Race | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 10 | 986 | 1,370 | 0 | 1,370 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** | | | | | | | | | |

**Table 24 – Race of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

## Ethnicity of Residents

| Program Type | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Ethnicity | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 9 | 985 | 1,365 | 0 | 1,365 | 0 | 0 | 0 |
| Not Hispanic | 0 | 1 | 3 | 7 | 0 | 7 | 0 | 0 | 0 |
| ***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** | | | | | | | | | |

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

**Data Source:** PIC (PIH Information Center)

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

According to HUD AFFH data, 23.7% of public housing residents have a disability, which is higher than the average rate for Laredo at 14.0%. The need for accessible units for public housing residents is higher than the general population overall.

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

Public housing residents have extremely low incomes. As a result, public housing residents need help increasing their incomes through job training, financial literacy, credit score improvement, and financial assistance to afford the region's housing costs and move toward self-sufficiency.

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

The prohibitive cost of housing poses a challenge for many of the City's residents. Compared to the general population, public housing residents have increased needs. While they only pay 30 percent of their income on housing costs, their salaries are too low to sustain themselves should the assistance cease.

### Discussion

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

### Introduction:

HUD defines homelessness as an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:
•Has a primary nighttime residence that is a public or private place not meant for human habitation; or
•Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
•Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.

An annual Point-in-Time (PIT) count is taken every January to help determine the number of people experiencing homelessness at that moment. While these counts provide a snapshot of households experiencing homelessness, the unsheltered population may be undercounted. During the 2025 count, there were 178 persons that were sheltered, and 75 counted that were unsheltered, totaling 253 people.

Data is not available as rural vs total homelessness.

### Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---|---|---|---|---|---|---|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 0 | 81 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 75 | 97 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 17 | 22 | 0 | 0 | 0 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---|---|---|---|---|---|---|
| | Sheltered | Unsheltered | | | | |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |
| Veterans | 5 | 6 | 0 | 0 | 0 | 0 |
| Unaccompanied Child | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 1 | 0 | 0 | 0 | 0 |

**Table 26 - Homeless Needs Assessment**

**Data Source Comments:**

Indicate if the homeless population is: Partially Rural Homeless

## Rural Homeless Needs Assessment

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---|---|---|---|---|---|---|
| | Sheltered | Unsheltered | | | | |
| Persons in Households with Adult(s) and Child(ren) | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Children | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons in Households with Only Adults | 0 | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Individuals | 0 | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Families | 0 | 0 | 0 | 0 | 0 | 0 |

| Population | Estimate the # of persons experiencing homelessness on a given night | | Estimate the # experiencing homelessness each year | Estimate the # becoming homeless each year | Estimate the # exiting homelessness each year | Estimate the # of days persons experience homelessness |
|---|---|---|---|---|---|---|
| | Sheltered | Unsheltered | | | | |
| Veterans | 0 | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 | 0 |
| Persons with HIV | 0 | 0 | 0 | 0 | 0 | 0 |

**Table 27 - Homeless Needs Assessment**

**Data Source Comments:**

## For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Data is not available by rural and non-rural homelessness in Laredo. In the Texas Balance of State CoC rural homelessness has been growing over recent years. This growth is expected to be a result of growing housing prices, stagnant wages, and a lack of resources. Homelessness in Laredo is also impacted by these factors, as households experiencing homelessness continue to face housing and service shortfalls.

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

Households becoming homeless each year are primarily driven by a lack of resources for housing and services. This includes families with children, who see the highest sheltered rate in Laredo. Although these households are most likely to find temporary and emergency resources, there is a lack of permanent solutions for support. Veterans are sheltered at a rate slightly above 50% in Laredo, but again, lack access to on-going services and housing options. No unaccompanied youth were counted in Laredo in the most recent year. This lack of supportive services is often seen in households experiencing chronic homelessness or recurrent homelessness when the cycle cannot be broken with temporary assistance.

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

| Race: | Sheltered: | Unsheltered (optional) |
|---|---|---|
| White | 0 | 8 |
| Black or African American | 6 | 1 |
| Asian | 3 | 0 |
| American Indian or Alaska Native | 1 | 2 |
| Pacific Islander | 0 | 0 |
| **Ethnicity:** | **Sheltered:** | **Unsheltered (optional)** |
| Hispanic | 135 | 40 |
| Not Hispanic | 10 | 11 |

**Data Source Comments:**

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

Some 32% of the people counted in 2025 were in households with children. Of these, 100% were sheltered. In addition to the households with children currently experiencing homelessness, there are many households with children at risk of homelessness due to severe housing needs. In 2025, there were 6 veterans that were sheltered at the time of the count and 5 that were unsheltered.

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

The largest racial and ethnic groups represented in the population experiencing homelessness were Hispanic persons, aligning with the overall racial and ethnic makeup of Laredo. In addition, there were seven Black or African American persons counted, three Asian, three American Indian or Alaskan Native, and eight white. There was not racial data available for all people counted in the 2025 PIT.

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

While sheltered homeless populations are traditionally easier to ensure accurate counting, the number of unsheltered populations may be undercounted due to the difficulty of locating some households. However, in the 2025 Point-in-Time count, there were 75 individuals counted, representing 29.6% of all persons counted. Of these that were unsheltered, 17 were considered to be chronically homeless. Male persons experiencing unsheltered homelessness accounted for 88% of those counted in the 2025 Point-in-Time count who disclosed gender. There were no households with children or child only households that were not sheltered during the count.

**Discussion:**

Homelessness continues to challenge Laredo and its residents as the number of households at risk of homelessness does not seem to dissipate. With over 250 people experiencing homelessness in 2025, according to the PIT, public input and service providers account for the continued need for housing and services to support households experiencing or at risk of homelessness.

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

### Introduction:

The following section describes the non-homeless special needs populations in Laredo. These non-homeless special needs populations include the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS. Persons belonging to this population may have additional needs before, during, and after an incident in functional areas, including maintaining independence, communication, transportation, supervision, and medical care. The section below will describe why identifying the characteristics and needs of these sub-populations are essential to the planning process for these federal dollars.

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

**Elderly**

Table NA-45.1 presents the population of Laredo by age. Those over the age of 65 are considered elderly. The elderly population accounts for 10.9% of the population in the city. This population has experienced the most growth since 2018, increasing from 9.0%. Since 2010, the age groups 65 to 84 have grown at the fastest rates. Those 55 to 64 have seen the second highest rate of growth over this time period, at 8.3%. Hence, Laredo is seeing an aging population, which experiences higher rates of disabilities, as discussed below. The needs for these households vary from younger populations, with more needs for accessibility to housing and other service supports.

**People with Disabilities**

Table NA-45.2 presents the population of Laredo with at least one form of disability. Overall, 14.0% of the population has a disability, with those 75 and older experiencing disabilities at the highest rate. For people 75 and older in Laredo, an estimated 58.3% experience at least one disability. Another 36.7% of those between the ages of 65 and 74 experience disabilities, and 13.5% for those 35 to 64.

**People with Alcohol and Drug Addictions**

The Laredo Drug and Alcohol Commission reports on the number of overdose deaths in Laredo. Between 2012 and 2018, there were 219 overdose deaths. Opioids were responsible for 156 of those deaths.3 In addition, Laredo residents tend to have higher rates of drug misuse than other areas. One study found that Laredo residents reported significantly higher rates of past-year drug use (32.8%) and prescription drug misuse (25.4%) than did residents of both Brownsville/McAllen (15.6% and 9.4%, respectively) and San Antonio (17.9% and 9.3%, respectively.

**Victims of Domestic Violence**

Pinpointing specific numbers of domestic violence victims is difficult due to the lack of reporting and

other mitigating factors. In Webb County, 247 domestic calls and 99 dispute calls were reported in 2023.5 According to the Texas Advocacy Project, 1 in 3 Texans will experience domestic violence in their lifetime, and 1 in 4 women and 1 in 13 men reported being a victim of stalking in their lifetime.

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

The 2025 Resident Survey found that second to households with low incomes, the most in need groups include children and youth, the elderly, people experiencing homelessness, and people with mental illness. In addition, input suggested that seniors need to access housing as they age, including aging in place. People with substance use disorders and people with mental illness are in need of supportive services, in conjunction with housing options that help them transition into permanent housing solutions.

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

According to the Texas HIV Surveillance Report, there were 30 new HIV diagnoses and 11 new AIDS diagnoses in 2021. For Webb County, there have been 813 cumulative HIV diagnoses, with a rate of 187.0 per 100,000. Webb County was in the top 25 counties in Texas for new diagnoses, according to the report.

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

Not applicable.

### Discussion:

Non-homeless special needs populations continue to have unaddressed needs in Laredo. These needs vary from social support and housing options to transportation and economic access. Public input and consultation with stakeholders suggest that while there are many service providers in Laredo, a lack of resources is the primary barrier to providing adequate support to those special needs populations.

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

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

Survey respondents rated parks and recreation areas as the highest need, with 46% of respondents indicating it as a need. Some 45% of respondents saw the need for community centers, and 43% of respondents saw the need for senior centers.

### How were these needs determined?

Results were determined from the 2025 Resident Survey, and from input from public input and work groups.

**Table NA-45.1: Population by Age**

| | Year | | | | Percent Change 2010-2020 |
|---|---|---|---|---|---|
| Age | 2018 | Percent | 2023 | Percent | |
| Under 5 years | 24,832 | 9.6% | 21,223 | 8.3% | -14.5% |
| 5 to 9 years | 22,314 | 8.7% | 22,886 | 8.9% | 2.6% |
| 10 to 14 years | 24,583 | 9.5% | 23,256 | 9.1% | -5.4% |
| 15 to 19 years | 23,089 | 9.0% | 22,668 | 8.9% | -1.8% |
| 20 to 24 years | 20,697 | 8.0% | 20,324 | 7.9% | -1.8% |
| 25 to 34 years | 34,683 | 13.5% | 35,559 | 13.9% | 2.5% |
| 35 to 44 years | 34003 | 13.2% | 31,803 | 12.4% | -6.5% |
| 45 to 54 years | 28,946 | 11.2% | 30,062 | 11.7% | 3.9% |
| 55 to 59 years | 11545 | 4.5% | 12383 | 4.8% | 7.3% |
| 60 to 64 years | 9,740 | 3.8% | 10,548 | 4.1% | 8.3% |
| 65 to 74 years | 13,551 | 5.3% | 14,810 | 5.8% | 9.3% |
| 75 to 84 years | 6,544 | 2.5% | 7,155 | 2.8% | 9.3% |
| 85 years and over | 3,048 | 1.2% | 3,272 | 1.3% | 7.3% |

Data Source: ACS Data City of Laredo

**Table NA-45.1**

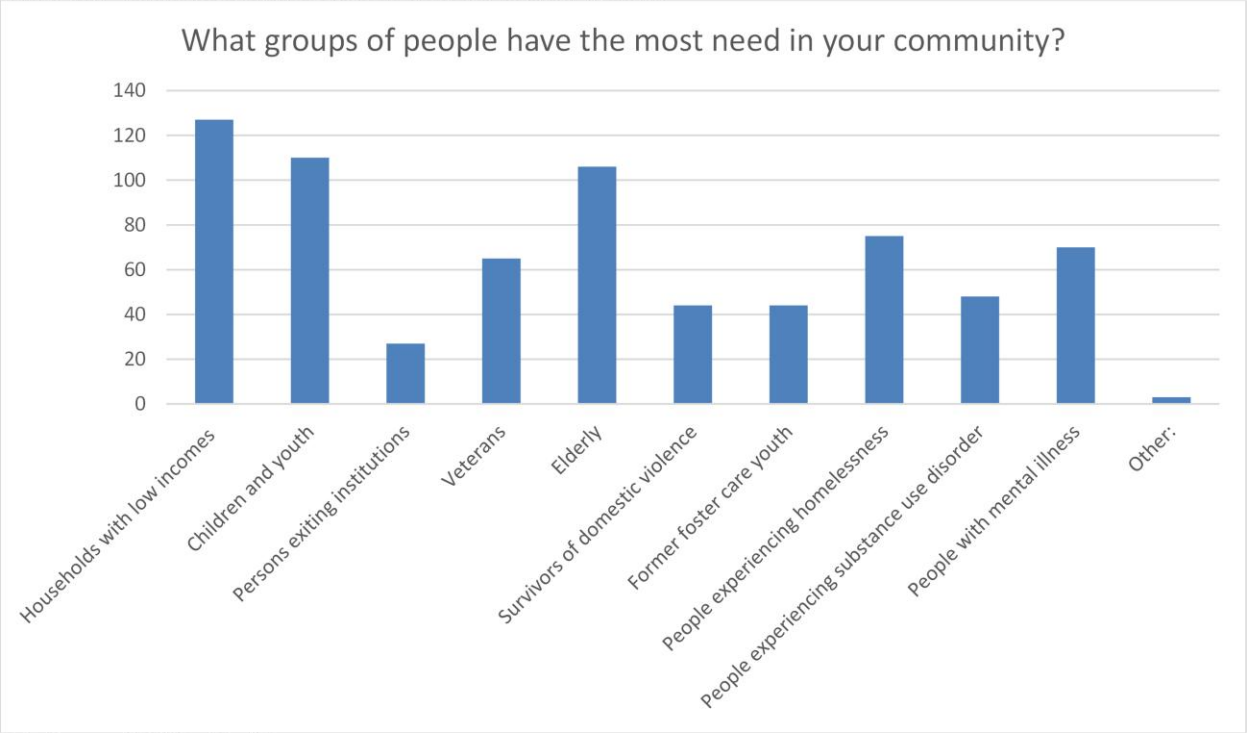
**Table NA-45.2: Population with a Disability**

| Age | Number | Percentage |
|---|---|---|
| Under 5 | 273 | 1.3% |
| 5 to 17 | 5,114 | 9.1% |
| 18 to 34 | 6,183 | 9.7% |
| 35 to 64 | 11,271 | 13.5% |
| 65 to 74 | 5,844 | 36.7% |
| 75 or Older | 6,382 | 58.3% |
| Total | 35,067 | 14.0% |

Data Source: 2021 Five-Year ACS City of Laredo

**Table NA-45.2**

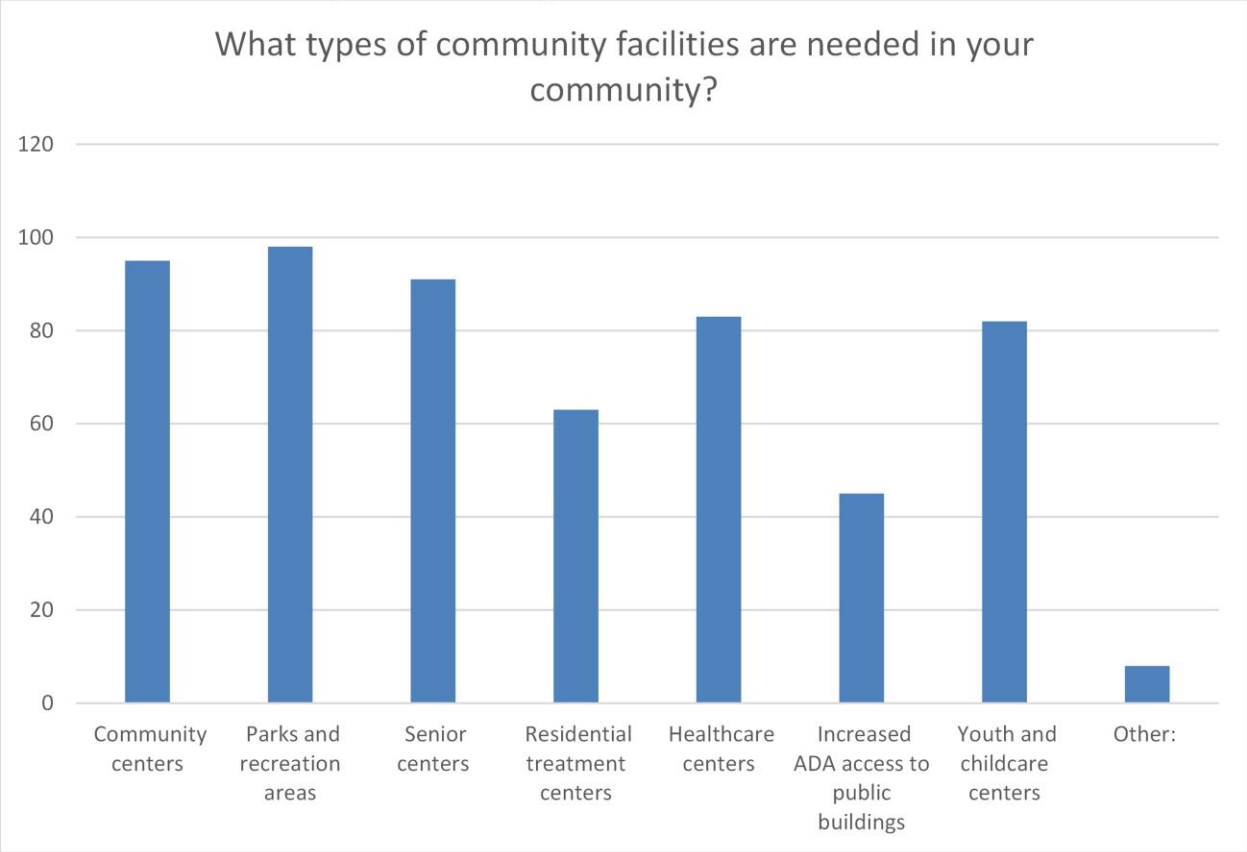
**Table NA-45.3: Special Needs Populations Survey Results**




**Data Source: 2025 Resident Survey**

**Table NA-45.3**

**Table NA-50.1: Community Facilities Survey Results**




**Data Source: 2025 Resident Survey**

**Table NA-50.1**

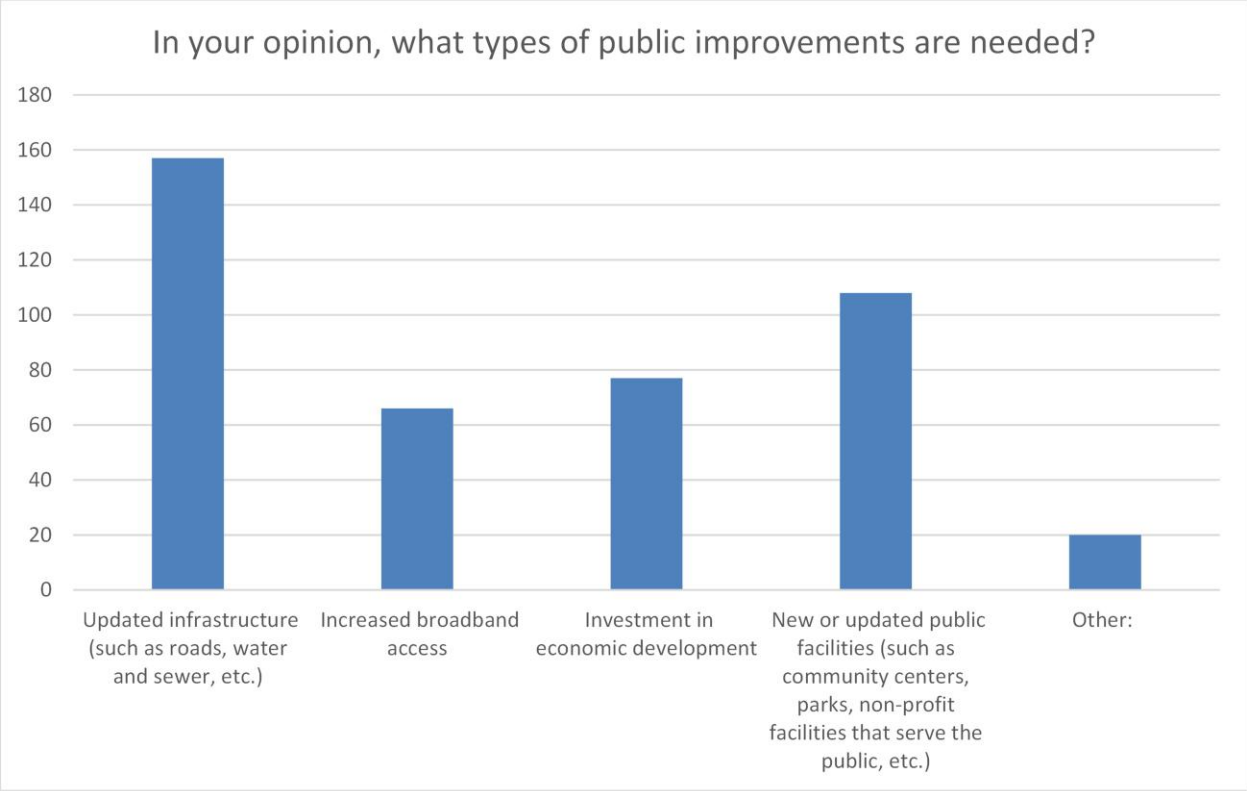
### Describe the jurisdiction's need for Public Improvements:

In terms of public improvements, the majority of respondents found the need for updated infrastructure, with over 73% of respondents indicating it as a need. An estimated 50% of respondents saw the need for new or updated public facilities. Lower rates of respondents saw the need for increased broadband access or investment in economic development, at 30% and 36%, respectively.

### How were these needs determined?

Results were determined from the 2025 Resident Survey, and from input from public input and work groups.

**Table NA-50.2: Public Improvements Survey Results**




**Data Source: 2025 Resident Survey**

**Table NA-50.2**

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

The need for public services varied with the top-rated need for health and mental health services, with 48% of respondents indicating it as a need. This was followed by services for children and youth and services for the elderly, at 47% and 46%, respectively.

### How were these needs determined?

Results were determined from the 2025 Resident Survey, and from input from public input and work groups.

**Table NA-10.3: Household Incomes**

| Income | 2018 | 2023 |
|---|---|---|
| Less than $10,000 | 11.7% | 6.3% |
| $10,000 to $14,999 | 7.1% | 5.0% |
| $15,000 to $24,999 | 11.9% | 9.3% |
| $25,000 to $34,999 | 11.3% | 9.5% |
| $35,000 to $49,999 | 13.8% | 11.4% |
| $50,000 to $74,999 | 16.1% | 16.1% |
| $75,000 to $99,999 | 10.2% | 14.1% |
| $100,000 to $149,999 | 11.3% | 16.7% |
| $150,000 to $199,999 | 3.4% | 6.6% |
| $200,000 or more | 3.1% | 5.2% |
| Median income (dollars) | 43,351 | 63,264 |
| Mean income (dollars) | 60,911 | 81,089 |

Data Source: 2023 Five-Year ACS City of Laredo

**Table NA-10.3**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

Housing units increased between 2018 and 2023 by 9.1%. However, housing costs have increased significantly over the past five years (between 2018 and 2023), with a more than 23.3% growth in median rental costs and more than 48.8% growth in median home values. While this housing cost increase has been accompanied by a growth in incomes overall, many households are having difficulty affording housing costs, as demonstrated by the housing cost burdens discussed in the Needs Assessment.

While the majority of housing units in Laredo are newer, there are a large number of older units that are in need of rehabilitation and repair. In addition, many households are in need of larger units or units to accommodate aging households as households age, and many families utilize multigenerational living.

Housing units and services that are available to households experiencing homelessness and households with special needs are varied and found in Laredo and adjacent areas. There is a continued need, however, to support these households with additional housing and service options.

This Market Analysis section delves into the current housing market of Laredo to determine where the needs in the community are and any areas in Laredo that would benefit from investment through the Consolidated Planning process.

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

### Introduction

This section looks at the total number of housing units in Laredo, and how that has changed in recent years. Total housing units grew by 9.1% between 2018 and 2023, to a total of 6,351 units. The majority of units are single-family detached homes, accounting for 67.7% of all units. The number of housing units has kept pace with the overall population growth in Laredo. However, the rate of housing problems, as shown in previous sections, low homeowner vacancy rates, and the need for different housing types indicate the need for additional housing options in Laredo.

In 2023, homeowner vacancy rates were significantly lower than rental vacancy rates, at 0.9% and 7.9%, respectively.

### All residential properties by number of units

| Property Type | Number | % |
|---|---|---|
| 1-unit detached structure | 55,791 | 68% |
| 1-unit, attached structure | 2,472 | 3% |
| 2-4 units | 5,027 | 6% |
| 5-19 units | 5,851 | 7% |
| 20 or more units | 6,757 | 8% |
| Mobile Home, boat, RV, van, etc | 6,427 | 8% |
| ***Total*** | ***82,325*** | ***100%*** |

**Table 28 – Residential Properties by Unit Number**

**Data Source Comments:**

**Table MA-10.1: Housing Units**

| | 2018 | 2023 |
|---|---|---|
| Occupied housing units | 91.6% | 92.5% |
| Vacant housing units | 8.4% | 7.5% |
| Homeowner vacancy rate | 1.4% | 0.9% |
| Rental vacancy rate | 7.0% | 7.9% |
| **Total housing units** | **76,283** | **82,410** |

**Table MA-10.1**

### Unit Size by Tenure

| | Owners | | Renters | |
|---|---|---|---|---|
| | Number | % | Number | % |
| No bedroom | | | | |

| | Owners | | Renters | |
|---|---|---|---|---|
| | Number | % | Number | % |
| 1 bedroom | | | | |
| 2 bedrooms | | | | |
| 3 or more bedrooms | | | | |
| ***Total*** | ***0*** | ***0%*** | ***0*** | ***0%*** |

**Table 29 – Unit Size by Tenure**

**Data Source Comments:**

**No data**

No data available for unit size by tenure

**Table MA-10.2: Households with Housing Problems**

| Household has at least 1 of 4 Housing Problems | Owner | Renter | Total |
|---|---|---|---|
| Total | 13,835 | 14,385 | 28,220 |

Data Source: 2021 CHAS Laredo

**Table MA-10.2**

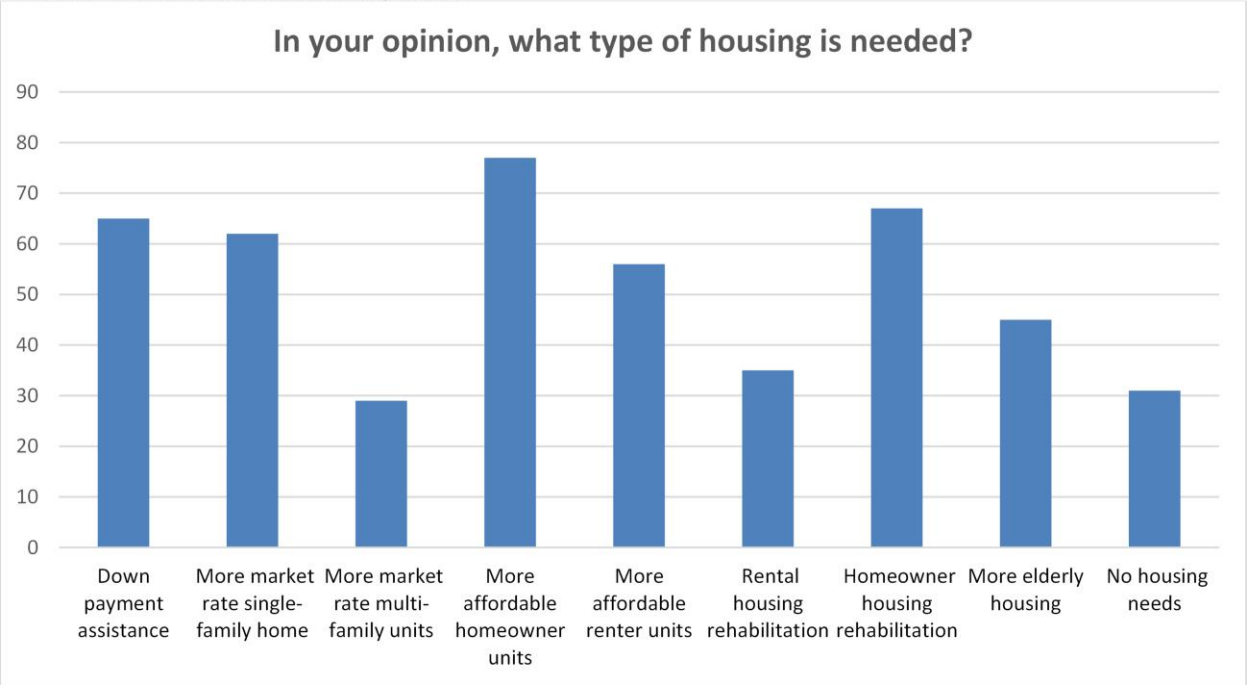
**Table MA-10.3: Households with Housing Problems by Income**

| | Household has at least 1 of 4 Housing Problems | % |
|---|---|---|
| Household Income <= 30% HAMFI | 8,370 | 76.8% |
| Household Income >30% to <=50% HAMFI | 6,845 | 75.5% |
| Household Income >50% to <=80% HAMFI | 5,705 | 49.7% |
| Household Income >80% to <=100% HAMFI | 2,930 | 41.7% |
| Household Income >100% HAMFI | 4,365 | 12.8% |

Data Source: 2021 CHAS Laredo

**Table MA-10.3**

**Table MA10.4: Survey for Housing Need**




**Data Source: 2025 Resident Survey**

**Table MA-10.4**

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

Programs will target households that have housing problems in Laredo. This includes 28,220 households, some 13,835 of which are owner households, and 14,385 of which are renter households.

As seen in Table MA-10.4, there are 8,370 households with income less than 30% HAMFI with housing problems, 6,845 households with incomes between 30.1 and 50% HAMFI with housing problems, 5,705 households between 50.1 and 80% HAMFI with housing problems, and 2,930 households between 80.1 and 100% HAMFI with housing problems.

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

There are two Section 8 contracts that are expected to expire during this Consolidated Planning period, which includes 108 units. There is not expected to be any other substantial losses in the affordable housing inventory during this five-year period.

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

As seen in the Needs Assessment section, as well as information gathered from public input, current housing does not meet the needs of the population. This is seen most markedly in the rate of cost burdens and housing problems. In 2023, an estimated 31.6% of the population had cost burden. Renter households are more likely to be impacted by cost burdens, and are therefore most likely to not have housing units that meet their needs.

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

As seen in Table MA-10.5, the highest-rated need is for more affordable single-family new construction, followed by homeowner housing rehabilitation and down payment assistance. This sentiment is echoed by work group and stakeholder sentiments, with the need for more housing options for middle and low-income residents and the need for larger and more accessible homes to accommodate multi-generational households.

### Discussion

Housing in Laredo is not meeting the needs of the changing population. Lower-income households, seniors, and potential homeowners are finding available units in the market due to limits in supply and income constraints.

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

### Introduction

Housing costs can vary widely for both rental costs and the value of owner-occupied units. These two measures are used to identify the cost of housing and allow for comparison from previous years. Rental units in Laredo are most likely to be between $500 and $999 per month, accounting for 43.3% of units. However, the cost of rentals has grown between 2018 and 2023, and 35.5% of rentals cost between $1,000 and $1,499, an increase of 12 percentage points in the five-year period. Rentals costing between $1,500 and $1,999 also grew from 3.3% of rental units in 2018 to 11.0% of rental units in 2023. The median rent also grew from $826 in 2018 to $994 in 2023, or by 20.3%.

The value of owned units also provides insight into housing costs. The median value of owned units grew from $122,900 in 2018 to $182,400 in 2023, a 48.8% increase in five years. The biggest growth was seen in units valued between $200,000 and $299,000, which grew by 15.6 percentage points to account for 27.6% of owned units in 2023. Housing units valued at under $150,000 all fell as a proportion of units overall. While there has been a slight amount of growth at the top of the housing value range, most of this growth is driven by value increases in the mid-value range in Laredo.

Median contract rents were highest in areas outside the city center and in the southwest areas of Laredo. These areas saw median rent costs above $1,100. The lowest areas of rent costs were below $650 and were primarily in the city center and southern parts of the city, as can be seen in Map MA-15.1. Median home values were highest along the outer edges of the city and exceeded $230,000 on average. This is shown on Map MA-15.2.

### Cost of Housing

| | Base Year: 2009 | Most Recent Year: 2020 | % Change |
|---|---|---|---|
| Median Home Value | 114,500 | 140,100 | 22% |
| Median Contract Rent | 785 | 858 | 9% |

**Table 30 – Cost of Housing**

**Data Source Comments:**

| Rent Paid | Number | % |
|---|---|---|
| Less than $500 | 0 | 0.0% |
| $500-999 | 0 | 0.0% |
| $1,000-1,499 | 0 | 0.0% |
| $1,500-1,999 | 0 | 0.0% |
| $2,000 or more | 0 | 0.0% |
| ***Total*** | ***0*** | ***0.0%*** |

**Table 31 - Rent Paid**

**Data Source Comments:**

**No data**

Data not available for rent paid table. See Table MA-15.1 for supplemental data.

**Table MA-15.1: Rents**

| | 2018 | 2023 |
|---|---|---|
| **Cost** | % | % |
| Less than $500 | 11.7% | 7.3% |
| $500 to $999 | 59.3% | 43.3% |
| $1,000 to $1,499 | 23.3% | 35.5% |
| $1,500 to $1,999 | 3.3% | 11.0% |
| $2,000 to $2,499 | 2.1% | 0.9% |
| $2,500 to $2,999 | 0.3% | 0.9% |
| $3,000 or more | 0.0% | 1.0% |
| **Median (dollars)** | **$826** | **$994** |

**Data Source: 2023 Five-Year ACS** City of Laredo

**Table MA-15.1**

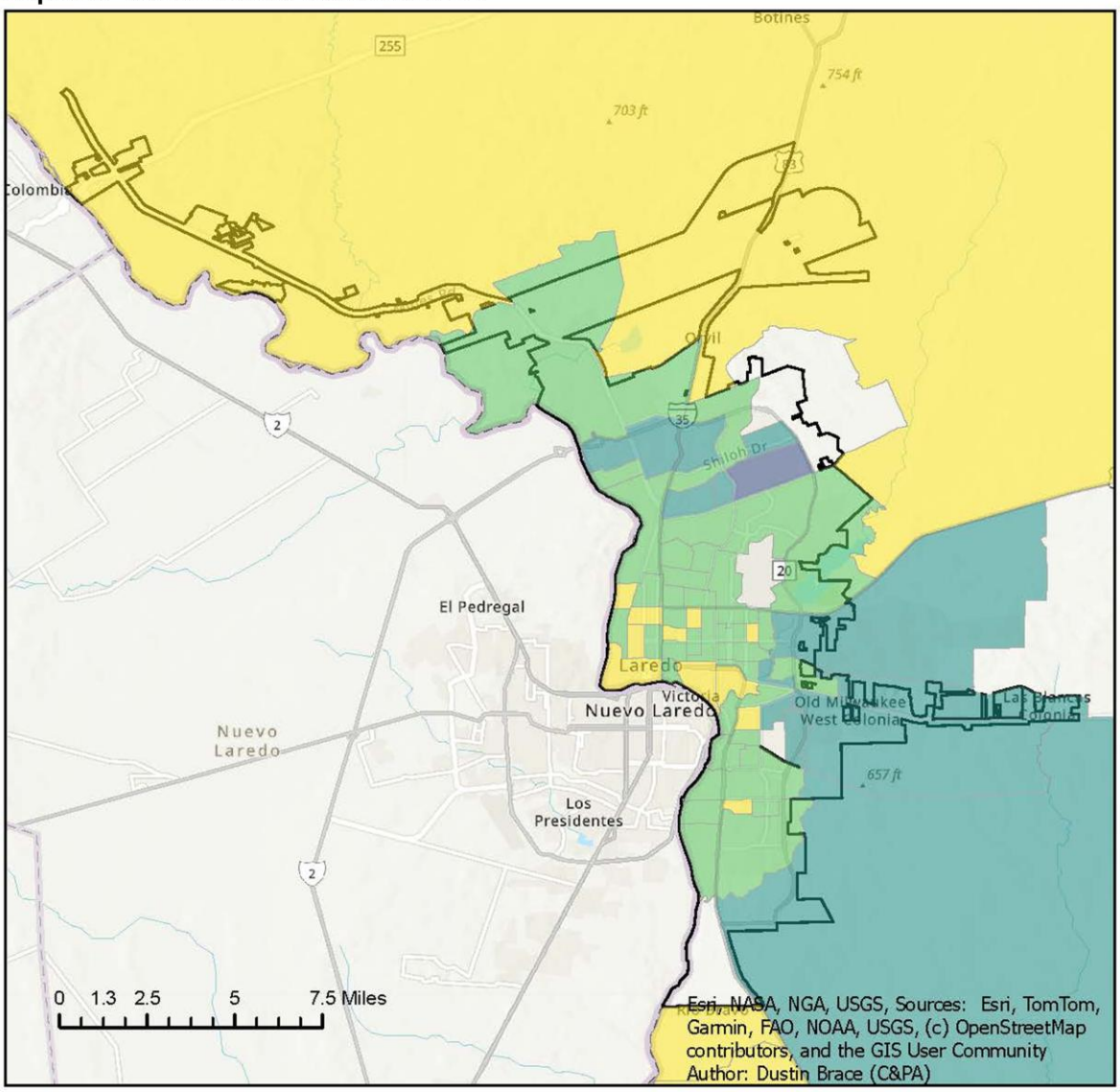
**Table MA-15.2: Owned Unit Values**

| | 2018 | 2023 |
|---|---|---|
| **Cost** | % | % |
| Less than $50,000 | 10.5% | 4.7% |
| $50,000 to $99,999 | 26.9% | 13.1% |
| $100,000 to $149,999 | 24.0% | 18.4% |
| $150,000 to $199,999 | 19.1% | 21.5% |
| $200,000 to $299,999 | 12.0% | 27.6% |
| $300,000 to $499,999 | 5.6% | 11.3% |
| $500,000 to $999,999 | 1.8% | 3.0% |
| $1,000,000 or more | 0.1% | 0.5% |
| **Median (dollars)** | **$122,900** | **$182,400** |

**Data Source: 2023 Five-Year ACS** City of Laredo

**Table MA-15.2**

## Map MA-15.1: Median Contract Rent

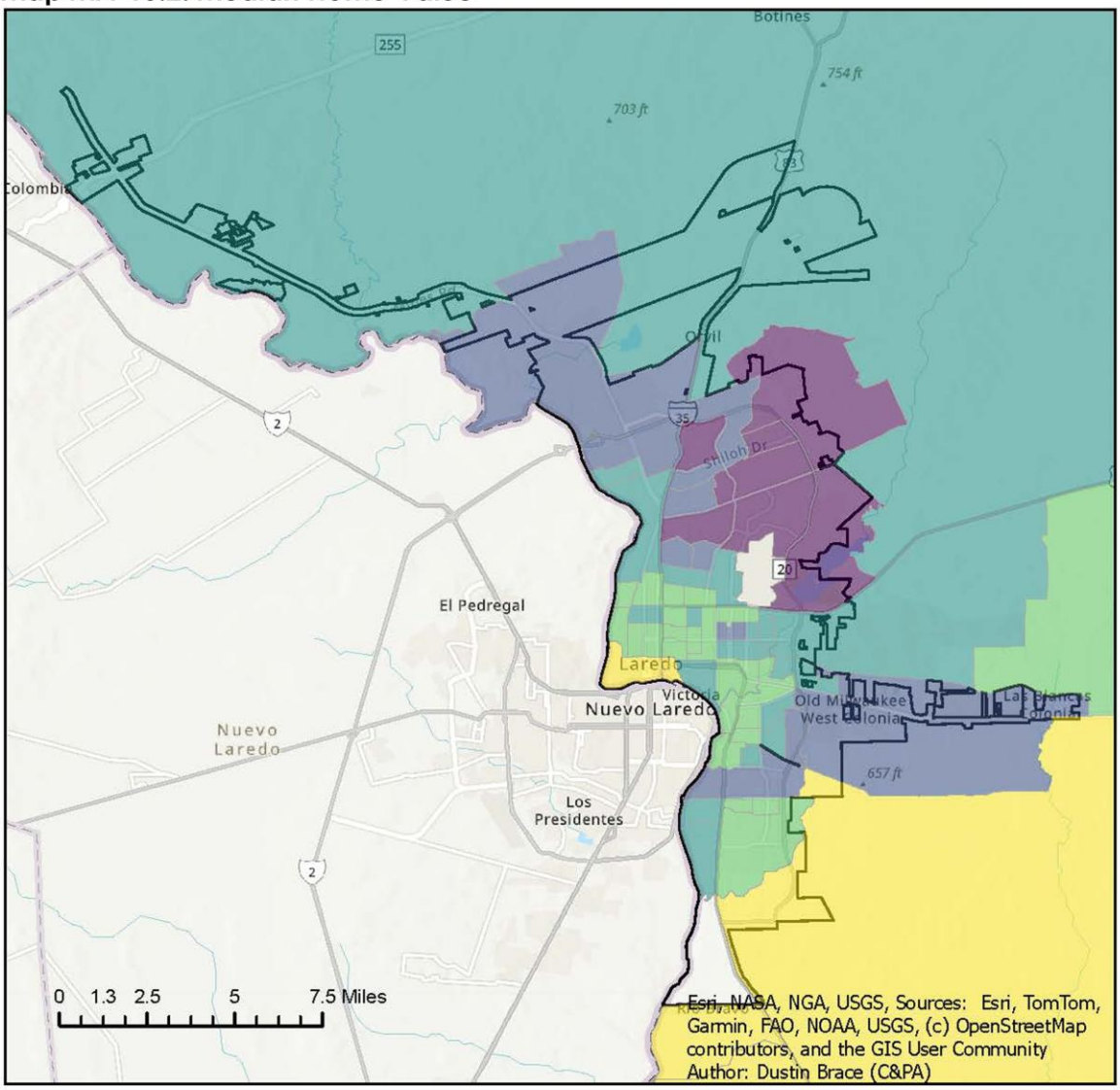



Median Contract Rent (Contract Rent for Renter-Occupied Housing Units)

- $99 - $650
- $650 - $1,100
- $1,100 - $1,600
- $1,600 - $2,400
- $2,400 - $3,500

**Map MA-15.1**

**Map MA-15.2: Median Home Value**




Median Home Value (for Owner-Occupied Housing Units)

- $10,400 - $80,000
- $80,001 - $130,000
- $130,001 - $180,000
- $180,001 - $230,000
- $230,001 - $400,000

**Map MA-15.2**

## Housing Affordability

| Number of Units affordable to Households earning | Renter | Owner |
|---|---|---|
| 30% HAMFI | No Data | No Data |

| Number of Units affordable to Households earning | Renter | Owner |
|---|---|---|
| 50% HAMFI | No Data | No Data |
| 80% HAMFI | No Data | No Data |
| 100% HAMFI | No Data | No Data |
| ***Total*** | ***0*** | ***0*** |

**Table 32 – Housing Affordability**

**Data Source Comments:** No data available. See supplementary tables.

### Monthly Rent

| Monthly Rent ($) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|---|---|---|---|---|---|
| Fair Market Rent | 953 | 959 | 1,173 | 1,493 | 1,556 |
| High HOME Rent | 834 | 881 | 1,076 | 1,234 | 1,356 |
| Low HOME Rent | 656 | 703 | 843 | 975 | 1,087 |

**Table 33 – Monthly Rent**

**Data Source Comments:**

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

As demonstrated by the housing needs and cost burden sections in the Needs Assessment, there is a significant amount of the population that faces housing challenges. Low-income households are particularly prone to facing cost burdens. This points to the fact that there are not sufficient housing options for all households, especially those at lower income levels. Additionally, public input comments indicated there is a significant need for affordable housing options for lower-income households, larger households, elderly households, and households with special needs.

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

Housing costs have increased significantly between 2018 and 2023 at a much faster rate than in previous years. With this fast-paced growth in housing costs, it is expected that additional households will face cost burdens, and affordability will continue to decrease in the future. This is expected to be particularly true for home value, which increased at a greater rate than rents during this period.

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

The Fair Market Rent (FMR) and HOME rents may not be sufficient to meet the housing needs of households in Laredo. This may be especially true for larger families that require larger units. They are significantly lower than the rise in rental prices has shown in recent years.

### Discussion

The rate of housing cost increases in Laredo is exceeding the rate of income growth for many households. This is shown by the proportion of households that face cost burdens. The rental cost growth of 23.3% and home value growth of 48.8% in just five years demonstrate the level of need that is expected to continue along with the housing price increases.

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

### Introduction

The age and condition of the City's housing stock are important variables in assessing the overall characteristics of a local housing market. This section will review important data about the City of Laredo's housing stock. Older housing stock, particularly older rental housing, often has code and deferred maintenance issues that can impact the longevity of the housing structure, which in turn impacts the housing supply in terms of accessibility and affordability. The housing stock in Laredo is newer overall, with more than 60% of units built since 1990. However, a large number of older units may be in need of rehabilitation.

The majority of housing units in Laredo are newer, with 62.7% of units built since 1990. The greatest proportion of units were built between 2000 and 2009, accounting for a quarter of all units in Laredo.

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

Using definitions established by HUD:

- Cost burden is calculated as gross housing costs, including utility costs, as a percentage of gross income. Households that pay more than 30% of their incomes on housing are considered cost-burdened.
- Households that pay more than 50% of their incomes are severely cost-burdened.
- Standard Condition: No major structural defects; adequate plumbing and kitchen facilities; the appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.
- Substandard Condition but Suitable for Rehabilitation: The nature of the substandard condition makes rehabilitation both financially and structurally feasible.
- Housing Conditions: Condition of units is assessed using the following criteria which include: 1) lacks complete plumbing facilities, 2) lacks complete kitchen facilities, 3) more than one person per room, 4) cost burden (amount of income allocated to housing) is greater than 30%, and 5) complies with applicable building code standards.

### Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| With one selected Condition | 13,822 | 0% | 11,355 | 0% |
| With two selected Conditions | 1,560 | 0% | 3,105 | 0% |
| With three selected Conditions | 0 | 0% | 0 | 0% |

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 27,005 | 0% | 10,504 | 0% |
| ***Total*** | ***42,387*** | ***0%*** | ***24,964*** | ***0%*** |

**Table 34 - Condition of Units**

**Alternate Data Source Name:**
2016-2020 ACS
**Data Source Comments:**

**Table MA 20.1: Housing Units by Age**

| Age of Housing | 2018 | | 2023 | |
|---|---|---|---|---|
| Built 2020 or later | . | . | 1,154 | 1.4% |
| Built 2010 to 2018 | - | - | 13,433 | 16.3% |
| Built 2000 to 2009 | 19,452 | 25.5% | 20,767 | 25.2% |
| Built 1990 to 1999 | 17,316 | 22.7% | 16,317 | 19.8% |
| Built 1980 to 1989 | 10,527 | 13.8% | 10,796 | 13.1% |
| Built 1970 to 1979 | 8,925 | 11.7% | 7,252 | 8.8% |
| Built 1960 to 1969 | 5,416 | 7.1% | 4,285 | 5.2% |
| Built 1950 to 1959 | 3,967 | 5.2% | 3,873 | 4.7% |
| Built 1940 to 1949 | 2,517 | 3.3% | 1,813 | 2.2% |
| Built 1939 or earlier | 2,288 | 3.0% | 2,802 | 3.4% |

**Data Source: 2023 Five-Year ACS** Laredo

**Table MA-20.1**

## Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| 2000 or later | 0 | 0% | 0 | 0% |
| 1980-1999 | 0 | 0% | 0 | 0% |
| 1950-1979 | 0 | 0% | 0 | 0% |
| Before 1950 | 0 | 0% | 0 | 0% |
| ***Total*** | ***0*** | ***0%*** | ***0*** | ***0%*** |

**Table 35 – Year Unit Built**

**Data Source:** 2016-2020 CHAS

## No data

No available data. See table MA10.1 for supplemental information.

### Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|---|---|---|---|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 0 | 0% | 0 | 0% |
| Housing Units build before 1980 with children present | 10,255 | 0% | 8,525 | 0% |

**Table 36 – Risk of Lead-Based Paint**

**Alternate Data Source Name:**
2016-2020 ACS

**Data Source Comments:** Risk of Lead-Based Paint Hazard Owner-Occupied Renter-Occupied Number % Number
%Total Number of Units Built Before 1980. 11,320 26% 9,615 37%Housing units
built before 1980 with children present 10,255 33% 8,525 34%

### Vacant Units

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

**Table 37 - Vacant Units**

**Data Source:** 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686]
PLAN_SECTION_ID=[1313801000]>

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

There are an estimated 20,000 units in Laredo that were built prior to 198o, according to 2023 Five-Year ACS data. However, many of these units do not contain children. Table 39 estimates that there are 18,780 units built prior to 1980 with children present. This includes 10,255 owner units and 8,525 renter units.

### Discussion

The current housing stock may be in need of rehabilitation and renovations to meet the need of residents as it ages. There are over 18,000 units with children that are at risk of lead-based paint exposure based on the age of the housing units. In addition, survey responses have rated the need for rehabilitation at a moderate level.

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

### Introduction

Since 1939, the Laredo Housing Authority (LHA) has provided safe, decent, and affordable public housing units and currently administers the Housing Choice Voucher Program in the private housing sectors in Laredo, Zapata, and Asherton. Through supportive services and self-sufficiency classes, LHA fortifies residents' knowledge and skills necessary to improve their quality of life.

Publicly assisted housing units are found throughout Laredo, but are more heavily concentrated in the city center and the northern and southern portions of the city. This is seen in Map MA-25.

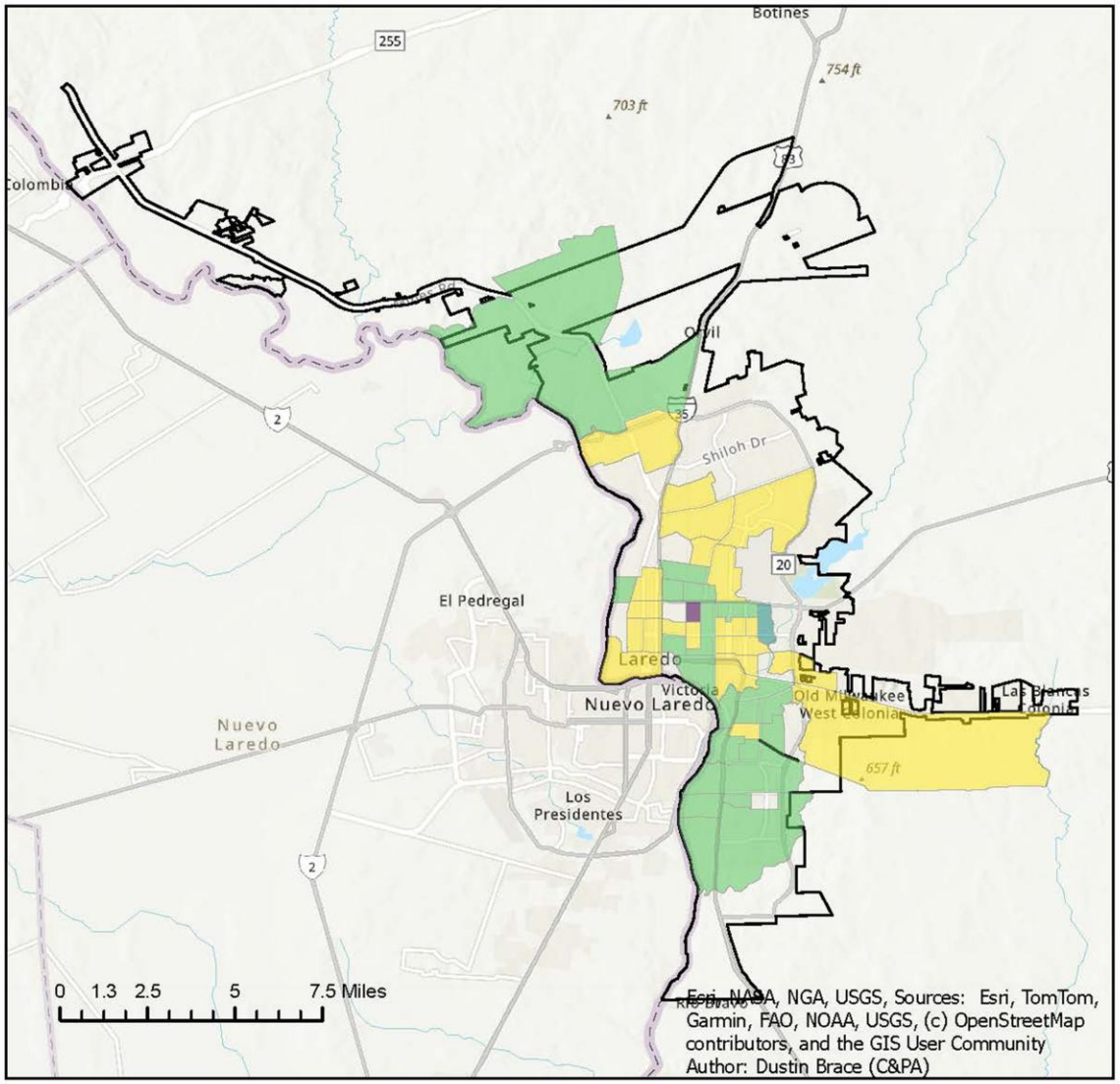
### Totals Number of Units

| Program Type | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project -based | Tenant -based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 10 | 994 | 1,367 | 0 | 1,367 | 0 | 0 | 0 |
| # of accessible units | | | | | | | | | |
| ***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** | | | | | | | | | |

**Table 38 – Total Number of Units by Program Type**

**Data Source:** PIC (PIH Information Center)

**Map MA-25.1: Publicly Supported Housing Units**




Publicly-Assisted Housing Units

- 0.41 - 5.81
- 5.81 - 12.04
- 12.04 - 21.87
- 21.88 - 43.36
- 43.36 - 100.00

o

**Map MA-25.1**

### Describe the supply of public housing developments:

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

The Laredo Housing Authority (LHA) owns and manages 994 public housing units in 8 locations and administers the Housing Choice Voucher Program for 1,367 families in the private sector.

The LHA's Guadalupe Development was constructed in 1941 and has 272 units and has a total of 84 one-bedroom units, 138 two-bedroom units, 42 three-bedroom units, and eight four-bedroom units. There are 14 accessible units at the Guadalupe Development. LHA's Russell Terrace Development was constructed in 1957 and had 200 units. There are 24 one-bedroom units, 64 with two bedrooms, 84 with three, and 28 with four bedrooms. There are ten accessible units at Russell Terrace. The Springfield Acres development was built in 1980. It has 126 units consisting of 12 one-bedroom units, 60 two-bedroom units, 48 three-bedroom units, and 6 with four-bedrooms. There are six accessible units at Springfield Acres. The Carlos Richter Development was built in 1960 and had 100 units. There are 16 units with one bedroom, 46 with two bedrooms, 28 with three bedrooms, and 10 with four bedrooms. There are five units equipped for disabled residents. The Senior Citizen complex has a total of 100 units. There are five accessible units at the Senior Complex. It was constructed in 1963 and had 88 one-bedroom units and 12 units with two bedrooms.

Meadow Elderly was built in 1983 with a total of 30 units for seniors. There are 26 one-bedroom units and four two-bedroom units. There are four accessible units at Meadow Elderly. Meadow Acres is a residential complex that was developed in 1983. It has a total of 76 units, of which 13 are one-bedroom units, 24 are two-bedroom units, 21 are three-bedroom units, and 18 are four-bedroom units. There are five accessible units at Meadow Acres. The South Laredo Development was built in two phases. In 1987, the first phase was constructed. In 1993, the second phase was developed. There are a total of 56 units in the South Laredo residential complex. There are 35 three-bedroom units, and 21 four-bedroom units, with four accessible units at South Laredo. Asherton residential development is in the City of Asherton, Texas. It has 32 units consisting of 24 three-bedroom units and eight units with four bedrooms.

### Public Housing Condition

| Public Housing Development | Average Inspection Score |
|---|---|
| Cherry Hill Apartments | 98 |
| Fr. Ed Kirccher Apartments | 92 |
| Laredo Manor | 90 |
| Villa San Luis | 87 |
| Cibolo Crossings | 89 |

**Table 39 - Public Housing Condition**

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

Although the public housing stock is in good condition, maintaining units at this level is cost-prohibitive for the Housing Authority. Consequently, aging units are being removed from the public housing stock and converted to Project Based Vouchers (PBV) because of the Rental Assistance Demonstration Program (RAD).

The Laredo Housing Authority is participating in HUD-RAD, and, via its subsidiary, the Laredo Housing Facilities Corporation is converting the Russell Terrace development into a RAD project. All 200 units will eventually move from Public Housing based assistance to Project-Based Voucher assistance. In the process, 132 units will be demolished and rebuilt with modern amenities. Tenants who resided there before the conversion process will have the “Right to Return” after the demolition and rebuilding has been completed.

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

LHA maintains a five-year strategy for improving living environments is based on regular unit and building maintenance and repair. Additionally, LHA sponsors and supports self-sufficiency programs focused on helping their residents improve their economic situation and quality of living through its Special Projects Department.

Special Projects provides LHA residents with all the latest available community resources. Special Projects also partners with other community agencies to bring services and special programs that motivate our resident youth, encouraging them to stay in school, avoid drugs and gangs, improve their lifestyle, and enhance their possibilities for the future.

### Discussion:

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

### Introduction

The City of Laredo partners with the Laredo Homeless Coalition to address the needs of the homeless individuals and families or at risk of homelessness. There are multiple organizations providing services in Laredo, such as homeless assistance providers, victim service providers, non-profit organizations, public housing agencies, mental health agencies and government-based organizations. The Laredo Homeless Coalition is a working group whose mission is to "determine and provide for the basic needs of homeless individuals and families." The group also works to provide programs and services related to housing, mental and physical health, nutrition, clothing, and education. Data for the HUD-formatted table below was taken from the available information about the CoC that follows.

### Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|---|---|---|---|---|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 111 | 0 | 73 | 48 | 0 |
| Households with Only Adults | 210 | 0 | 15 | 127 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 22 | 0 |
| Unaccompanied Youth | 0 | 0 | 12 | 0 | 0 |

**Table 40 - Facilities and Housing Targeted to Homeless Households**

**Alternate Data Source Name:**
2024 HIC
**Data Source Comments:**

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

Many social service agencies in Laredo provide benefits to homeless individuals and families to address homelessness. These services are essential to facilitate the process and serve the needs of those who have already become homeless. The goal of providing supportive services is self-sufficiency.

• Azteca Economic Dev. and Preserv. Corp.: Provides housing for low income individuals/families, small business development and loans, financial education, tax preparation and immigration services, and home buyer education.

• Border Region Behavioral Health Ctr: Provides adult and children's mental health services as well as a program for intellectual and developmental disabilities.

• COL Health Department HIV Program: Provides comprehensive HIV/AIDS /STD health education, awareness, screening, testing and outreach prevention services as well as medical health care and needed support services.

• Gateway Comm. Health Center: Provides health care services such as women's health, pediatrics, oral health, podiatry, adult care, support services, behavioral health, and educational programs.

• Habitat for Humanity: Builds simple, decent, and affordable houses for hardworking low-income families.

• Laredo College: Provides a variety of affordable academic programs, technical and vocational programs, non-credit community interest courses, and adult education courses that help area adults obtain English skills, job skills or a General Educational Development diploma.

• Laredo Housing Authority (LHA): Owns and manages safe, decent, and affordable public housing units and administers the Housing Choice Voucher Program. LHA also provides supportive services and self-sufficiency classes.

• Literacy Volunteers of Laredo: Utilizes instructional strategies to teach basic skills that help adults read signs, prescriptions, time cards, checks, and affords them other survival skills that are necessary to be part of today's workforce.

• LULAC Haven, Inc.: A housing project for the elderly and handicapped. Quality of life services that are provided include hot meals and social information sessions.

• Neighborworks Laredo: Is a certified Homeownership Center and HUD certified housing counseling agency. It offers homebuyer classes, homeownership counseling, home preservation counseling, and financial literacy education as well as affordable rentals.

• Sacred Heart Children's Home: Provides shelter, food, clothing, humane environment, welfare, safety, care, supervision, medical and dental care, counseling and psychological aid (as needed), educational opportunities, and moral guidance.

• South Texas Food Bank: Alleviates hunger in South Texas by collecting and distributing food through partner agencies and programs while creating awareness and educating the community on the realities of hunger.

• Texas Workforce Solutions: Provides services that help workers find and maintain employment as well as, assist employers in hiring the right candidates for their business.

• Webb County Community Action Agency: Provides housing rehabilitation services, construction homeownership and instructional classes, social services, meals, transportation, among other services.
• Villa San Luis: Provides section 8, 202, and 221 housing for low income individuals.
• Webb County Veterans Service Office: Assists veterans and veteran dependents in filing claims, appealing decisions, obtaining military records and/or completing Eligibility Verifications Reports. It also conducts home and institutional agency visits and interviews veterans and veterans' dependents to evaluate their personal situation to determine qualifying benefits and services. These benefits and services include compensation, pension, death benefits, educational assistance, home loans, insurance and /or hospitalization.

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

The agencies listed below provide homeless services:
• Bethany House provides emergency shelter, street outreach, housing assistance, meals, counseling services, clothing, education classes, and job training to homeless individuals/families.
• Casa de Misericordia (CASA) provides emergency shelter for persons experiencing domestic violence. CASA also provides several programs that include safety planning, advocacy, referrals to appropriate agencies, counseling, financial workshops, legal services, life skill classes, among other services.
• Catholic Charities of the Diocese of Laredo provides rental and utility assistance to families and individuals to prevent homelessness to assist them in regaining housing stability. They also provide low-cost immigration services, senior programs, food, recreational activities, income tax services, and humanitarian relief.
• Endeavors: Provides homelessness prevention and rapid re-housing services to veterans at risk of becoming homeless. Through their case management services, veterans develop a housing stability plan, are assisted in obtaining VA and other benefits and are provided referrals to community agencies. Part of their services also includes providing veterans with temporary financial assistance, which is based on financial need and includes rental deposits, arrears, and utility payments.
• Holding Institute Community Center: Provides emergency shelter services as well as GED and ESL classes, life skills workshops, tutoring center, among other services.
• Laredo Municipal Housing of the City of Laredo: This division maintains and manages housing developments and provides housing preference to homeless veterans.

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

### Introduction

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has a severe or persistent mental illness, development, and physical disabilities. Several organizations provide facilities and services for special needs populations in Laredo.

• Casa de Misericordia (CASA) is a 501(c)(3) nonprofit organization that provides secure, temporary residential services to victims of domestic violence.

• The Children's Advocacy Center of Laredo-Webb County (CAC) is a non-profit organization established in 1995 to service child victims of domestic violence and abuse.

• Laredo Veterans Affairs Outpatient Clinic - HUD-VASH implements case management efforts for Veterans to attain various services including eligibility screening services, referrals to VA primary care, mental health and substance abuse treatment, disability benefits, income assistance, employment support, money management skills and permanent housing subsidies (for Veteran participants and their immediate families) through its Housing Choice Voucher Program.

• Laredo Housing Authority (LHA) is a 501(c)(3) nonprofit organization that provides housing assistance to include public housing, Section-8, and farm labor. LHA also provides family self-sufficiency instruction, senior/disabled services, and residential council opportunities.

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

The elderly and frail elderly have physical, medical, maintenance, social, emotional, and financial needs. Elderly and frail elderly are often unable to maintain existing homes or to afford rent. Housing cost burden related issues are often compounded by the requirement of additional services it takes for elderly and frail elderly to age in place. Various populations with special needs require supportive housing. For some individuals, supportive housing is needed because they are unable to undertake the activities of daily living without assistance. The specific needs of local special needs subpopulations are described in NA-45, Non-Homeless Special Needs Assessment.

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686] PLAN_SECTION_ID=[1350402000]>

### Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with

**respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

In this first year of the Consolidated Plan, the City of Laredo is focused on providing housing supportive services including rental assistance, homebuyer assistance, and home rehabilitation. Rental assistance, in particular, is targeted to elderly households. Other activities are not directly targeted to special needs populations in this year's projects.

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

See above.

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

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

The 2025 Resident survey found that the primary barriers to the development of affordable housing are the cost of construction, cost of labor and materials, and the cost of land. Lack of community support, development and permitting fees, and zoning restrictions are low to moderate barriers, according to the survey.

**The 2025 Analysis of Impediment to Fair Housing Choice found the following:**

There were numerous Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs) in Laredo, representing areas with higher concentrations of poverty. As Hispanic households make up the vast majority of households in Laredo, the significance of R/ECAPs is primarily in pinpointing these concentrations of poverty. These areas also tend to have lower rates of school proficiency, job proximity, and labor market engagement.

Contributing Factors: Areas with higher rates of poverty

Disproportionate Housing Needs

The level of housing needs in Laredo varies based on a variety of factors. These rates vary by tenure with renter households experiencing cost burdens at a higher rate. Lower-income households also experience housing problems at the highest rate, with renters under 30 percent HAMFI experiencing the highest rate of housing problems in Laredo. Larger households also have higher rates of housing needs than smaller households.

Contributing Factors:Disproportionate housing problems for renters, Disproportionate housing problems for large households, Disproportionate housing problems for low-income

Disability and Access

The disability in Laredo is 14.0% with the rate of disability increasing with age. For people over the age of 75, the rate of disability is over 48 percent. Households residing in publicly supported housing units in the city have disabilities at a rate of 15% Considering the aging population and input from stakeholders, there is an expected need for additional accessible housing units in Laredo to meet current and future needs for households with disabilities.

Contributing Factors:Unmet need for accessible units

Opportunity Indices

Hispanic households in Laredo tend to have lower levels of access to a number of opportunities, as defined by the Opportunity Indices. These include access to low-poverty areas, proficient schools, job proximity, and labor market engagement. Other racial and ethnic minorities face lower levels of access but in much smaller scopes. While Hispanic households make up the majority of Laredo households, level of access.

Contributing Factors:Lower levels of access to Hispanic households to proficient schools, low poverty areas, job proximity, and labor market engagement

Publicly Supported Housing

Publicly supported housing represents over 2,800 units citywide and accommodates over 7,800 households. public housing units do have higher concentrations in R/ECAPs, Project Based Section 8 and voucher use do not correspond to R/ECAPs. The location of units does tend to correspond to areas of higher population concentration in general.

**Continued**

Access to Financial Services

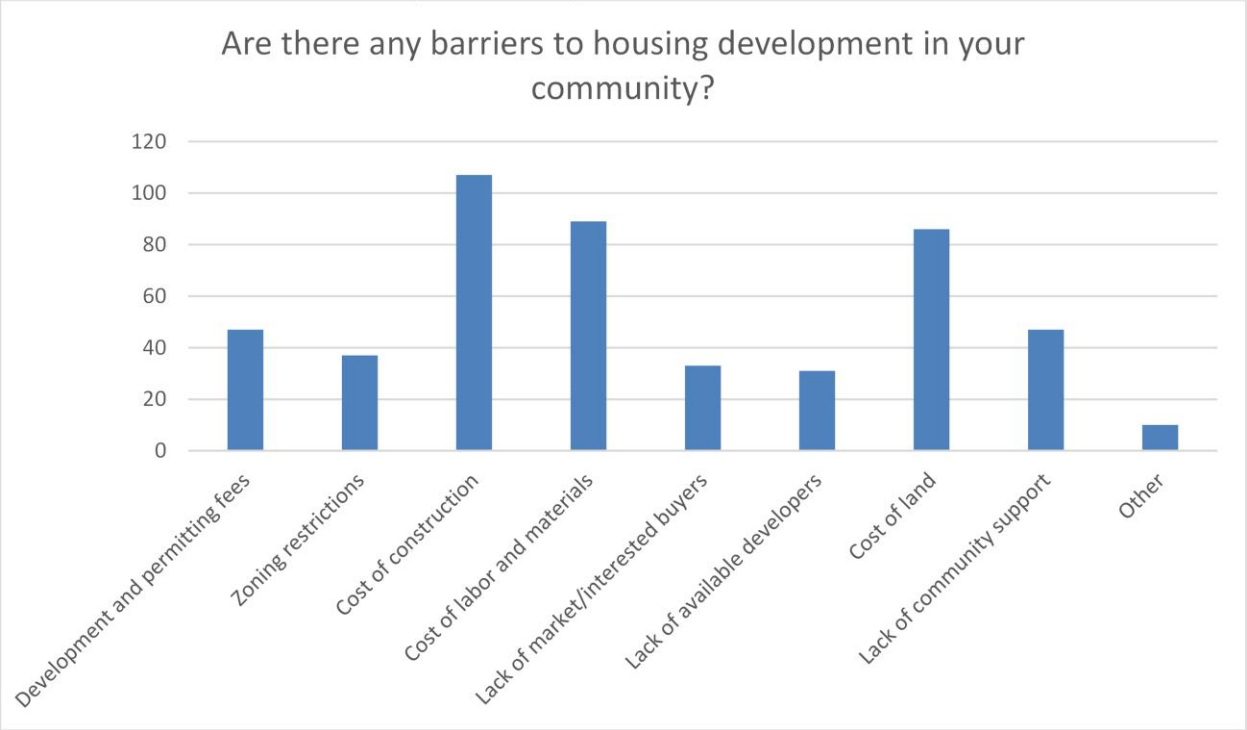
HMDA data does show some racial and ethnic disparities in mortgage denial rates for American Indian/Alaskan Native, Native Hawaiian/Other Pacific Islander Households in Laredo in recent years. The rates, however, represent a very small number of applicants, less than 1% of applicants. In these cases, the denial rates themselves may not be statistically significant. The Hispanic/Latino denial rates are slightly higher than the jurisdictional average but do not represent a disproportionate rate of mortgage denials overall. Mortgage denials by gender do not present a habitual or systematic rate of denial by gender.

Fair Housing Structure and Complaints

There were 28 Fair Housing Complaints made between 2007 and 2022. Nine of these were found to be with cause. The most common basis for complaints overall was on the basis of disability. Survey responses suggested the need for additional outreach and education for both tenants and landlords.

Contributing Factors:Unmet need for education and outreach, Discrimination based on disability

**Table MA-40.1: Barriers to Development Survey Results**




**Data Source: 2025 Resident Survey**

**Table MA-40.1**

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

### Introduction

This section describes the economic landscape in Laredo. The labor force grew from 108,163 in January 2018 to 120,838 by January 2025. Unemployment grew during this period, from 4.2% to 5.3%, according to Bureau of Labor Statistics data. This was higher than the national unemployment rate of 4.1%. Over the past several years, the unemployment rate has fluctuated, but without any great increases, with the exception of a spike in mid-2020. As discussed previously in the plan, overall household incomes are increasing, which is mainly driven by income growth for households earning $75,000 and more. However, incomes at the lower end of the range are not increasing overall and resulting in no significant shift in poverty rates.

### Economic Development Market Analysis

### Business Activity

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|---|---|---|---|---|
| Agriculture, Mining, Oil & Gas Extraction | 3,885 | 1,723 | 6 | 3 | -3 |
| Arts, Entertainment, Accommodations | 9,756 | 10,375 | 14 | 16 | 2 |
| Construction | 2,832 | 1,772 | 4 | 3 | -1 |
| Education and Health Care Services | 14,642 | 15,257 | 21 | 23 | 2 |
| Finance, Insurance, and Real Estate | 3,713 | 3,542 | 5 | 5 | 0 |
| Information | 554 | 499 | 1 | 1 | 0 |
| Manufacturing | 1,426 | 663 | 2 | 1 | -1 |
| Other Services | 1,633 | 1,594 | 2 | 2 | 0 |
| Professional, Scientific, Management Services | 2,622 | 2,500 | 4 | 4 | 0 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 11,893 | 11,662 | 17 | 18 | 1 |
| Transportation and Warehousing | 11,998 | 13,598 | 18 | 21 | 3 |
| Wholesale Trade | 3,254 | 2,999 | 5 | 5 | 0 |
| Total | 68,208 | 66,184 | -- | -- | -- |

**Table 41 - Business Activity**

**Data Source Comments:**

## Labor Force

| | |
|---|---|
| Total Population in the Civilian Labor Force | 102,562 |
| Civilian Employed Population 16 years and over | 96,520 |
| Unemployment Rate | 5.92 |
| Unemployment Rate for Ages 16-24 | 15.15 |
| Unemployment Rate for Ages 25-65 | 3.15 |

**Table 42 - Labor Force**

**Data Source Comments:**

| Occupations by Sector | Number of People |
|---|---|
| Management, business and financial | 16,785 |
| Farming, fisheries and forestry occupations | 6,520 |
| Service | 13,200 |
| Sales and office | 28,540 |
| Construction, extraction, maintenance and repair | 8,968 |
| Production, transportation and material moving | 3,970 |

**Table 43 – Occupations by Sector**

**Data Source Comments:**

## Travel Time

| Travel Time | Number | Percentage |
|---|---|---|
| < 30 Minutes | 69,145 | 77% |
| 30-59 Minutes | 16,630 | 19% |
| 60 or More Minutes | 3,945 | 4% |
| ***Total*** | ***89,720*** | ***100%*** |

**Table 44 - Travel Time**

**Data Source Comments:**

## Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | |
|---|---|---|---|
| | Civilian Employed | Unemployed | Not in Labor Force |
| Less than high school graduate | 17,555 | 845 | 15,365 |

| Educational Attainment | In Labor Force | | |
|---|---|---|---|
| | Civilian Employed | Unemployed | Not in Labor Force |
| High school graduate (includes equivalency) | 18,865 | 835 | 9,905 |
| Some college or Associate's degree | 22,410 | 935 | 6,450 |
| Bachelor's degree or higher | 18,025 | 505 | 3,210 |

**Table 45 - Educational Attainment by Employment Status**

**Data Source Comments:**

Educational Attainment by Age

| | Age | | | | |
|---|---|---|---|---|---|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 605 | 2,900 | 3,850 | 10,555 | 9,755 |
| 9th to 12th grade, no diploma | 5,095 | 4,290 | 5,575 | 6,600 | 2,345 |
| High school graduate, GED, or alternative | 9,025 | 9,650 | 9,035 | 10,920 | 3,645 |
| Some college, no degree | 10,820 | 8,000 | 6,260 | 7,640 | 2,465 |
| Associate's degree | 1,155 | 2,560 | 2,245 | 3,085 | 720 |
| Bachelor's degree | 1,180 | 4,840 | 4,915 | 5,675 | 1,225 |
| Graduate or professional degree | 88 | 1,465 | 1,950 | 2,900 | 1,010 |

**Table 46 - Educational Attainment by Age**

**Data Source Comments:**

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---|
| Less than high school graduate | 60,617 |
| High school graduate (includes equivalency) | 72,207 |
| Some college or Associate's degree | 91,526 |
| Bachelor's degree | 133,183 |
| Graduate or professional degree | 161,382 |

**Table 47 – Median Earnings in the Past 12 Months**

**Data Source Comments:**

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

This section describes the economic landscape in Laredo. The labor force grew from 108,163 in January 2018 to 120,838 by January 2025. Unemployment grew during this period, from 4.2% to 5.3%,

according to Bureau of Labor Statistics data. This was higher than the national unemployment rate of 4.1%. Over the past several years, the unemployment rate has fluctuated, but without any great increases, with the exception of a spike in mid-2020. As discussed previously in the plan, overall household incomes are increasing, which is mainly driven by income growth for households earning $75,000 and more. However, incomes at the lower end of the range are not increasing overall and resulting in no significant shift in poverty rates.

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

The City of Laredo's workforce needs is heavily dependent on its proximity to the Mexican border and economic trade. The stability of the Mexican national currency (the peso) impacts the unemployment rates in Laredo. Additional infrastructure needs have been identified in the downtown area. Aging infrastructure and increased demand on the downtown sewers and façade improvements have raised concerns about the ability to support additional development in the downtown area. In addition, about 36% of respondents to the 2025 Resident survey indicated a need for economic development.

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

The City of Laredo Economic Development Department has a number of programs to help drive economic development. These include:[1]

**LiftFund**

LiftFund is a non-profit Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) that supports small business owners with limited access to capital through small business loans and technical support for their dreams of entrepreneurship. LiftFund supports thousands of small businesses through microloans, small business loans, and other resources such as providing direct capital to clients through SBA microloans, SBA Community Advantage, SBA 504 Loans, and EDA Loans.

LiftFund has been serving small businesses in Laredo since 2005. To date, they have provided more than 1,320 loans in the amount of $19.2 million and helped small businesses create 485 new jobs and retain 4,317 more. This has resulted in an economic impact of approximately $269 million in the Laredo community.

**MileOne**

MileOne is an International Business Assistance Center. They help Entrepreneurs and Investors establish and maintain a successful business venture in Laredo. The mixed-use business Incubator & Accelerator is

designed to help entrepreneurs succeed and grow. They also offer Co-Working spaces and help foreign and domestic investors gain access to the Laredo market.

Since 2017, MileOne has serviced and assisted over 6500 entrepreneurs, 300 members, created over 325 new jobs, and helped launch over 100 businesses.

**TAMIU Small Business Development Center (SBDC)**

The TAMIU Small Business Development Center (SBDC) provides consulting and technical assistance to the small business community and help them start and grow. The SBDC supports the growth and development of the tri-county (Jim Hogg, Webb, and Zapata) economy by assisting in job creation, economic diversification, and business expansion.

The SBDC offers professional, no-cost confidential one-on-one advising to business owners looking to start or expand their business. The center provides management advising in a variety of areas including accounting, financing and loan packaging, capital acquisition, business planning, marketing, human resources, economic development, strategic planning, and financial analysis.

The TAMIU SBDC is a proud member of the Texas South-West SBDC Network, is funded in part through the State of Texas and a cooperative agreement with the U.S. Small Business Administration (SBA), is hosted by The University of Texas at San Antonio, and accredited nationally by America's SBDC.

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

The City of Laredo Economic Development Department has a number of programs to help drive economic development. These include:[1]

**LiftFund**

LiftFund is a non-profit Community Development Financial Institution (CDFI) and Community Development Corporation (CDC) that supports small business owners with limited access to capital through small business loans and technical support for their dreams of entrepreneurship. LiftFund supports thousands of small businesses through microloans, small business loans, and other resources such as providing direct capital to clients through SBA microloans, SBA Community Advantage, SBA 504 Loans, and EDA Loans.

LiftFund has been serving small businesses in Laredo since 2005. To date, they have provided more than 1,320 loans in the amount of $19.2 million and helped small businesses create 485 new jobs and retain 4,317 more. This has resulted in an economic impact of approximately $269 million in the Laredo community.

**MileOne**

MileOne is an International Business Assistance Center. They help Entrepreneurs and Investors establish and maintain a successful business venture in Laredo. The mixed-use business Incubator & Accelerator is designed to help entrepreneurs succeed and grow. They also offer Co-Working spaces and help foreign and domestic investors gain access to the Laredo market.

Since 2017, MileOne has serviced and assisted over 6500 entrepreneurs, 300 members, created over 325 new jobs, and helped launch over 100 businesses.

**TAMIU Small Business Development Center (SBDC)**

The TAMIU Small Business Development Center (SBDC) provides consulting and technical assistance to the small business community and help them start and grow. The SBDC supports the growth and development of the tri-county (Jim Hogg, Webb, and Zapata) economy by assisting in job creation, economic diversification, and business expansion.

The SBDC offers professional, no-cost confidential one-on-one advising to business owners looking to start or expand their business. The center provides management advising in a variety of areas including accounting, financing and loan packaging, capital acquisition, business planning, marketing, human resources, economic development, strategic planning, and financial analysis.

The TAMIU SBDC is a proud member of the Texas South-West SBDC Network, is funded in part through the State of Texas and a cooperative agreement with the U.S. Small Business Administration (SBA), is hosted by The University of Texas at San Antonio, and accredited nationally by America's SBDC.

**Workforce Solutions for South Texas**

Workforce Solutions for South Texas is a local organization focused on increasing our community's economic development by providing resources for employers and employees. Their goals include building the area workforce and training individuals to be successfully employed. Workforce Solutions for South Texas offers a broad range of programs and services to support the citizens and businesses of Jim Hogg, Webb and Zapata Counties. They provide assistance to job seekers, as well as employer-focused objectives.

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

The City's Workforce Development Center is in partnership with Laredo College. Through the Workforce Development Center, employers and students can use available resources and tools to fulfill the demands of the expanding economy. The Center is dedicated to creating professional leaders in our

community by offering services such as soft skill development, workplace readiness, job opportunities, internships, and much more.  We collaborate with local businesses and make use of training grants, internships, and job listings to assist them in upskilling and sustaining their employees.[1]

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

Yes

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

<TYPE=[text] REPORT_GUID=[F8DC4D3147433947165558A235C46686] PLAN_SECTION_ID=[1370705000]>

### Discussion

## MA-50 Needs and Market Analysis Discussion

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

Housing problems impact low-income households at the highest rate. They are also concentrated geographically. As shown in Map MA-50.1, renter housing problems are found throughout the city. Eastern, southern, and northern Laredo all have areas with high rates of housing problems for renters. Homeowner housing problems exist at a lower rate overall, but impact other areas in the city. These areas see rates of housing problems exceeding 32% and can be seen in Map MA-50.2.

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

The Hispanic or Latino population accounts for over 95% of the population in Laredo. As such, there are no areas where there are disproportionate concentrations (at least 10 percentage points higher than the jurisdictional average). The distribution of Hispanic or Latino households is shown in Map MA-50.3. No other racial or ethnic groups are seen in any concentrations in Laredo. As an example, the Black and African American population is shown in Map MA-50.4. No disproportionate share exists geographically.

Poverty, on the other hand, is concentrated in portions of Laredo. These areas are shown in Map MA-50.5. The highest concentrations of poverty are seen in the area in and around the city center and areas adjacent to the international border. These areas see rates of poverty between 32.8% and 50.6%, disproportionately higher than the overall poverty rate of 22.0% for the city, with one census tract exceeding a 50.6% rate of poverty.

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

These areas of overlap that have concentrations of poverty and higher rates of housing problems are primarily found in the central city areas. These areas tend to have lower housing costs, rents, and home values. Housing and infrastructure in these areas tend to be older than other parts of the city. While costs are lower, the concentration of poverty also increases the concentration of housing cost burden in these areas.

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

There are numerous community assets, including recreation facilities, bus lines, municipal buildings, and social services facilities. However, these community assets are not equally distributed throughout these areas. For example, most of the new developments are located in North and South Laredo.

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

Strategic opportunities for redevelopment exist in these areas through economic investment, housing development and rehabilitation, and infrastructure investments. Viva Laredo targets many of these areas, including downtown redevelopment and inner city revitalization. The City will continue to fund redevelopment in the older neighborhood to create a more suitable livable environment through the activities of in-fill housing, rehabilitation and reconstruction.

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

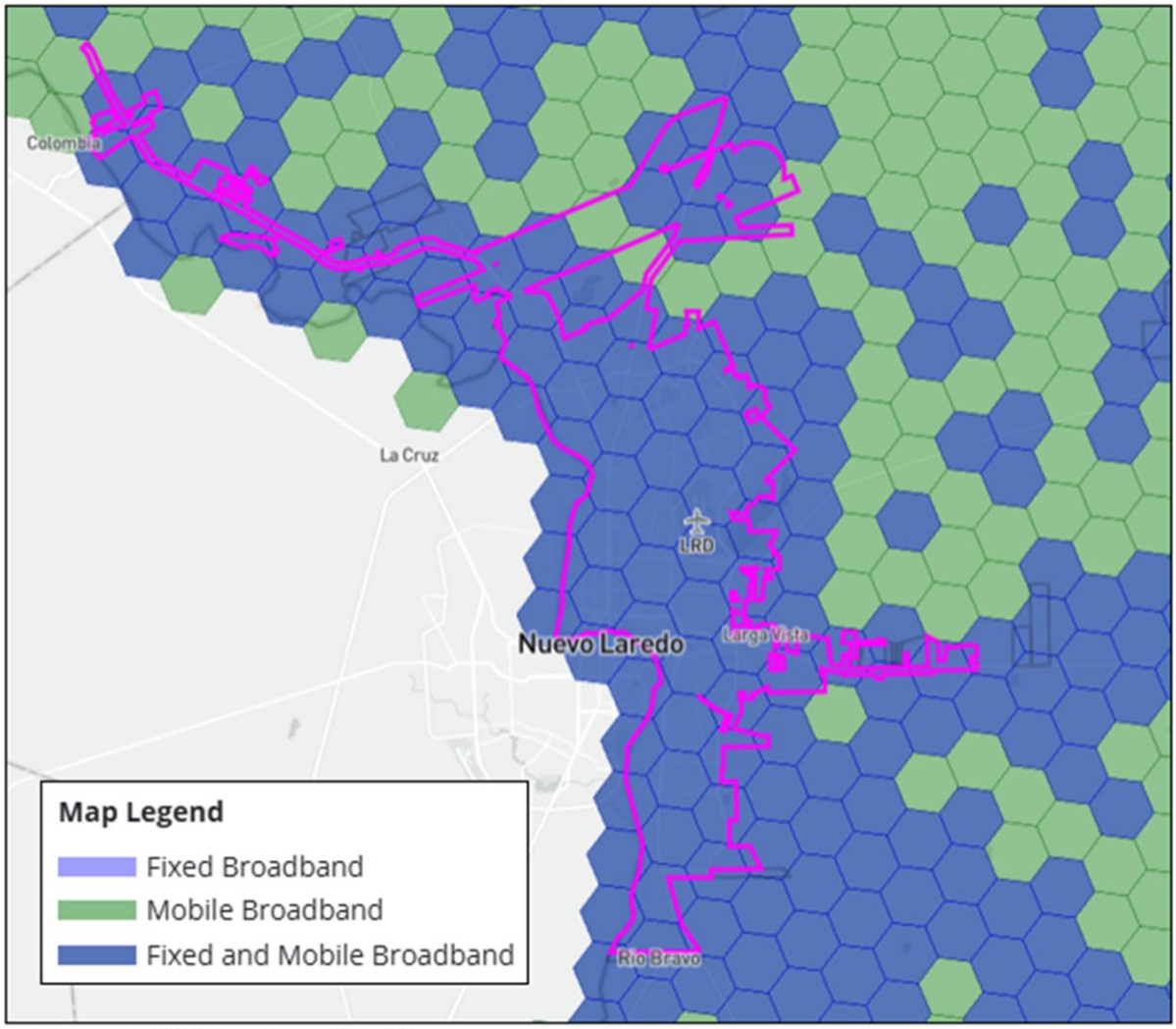
### Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to 2023 Five-Year ACS data, 85.0% of Laredo households have an internet subscription, an increase from 63.5% in 2018. The Federal Communications Commission shows almost uniform access to broadband in Laredo, as seen in Map MA-60.1. However, those in the lowest income ranges are the most likely to not have an internet subscription, according to 2023 Five-Year ACS data. For households with incomes less than $20,000, 35.4% do not have an internet subscription. For households with incomes between $20,000 and $74,999, that decreased to 16.6%, and decreased further to 5.9% for households with incomes $75,000 or more.

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

While there are a number of broadband service providers in Laredo, there is a continued need for competition to promote affordability and access, as well as choice, in the community. According to the Information Technology and Innovation Foundation, competition is a crucial component of broadband policy in that it pressures providers to be efficient and innovative. In addition, as stated above, those in rural areas are less likely to have access or competitive services in the area.

**Map MA-60.1: Broadband Access**




**Data Source: FCC National Broadband Map**

**Map MA-60.1**

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

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

The City of Laredo Hazard Mitigation Plan (2024) found that the probabilities of future drought, hurricanes and tropical storms, extreme heat, and other weather events are also subject to the effect of future conditions, such as climate change. The effects of climate change include sea level rise, changes in weather patterns like drought and flooding, and much more. As long-term weather patterns and average temperatures change so too will the locations, frequencies, and range of anticipated intensities of droughts. In many parts of the United States and the world, climate change increases the odds of worsening drought. Regions such as the U.S. Southwest, where droughts are expected to get more frequent, intense, and longer lasting, are at particular risk.

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

Due to a lack of resources, low-income households are most likely to be negatively impacted by the impacts of climate change. These impacts can include economic, housing, health, and safety. Low-income households are less likely to have the means to find suitable housing in the event of displacement and difficulty finding economic resources to handle emergent situations.

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The Needs Assessment and Market Analysis, guided by resident and public input gathered during the 2025 planning process, identified eight key priority needs for the City of Laredo:

- Housing Rehabilitation
- New Construction of Housing
- Homebuyer Assistance
- Rental Assistance
- Homeless Assistance
- Public Facilities
- Public Improvements
- Public Services

These priorities will be addressed through an integrated strategy supported by federal funding sources from the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG). These programs allow the City to invest in affordable housing, increase access to critical services, reduce homelessness, and enhance infrastructure in low- and moderate-income neighborhoods.

**Continued**

**Rehabilitation of Existing Housing**

The HOME and CDBG programs will provide funding for housing rehabilitation. Through the HOME program, the City of Laredo will address the renovation of deteriorating owner-occupied homes and rental units to meet local housing code standards, improving safety, energy efficiency, and overall habitability. Similarly, the CDBG program will support the repair and upgrade of owner-occupied homes to ensure they are safe, energy-efficient, and code-compliant. These efforts will be essential in preserving affordable housing, preventing displacement, and improving living conditions for low-income households.

**New Construction of Housing**

The HOME program will fund the construction of new affordable housing. This will include both single-family and multifamily housing developments reserved for low-income families. These new housing units will contribute to neighborhood revitalization, meeting the growing demand for affordable housing and improving the overall housing landscape in Laredo.

**Homebuyer Assistance**

Through the HOME program, the City will offer down payment and closing cost assistance to first time, low-income homebuyers. This initiative will make homeownership more attainable for low-income

families, promoting long-term housing stability, wealth-building and fostering community investment. In addition, the City will allocate a portion of HOME funds to support Community Housing Development Organizations (CHDOs) that play a key role in developing affordable homeownership opportunities. These funds will help build the capacity of CHDOs by supporting their staffing, training, technical assistance, and organizational development, enabling them to successfully produce and manage high-quality affordable housing for first-time homebuyers.

**Rental Assistance**

The City will utilize both HOME and ESG program resources to provide critical rental assistance for low-income and vulnerable residents. Through the HOME program, Tenant-Based Rental Assistance (TBRA) will offer rental subsidies to eligible elderly households, helping them afford decent, stable housing. Additionally, under the ESG program, the City will implement Rapid Re-Housing and Homelessness Prevention strategies. Rapid Re-Housing will provide rental assistance and supportive services to help individuals and families quickly transition from homelessness into permanent housing. Homelessness Prevention will offer financial support and services to help at-risk households remain housed and avoid entering the shelter system. Together, these efforts will help reduce housing instability, prevent displacement, and support long-term housing success for Laredo residents.

**Homeless Assistance**

The ESG program will play a crucial role in preventing and addressing homelessness. It will include activities such as Homelessness Prevention, which will provide financial assistance to help at-risk individuals avoid eviction, and Rapid Re-Housing, which will offer rental assistance and services to quickly move individuals from homelessness to stable housing. The program will also fund Street Outreach, engaging unsheltered individuals and connecting them with services like healthcare and shelter, and support the operation of Emergency Shelters to provide safe, temporary housing.

**Public Facilities**

The City of Laredo will use CDBG funding to support the planning, construction, and improvement of public facilities in low- and moderate-income areas. These investments will focus on ensuring that public spaces are safe, accessible, and capable of supporting the delivery of essential services. Enhancing public facilities will contribute to the overall quality of life, promote equitable access to resources, and strengthen the social and physical infrastructure of the community.

**Continued (2)**

**Public Improvements**

The CDBG program will also fund Public Improvements, including infrastructure projects such as street repairs, sidewalk construction, drainage improvements, and utility upgrades. These improvements will enhance safety, mobility, and environmental conditions, particularly in underserved neighborhoods, contributing to both the local economy and overall community development.

**Public Services**

The City of Laredo will utilize CDBG funding to support a range of public services that benefit low- and moderate-income residents. These services will be designed to meet critical community needs, enhance individual and family well-being, and promote greater self-sufficiency. By expanding access to supportive programs, the City will help improve quality of life and foster more resilient, equitable communities.

Together, the HOME, ESG, and CDBG programs will form a comprehensive strategy to address Laredo's most pressing housing and community development needs. These efforts will focus on expanding and preserving affordable housing, preventing and reducing homelessness, strengthening infrastructure and public facilities, and improving access to essential services. By coordinating these initiatives, the City of Laredo will demonstrate its ongoing commitment to equity, opportunity, and the improvement of the quality of life for all residents, working toward the creation of stronger, safer, and more inclusive communities.

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

### Geographic Area

**Table 48 - Geographic Priority Areas**

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

### General Allocation Priorities

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

The City of Laredo is an urban area that relies on widely accepted data such as American Community Survey (ACS), HUD low and moderate-income summary data, and Federal Financial Institutions Examinations Council (FFIEC) data to determine areas throughout the community with concentrations of low and moderate-income communities. Program resources are allocated city-wide based on low-mod areas, which often coincide with areas of minority concentration. Over the next five years, the City intends to utilize CDBG, HOME, and ESG funds in areas where 51% or more of residents have low or moderate household incomes) are shown in the map below.

The City of Laredo receives a direct entitlement of CDBG, HOME, and ESG funds from the U.S. Department of Housing and Urban Development to address the needs in the community. The needs identified during the Needs Assessment process were not exclusive to any specific geographic area within the City. Laredo has opted to undertake projects that will benefit income-eligible households

throughout the City rather than identifying a target area. Program resources are allocated citywide based on low-mod areas, which often coincide with areas of minority concentration.

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

### Priority Needs

**Table 49 – Priority Needs Summary**

| | | |
|---|---|---|
| **1** | **Priority Need Name** | Housing Rehabilitation |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Rehabilitation of Existing Housing<br>Planning and Administration |
| | **Description** | Rehabilitation services will be provided to low- and moderate-income homeowners who lack the funds to make repairs and improvements to bring their homes to a safe, decent, sanitary, and suitable living environment. Additionally, a rental rehabilitation program will consist of the rehabilitation of a building for the purpose of providing affordable rental housing units to be available to low income households. |
| | **Basis for Relative Priority** | Preserving the City's aging housing stock allows for the safety and livability of low-income homeowners and renters. This type of assistance was identified in the Resident Survey and public input. |
| **2** | **Priority Need Name** | New Construction of Housing |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly |

| | | |
|---|---|---|
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Acquisition/Acquisition Relocation<br>Planning and Administration |
| | **Description** | The City will work with financial lending institutions, builders, and/or non-profit housing organizations to facilitate acquisitions, housing construction, and rehabilitation, as well as homeowner qualifications and mortgage financing. The City will reserve a HOME allocation for investment in housing to be developed, sponsored, or owned by Community Housing Development Organizations (CHDOs) for the provision of decent housing that is affordable to low and moderate-income persons. |
| | **Basis for Relative Priority** | The need for affordable housing for target populations was shown to be in great need in the Housing Market Analysis, and Community Needs Survey. As demonstrated in the Housing Needs Assessment many families suffer from substandard conditions, overcrowding, and have a severe housing cost burden. |
| **3** | **Priority Need Name** | Homebuyer Assistance |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Homebuyer Assistance<br>Planning and Administration |
| | **Description** | Homeowner assistance will provide services for low- and moderate-income individuals who wish to purchase their own homes through the Down Payment Assistance Program. |
| | **Basis for Relative Priority** | Downpayment assistance was one of the top-rated responses in the 2025 Resident Survey. In addition, home values are rising at a rapid rate, 48.8% in five years. Low-to-moderate-income households are most likely to be cost burdened and severely cost burdened and resulting in this as a high priority need for Laredo. |

| | | |
|---|---|---|
| **4** | **Priority Need Name** | Rental Assistance |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Frail Elderly<br>Persons with Physical Disabilities |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Rental Assistance<br>Planning and Administration |
| | **Description** | Tenant Based Rental assistance allows for the low-income tenant to live more comfortably on a fixed income. This is especially true for the elderly and frail elderly, and those with special needs. |
| | **Basis for Relative Priority** | The 2025 Resident Survey demonstrated a great need for rental assistance for low income residents. As demonstrated in the Housing Needs Assessment, a large proportion of renters, particularly those at the lowest income ranges, are cost burdened and severely cost burdened. As such, this is a high priority need. |
| **5** | **Priority Need Name** | Homelessness Assistance |
| | **Priority Level** | High |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Large Families<br>Families with Children<br>Elderly<br>Chronic Homelessness<br>Individuals<br>Families with Children<br>veterans<br>Victims of Domestic Violence |

| | | |
|---|---|---|
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Homeless Assistance |
| | **Description** | Emergency Solutions Grants Program (ESG) funds will be used to fund Homeless Prevention, Rapid Re-housing, Emergency Shelter, Street Outreach, and Homelessness Management Information System (HMIS) to reduce homelessness in the city. |
| | **Basis for Relative Priority** | As demonstrated in the Homeless Needs Assessment section of this plan and the Community Needs Survey, the homeless population in the City of Laredo continues to grow without the increase of services to meet their needs. Addressing homeless needs is a high priority for the City of Laredo. |
| **6** | **Priority Need Name** | Public Facilities |
| | **Priority Level** | Low |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Non-housing Community Development |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Public Facilities<br>Planning and Administration |
| | **Description** | There continues to be a need for neighborhood public facilities that provide safe places for community members to gather or individuals to receive services. Facilities include, but are not limited to, community, senior, and recreation centers, parks and playgrounds, and neighborhood police substations. |
| | **Basis for Relative Priority** | The need for facilities is shown through the continued expressed need from the Resident Survey. |
| **7** | **Priority Need Name** | Public Improvements |
| | **Priority Level** | Low |

| | | |
|---|---|---|
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Non-housing Community Development |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Planning and Administration |
| | **Description** | Infrastructure development within low- and moderate-income areas in need within the City of Laredo. Existing areas throughout the city that do not have proper drainage systems are considered to be of high priority due to substandard living conditions. Funds allocated under this category could be used for drainage projects, construct sidewalks, provide handicap accessibility, install traffic lights, street signs, bike lanes and other improvements, as deemed necessary, to assess the community's basic health and safety needs. |
| | **Basis for Relative Priority** | Infrastructure development within low- and moderate-income areas in need within the City of Laredo. Existing areas throughout the city that do not have proper drainage systems are considered to be of high priority due to substandard living conditions. Funds allocated under this category could be used for drainage projects, construct sidewalks, provide handicap accessibility, install traffic lights, street signs, bike lanes and other improvements, as deemed necessary, to assess the community's basic health and safety needs. |
| **8** | **Priority Need Name** | Public Service |
| | **Priority Level** | Low |
| | **Population** | Extremely Low<br>Low<br>Moderate<br>Non-housing Community Development |
| | **Geographic Areas Affected** | City of Laredo, TX |
| | **Associated Goals** | Public Service<br>Planning and Administration |
| | **Description** | Addressing special needs through public services and supporting service providers in Laredo, including graffiti removal. |

| | | |
|---|---|---|
| | **Basis for Relative Priority** | Public services were ranked as having a moderate level of need in the 2025 Resident Survey and in the needs assessment review. |

### Narrative (Optional)

These Priority Needs are based on the Needs Assessment, Market Analysis, 2025 Resident Survey, public input, and stakeholder consultations. These Priority Needs help inform the five-year goals and funding priorities for this Consolidated Plan.

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

### Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|---|---|
| Tenant Based Rental Assistance (TBRA) | Local market conditions show that severely cost-burdened families are at the highest risk of becoming homeless. There are a large number of households that are severely cost-burdened and very low-income, which are most at risk. The lack of housing in a range that is affordable to these households is continuing this trend. Additionally, there is a high demand for public housing units and tax credit units, further widening the gap between the need and the supply of units. TBRA is a useful tool to bridge the gap in the market rate for affordable units and the income disparity for the very-low-income wage earners. |
| TBRA for Non-Homeless Special Needs | Lack of units with supportive services influences the use of funds available for this housing type. Special needs households, including those with disabilities, lack access to housing due to a lack of resources. As the population in Laredo continues to age, it is expected this trend will continue. Use of TBRA for these households is a tool to help bridge the gap to access adequate housing. |
| New Unit Production | A shortage of affordable, decent housing units is an identified need. As the City's population continues to increase, the demand for housing continues to rise. As demand increases, cost increases, making housing unaffordable for residents below a certain income level. Constructing new rental and homeowner units for low-and moderate-income residents is critical. |
| Rehabilitation | The market characteristics influencing this priority include the age and condition of the existing housing stock without the income to support the rehabilitation of units. Vulnerable populations such as elderly, disabled, low-income, and special needs families often live on fixed incomes that are not sufficient to cover unexpected housing repairs. |
| Acquisition, including preservation | There are opportunities to improve the conditions and affordability of housing by the acquisition of vacant, deteriorating structures. These structures are multi-unit or previously nonresidential buildings appropriate for conversion. The cost and complexity of acquisition and rehabilitation of these structures usually require implementations by an experienced housing development entity and financial assistance. When arrangements are of historic or architectural value, the cost can be increased. Similar to the new unit production, the HOME program can provide the resources for this type of development. |

**Table 50 – Influence of Market Conditions**

## Population Estimates

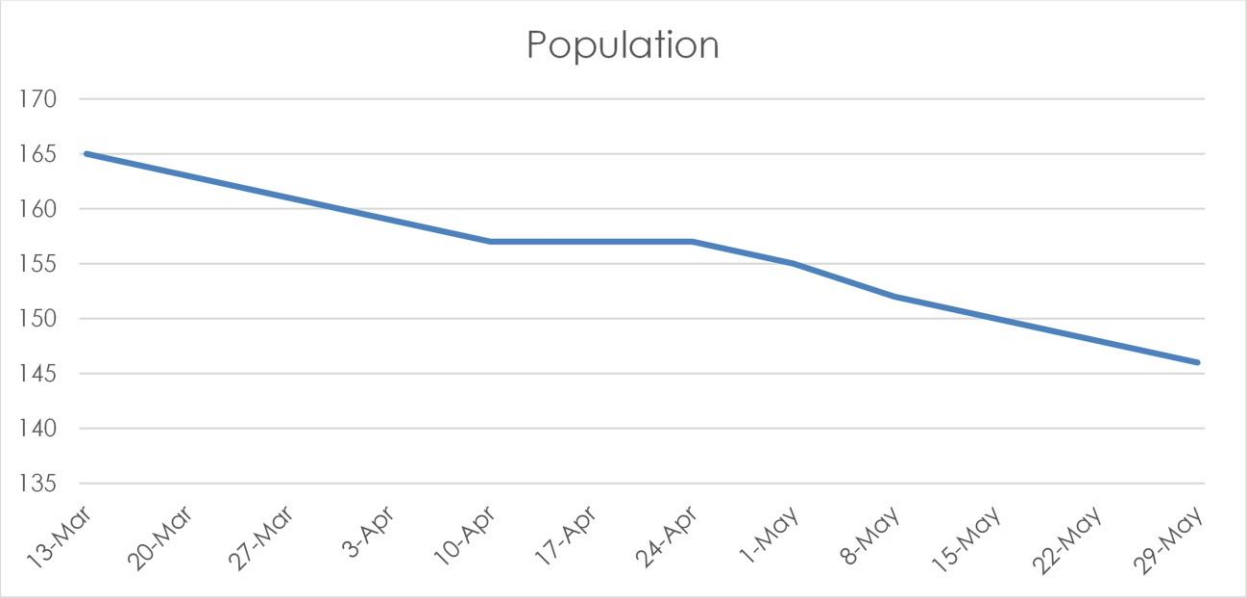



**Figure NA-10.1**

**Table NA-10.1: Population by Race and Ethnicity**

| Race or Ethnicity | Year | | | | Percent Change 2010-2020 |
|---|---|---|---|---|---|
| | 2018 | Percent | 2023 | Percent | |
| White | 246,932 | 95.9% | 232,280 | 95.2% | -5.9% |
| Black or African American | 1,328 | 0.5% | 1,643 | 0.5% | 23.7% |
| American Indian and Alaska Native | 777 | 30.0% | 1,444 | 0.6% | 85.8% |
| Asian | 1,659 | 0.6% | 1,852 | 0.7% | 11.6% |
| Native Hawaiian and Other Pacific Islander | 130 | 0.1% | 164 | 0.1% | 26.2% |
| Some Other Race | 8,177 | 3.2% | 155,665 | 2.9% | -23.2% |
| Hispanic or Latino (of any race) | 246,932 | 95.9% | 232,280 | 95.2% | -5.9% |
| Total Population | 257,575 | 100.0% | 255,949 | 100.0% | -0.6% |
| Hispanic or Latino | 245,676 | 95.4% | 243,667 | 95.2% | -0.8% |
| Hot Hispanic or Latino | 11,899 | 4.6% | 12,282 | 4.8% | 3.2% |

Data Source: ACS Data City of Laredo

**Table NA-10.1**

**Table NA-10.2: Population by Age**

| Age | Year | | | | Percent Change 2010-2020 |
|---|---|---|---|---|---|
| | 2018 | Percent | 2023 | Percent | |
| Under 5 years | 24,832 | 9.6% | 21,223 | 8.3% | -14.5% |
| 5 to 9 years | 22,314 | 8.7% | 22,886 | 8.9% | 2.6% |
| 10 to 14 years | 24,583 | 9.5% | 23,256 | 9.1% | -5.4% |
| 15 to 19 years | 23,089 | 9.0% | 22,668 | 8.9% | -1.8% |
| 20 to 24 years | 20,697 | 8.0% | 20,324 | 7.9% | -1.8% |
| 25 to 34 years | 34,683 | 13.5% | 35,559 | 13.9% | 2.5% |
| 35 to 44 years | 34003 | 13.2% | 31,803 | 12.4% | -6.5% |
| 45 to 54 years | 28,946 | 11.2% | 30,062 | 11.7% | 3.9% |
| 55 to 59 years | 11545 | 4.5% | 12383 | 4.8% | 7.3% |
| 60 to 64 years | 9,740 | 3.8% | 10,548 | 4.1% | 8.3% |
| 65 to 74 years | 13,551 | 5.3% | 14,810 | 5.8% | 9.3% |
| 75 to 84 years | 6,544 | 2.5% | 7,155 | 2.8% | 9.3% |
| 85 years and over | 3,048 | 1.2% | 3,272 | 1.3% | 7.3% |

Data Source: ACS Data City of Laredo

**Table NA-10.2**

**Table NA-10.4: Poverty**

| Age | 2018 | 2023 |
|---|---|---|
| | % | % |
| Under 5 | 44.3% | 35.8% |
| 5 to 17 | 37.2% | 30.4% |
| 18 to 64 | 23.7% | 16.9% |
| 65 or Older | 26.2% | 24.4% |
| Total | 29.1% | 22.4% |

Data Source: 2023 Five-Year ACS City of Laredo

**Table NA-10.4**

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

### Introduction

The anticipated budget for FY 2025-2026 is as follows: CDBG $2,859,543, HOME $946,902.88 and, ESG $266,495. The City of Laredo anticipates the receipt of $125,000 in HOME program income. The City anticipates receiving $80,000 in Housing Rehabilitation Revolving Loan funds to be used for the administration of the Housing Rehabilitation Program ($10,000) and projects under this program ($70,000), totaling $2,939,543 of CDBG funds.

## Anticipated Resources

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 2,859,543 | 80,000 | 0 | 2,939,543 | 11,758,172 | CDBG funds will be used for administration, housing rehabilitation loan program, Public Services homeless services, Section 108 Loan Repayment and RentalRehabilitation Program. A minimum of 70% of funds willbe used to address the low and moderate national objective.CDBG Funds used throughout the City will leverage other federal, local, and private funds.The City anticipates receiving $80,000 in HousingRehabilitation Revolving Loan funds to be used for theadministration of the Housing Rehabilitation Program($10,000) and projects under this program ($70,000), to be used for the Housing Rehabilitation Loan Programtotaling $2,939,543. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| HOME | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 946,903 | 125,000 | 0 | 1,071,903 | 4,287,612 | HOME funds will be used foradministration and to provideDown Payment Assistance,Tenant-Based Rental Assistance,fund Community Housing Development Organizations(CHDOs), for a Homeowner Reconstruction Program andHOME Affordable Rental Housing Program. HOME fundswill leverage other federal, local, and private funds. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| ESG | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance<br>Services<br>Transitional housing | 266,495 | 0 | 0 | 266,495 | 1,065,980 | HOME funds will be used for administration and to provide Down Payment Assistance, Tenant-Based Rental Assistance, fund Community Housing Development Organizations (CHDOs), for a Homeowner Reconstruction Program and HOME Affordable Rental Housing Program. HOME funds will leverage other federal, local, and private funds. |

**Table 51 - Anticipated Resources**

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

The City of Laredo will use a combination of public and private funding to conduct activities identified in this plan. During this Consolidated Plan period, the City will research opportunities to apply for additional funding streams that are consistent with the goals of the Consolidated Plan. Currently, the City uses other funds to offset HUD funding reductions, when this occurs. The City of Laredo will continue to look for other

sources of funding that are consistent with the goals of the 2020-2024 Consolidated Plan by working with community partners and non-profit organizations to encourage leveraging of available funding sources and strengthen the capacity building.

The City of Laredo has been determined by HUD to be an area of severe fiscal distress, for this reason, the HOME matching requirement is waved 100% for FY 2024-2025. However, in support of the City's HOME funded Down Payment Assistance Program, the program is estimated to leverage approximately $1,500,000 in private sector mortgage loan financing for FY 2024-2025.

The ESG program requires a 100% match for the total amount of funds drawn down during the federal fiscal year. The City requires all ESG subrecipients to provide a dollar-for-dollar match by calculating the value of volunteer hours, private donations, and the salary not covered by ESG, other grant funding, in-kind donations, or by other eligible methods as provided in the ESG regulations. The City's anticipated match obligation for 2025 is at least $283,741.00. The City's ESG subrecipients submit the match documentation to city staff; the information is verified for compliance before payment is processed for reimbursement. In addition, 100% match on all expenditures must be provided after the date that HUD signs the grant agreement.

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

The City of Laredo continues to locate and identify several City owned land and properties to be used to address the needs identified in the plan. Land and properties can be used for the potential construction of affordable housing projects for qualifying low and moderate income families. As well as for the development of public facilities and the provision of public services. Currently, the City is under construction of the Southern Hotel which will be partially funded through the Section 108 Loan, approved on January 2023. The property is a city-owned building located in downtown Laredo, which will be converted into mixed income rental housing units. The City anticipates the completion of this project to be in September 2025.

### Discussion

## SP-40 Institutional Delivery Structure – 91.215(k)

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

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|---|---|---|
| Azteca Economic Development and Preservation Corp. | Non-profit organizations | Economic Development<br>Ownership<br>Rental | Region |
| Bethany House of Laredo | Non-profit organizations | Homelessness | Region |
| Border Region MHMR Behavioral Center | Regional organization | Non-homeless special needs | Region |
| Casa de Misericordia | Non-profit organizations | Homelessness | Region |
| Catholic Charities of the Diocese of Laredo | Community/Faith-based organization | Homelessness | Region |
| City of Laredo Health Department HIV Program | Government | Non-homeless special needs | Jurisdiction |
| City of Laredo Parks and Leisure Services | Government | Economic Development<br>Non-homeless special needs<br>Planning<br>neighborhood improvements<br>public facilities<br>public services | Jurisdiction |
| City of Laredo Planning and Zoning Department | Government | Economic Development<br>Non-homeless special needs<br>Planning<br>neighborhood improvements<br>public facilities<br>public services | Jurisdiction |
| Endeavors | Non-profit organizations | Homelessness | Region |

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|---|---|---|
| Gateway Community Health Center | Other | Non-homeless special needs | Region |
| HABITAT FOR HUMANITY OF LAREDO, INC. | CHDO | Ownership | Region |
| Holding Institute Community Center | Non-profit organizations | Homelessness public services | Region |
| Laredo College | Public institution | Non-homeless special needs | Region |
| Laredo Housing Authority | PHA | Public Housing | Jurisdiction |
| Laredo Municipal Housing | Government | Homelessness Rental | Jurisdiction |
| Literacy Volunteers of Laredo | Non-profit organizations | public services | Region |
| LULAC Haven, Inc. | Non-profit organizations | Rental | Region |
| NeighborWorks Laredo | CHDO | Ownership Rental | Region |
| Sacred Heart Children's Home | Non-profit organizations | Homelessness | Region |
| The Salvation Army | Non-profit organizations | Homelessness | Region |
| Serving Children and Adults in Need (SCAN) | Non-profit organizations | Homelessness | Region |
| South Texas Food Bank | Non-profit organizations | public services | Region |
| Villa San Luis | Non-profit organizations | Rental | Jurisdiction |
| Workforce Solutions for South Texas | Regional organization | Economic Development | Region |
| Webb County Community Action Agency | Government | public services | Region |
| Webb County Veteran's Service Office | Government | public services | Region |

**Table 52 - Institutional Delivery Structure**

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

The City of Laredo has a network of service providers that are made up of nonprofits, private sector developers, community-based development organizations, a local housing authority, and coalitions. Additionally, the City employs staff to administer these grants programs. This allows both the team and the service providers to become subject matter experts to maximize both the efficiency and effectiveness of the program.

One of the greatest strengths of the Institutional Delivery System is the communication between partners. It is critically important the partners communicate with one another to avoid duplications of services and to preserve scarce resources. On the other hand, one of the most significant gaps in the Institutional Delivery System is the financial capacity of these nonprofit partners. The funding that the City of Laredo provides is intended to be supplemental to the operation of programs.

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

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

**Table 53 - Homeless Prevention Services Summary**

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

The City of Laredo allocates funding to nonprofit partners who offer programs meant to address homelessness in the city: Emergency Shelter, Street Outreach, Rapid Re-Housing, Homelessness Prevention, and data entry into the Homelessness Management Information System. Agencies awarded with ESG funds assess families for various risk factors. The agencies are also required to work with publicly funded institutions such as hospitals, jails, and mental health facilities to ensure that housing resources are made available to families upon discharge.

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

The gaps of services in the community include that the need for homelessness services often outpaces the supply of supportive services due to the lack of available funds. Additionally, the City is in great need of a detox center which would assist persons with substance abuse and would avoid for them to have to travel out of town to receive this service. A great strength is the creation of the “Laredo/Webb County Coordinated Entry” process. This process provides accessible and effective assistance to individuals and families experiencing homelessness. It helps our community to prioritize assistance based on vulnerability and severity of service needs to ensure that individuals who need assistance the most can receive it on a timely manner. The process also assists with referrals between multiple agencies, public housing and the City of Laredo Municipal Housing.

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

The following strategies will be implemented to overcome the gaps in the institutional delivery structure affected by the lack of funding and lack of a detox center. The City will continue to collaborate with the coordinated entry partners to identify additional local, state, and/or federal funding opportunities for our area. Additionally, technical assistance will continue to be provided by the City to ensure the gap is filled. Lastly, the City will continue to collaborate with Webb County officials and other agencies from the community to address the need and be able to provide substance abuse services in our own community at a detox center.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **1** | Rehabilitation of Existing Housing | 2025 | 2029 | Affordable Housing<br>Non-Housing Community Development | Laredo, TX | Housing Rehabilitation | CDBG: $7,250,000<br>HOME: $662,014 | Rental units rehabilitated: 113 Household Housing Unit<br><br>Homeowner Housing Rehabilitated: 115 Household Housing Unit |
| **2** | Acquisition/Acquisition Relocation | 2025 | 2029 | Affordable Housing | Laredo, TX | New Construction of Housing | HOME: $1,500,000 | Rental units constructed: 5 Household Housing Unit<br><br>Other: 10 Other |
| **3** | Homebuyer Assistance | 2025 | 2029 | Affordable Housing | Laredo, TX | Homebuyer Assistance | HOME: $900,000 | Direct Financial Assistance to Homebuyers: 30 Households Assisted |
| **4** | Rental Assistance | 2025 | 2029 | Affordable Housing<br>Non-Housing Community Development | Laredo, TX | Rental Assistance | HOME: $1,825,000 | Tenant-based rental assistance / Rapid Rehousing: 500 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **5** | Homeless Assistance | 2025 | 2029 | Homeless | Laredo, TX | Homelessness Assistance | ESG: $1,332,475 | Tenant-based rental assistance / Rapid Rehousing: 50 Households Assisted<br><br>Homeless Person Overnight Shelter: 35935 Persons Assisted<br><br>Homelessness Prevention: 50 Persons Assisted |
| **6** | Public Facilities | 2025 | 2029 | Non-Housing Community Development | Laredo, TX | Public Facilities | CDBG: $300,000 | Other: 2 Other |
| **7** | Public Improvements | 2025 | 2029 | Non-Housing Community Development | Laredo, TX | | CDBG: $300,000 | Other: 2 Other |
| **8** | Public Service | 2025 | 2029 | Non-Housing Community Development | Laredo, TX | Public Service | CDBG: $2,000,000 | Public service activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **9** | Planning and Administration | 2025 | 2029 | Affordable Housing<br>Non-Homeless Special Needs<br>Non-Housing Community Development | Laredo, TX | Housing Rehabilitation<br>New Construction of Housing<br>Homebuyer Assistance<br>Rental Assistance<br>Public Facilities<br>Public Improvements<br>Public Service | CDBG: $2,859,540<br>HOME: $472,500 | Other:<br>5 Other |

**Table 54 – Goals Summary**

## Goal Descriptions

| | | |
|---|---|---|
| **1** | **Goal Name** | Rehabilitation of Existing Housing |
| | **Goal Description** | The Housing Rehabilitation program will provide persons of low-moderate income (at or below 80% of AMI) an opportunity to rehabilitate their homes and live in a safe, decent, sanitary, and suitable environment.<br>The Rental Rehabilitation Program project will consist of the rehabilitation of a building for the purpose of providing affordable rental housing units to be available to low income households.<br>The Homeowner Reconstruction Program project will provide persons of low-moderate income (at or below 80% of AMI) an opportunity to reconstruct their homes and live in a safe, decent, sanitary, and suitable environment. Reconstruction loan amounts will be determined on a case by case basis with an affordability period of 20 years. |

| | | |
|---|---|---|
| **2** | **Goal Name** | Acquisition/Acquisition Relocation |
| | **Goal Description** | The City will reserve HOME allocation for investment in housing to be developed, sponsored, or owned by Community Housing Development Organizations (CHDOs) for the provision of decent housing that is affordable to low and moderate income persons.<br>The City will also allocate funding for the acquisition of land in support of public facility improvements. |
| **3** | **Goal Name** | Homebuyer Assistance |
| | **Goal Description** | Provide down payment assistance to qualifying low-income first-time homebuyers citywide at or below 80% AMI. |
| **4** | **Goal Name** | Rental Assistance |
| | **Goal Description** | Provide tenant-based rental assistance to elderly persons, who wish to live in the downtown area, at or below 60% of HAMFI. |
| **5** | **Goal Name** | Homeless Assistance |
| | **Goal Description** | Emergency Solutions Grants Program (ESG) funds will be used to fund Homeless Prevention, Emergency Shelter, Street Outreach, Homelessness Management Information System (HMIS), and Rapid Re-housing in order to reduce homelessness in the city. |
| **6** | **Goal Name** | Public Facilities |
| | **Goal Description** | The projects will entail the design, testing, and/or construction of improvements at various public facilities located in low and moderate income areas throughout the city. |
| **7** | **Goal Name** | Public Improvements |
| | **Goal Description** | The projects will entail the design, testing, and/or construction of public improvements to be located in low and moderate income areas throughout the city. |
| **8** | **Goal Name** | Public Service |
| | **Goal Description** | The City will fund public service projects over the next five years that benefit special needs or low to moderate income households in Laredo. |

| | | |
|---|---|---|
| 9 | **Goal Name** | Planning and Administration |
| | **Goal Description** | This consists of the payment of reasonable administrative costs associated with the planning and implementation of program activities. |

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

Over the five-year Consolidated Plan period, the City of Laredo anticipates providing affordable housing as follows:

Through the City's down-payment assistance program, financial assistance will be provided to approximately 30 low/moderate income first time home buyers during the five year period.

Community Housing Development Organizations, and other nonprofit housing providers, will receive HOME program funds to acquire, rehabilitate, and/or construct affordable housing units benefiting approximately 10 low/moderate -income households during the five year period.

Tenant-Based Rental Assistance (TBRA) program provides rental assistance to elderly residents who reside in the downtown area with incomes at or below 60% AMI. The City proposes to allocate funding for the TBRA program, which is a rental subsidy that allows eligible tenants to receive assistance in market-rate rental units meets the basic requirements. It is estimated that 500 households will be assisted during the five year period.

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

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

The Laredo Housing Authority has handicap accessible units designated to meet the current needs of tenants requiring ADA compliant living space; however, there is a need to increase this number to meet future population growth projections in the City of Laredo. As the elderly and disabled populations increase, so should the number of housing units that are considered handicap accessible. With an increasing population and a large number of elderly residents, more investment is needed to increase the number of handicap accessible units.

There is not an urgent need to increase the number of accessible units required by Section 504 Voluntary Compliance Agreements based on the current amount of public housing occupants along with current housing assistance waiting list numbers. But, the need for more handicap accessible units will increase with population growth. The housing authority should consider including universal design elements [i.e., no-step entries, wider doorways] in all future developments to allow for a diversity of housing types and options.

### Activities to Increase Resident Involvements

The Laredo Housing Authority has taken appropriate steps to increase resident involvement through the establishment of a Resident Services Division, known as Resident Initiatives. The group meets monthly and serves as communication ambassadors to the housing authority by collecting feedback from tenants, sharing the needs and requests of current tenants with housing authority management and staff, helping public housing staff formulate annual agency plans, and acting as citizen advocates for the enforcement of the housing authority's policies and procedures. Examples of the initiatives include the Family Self Sufficiency Program (FSS), After School Program, Kids Café Program, Elderly Disabled Supportive Service Program, and other Community Services. The group also encourages residents to attend public events that provide seminars and advisement on financial planning, budgeting, credit management, and other aspects of improving household wealth and credit.

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

No

### Plan to remove the 'troubled' designation

Not applicable.

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

### Barriers to Affordable Housing

The 2025 Resident survey found that the primary barriers to the development of affordable housing are the cost of construction, cost of labor and materials, and the cost of land. Lack of community support, development and permitting fees, and zoning restrictions are low to moderate barriers, according to the survey.

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

Through a comprehensive set of planned actions and initiatives, the City of Laredo demonstrates its commitment to addressing barriers to affordable housing by targeting various aspects such as land use controls, tax policies, zoning ordinances, and building codes. These proactive measures aim to increase the supply of affordable housing, facilitate homeownership, promote construction partnerships with the private sector, leverage available funds through collaboration with housing organizations, and enhance urban development strategies. By implementing these initiatives, the City strives to improve housing affordability and accessibility for low-income residents.

**Diverse Strategies:** The City of Laredo employs a range of strategies, including funding housing rehabilitation programs, reducing lead-based paint hazards, providing down payment assistance, and promoting affordable housing construction through partnerships with the private sector and non-profits through CHDO. Also, the City will continue to identify publicly owned land for the creation of affordable housing.

**Policy Reforms:** The City plans to enact policy reforms such as updating the local land development code and implementing Neighborhood Empowerment Zones to incentivize affordable housing development and reduce barriers to construction.

**Community Engagement:** Efforts to provide homebuyer counseling services, technical assistance, and tenant-based rental assistance demonstrate a commitment to empowering residents and ensuring they are well-informed about housing options and resources.

**Transit-Oriented Development:** By strategically locating affordable housing near transit areas, the City aims to reduce transportation costs for low-income households and improve access to employment, education, and services.

**Property Tax Stability:** The City's decision to maintain a stable property tax rate provides certainty for homeowners and investors, contributing to the overall affordability of housing in Laredo.

**In addition, through the 2025 Analysis of Impediments the City established the following goals:**

The need for affordable housing is demonstrated by the rate of housing problems throughout Laredo. Renter households in particular face higher rates of housing problems, as well as the city's low-to-moderate-income households. Laredo should target the development of affordable housing with HOME and CDBG funds.

**Action 1.1:** Continue to utilize HOME and CDBG funds for the development and rehabilitation of affordable housing units.

**Action 1.2:** Continue to Implement Viva Laredo policies to promote housing development, including the focus on downtown infrastructure and site selection of vacant and delipidated lots.

**Action 1.3**: Work with city officials, developers, and housing providers to increase the number of affordable units for larger households, including sustaining current housing stock through rehabilitation.

**Action 1.4:** Work with city officials, developers, and housing providers to increase the number of affordable accessible units, including through rehabilitation.

**Targeted Fair Housing Contributing Factors:** Disproportionate housing problems for renters, Disproportionate housing problems for low-income, Disproportionate housing problems for large households, Unmet need for accessible units

**Timeline and Milestones:** Complete the development of additional units by increasing units or rehabilitating existing units to increase the affordable housing supply. Target at-need households, including renters, low-income, large families, and households with disabilities. Record increases and rehabilitation of units in the City's CAPER annually. Review practices on an annual basis.

The need for additional Fair Housing Outreach and Education is two-fold: the need for more resident and landlord knowledge about Fair Housing Laws, and more education about the availability of resources for households.

**Action 2.1:** Include Fair Housing information on the City of Laredo's website. Provide Fair Housing materials on an annual basis to local communities and developers in Laredo.

**Action 2.2:** Work with local organizations to increase Fair Housing educational and outreach opportunities. Reevaluate annually.

**Action 2.3:** Work with local communities to increase education for marginalized communities about available housing resources, including local, state, and federal programs. Continue homebuyer education programs and target advertisements to marginalized communities. Provide materials in Spanish language.

**Targeted Fair Housing Contributing Factors:** Unmet need for education and outreach, Discrimination based on disability.

**Timeline and Milestones:** Review outreach and education materials annually and review work with local communities annually. Report progress annually in the City's CAPER.

Many areas of the city are in need of economic and community support to help residents better achieve self-sufficiency and improve access to opportunities and housing options.

**Action 3.1:** Utilize CDBG funds for community development opportunities to benefit low-to-moderate income Laredo households.

**Action 3.2:** Target funding and revitalization efforts to low-income neighborhoods to increase access to services

**Action 3.3:** Work with local service providers to enhance access to existing services and facilities in Laredo

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

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

In order to address the homeless needs of the community, the City of Laredo will continue to support organizations that reach out to homeless individuals in order to create a better service system to address these needs. Through the funding of the following ESG components: Homelessness Prevention, Emergency Shelter, Rapid Rehousing, Street Outreach, and HMIS, the City continues to ensure those in most need will receive this type of assistance. The City advertised a Request for Proposals in June 2024, to make known what activities are eligible to be funded from the ESG program. Through the submissions, we will strive to allocate funds to those agencies most capable of carrying out these goals. By collaborating with partner agencies, it is anticipated that approximately 10 households will be assisted with homelessness prevention and approximately 10 households with rapid re-housing for a period of up to 6 months.

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

The City of Laredo will continue to fund agencies providing emergency shelter for homeless individuals and families. Emergency Shelter funds will be utilized for the operating costs of local homeless shelters such as for maintenance, insurance, furnishings, food, and staff payroll. The City will also provide essential services including those related to employment, health, drug abuse, or educational services to those staying at the homeless shelter. By collaborating with agencies, the City will strive to serve people at the shelters with the various programs available. The City continues to has partnered with a local nonprofit organization to address the growing need for a shelter expansion. The project is currently under construction and will serve as the first 24 hour facility for the unsheltered population.

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

The City has established a network of local agencies that work together to address the needs of homeless persons and those at risk of becoming homeless. Currently, the City conducts a monthly "Laredo Homeless Veterans By-name Master list" meeting to address individual housing barriers and needs of identified homeless veterans in the community. In addition, the City is addressing the lack of available rental units by prioritizing a "Homeless Veterans Preference" at its municipally owned rental housing to reduce wait time for available units for homeless veterans receiving housing assistance. The City continues to work with other agencies to end veterans homelessness in the community.
In addition, ESG subrecipients require their participants that receive assistance to create and follow a

stabilization plan. This plan sets in place achievable goals, such as job searches and assistance applications, to prevent these participants from becoming homeless again.
The City will increase the availability of affordable permanent housing for homebuyers through the following programs:
• Assist in the preservation of existing housing stock through the Housing Rehabilitation Loan Program.
• HOME funds will be awarded to a Community Housing Development Organizations (CHDOs) for investment in approximately two (2) housing units to be developed for low and moderate income persons.

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

Through the collaborations with the different community agencies, the City of Laredo will strive to assist low income individuals and families. In order to receive assistance through the ESG program, the individual/family must meet the requirements established by HUD.
In addition, the City continues to coordinate with other nonprofits to assisting low-income persons being discharged from publicly funded institutions or systems of care. Through this the City, partner agencies and providers refer eligible individuals that are exiting an institution and/or are at risk individuals of homelessness to sub-recipients providing Homeless Prevention Services. All participating providers and agencies are advised that Homelessness Prevention funds are available for the services mentioned above.

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

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

The City of Laredo has integrated Federal lead-based paint requirements into the Housing Rehabilitation (HR) program. Currently, lead-based paint testing is being conducted on all units built prior to 1978 that may be in need of rehabilitation. The evaluation process involves a visual inspection of all painted surfaces in the subject home by a state licensed and certified Lead-Based Paint Risk Assessor.

The City currently has two (2) Lead Risk Assessor with the Department of Community Development. The Department owns its own thermal scientific NitonXLt portable XRF analyzer. In order to reduce lead-based paint hazards, the City informs residents, through its HR Program and also through the Health Department, of the sources of lead-based paint, the symptoms associated with lead poisoning, and precautions to take to prevent lead-based paint poisoning. The Lead Risk Assessor evaluates the condition of the paint in the unit and forms an opinion as to the level of lead-based paint hazard using guidelines established by HUD and the EPA. If the Lead Risk Assessor determines there is a lead based risk hazard in the subject property, the Lead Risk Assessor, following established federal guidelines, determines what lead hazard control/abatement must be done.

Under the EPA rules, workers must follow lead-safe work practice standards to reduce potential exposure to occupants from dangerous levels of lead resulting from renovation and repair activities. As of April 2010, federal law requires contractors to be certified, and homeowners have also been required to sign a pre-renovation disclosure form. The City also provides homeowners with a lead hazard information pamphlet before work is begun on their home.

The City of Laredo Health Department (CLHD) continues to monitor all communicable and reportable diseases including lead levels. Through an active medical surveillance on the number of elevated lead levels in our community from housing, medical providers and environmental assessments they fully investigate, asses, confirm and remediate for health prevention. CLHD monitors all abnormal Reports of any elevated lead level in children received from doctors offices, clinics, hospitals, and directly from the TDSHS as well as from environmental assessments.

As a health department team, environmental health specialists, epidemiologists, and lead risk assessors we evaluate every elevated lead level case being referred. A meeting is established with the owner or manager of the dwelling and/or the family to fully investigate and review health data, exposure routes, eating utensils, construction historical data on the building, and conduct a lead screening. Afterwards, sample from paint chips, soils, dust, food, pottery are analyzed by our lead assessor and sometimes sent to a lead certified lab for analysis. The child or adult is referred with a nutritionist or dietitian as well to their physician to share results and to establish a course of action. The goal is to bring the lead levels below the recommended threshold pre-established by Centers for Disease Control and Prevention {CDC) (5 micrograms per deciliter). If a dwelling needs remediation they work closely with the family and housing authorities to assure this gets done.

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

All proposed rehabilitation projects for units built before 1978 will be assessed for the presence of lead-based paint. If found, risk assessments will be completed, and all lead-related work will be performed by lead-certified contractors using lead safe work practices. Clearance tests will be completed to ensure that the hazard has been removed from the home. The City of Laredo requires homeowners to sign a pre-renovation disclosure form, and the homeowners are also provided with a lead hazard information pamphlet before work is started on their home.

Regarding the City of Laredo Health Department, the health department team, environmental health specialists, epidemiologists, and lead risk assessors evaluate every elevated lead level case being referred. A meeting is established with the owner or manager of the dwelling and/or the family to fully investigate and review health data, exposure routes, eating utensils, construction historical data on the building, and conduct a lead screening. Afterwards, sample from paint chips, soils, dust, food, pottery are analyzed by our lead assessor and sometimes sent to a lead certified lab for analysis. The child or adult is referred with a nutritionist or dietitian as well to their physician to share results and to establish a course of action. The goal is to bring the lead levels below the recommended threshold pre-established by Centers for Disease Control and Prevention {CDC) (5 micrograms per deciliter). If a dwelling needs remediation, they work closely with the family and housing authorities to ensure this gets done.

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

Program policies and procedures regarding single- or multi-family housing rehabilitation must incorporate the HUD-mandated lead requirements. The City as well as its subrecipients of HOME funds must incorporate these procedures into their local policies. As work write-ups are prepared and submitted for approval, the presence and proposed treatment of lead-based paint are reviewed thoroughly as part of the environmental review before approving the work and issuing a notice to proceed. This subject is also covered thoroughly at the pre-construction conferences.

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

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

The City of Laredo recognizes the importance of implementing programs and policies to reduce the number of poverty-level families. Severe cost-burdened as it relates to housing is a significant factor in families' inability to increase upward mobility. The City of Laredo has identified the following efforts to reduce the number of poverty-level families:

• Support commercial and industrial development to bring new industries to the area.
• Promote economic development by providing incentives for businesses that relocate or expand operations in Laredo.
• Encourage new business industries to offer training programs for current city residents to allow these residents to benefit from these new opportunities
• Support projects that promote commercial and residential development in underdeveloped areas and encourage residents of these communities to participate in that development.
• Encourage and adhere to Section 3 policies to create jobs for low-income residents.
• Continue to administer ESG funds, through partner agencies, to assist homeless individuals and families or those on the verge of being homeless become stabilized.
• Support initiatives of the Laredo Homeless Coalition to continue to provide services for families to achieve self-sufficiency.
• Collaborate with local educations institutions (United and Laredo Independent School District, Texas A&M International University, Laredo Community College, Azteca Economic Development and Preservation Corporation, and the Small Business Center to educate the City's workforce further.

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

The City of Laredo anti-poverty strategy is an economic development plan that increases employment opportunities for low- and moderate-income households. The economic changes in the region have led to growth in the number of low paying jobs for permanent residents. Affordable housing provides household members with the stability to pursue employment, education, and training.

The City of Laredo will utilize CDBG funds to rehabilitate single family homes and other buildings to provide additional affordable rental units for low/moderate income individuals and families.

The City of Laredo will continue to use HOME funds to support affordable housing programs through designated Community Housing Development Organizations, as well as other nonprofit developers. The City will also offer down payment assistance programs and an owner-occupied rehabilitation program. These HOME and CDBG programs help individuals and families to become self-sufficient by assisting them with access to homeownership and home rehabilitation. These families can reduce housing costs and provide residents with a feeling of empowerment through affordable rental and homeownership activities.

The City of Laredo will utilize Emergency Solutions Grant (ESG) funds to provide emergency shelter, rapid rehousing, and homelessness prevention services to citizens within the community. Collectively, they administer programs that enable households to remain in their current residences and assist those needing additional stability. While permanent housing, often coupled with supportive services, is the best way to end homelessness, many individuals and families need short-term stabilization before they can find housing that will meet their long-term needs.

## SP-80 Monitoring – 91.230

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

To ensure each recipient of the Community Development Block Grant (CDBG) Program, HOME Investment Partnerships (HOME) Program, and the Emergency Solutions Grant (ESG) Program, is in full compliance with HUD regulation; the City of Laredo established monitoring standards consistent with the federal guidelines for each program. Each year, recipients of grant funds are advised at least once during the contract period and more often if issues are discovered.

Staff closely monitors performance expectations of subrecipients [timeliness and productivity] in line with the new performance measurement system initiated by HUD. Monitoring involves a five-step process to ensure that all statutory and regulatory requirements are being met:

1. Monitoring organizations and programs which use federal funds awarded by Laredo. Reports are made regularly as required by the appropriate federal program regulations. The City checks the records of organizations receiving federal funds from the City to ensure the information is reported accurately and completely.
2. Collecting and reviewing data to ensure consistency with the Consolidated Plan. The City reviews the information for the households, served with federal funds, and analyzes leveraging and matching sources.
3. Making visits to each subrecipient organization to check records and verify the occurrence of grant-funded activities.
4. Using a system of checklists and documentation for HUD-funded projects. Site visits to projects and reviews of project documentation are geared to ensure compliance with regulations and agreements.
5. Utilizing a system of notification to alert agencies or organizations when an instance(s) of non-compliance with federal regulations or city policies.

Laredo's monitoring tools are detailed in the operating procedures for each program. They are consistent with those used by HUD that is contained in the Community Planning and Development Monitoring Handbook.
The City is also audited by the City's internal auditor and by an independent auditing firm to ensure that compliance is being met on all projects. Additionally, the City has implemented a Performance Measurement tool to evaluate the effectiveness of each program. The outcomes of these audits help to inform the department on policy changes to improve performance.

# Expected Resources

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

### Introduction

The anticipated budget for FY 2025-2026 is as follows: CDBG $2,859,543, HOME $946,902.88 and, ESG $266,495. The City of Laredo anticipates the receipt of $125,000 in HOME program income. The City anticipates receiving $80,000 in Housing Rehabilitation Revolving Loan funds to be used for the administration of the Housing Rehabilitation Program ($10,000) and projects under this program ($70,000), totaling $2,939,543 of

CDBG funds.

**Anticipated Resources**

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 2,859,543.00 | 80,000.00 | 0.00 | 2,939,543.00 | 11,758,172.00 | CDBG funds will be used for administration, housing rehabilitation loan program, public services homeless services, Section 108 Loan Repayment and RentalRehabilitation Program. A minimum of 70% of funds willbe used to address the low and moderate national objective.CDBG Funds used throughout the City will leverage other federal, local, and private funds.The City anticipates receiving $80,000 in HousingRehabilitation Revolving Loan funds to be used for theadministration of the Housing Rehabilitation Program($10,000) and projects under this program ($70,000), to be used for the Housing Rehabilitation Loan Programtotaling $2,939,543. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| HOME | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 946,902.88 | 125,000.00 | 0.00 | 1,071,902.88 | 4,287,611.52 | HOME funds will be used foradministration and to provideDown Payment Assistance,Tenant-Based Rental Assistance,fund Community Housing Development Organizations(CHDOs), for a Homeowner Reconstruction Program andHOME Affordable Rental Housing Program. HOME fundswill leverage other federal, local, and private funds. |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Remainder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| ESG | public - federal | Conversion and rehab for transitional housing<br>Financial Assistance<br>Overnight shelter<br>Rapid re-housing (rental assistance)<br>Rental Assistance<br>Services<br>Transitional housing | 266,495.00 | 0.00 | 0.00 | 266,495.00 | 1,065,980.00 | HOME funds will be used for administration and to provide Down Payment Assistance, Tenant-Based Rental Assistance, fund Community Housing Development Organizations (CHDOs), for a Homeowner Reconstruction Program and HOME Affordable Rental Housing Program. HOME funds will leverage other federal, local, and private funds. |

**Table 55 - Expected Resources – Priority Table**

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

The City of Laredo will use a combination of public and private funding to conduct activities identified in this plan. During this Consolidated Plan period, the City will research opportunities to apply for additional funding streams that are consistent with the goals of the Consolidated Plan. Currently, the City uses other funds to offset HUD funding reductions, when this occurs. The City of Laredo will continue to look for other sources of funding that are consistent with the goals of the 2020-2024 Consolidated Plan by working with community partners and non-profit

organizations to encourage leveraging of available funding sources and strengthen the capacity building.

The City of Laredo has been determined by HUD to be an area of severe fiscal distress, for this reason, the HOME matching requirement is waved 100% for FY 2024-2025. However, in support of the City's HOME funded Down Payment Assistance Program, the program is estimated to leverage approximately $1,500,000 in private sector mortgage loan financing for FY 2024-2025.

The ESG program requires a 100% match for the total amount of funds drawn down during the federal fiscal year. The City requires all ESG subrecipients to provide a dollar-for-dollar match by calculating the value of volunteer hours, private donations, and the salary not covered by ESG, other grant funding, in-kind donations, or by other eligible methods as provided in the ESG regulations. The City's anticipated match obligation for 2025 is at least $283,741.00. The City's ESG subrecipients submit the match documentation to city staff; the information is verified for compliance before payment is processed for reimbursement. In addition, 100% match on all expenditures must be provided after the date that HUD signs the grant agreement.

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

The City of Laredo continues to locate and identify several City owned land and properties to be used to address the needs identified in the plan. Land and properties can be used for the potential construction of affordable housing projects for qualifying low and moderate income families. As well as for the development of public facilities and the provision of public services. Currently, the City is under construction of the Southern Hotel which will be partially funded through the Section 108 Loan, approved on January 2023. The property is a city-owned building located in downtown Laredo, which will be converted into mixed income rental housing units. The City anticipates the completion of this project to be in September 2025.

### Discussion

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives

### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **1** | Rehabilitation of Existing Housing | 2025 | 2029 | Affordable Housing Non-Housing Community Development | Laredo, TX | Housing Rehabilitation | CDBG: $870,000.00 HOME: $132,402.88 | Homeowner Housing Rehabilitated: 27 Household Housing Unit |
| **2** | Acquisition/Acquisition Relocation | 2025 | 2029 | Affordable Housing | Laredo, TX | New Construction of Housing | CDBG: $700,000.00 HOME: $300,000.00 | Rental units constructed: 1 Household Housing Unit Rental units rehabilitated: 23 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit |
| **3** | Homebuyer Assistance | 2025 | 2029 | Affordable Housing | Laredo, TX | New Construction of Housing Homebuyer Assistance | HOME: $180,000.00 | Direct Financial Assistance to Homebuyers: 6 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **4** | Rental Assistance | 2025 | 2029 | Affordable Housing Non-Housing Community Development | Laredo, TX | Rental Assistance | HOME: $365,000.00 | Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted |
| **5** | Homeless Assistance | 2025 | 2029 | Homeless | Laredo, TX | Homelessness Assistance | ESG: $246,495.00 | Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 7518 Persons Assisted Homelessness Prevention: 10 Persons Assisted |
| **6** | Public Service | 2025 | 2029 | Non-Housing Community Development | Laredo, TX | Public Service | CDBG: $400,000.00 | Overnight/Emergency Shelter/Transitional Housing Beds added: 200 Beds |
| **7** | Planning and Administration | 2025 | 2029 | Affordable Housing Non-Homeless Special Needs Non-Housing Community Development | Laredo, TX | | CDBG: $969,543.00 HOME: $94,500.00 ESG: $20,000.00 | |

**Table 56 – Goals Summary**

## Goal Descriptions

| | | |
|---|---|---|
| 1 | **Goal Name** | Rehabilitation of Existing Housing |
| | **Goal Description** | The Housing Rehabilitation program will provide persons of low-moderate income (at or below 80% of AMI) an opportunity to rehabilitate their homes and live in a safe, decent, sanitary, and suitable environment. Qualifying owner occupants may receive Housing Rehabilitation loans of up to $50,000; Reconstruction loans in amounts determined on a case by case basis; and livability grants up to $15,000. The City estimates to assist 21 households with the Housing Rehabilitation Program and 5 households with the Housing Rehabilitation Revolving Loan Program.<br>The Homeowner Reconstruction Program project will provide a low-moderate income (at or below 80% of AMI) household an opportunity to reconstruct its home and live in a safe, decent, sanitary, and suitable environment. Reconstruction loan amount will be determined on a case by case basis with an affordability period of 15 years. The City estimates to assist 1 household with this program. |
| 2 | **Goal Name** | Acquisition/Acquisition Relocation |
| | **Goal Description** | The City will reserve HOME allocation for investment in housing to be developed, sponsored, or owned by Community Housing Development Organizations (CHDOs) for the provision of decent housing that is affordable to low and moderate income persons. The City estimates to assist 2 households under this program.<br>The HOME Affordable Rental Housing program entails the acquisition, rehabilitation, design and/or construction of rental housing units for the purpose of providing affordable rental housing units to be available to low income households. The City estimates to assist 1 households under this program.<br>This Section 108 Loan Repayment will consist of the annual repayment of the loan used for the rehabilitation of an existing building located within City limits for the purpose of providing affordable rental housing units to be available to low income households. It is estimated to add a total of 22 units, consisting of 13 low- moderate income and 9 market rate units with the Southern Hotel Rehabilitation Project.<br>The Rental Rehabilitation Program will consist of the rehabilitation of an existing building located within City limits for the purpose of providing affordable rental housing units to be available to low income households. The City estimates to assist 1 households after the project is completed. |
| 3 | **Goal Name** | Homebuyer Assistance |
| | **Goal Description** | Provide down payment assistance to qualifying low- moderate income first-time homebuyers citywide at or below 80% AMI. City estimates to assist 6 households under this program. |

| | | |
|---|---|---|
| **4** | **Goal Name** | Rental Assistance |
| | **Goal Description** | Provide tenant-based rental assistance to elderly persons, who wish to live in the downtown area, at or below 60% of HAMFI. The City estimates to assist 100 households under this program. |
| **5** | **Goal Name** | Homeless Assistance |
| | **Goal Description** | Emergency Solutions Grants Program (ESG) funds will be used to fund Homelessness Prevention, Emergency Shelter, Street Outreach, Homeless Management Information System (HMIS), and Rapid Re-housing in order to reduce homelessness in the city. The City estimates to assist 10 households with the Rapid Rehousing Program, 10 households with the Homelessness Prevention Program and 7,518 persons at the homeless shelters. The citys goal for street outreach is to meet the immediate needs of people experiencing homelessness in unsheltered locations by connecting them with emergency shelter, housing, or critical services, and providing them with urgent, nonfacility based care. |
| **6** | **Goal Name** | Public Service |
| | **Goal Description** | The City of Laredo will continue to allocate funding for Homeless Services through Bethany House these funds will be used to pay for labor, supplies, and material as well to operate and/or maintain the portion of a homeless facility in which the public service is located. This includes the lease of a facility, equipment, and other property needed for the public service. |
| **7** | **Goal Name** | Planning and Administration |
| | **Goal Description** | This consists of the payment of reasonable administrative costs associated with the planning and implementation of program activities. |

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

The City will receive $2,859,543 in CDBG funds, $946,902.88 in HOME funds, and $266,495 in ESG funds from HUD.
Through the use of CDBG funds, the City anticipates funding the Housing Rehabilitation Loan Program, Public Service - Homeless Services, Section 108 Loan Repayment, and Rental Rehabilitation Program.
The City anticipates receiving, $80,000 in Housing Rehabilitation Revolving Loan funds to be used for the administration of the Housing Rehabilitation Program ($10,000) and projects under this program ($70,000).
Through the use of HOME Investment Partnerships Program (HOME), the City anticipates to fund a Down Payment Assistance, Tenant-Based Rental Assistance, Community Housing Development Organization (CHDO), Homeowner Reconstruction, and Affordable Rental Housing Programs.
With the Emergency Solutions Grants Program (ESG), the City will fund the following activities in order to reduce homelessness in the city:
ESG Program Administration: $20,000
Emergency Shelter – Shelter Operations: $85,000
Emergency Shelter – Essential Services: $30,000
Street Outreach: $35,000
Rapid Re-housing: $40,045
Homelessness Prevention: $50,000
Homeless Management Information System (HMIS): $6,450
The budgeted amount for the administration of this program is within the mandatory cap of below 7.5% as required by HUD. Additionally, the categories of Emergency Shelter - Shelter Operations, Emergency Shelter - Essential Services and Street Outreach (combined) are also within the mandatory cap of below 60% as required by HUD.

**Projects**

| # | Project Name |
|---|---|
| | |

**Table 57 – Project Information**

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

## AP-38 Project Summary

### Project Summary Information

| Project Name | Target Area | Goals Supported | Needs Addressed | Funding | Description | Target Date | Est<br>nu<br>of<br>wil<br>the<br>act |
|---|---|---|---|---|---|---|---|
| <TYPE=[pivot_table] REPORT_GUID=[54A4ED67473EDAEE248792836A1D83B0]> | | | | | | | |
| | | | | | | | |

## AP-50 Geographic Distribution – 91.220(f)

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

According to the ACS 5-Year 2016-2020 low and moderate-income summary data, certain areas of the City have high concentrations of low-income residents. Census Tracts and block groups with populations of 51% or more of low and moderate income persons but less 70% include:

1.01 1, & 2, 1.05 1 & 2, 1.06 1, 2 & 3, 1.08 2, 1.09 1, 2 2 & 4, 6.02 2, 7 2, 8 1 & 2, 9.01 1 & 2, 9.03 2, 9.04 3, 11.01 1, 11.03 1 & 2, 11.04 1 & 2, 11.05 1, & 2, 12.01 2 & 3, 13 2 & 3, 14.01 1 & 3, 14.02 1 & 3, 15.01 1, 15.02 2, 16.01 1, 17.06 1, 2, & 4, 17.09 3, 17.10 1, 17.11 2, 17.17 1 & 2, 17.18 2, 17.19 2, 18.06 1, 18.09 2 & 3, 18.11 3, 18.19 2, 18.21 1 & 2, 18.22 1 & 2, 18.23 2, 18.24 1, 18.26 2.

The following census tracts and block groups represent areas in which 70% or more of the residents are of low and moderate incomes:

1.01 3 & 4, 1.07 1 & 2, 3 2, 2 1 & 3, 6.01 2 & 3, 6.02 1, 7 1, 8 3, 9.03 1, 9.04 1 & 2, 10.01 1 & 2, 10.04 1, 12.01 1, 12.02 1 & 2, 13 1, 14.02 2, 15.01 2, 15.02 1, 17.06 3, 18.06 2 & 3, 18.09 1, 18.19 3, 18.20 2, 18.25 1, 19 1, 2 &3, 9800 1.

According to the 2022 American Community Survey 5-year estimates, in terms of race, Laredo's population is 37.6% White, 0.5% Black or African American, 0.3% American Indian and Alaska Native, 0.5% Asian, and, and 53.4% two or more races. Of the total population, 95.2% are Hispanic or Latino and 3.4% are White alone. Because Laredo's ethnic population is 95.2% Hispanic or Latino, every area of the city is considered an area of minority concentration.

A map provided in the Appendix E of the plan shows the low and moderate income areas, and City Council Districts. Some projects take place in only low and moderate income areas, and other take place city wide for the benefit of low and moderate income individuals. Locations of the remaining projects will be determined after proposals have been submitted and accepted.

### Geographic Distribution

| Target Area | Percentage of Funds |
|---|---|
| Laredo, TX | |

**Table 58 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

One rationale for assigning priorities to projects is feedback from the public regarding community needs.

Comments were received through an online Community Needs Survey collected by the City and through

an online live WebEx meeting hosted by the City where local organizations could voice their comments and/or questions.

Through surveys, the community provided information such as what their needs are and how the City could assist in accomplishing these. With the information provided, the City was able to identify what the public feels is most in need in order to make the community more livable. The investment of CDBG funds target the older sections of the City which are 51% or more low moderate income areas. It is in these same older neighborhoods where substandard housing exists and low income families reside. Distribution of funds was such that all CDBG target areas receive some benefit and/or improvement.

### Discussion

The City plans to use its 2025-2026 CDBG allocation in CDBG eligible areas within the City of Laredo, no specific target area was identified for any of the proposed projects.

# Affordable Housing

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

### Introduction

Affordable housing is a critical priority for the City of Laredo. The need for affordable housing for low income populations, special needs renters and homebuyers was reflected in the input received from the community through the survey process and agency consultations.

| One Year Goals for the Number of Households to be Supported | |
|---|---|
| Homeless | 10 |
| Non-Homeless | 40 |
| Special-Needs | 100 |
| Total | 150 |

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

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| Rental Assistance | 120 |
| The Production of New Units | 30 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 150 |

**Table 60 - One Year Goals for Affordable Housing by Support Type**

### Discussion

The City of Laredo will employ several strategies to address the affordable housing needs of low and moderate income households. First, the City will allocate ESG funds to support homeless households. The Homelessness Prevention program will assist approximately 10 households this year by covering owed rent, rent, utilities, deposits, and/or housing placement. The Rapid Re-housing program will help another 10 households with rent, utilities, deposits, and housing placement. Second, the City will provide Rental Assistance to eligible households through the Tenant-based Rental Assistance Program, offering rent support to 100 elderly households with incomes at or below 60% of the HAMFI. Third, the City will support the preservation of existing housing through the Housing Rehabilitation Loan Program. This will allow 26 low- and moderate-income homeowners to rehabilitate their homes, ensuring they can live in safe, decent, sanitary, and suitable conditions. Lastly, HOME funds will be awarded to Community Housing Development Organizations (CHDOs) to invest in the development of approximately two housing units for low- and moderate-income individuals.

New construction activities will go through a Request for proposals (RFP) process. This process will include a market study involving a site and neighborhood review, at which time the specific new construction activity will be specified and all applicable federal requirements will be included as part of the selected subrecipients contract. For example, if the selected subrecipients propose an activity

involving construction of a multi-family dwelling project, then the design and construction requirements as per 24 CFR 100.205 and Section 504 will be applicable.

The 1st table above is comprised of the following estimated beneficiaries:

- Homeless: 10 households under the Rapid Rehousing Program
- Non-Homeless: 10 households under the Homelessness Prevention Program, 21 households under the Housing Rehabilitation Program, 5 households under the Housing Rehabilitation Revolving Loan Program, 1 households under the Homeowner Reconstruction Program, 2 households by CHDOs, and 1 households under the HOME Affordable Rental Housing Project for a total of 40 beneficiaries.
- Special Needs: 100 households under the Tenant Based Rental Assistance Program

The 2nd table above is comprised of the following estimated beneficiaries:

- Rental Assistance: 10 households under the Rapid Rehousing Program, 10 households under the Homelessness Prevention Program and 100 households under the Tenant Based Rental Assistance Program for a total of 120 beneficiaries.
- The Production of New Units: 2 households by CHDOs and 1 households under the HOME Affordable Rental Housing Project for a total of 3 beneficiaries.
- Rehab of Existing Units: 21 households under the Housing Rehabilitation Program, 5 households under the Housing Rehabilitation Revolving Loan Program and 1 household under the Homeowner Reconstruction Program for a total of 27 beneficiaries.

The City also consulted with the Texas Homeless Network regarding the use of ESG funds and other related items.

## AP-60 Public Housing – 91.220(h)

### Introduction

The City of Laredo's population is served by the Housing Authority of the City of Laredo (LHA). The LHA PHA Five Year and Annual Plan provides comprehensive information on the planned actions for the next five years to address the public housing needs of low-income residents. These actions are detailed below and in other sections of this Plan.

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

Throughout the year, the City of Laredo will continue working in collaboration with the Housing Authority of the City of Laredo to address our community needs. The City and LHA are both part of the Coordinated Entry process through which individuals and families are assisted with different services offered in the community. Also, the City, as the Responsible Entity for HUD funds, assists in the review and approves environmental reviews for LHA public housing projects.

The Housing Authority of the City of Laredo mission is to address the diverse housing needs of families by increasing the availability of safe, decent, and sanitary housing within the communities it serves. LHA is firmly committed to ensuring equal access to housing opportunities, promoting self-sufficiency and asset development among individuals and families, and enhancing both quality of life and long-term economic stability. Through the provision of high-quality services, LHA seeks to empower residents to achieve independent living. LHA remains steadfast in its efforts to assist individuals and families of very low income in obtaining secure, dignified, and affordable housing.

During the next fiscal year, LHA plans to continue supporting local families through its Public Housing Program, along with a range of housing voucher options. These include Housing Choice Vouchers, Project-Based Vouchers, Veterans Affairs Supportive Housing (VASH) Vouchers, Mainstream Vouchers, Emergency Housing Vouchers, Stability Vouchers, Foster Youth to Independence Vouchers and the Rental Assistance Demonstration Vouchers. Families who receive assistance may be responsible for a portion of the rent, based on their expected income and HUD guidelines. LHA remains committed to partnering with landlords and property owners to help identify safe, affordable, and suitable housing options throughout the community.

Utilizing funding from various capital grants, LHA will continue working to enhance the quality and livability of its housing developments. This includes ongoing efforts to strengthen partnerships with local organizations and improve overall operations. As part of its Five-Year Plan, LHA has laid out a roadmap for restoring and revitalizing its properties over the next five years.

Planned upgrades include bathroom and kitchen renovations, new flooring, door replacements, landscaping improvements, grading, electrical service upgrades, sewer line and window replacements,

boiler and water system updates, and the installation of central air and heating systems.

In addition, the City of Laredo continues to actively support Laredo Housing Authority's mission to expand affordable housing options for residents. This includes initiatives like tiny homes, transitional housing, permanent supportive housing and redevelopment projects through the Rental Assistance Demonstration (RAD) Program. The City also backs the development of affordable housing through Low-Income Housing Tax Credit properties, such as Casa Verde Apartments, River Bank Village Apartments and Hillside Crossing Apartments.

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

LHA will continue to support programs and services that encourage self-sufficiency, strengthen resident organizations, provide training opportunities, and foster community development. This will include offering training in areas like housekeeping, understanding regulations and policies, conducting needs assessments, securing resources for the future, referring to social services, providing home maintenance support, and encouraging resident involvement in activities focused on resource development, adult education, vocational skills, and crime prevention.

LHA offers a range of services to its residents through its Resident Initiatives. These initiatives include Community Services, the Elderly and Disabled Supportive Services Program, the After School Program, the Kids Café Program, BiblioTech Digital Library and the Family Self-Sufficiency (FSS) Program.

Six of LHA's housing communities have active Resident Councils (RCs) that help coordinate and sponsor a variety of Community Services open to LHA's residents. These Resident Councils meet monthly and host informative sessions on topics that matter to the community, such as healthcare, employment resources, education, nutrition, parenting, substance abuse awareness, and domestic violence prevention. Through a partnership with Workforce Solutions for South Texas, residents have access to job search support. Additionally, Laredo College offers English as a Second Language (ESL) classes tailored for adults with limited English skills, helping them build confidence in listening, speaking, reading, and writing

As part of the Action Plan process, the City actively engages with LHA and its residents to better understand and address their needs. To help promote homeownership within the community, especially among low- to moderate-income individuals and families—including LHA residents—the City publicly announces its HOME programs, such as the Down Payment Assistance (DPA) Program, through local newspapers. Additionally, DPA program flyers are provided for distribution within LHA communities to ensure residents are informed and have access to these valuable resources.

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

**provided or other assistance**

The Housing Authority of the City of Laredo is not designated as “troubled” by HUD. In fact, the Housing Authority has been designated by HUD as a High Performer. The Department uses the most recent PHAS designation to determine whether the PHA receives the High Performer bonus for the following years Capital Fund formula calculation. With this high performer bonus, the PHA is able to get additional funding to help address the conditions of the Public Housing units.

**Discussion**

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

### Introduction

The City anticipates receiving $266,495 in ESG funds from HUD. Upon award of these funds, the City proposes to undertake eligible activities to address the needs of the homeless in our community. A match which equals 100% of the amount allocated by HUD will be generated through in-kind, volunteer, and/or donated contributions by the City and its sub recipients, as deemed acceptable. Through the use of Emergency Solutions Grants Programs funds, the City proposes to fund the following activities:

- ESG Program Administration - City $20,000
- Emergency Shelter – Shelter Operations $85,000
- Emergency Shelter - Essential Services $30,000
- Street Outreach $35,000
- Rapid Re-Housing $40,045
- Homelessness Prevention $50,000
- Homeless Management Information System (HMIS) $6,450

Regulatory spending caps limit the amounts that may be spent on Emergency Shelter, Street Outreach, and for Administration. The City will stay within the required limits when utilizing these funds and when contracting with local service providers for the provision of services.

The special needs population includes individuals having mobility impairments, disabilities, or that require supportive services. Typically, this population has a severe or persistent mental illness, development, and physical disabilities. Several organizations provide facilities and services for special needs populations in Laredo.

- Casa de Misericordia (CASA) is a 501(c)(3) nonprofit organization that provides secure, temporary residential services to victims of domestic violence.
- The Children's Advocacy Center of Laredo-Webb County (CAC) is a non-profit organization established in 1995 to service child victims of domestic violence and abuse.
- Laredo Veterans Affairs Outpatient Clinic - HUD-VASH implements case management efforts for Veterans to attain various services including eligibility screening services, referrals to VA primary care, mental health and substance abuse treatment, disability benefits, income assistance, employment support, money management skills and permanent housing subsidies (for Veteran participants and their immediate families) through its Housing Choice Voucher Program.
- Laredo Housing Authority (LHA) is a 501(c)(3) nonprofit organization that provides housing assistance to include public housing, Section-8, and farm labor. LHA also provides family self-sufficiency instruction, senior/disabled services, and residential council opportunities.

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

**including**

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

In order to address the homeless needs of the community, the City of Laredo will continue to support organizations that reach out to homeless individuals in order to create a better service system to address these needs. Through the funding of the following ESG components: Homelessness Prevention, Emergency Shelter, Rapid Rehousing, Street Outreach, and HMIS, the City continues to ensure those in most need will receive this type of assistance. The City advertised a Request for Proposals in July 2025, to make known what activities are eligible to be funded from the ESG program. Through the submissions, we will strive to allocate funds to those agencies most capable of carrying out these goals. By collaborating with partner agencies, it is anticipated that approximately 10 households will be assisted with homelessness prevention and approximately 10 households with rapid re-housing for a period of up to 6 months.

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

The City of Laredo will continue to fund agencies providing emergency shelter for homeless individuals and families. 2025 Emergency Shelter funds will be utilized for the operating costs of local homeless shelters such as for maintenance, insurance, furnishings, food, and staff payroll. The City will also provide essential services including those related to employment, health, drug abuse, or educational services to those staying at the homeless shelter. By collaborating with agencies, the City will strive to serve approximately 7,518 or more people (possibly duplicate clients) at the shelters with the various programs available. The City continues to has partnered with a local nonprofit organization to address the growing need for a shelter expansion. The project is currently under construction and will serve as the first 24 hour facility for the unsheltered population.

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

The City has established a network of local agencies that work together to address the needs of homeless persons and those at risk of becoming homeless. Currently, the City conducts a monthly “Laredo Homeless Veterans By-name Master list” meeting to address individual housing barriers and needs of identified homeless veterans in the community. In addition, the City is addressing the lack of available rental units by prioritizing a “Homeless Veterans Preference” at its municipally owned rental housing to reduce wait time for available units for homeless veterans receiving housing assistance. The

City continues to work with other agencies to end veterans homelessness in the community.

In addition, ESG subrecipients require their participants that receive assistance to create and follow a stabilization plan. This plan sets in place achievable goals, such as job searches and assistance applications, to prevent these participants from becoming homeless again.

The City will increase the availability of affordable permanent housing for homebuyers through the following programs:

- Assist in the preservation of existing housing stock through the Housing Rehabilitation Loan Program.

HOME funds will be awarded to a Community Housing Development Organizations (CHDOs) for investment in approximately two (2) housing units to be developed for low and moderate income persons.

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

Through the collaborations with the different community agencies, the City of Laredo will strive to assist low income individuals and families. In order to receive assistance through the ESG program, the individual/family must meet the requirements established by HUD.

In addition, the City continues to coordinate with other nonprofits to assisting low-income persons being discharged from publicly funded institutions or systems of care. Through this the City, partner agencies and providers refer eligible individuals that are exiting an institution and/or are at risk individuals of homelessness to sub-recipients providing Homeless Prevention Services. All participating providers and agencies are advised that Homelessness Prevention funds are available for the services mentioned above.

**Discussion**

The following agencies provide homeless services and facilities to meet the needs of homeless persons:

- Bethany House provides emergency shelter, onsite meals / street bound meals, counseling Services, free clothing and personal hygiene items, education classes and job training
- Casa de Misericordia (CASA) provides shelter and assistance for those experiencing domestic violence. CASA provides year-round multi-service programs of safety planning, support,

advocacy, 24 hour crisis hotline, referrals to appropriate agencies when necessary, counseling, support groups, court accompaniment, assistance with Violence Against Women Act (VAWA) applications, assistance with first month's rent and/or utility bills and transportation (bus tickets).

- Catholic Charities of the Diocese of Laredo provides rental and utilities assistance to families and individuals to prevent homelessness or regain housing stability. They also provide immigration legal services, which help families stay united and facilitate lawful employment for permanent legal residents or those seeking to become U.S. citizens.
- Serving Children and Adults in Need (SCAN) provides services to children, adolescents, adults and their families. They provide prevention, intervention, substance abuse treatment outpatient and residential treatment, emergency shelter services, victim assistance, and outreach services.
- The Salvation Army helps others in times of need/disaster and the less fortunate; the organization distributes clothing vouchers, food baskets, and provides shelter.

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

### Introduction:

The City of Laredo does not maintain restrictive city policies and fees. Laredo is a community in which according to the 2021 American Community Survey, 5-year estimates, show that 22.2% of individuals live below the poverty level.

In the 2025 Analysis of Impediments to Fair Housing Choice, the City of Laredo found the following findings, Segregation and Racial Concentrations, Disproportionate Housing Needs, Opportunity Indices, Disability and Access, Publicly Supported Housing, Access to Financial Services, and Fair Housing Structure and Complaints.

**Goals:** The City's collaboration with Community & Policy Advisors to conduct the analysis showcases a the following goals: Increase Access to Affordable Housing, Increase Fair Housing Outreach and Education, and Continue Investment and Revitalization Efforts. to identifying and tackling housing challenges.

**Actionable Solutions:** The City will continue using HOME and CDBG funds to support affordable housing development and rehabilitation. It will implement Viva Laredo policies to promote new housing—particularly in downtown and on underused lots—and collaborate with city officials, developers, and housing providers to increase affordable options for large and low-income households. Efforts will also focus on expanding the supply of accessible housing units through new construction and rehabilitation.

The City will enhance Fair Housing awareness by publishing information on its website and distributing materials annually to local communities and developers. It will collaborate with local organizations to expand Fair Housing education and outreach, with yearly evaluations. Additionally, the City will focus on educating marginalized communities about housing resources and homebuyer programs, ensuring materials are accessible, including in Spanish.

The City will use CDBG funds to support community development projects that benefit low-to-moderate income households. Revitalization efforts will be focused on low-income neighborhoods to improve access to essential services. Additionally, the City will collaborate with local service providers to enhance access to existing services and facilities throughout Laredo.

**Commitment to Fair Housing:** By implementing these measures, the City demonstrates a commitment to promoting fair housing practices and enhancing housing opportunities for all residents, particularly those belonging to protected classes who have historically faced discrimination in the housing market.

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

**return on residential investment**

Through a comprehensive set of planned actions and initiatives, the City of Laredo is committed to addressing barriers to affordable housing by focusing on key areas such as land use controls, tax policies, zoning ordinances, and building codes. These proactive measures are designed to increase the availability of affordable housing, support homeownership, foster partnerships with the private sector for construction, leverage funds through collaboration with housing organizations, and enhance urban development strategies. By carrying out these initiatives, the City aims to improve housing affordability and accessibility for low income residents.

**Diverse Strategies:** The City of Laredo utilizes a variety of strategies to address housing needs, including funding housing rehabilitation programs, reducing lead-based paint hazards, offering down payment assistance, and promoting the construction of affordable housing through partnerships with the private sector and non-profit organizations via CHDO. Additionally, the City will continue to identify publicly owned land for the development of affordable housing.

**Policy Reforms:** The City plans to implement policy reforms, including updating the local land development code and introducing Neighborhood Empowerment Zones. These initiatives are designed to incentivize affordable housing development and reduce barriers to construction.

**Community Engagement:** The City is committed to empowering residents through efforts such as providing homebuyer counseling services, offering technical assistance, and delivering tenant-based rental assistance. These actions ensure that residents are well-informed about housing options and available resources.

**Transit-Oriented Development:** By strategically locating affordable housing near transit hubs, the City aims to lower transportation costs for low-income households while improving access to employment, education, and essential services.

**Property Tax Stability:** The City's decision to maintain a stable property tax rate offers certainty to homeowners and investors, which in turn supports the overall affordability of housing in Laredo.

**Discussion:**

The City of Laredo affirms its commitment to preserving and expanding affordable housing through strategic initiatives like the establishment of Neighborhood Empowerment Zones (NEZ) in downtown and central areas, which encourage inner-city redevelopment and reinvestment. Moreover, the City's ongoing collaboration with housing organizations and developers highlights its dedication to pursuing innovative solutions and leveraging partnerships to overcome housing barriers and support the development of affordable housing. Additionally, the use of vacant residential lots identified through a citywide study conducted by the Laredo Housing Authority creates opportunities for infill housing development, further promoting affordability and improving housing accessibility for residents.

## AP-85 Other Actions – 91.220(k)

### Introduction:

The City of Laredo demonstrates a comprehensive approach to addressing housing and social service needs by implementing a series of strategic actions and initiatives aimed at fostering affordable housing, reducing lead-based paint hazards, alleviating poverty, and enhancing coordination between housing and social service agencies. Through proactive measures and collaborative partnerships, the City seeks to improve the quality of life for its residents and create a more equitable and inclusive community.

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

The U.S. Census Bureau, 2023, Population Estimates indicated that 20.8% of people lived in poverty in Laredo, 18.9% of children under 18 lived below the poverty level, compared with 12.1% of people 18-64 years of age and 11.7% for those 65 years of age and over.

The City of Laredo is actively engaging in initiatives aimed at overcoming obstacles to community development, including workforce readiness and safety perceptions. Through collaborations with local educational institutions for workforce preparation and the creation of a dedicated website to communicate accurate safety statistics, Laredo is striving to enhance its appeal to tourists, attract business investments, and foster economic growth.

### Actions planned to foster and maintain affordable housing

Down Payment Assistance Program: Through its HOME Program, the City provides down payment assistance to low- to moderate-income first-time homebuyers, increasing access to homeownership and supporting housing affordability for eligible households.

Housing Rehabilitation Efforts: The City promotes housing rehabilitation to preserve existing housing stock, combat blight, and enhance living conditions, contributing to neighborhood revitalization and long-term community stability.

Support for Affordable Rental Housing: By backing low-income housing tax credit projects, the City helps expand affordable rental housing options, meeting the needs of low-income individuals and families while encouraging housing diversity.

Outreach and Education: The City engages in outreach to ensure residents, tenants, and families are informed about available housing assistance programs and eligibility requirements, supporting equitable access and empowering prospective homebuyers to make informed choices.

Collaboration with Housing Organizations: Partnering with housing organizations and developers allows the City to maximize resources, share expertise, and strengthen community partnerships to effectively

create and sustain affordable housing opportunities.

Economic Development Initiatives: Through Chapter 380 Economic Development Agreements, the City stimulates business and commercial activity, promotes local economic development, and creates incentives for investment and job creation, contributing to overall community prosperity and vitality.

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

The City of Laredo has integrated Federal lead-based paint requirements into the Housing Rehabilitation (HR) program. Currently, lead-based paint testing is being conducted on all units built prior to 1978 that may be in need of rehabilitation. The evaluation process involves a visual inspection of all painted surfaces in the subject home by a state licensed and certified Lead-Based Paint Risk Assessor.

The City currently has two (2) Lead Risk Assessor with the Department of Community Development. The Department owns its own thermal scientific NitonXLt portable XRF analyzer. In order to reduce lead-based paint hazards, the City informs residents, through its HR Program and also through the Health Department, of the sources of lead-based paint, the symptoms associated with lead poisoning, and precautions to take to prevent lead-based paint poisoning. The Lead Risk Assessor evaluates the condition of the paint in the unit and forms an opinion as to the level of lead-based paint hazard using guidelines established by HUD and the EPA. If the Lead Risk Assessor determines there is a lead based risk hazard in the subject property, the Lead Risk Assessor, following established federal guidelines, determines what lead hazard control/abatement must be done.

Under the EPA rules, workers must follow lead-safe work practice standards to reduce potential exposure to occupants from dangerous levels of lead resulting from renovation and repair activities. As of April 2010, federal law requires contractors to be certified, and homeowners have also been required to sign a pre-renovation disclosure form. The City also provides home owners with a lead hazard information pamphlet before work is begun on their home.

The City of Laredo Health Department (CLHD) continues to monitor all communicable and reportable diseases including lead levels. Through an active medical surveillance on the number of elevated lead levels in our community from housing, medical providers and environmental assessments they fully investigate, asses, confirm and remediate for health prevention. CLHD monitors all abnormal Reports of any elevated lead level in children received from doctors offices, clinics, hospitals, and directly from the TDSHS as well as from environmental assessments.

As a health department team, environmental health specialists, epidemiologists, and lead risk assessors we evaluate every elevated lead level case being referred. A meeting is established with the owner or manager of the dwelling and/or the family to fully investigate and review health data, exposure routes, eating utensils, construction historical data on the building, and conduct a lead screening. Afterwards, sample from paint chips, soils, dust, food, pottery are analyzed by our lead assessor and sometimes sent to a lead certified lab for analysis. The child or adult is referred with a nutritionist or dietitian as well to

their physician to share results and to establish a course of action. The goal is to bring the lead levels below the recommended threshold pre-established by Centers for Disease Control and Prevention {CDC) (5 micrograms per deciliter). If a dwelling needs remediation they work closely with the family and housing authorities to assure this gets done.

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

In an effort to reduce the incidence of poverty in Laredo, the City will implement the following efforts during FY 2025-2026:

1. Continue to support, contingent on the availability of funding, the efforts of the third party agencies, to promote the City of Laredo and encourage commercial and industrial development.

2. Implement infrastructure projects and other public improvements that serve to attract and maintain industry.

3. Make application to state and federal agencies in support of projects which help promote commercial and residential development in presently underdeveloped areas of the City.

4. Support initiatives that help further local educational objectives.

5. Support a program and utilize minority small business contractors as deemed possible in the award of all infrastructure and housing construction and rehabilitation contracts.

6. The City is supporting the Mile 1 Center which provides a collaborative co-working space where Entrepreneurs, Freelancers, Developers, Makers & Creators can help each other build businesses & explore ideas together. It counts with a dedicated office space for early-stage businesses with access to a full range of resources along with dedicated mentors and professional business network for support.

7. Adhere with the Section 3 requirements of the CDBG, HOME and ESG programs.

8. Continue to administer ESG funds, through partner agencies, to assist homeless individuals and families or those on the verge of being homeless become stabilized.

9. . Currently, the City continues to conduct monthly “Laredo Homeless Veterans By-name Master list” and “Homeless Master List” meetings to address individual housing barriers and needs of identified homeless and homeless veterans in the community. In addition, the City is addressing the lack of available rental units by prioritizing a “Homeless Veterans Preference” at its municipally owned rental housing to reduce wait time for available units for homeless veterans receiving housing assistance. The City is working on ending veterans homelessness in the community through a coordinated entry process established through the local Homeless Coalition.

11. The City holds monthly meetings with various organizations to review individual homeless cases,

support the implementation of the Coordinated Entry process, and identify how each organization can provide assistance.

12. Ensuring that local and national objectives are being met involves not only effective monitoring practices, but also collaboration with community partners. The City collaborates with a complex and diverse network of partners for the CDBG, HOME, and ESG programs. These partners, a majority of whom carry out the activities proposed in this Action Plan, include CHDO's, non-profit organizations, housing developers, social service providers, and private financial institutions.

### Actions planned to develop institutional structure

The City will work to keep lines of communication open with institutions and nonprofit organizations for the purpose of entering into partnerships in promoting common objectives. The City will continue to provide "Third Party Funding" to local organizations to support health, education, and quality of life efforts. This year the City budgeted $1,500,000 to assist third party organizations, many of which are identified in this Annual Plan. The City also manages a Non-Profit and Volunteer Center. As notices of funding opportunities and/or trainings are identified, the City will advise local organizations as may be appropriate.

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

In order to enhance coordination between public and private housing, health, and social service agencies, the City will meet with agencies throughout the funding period. The City of Laredo will also make referrals and receive referrals from the various agencies. Additionally, the City will provide a copy of the Annual Plan (upon request) for participating entities. Lastly, if the City cannot provide funding for a particular agency, it will direct entities towards other sources of funds, when available.

Through United Way of Laredo, local agencies have been made part of 2-1-1 Texas, a program of the Texas Health and Human Services Commission. The 2-1-1 Texas is a way community members in need and agencies can connect with the local services and agencies. This program provides a well-organized and easy to find directory of information from over 50,000 state and local health and human services programs. Agencies may search by service types including: housing and shelter, food assistance, financial and legal, employment help, health services, mental health services, crisis and emergency, child care and education, aging and disability, and veteran's assistance.

### Discussion:

The City of Laredo strives to enhance and refine its strategies to address underserved needs, foster and maintain affordable housing, evaluate and reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between housing and social service agencies. By developing greater collaboration, the City of Laredo will create increased

opportunities for those in need.

# Program Specific Requirements

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

### Introduction:

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The City is not expecting to receive program income that will have been received before the start of the next program year and that has not yet been reprogrammed, proceeds from Section 108 loan guarantees, surplus funds from urban renewal settlements, funds returned to the line of credit nor income from float-funded activities.

**Community Development Block Grant Program (CDBG)**
**Reference 24 CFR 91.220(l)(1)**

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

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

**Other CDBG Requirements**

| | |
|---|---|
| 1. The amount of urgent need activities<br><TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF] DELETE_TABLE_IF_EMPTY=[YES]> | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100.00% |

## HOME Investment Partnership Program (HOME)
## Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

   Only those forms of investments stipulated in 92.205(b) including equity investments, interest and non-interest bearing loans or advances, interest subsidies, deferred payment loans, guarantee loans made by lenders, and grants, will be utilized by the City in administering its HOME allocation. The activities to be undertaken with HOME Investment Partnership Program funds include:

   · HOME Program Administration - $94,500

   · Down Payment Assistance - $180,000

   · Tenant-Based Rental Assistance - $365,000 (Entitlement & Program Income)

   · Community Housing Development Organizations - $150,000

   · Homeowner Reconstruction Program - $132,402.88

   · HOME Affordable Rental Housing Program - $150,000

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   The City has adopted the recapture provisions for the Down Payment Assistance (DPA) Program which assists first-time homebuyers with 0% down payment assistance forgivable loans of up to $30,000 for households with incomes equal to or below the 80% Housing Area Median Family Income guidelines. Applicant(s) must not exceed the allowable housing ratio of 28%-38% (Front-end) and the maximum debt-to-income ratio of 48% (Back-end). The affordability period on DPA loans is up to ten (10) years. The eligible borrower(s) must have a valid earnest money contract and show a receipt for the earnest money deposit (if applicable). The applicant(s) must have a valid, pre-approved conditional mortgage commitment & attend a HUD approved first time homebuyer education class. The recapture provisions ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability.

   The City of Laredo’s Recapture guidelines states that: Owner must continuously use the residence located on the Property as Owner's principal residence for the period of affordability. City will forgive Owner's outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds. If the Owner sells the Property within the period of affordability through a voluntary or

involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer. The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the home buyer. As an example for a 5 year forgivable loan, upon completion of the 1st year of the Loan Documents -20% of the original principal amount will be forgiven; upon completion of the 2nd year of the Loan Documents -40% of the original principal amount will be forgiven; upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven; Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and Upon completion of the 5th year of the Loan Documents -100% of the original principal amount will be forgiven. If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

In the event that the City determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) contract then the entire face value of the DPA loan is immediately due and payable to the City. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance, the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The recapture guidelines are stated in the loan and program documents which include the Real estate lien note, the deed of trust lien and the Homebuyer contract. All three of these documents are signed by the homebuyer to ensure compliance during the affordability period.

Annually, staff monitors and confirms homeowner compliance by requiring each homeowner to confirm their primary residency requirement and ensure the affordability of the home assisted units.

Recapture is triggered when a default occurs. Each of the following constitutes a default as defined by the loan document:

- Homeowner fails to owner-occupy the property as their principal residence.
- Homeowner transfers any interest in the property through a voluntary or involuntary sale.
- Homeowner fails to follow terms of loan agreements.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is

rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Not applicable.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*

   Not applicable.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   Not applicable.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   Not applicable.

## Emergency Solutions Grant (ESG)
## Reference 91.220(l)(4)

1. Include written standards for providing ESG assistance (may include as attachment)

   Written standards for providing ESG assistance are included in the Appendix under Section F.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

   The City of Laredo has worked closely with the CoC and other participating agencies to create and follow the Laredo/Webb County Coordinated Entry policy and procedures, in order to identify

shelter and unsheltered homeless persons and provide the services necessary to help those persons to quickly regain stability in permanent housing after experiencing a housing crisis and/or homelessness. Participating agencies include: Bethany House, Border Region, Casa de Misericordia, Endeavors, Laredo Housing Authority, and The Salvation Army.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The City anticipates receiving $266,495 in ESG funds from HUD. Upon award of these funds, the City proposes to undertake eligible activities to address the needs of the homeless in our community. A match which equals 100% of the amount allocated by HUD will be generated through in-kind, volunteer, and/or donated contributions by the City and its subrecipients, as deemed acceptable. Through the use of Emergency Solutions Grants Programs funds, the City proposes to fund the following activities:

- ESG Program Administration - City $20,000
- Emergency Shelter – Shelter Operations $85,000
- Emergency Shelter - Essential Services $30,000
- Street Outreach $35,000
- Rapid Re-Housing $40,045
- Homelessness Prevention $50,000
- Homeless Management Information System (HMIS) $6,450

The City advertised a Request for Proposals in July 2025, to make known what activities are eligible to be funded from the ESG program. Funds will be awarded once proposals are received.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Laredo will meet this requirement by reaching out and consulting with homeless individuals at the local homeless shelter by asking them to fill out the Community Needs Survey

The City also requires its subrecipients to the greatest extent feasible to meet the homeless participation requirement by having not less than one homeless individual or formerly homeless individual on the board of directors or other equivalent policy- making entity of the subrecipient, to the extent that the entity considers and makes policies and decisions regarding any facilities, services, or other assistance that receive funding under ESG.

All ESG funded agencies, have satisfactory met this requirement by having a former shelter resident

as a member of their board of Director's, Advisory Board, and/or Transitional Housing Committee.

*5.* Describe performance standards for evaluating ESG.

The collecting and reporting timely data are an essential component of the ESG program. The City will require its sub recipients to input the client's information and the services provided in HMIS or a compatible software system in order to obtain an accurate count of homeless or at risk of becoming homeless individuals/families and which services have been provided.

The City of Laredo works in partnership with various local homeless service providers to offer services to those that are homeless and at risk of becoming homeless. The number of street homeless individuals and families is visible in the City's downtown area, under bridges, near the highway and at convenience stores and restaurants. The City and various homeless service provider agencies receive calls from individuals/families seeking assistance due to eviction or foreclosure, from those that are now living in their cars, in overcrowded conditions with other family members, or in locations with no basic services such as electricity or water. While significant progress has been done to reduce the number of individuals experiencing homelessness, there is still a significant need within the community.

In relation to our homebuyer programs.

Our two homebuyer programs consist of Down Payment Assistance (DPA) and Community Housing Development Organization (CHDO), which are promoted through the distribution of flyers, television and radio public service announcements, newspaper ads, public events, and/or on the City of Laredo website in order to maximize public awareness and to notified the public of where and how to apply. As specified in the HOME Policy and Procedures Manual, the terms of the DPA (pg.6) and CHDO selection process (pg. 17).

## Appendix - Alternate/Local Data Sources

| | |
|---|---|
| **1** | **Data Source Name**<br>2016-2020 ACS |

| | |
|---|---|
| | **List the name of the organization or individual who originated the data set.** |
| | **Provide a brief summary of the data set.** |
| | **What was the purpose for developing this data set?** |
| | **How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?** |
| | **What time period (provide the year, and optionally month, or month and day) is covered by this data set?** |
| | **What is the status of the data set (complete, in progress, or planned)?** |
| **2** | **Data Source Name**<br>2024 HIC |
| | **List the name of the organization or individual who originated the data set.** |
| | **Provide a brief summary of the data set.** |
| | **What was the purpose for developing this data set?** |
| | **How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?** |
| | **What time period (provide the year, and optionally month, or month and day) is covered by this data set?** |
| | **What is the status of the data set (complete, in progress, or planned)?** |

# APPENDIX D

# SURVEY RESULTS AND PUBLIC COMMENTS

| Question | answer | number (English+Spanish respondents) | percent of respondents |
|---|---|---|---|
| What City District do you live in? | District I | 38 | 14.5% |
| | District II | 13 | 5.0% |
| | District III | 26 | 9.9% |
| | District IV | 33 | 12.6% |
| | District V | 18 | 6.9% |
| | District VI | 30 | 11.5% |
| | District VII | 24 | 9.2% |
| | District VIII | 42 | 16.0% |
| | I don't know | 26 | 9.9% |
| What housing needs do you see in your community | Down payment assistance | 79 | 30.2% |
| | More market rate single-family homes | 69 | 26.3% |
| | More market rate multi-family homes | 36 | 13.7% |
| | More affordable homeowner units | 90 | 34.4% |
| | More affordable rental units | 65 | 24.8% |
| | Rental housing rehabilitation | 38 | 14.5% |
| | Homeowner housing rehabilitation | 75 | 28.6% |
| | More elderly housing | 55 | 21.0% |
| | No housing needs | 34 | 13.0% |
| | Other | 8 | 3.1% |
| What household types have the most problems accessing housing? | Households with lower incomes | 151 | 57.6% |
| | Households with disabilities | 64 | 24.4% |
| | Elderly households | 104 | 39.7% |
| | Renters | 50 | 19.1% |
| | New residents | 43 | 16.4% |
| | Families with children and/or large households | 60 | 22.9% |
| | Racial and ethnic minorities | 13 | 5.0% |

| | | | |
|---|---|---|---|
| Are there any barriers to housing development in your community? | Development and permitting fees | 58 | 22.1% |
| | Zoning restrictions | 41 | 15.6% |
| | Cost of construction | 125 | 47.7% |
| | Cost of labor and materials | 96 | 36.6% |
| | Lack of market/interested buyers or renters | 40 | 15.3% |
| | Lack of available developers | 34 | 13.0% |
| | Cost of land | 96 | 36.6% |
| | Lack of community support | 66 | 25.2% |
| | Other | 8 | 3.1% |
| In your opinion, what types of public improvements are needed? | Updated infrastructure (such as roads, water and sewer, etc.) | 170 | 64.9% |
| | Increased broadband access | 70 | 26.7% |
| | Investment in economic development | 89 | 34.0% |
| | New or updated public facilities (such as community centers, parks, non-profit facilities that serve the public, etc.) | 137 | 52.3% |
| What public service needs do you see in your community? | Services for children and youth (such as child care, after-school programs, etc.) | 112 | 42.7% |
| | Services for elderly | 122 | 46.6% |
| | Services for people experiencing or at risk of homelessness | 76 | 29.0% |
| | Services for veterans | 75 | 28.6% |
| | Services for at risk groups (such as survivors of domestic violence) | 59 | 22.5% |
| | Job training and other employment services | 90 | 34.4% |
| | Health and mental health services | 110 | 42.0% |
| | Services for people experience substance use disorder | 65 | 24.8% |
| | Services/Programs to address Code Enforcement | 71 | 27.1% |

| | | | |
|---|---|---|---|
| What groups of people have the most need for services and access to facilities in your community? | Households with low incomes | 147 | 56.1% |
| | Children and youth | 118 | 45.0% |
| | Persons exiting institutions (such as jail/prison, long-term care, etc.) | 33 | 12.6% |
| | Veterans | 73 | 27.9% |
| | Elderly households | 124 | 47.3% |
| | Survivors of domestic violence | 50 | 19.1% |
| | Former foster care youth | 46 | 17.6% |
| | People experiencing homelessness | 82 | 31.3% |
| | People experiencing substance use disorder | 52 | 19.8% |
| | People with mental illness | 74 | 28.2% |
| | Other | 8 | 3.1% |
| What types of community facilities are needed in your community? | Community centers | 110 | 42.0% |
| | Parks and recreation areas | 112 | 42.7% |
| | Senior centers | 111 | 42.4% |
| | Residential treatment centers | 72 | 27.5% |
| | Healthcare centers | 88 | 33.6% |
| | Increased ADA access to public buildings | 48 | 18.3% |
| | Youth and childcare centers | 89 | 34.0% |
| What types of needs are in your community for people experiencing or at risk of homelessness? | Homeless supportive services | 125 | 47.7% |
| | Employment services | 133 | 50.8% |
| | Mental health services | 107 | 40.8% |
| | Substance abuse services | 85 | 32.4% |
| | Childcare services | 86 | 32.8% |
| | Other | 10 | 3.8% |

| | | | |
|---|---|---|---|
| What housing solutions are needed for people experiencing homelessness or at risk of homelessness? | Permanent supportive housing (housing assistance with voluntary support services) | 122 | 46.6% |
| | Transitional housing facilities (temporary housing for people experiencing homelessness) | 130 | 49.6% |
| | Rapid Re-housing (intervention to provide short-term rental assistance) | 86 | 32.8% |
| | Rental assistance | 137 | 52.3% |
| | Eviction prevention services | 72 | 27.5% |
| | Other | 4 | 1.5% |
| Are you aware of the fair housing laws in the State of Texas? | Yes | 56 | 21.4% |
| | No housing needs | 137 | 52.3% |
| | Somewhat | 67 | 25.6% |
| Have you witnessed or experienced housing discrimination? (such as refusing to rent or to show certain units to someone based on their race or disability) | Yes | 37 | 14.1% |
| | No housing needs | 223 | 85.1% |
| Are you aware of any policies to promote fair housing in your community? | Yes | 54 | 20.6% |
| | No | 205 | 78.2% |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What housing needs do you see in your community | Down payment assistance | 9 | 3 | 7 | 15 | 6 | 6 | 6 | 9 | 9 |
| | More market rate single-family homes | 8 | 3 | 9 | 17 | 7 | 6 | 7 | 8 | 4 |
| | More market rate multi-family homes | 2 | 2 | 0 | 9 | 4 | 0 | 1 | 3 | 2 |
| | More affordable homeowner units | 15 | 8 | 6 | 20 | 0 | 7 | 3 | 11 | 9 |
| | More affordable rental units | 8 | 5 | 3 | 15 | 6 | 4 | 8 | 13 | 6 |
| | Rental housing rehabilitation | 4 | 2 | 1 | 2 | 1 | 1 | 4 | 1 | 3 |
| | Homeowner housing rehabilitation | 9 | 5 | 8 | 19 | 6 | 7 | 6 | 7 | 3 |
| | More elderly housing | 5 | 2 | 6 | 14 | 1 | 5 | 7 | 14 | 2 |
| | No housing needs | 4 | 5 | 2 | 0 | 3 | 9 | 3 | 3 | 2 |
| | Other | 5 | 6 | 3 | 0 | 4 | 7 | 1 | 5 | 1 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What household types have the most problems accessing housing? | Households with lower incomes | 27 | 5 | 12 | 21 | 12 | 20 | 13 | 19 | 17 |
| | Households with disabilities | 13 | 4 | 6 | 11 | 5 | 6 | 6 | 7 | 7 |
| | Elderly households | 9 | 6 | 12 | 17 | 8 | 11 | 8 | 23 | 6 |
| | Renters | 8 | 3 | 5 | 17 | 6 | 1 | 3 | 3 | 5 |
| | New residents | 8 | 2 | 5 | 13 | 2 | 5 | 3 | 4 | 2 |
| | Families with children and/or large households | 9 | 3 | 6 | 12 | 6 | 4 | 7 | 6 | 4 |
| | Racial and ethnic minorities | 3 | 1 | 1 | 2 | 0 | 1 | 2 | 4 | 2 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| Are there any barriers to housing development in your community? | Development and permitting fees | 4 | 6 | 3 | 15 | 2 | 5 | 3 | 10 | 11 |
| | Zoning restrictions | 2 | 2 | 7 | 15 | 3 | 3 | 2 | 5 | 3 |
| | Cost of construction | 18 | 6 | 11 | 18 | 7 | 13 | 10 | 12 | 16 |
| | Cost of labor and materials | 14 | 3 | 9 | 17 | 7 | 10 | 7 | 9 | 10 |
| | Lack of market/interested buyers or renters | 4 | 3 | 6 | 1 | 1 | 3 | 2 | 4 | 5 |
| | Lack of available developers | 4 | 4 | 1 | 10 | 3 | 4 | 5 | 6 | 4 |
| | Cost of land | 13 | 6 | 8 | 14 | 7 | 11 | 6 | 10 | 12 |
| | Lack of community support | 10 | 6 | 5 | 12 | 2 | 2 | 6 | 15 | 19 |
| | Other | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 3 | 2 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| In your opinion, what types of public improvements are needed? | Updated infrastructure (such as roads, water and sewer, etc.) | 23 | 8 | 12 | 13 | 12 | 16 | 12 | 24 | 10 |
| | Increased broadband access | 8 | 3 | 4 | 10 | 5 | 9 | 7 | 9 | 6 |
| | Investment in economic development | 7 | 4 | 6 | 9 | 5 | 11 | 7 | 9 | 8 |
| | New or updated public facilities (such as community centers, parks, non-profit facilities that serve the public, etc.) | 9 | 7 | 8 | 11 | 8 | 13 | 9 | 19 | 14 |
| | Other | 4 | 1 | 2 | 5 | 1 | 2 | 3 | 6 | 0 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What public service needs do you see in your community? | Services for children and youth (such as child care, after-school programs, etc.) | 15 | 6 | 8 | 14 | 6 | 9 | 9 | 11 | 9 |
| | Services for elderly | 11 | 8 | 10 | 15 | 6 | 10 | 12 | 23 | 10 |
| | Services for people experiencing or at risk of homelessness | 10 | 4 | 5 | 13 | 6 | 5 | 6 | 8 | 7 |
| | Services for veterans | 7 | 3 | 4 | 12 | 4 | 6 | 7 | 9 | 7 |
| | Services for at risk groups (such as survivors of domestic violence) | 4 | 6 | 6 | 10 | 4 | 5 | 5 | 7 | 6 |
| | Job training and other employment services | 10 | 3 | 0 | 11 | 10 | 7 | 9 | 12 | 10 |
| | Health and mental health services | 13 | 7 | 6 | 17 | 9 | 12 | 8 | 13 | 11 |
| | Services for people experience substance use disorder | 8 | 4 | 6 | 10 | 6 | 7 | 7 | 6 | 5 |
| | Services/Programs to address Code Enforcement | 9 | 2 | 5 | 14 | 7 | 9 | 7 | 4 | 3 |
| | Other | 1 | 0 | 1 | 0 | 0 | 0 | 5 | 4 | 6 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What groups of people have the most need for services and access to facilities in your community? | Households with low incomes | 19 | 5 | 9 | 23 | 8 | 11 | 12 | 15 | 12 |
| | Children and youth | 13 | 7 | 12 | 20 | 7 | 12 | 10 | 7 | 1 |
| | Persons exiting institutions (such as jail/prison, long-term care, etc.) | 1 | 3 | 4 | 12 | 1 | 2 | 3 | 4 | 3 |
| | Veterans | 9 | 3 | 6 | 15 | 3 | 6 | 8 | 9 | 5 |
| | Elderly households | 16 | 9 | 10 | 20 | 5 | 10 | 10 | 18 | 3 |
| | Survivors of domestic violence | 3 | 4 | 4 | 11 | 3 | 3 | 6 | 4 | 4 |
| | Former foster care youth | 1 | 2 | 5 | 10 | 5 | 3 | 6 | 2 | 4 |
| | People experiencing homelessness | 5 | 6 | 6 | 16 | 6 | 9 | 9 | 8 | 7 |
| | People experiencing substance use disorder | 4 | 1 | 3 | 14 | 3 | 6 | 6 | 4 | 4 |
| | People with mental illness | 7 | 5 | 5 | 17 | 5 | 11 | 9 | 3 | 6 |
| | Other | 1 | 1 | 3 | 0 | 0 | 0 | 3 | 1 | 2 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What types of community facilities are needed in your community? | Community centers | 14 | 6 | 6 | 21 | 8 | 14 | 6 | 11 | 11 |
| | Parks and recreation areas | 17 | 7 | 15 | 16 | 9 | 11 | 9 | 11 | 12 |
| | Senior centers | 11 | 3 | 7 | 21 | 9 | 12 | 8 | 19 | 8 |
| | Residential treatment centers | 8 | 5 | 5 | 16 | 6 | 8 | 7 | 6 | 7 |
| | Healthcare centers | 15 | 3 | 8 | 19 | 7 | 8 | 5 | 7 | 8 |
| | Increased ADA access to public buildings | 3 | 5 | 3 | 13 | 4 | 3 | 6 | 7 | 4 |
| | Youth and childcare centers | 8 | 6 | 8 | 21 | 6 | 10 | 7 | 4 | 9 |
| | Other | 1 | 0 | 3 | 0 | 0 | 1 | 3 | 3 | 1 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What types of needs are in your community for people experiencing or at risk of homelessness? | Homeless supportive services | 16 | 5 | 7 | 21 | 7 | 8 | 7 | 24 | 12 |
| | Employment services | 19 | 5 | 10 | 18 | 10 | 11 | 11 | 17 | 13 |
| | Mental health services | 14 | 6 | 6 | 22 | 7 | 12 | 8 | 16 | 7 |
| | Substance abuse services | 12 | 2 | 4 | 18 | 4 | 11 | 10 | 10 | 7 |
| | Childcare services | 11 | 4 | 8 | 16 | 4 | 9 | 7 | 4 | 8 |
| | Other | 4 | 1 | 5 | 0 | 1 | 1 | 1 | 2 | 1 |

| | | District I | District II | District III | District IV | District V | District VI | District VII | District VIII | I don't know |
|---|---|---|---|---|---|---|---|---|---|---|
| What housing solutions are needed for people experiencing homelessness or at risk of homelessness? | Permanent supportive housing (housing assistance with voluntary support services) | 18 | 3 | 9 | 19 | 7 | 7 | 7 | 18 | 14 |
| | Transitional housing facilities (temporary housing for people experiencing homelessness) | 19 | 7 | 8 | 22 | 12 | 15 | 14 | 13 | 10 |
| | Rapid Re-housing (intervention to provide short-term rental assistance) | 12 | 3 | 6 | 16 | 6 | 7 | 9 | 8 | 8 |
| | Rental assistance | 18 | 5 | 7 | 19 | 14 | 11 | 11 | 14 | 14 |
| | Eviction prevention services | 10 | 3 | 6 | 12 | 4 | 6 | 6 | 3 | 6 |
| | Other | 1 | 0 | 4 | 0 | 0 | 0 | 2 | 1 | 1 |

| What efforts can the City of Laredo make to enhance collaboration with your community? |
|---|
| Information sessions, increase public awareness. |
| I have asked many times since I live there for a parking lot at "La Primavera" park |
| Post information on local neighborhood or have a mailing notice |
| BE MORE ENGAGE WITH THE COMMUNITY |
| More outreach programs directly face to face communication with community members by walking neighborhoods and knocking on doors. |
| More programs to assist the community |
| More programs to assists the community. |
| Enhance the education efforts by investing in community outreach |
| The city as a whole, needs to address the city's infrastructure, water and drainage systems. |
| more interaction |
| i am not sure |
| Listen and look beyond Laredo for solutions rather than this being afraid of difficult change. Raise the taxes |
| Increase municipal housing communities/neighborhoods, facilitate development of multi-service centers as hubs for city/county/non-profit services, improve transportation access with additional fare payment options. |
| ALL EFFORTS ARE NEEDED |
| Make voice to city programs. Brochures |
| not sure |
| advertise |
| n/a |
| Strategic programs to help support revitalization and retrofit. |
| Create soccer fields |
| I feel there might be a lot of programs with the city, it's just that the community is not aware of them so maybe promoting these programs more around the city. |
| Marketing services that align with reintegration (medical support) and workforce needs |
| Have the businesses in our area also provide funds to make the mines road area better |
| Better access to the area |
| Better ways of advertising information to its citizens. Specifically, to older people who don't have social media. |
| More advertising outside of social media. Billboards, posters, etc. |
| Promote land gifting in north laredo for Rec Center |
| Tell Councilwoman Melissa R. Cigarroa to concentrate on her District instead of the others |
| assist with housing |
| Conduct surveys in the corresponding district to detect deficiencies in the sector |
| Educate us on what exists. Educate us on what we are lacking so that we can vote for it. |
| City of Laredo can help by not letting Import\Export companies have their warehouses in residential areas. Traffic and roads are already bad. The air is terrible over there considering one of the logistics company is emitting air that can cause harm to residents in the area. Although it seems since they give a bunch of money to the people in charge its ok, and nobody cares about the harm it's causing as long as they make their money. The city of Laredo should have standards and actually look out for the people and help resolve the issues that we've been struggling for years now. |
| PROVIDE INCENTIVES LIKE DISCOUNTS FROM LOCAL STORES, |

| |
|---|
| Social media and apps are probably the easiest ways to reach the largest portion of the community. The City of Laredo would greatly benefit from an app. |
| Less corruption in city govt |
| As i said before, more trees and an Unidad Deportiva |
| More meetings at various hours to accommodate peopleâ€™s schedules |
| Listen to what the community has to say and to do it.<br>I lived at Las Fincas Subdivision for less than a year and heard that they(subdivision) been promised an entrance and a park. |
| Provide services needed to all |
| Transparency in ALL areas of City Government whether positive or negative. |
| Stop letting city employees give themselves automatic raise and fix water pipes, sewage, and rodes |
| Developer required to donate space for parks in central areas to reduce crime and increase equitable services |
| Transparency; strategic planning where the community gets to participate in the process |
| Town hall meeting to advise of any development projects |
| Work with the Las Lomas HOA so that the funding put aside by the HOA is put to work immediately on the development of a proposed park by Lomas del Sur and Ejido. |
| Take t he drug dealer's and anchor baby folks out of the coloniias or housing assistance. Stop giving all our resources to illegals . Stop letting middle age sin FB k ed no children able bodies to take up colonia housing DJ ur decade upon decade without disability or children |
| Fix the inner city pool it's been close since September |
| Transparency |
| Use public fund on wisely |
| Open communication. |
| By having the elected officials, take an actual look at the conditions the city that they represent are going through. If city officials never relate to their community, nothing will be ever be done. |
| For council members to actually call back and their assistance to call back and set up appointments, it took me about six months for district 2 Miss Daisy to have an appointment with her. and itâ€™s been about a year to set up an appointment with district 2. Ricardo Richie Rangel, Jr.<br>mr. Yruegas (veteran) 9565162111 |
| More communication of the available resources for the community. Sometimes people don't know where or what to look for. |
| Hold more community meetings per District after 6 pm therefore allowing members of the community that get off work late to attend such meetings. |
| I strongly believe that before there are any approvals for zoning changes that affect my area, we are advised not just a select few like it happened back about two months ago. There needs to be feasibility studies about the impact potential apartment complexes and smaller lots will have on existing residential areas. |
| Host monthly town hall meetings with the councilman and county commissioner of the district |
| Unsure |
| Clean up the street & field on 4200 block of Dorel Drive DOWN THE STREET FROM THE CITY HALL ANNEX! There has been illegal dumping & there is NO signage of No Semi Trailer Parking. The street is warped and stained with oil & tossed garbage. |

| |
|---|
| Help to remodel/reconstruct the currently-available low rent housing units. They ALL are ugly, no playgrounds or tres, and worst of all, they are all 1-story units, using up valuable land space. Modern, multi-level apartments must replace them. That will provide more low-income housing & more attractive units...wirth elevators, trees, and a fenced playground, |
| public meetings |
| Town Hall meetings and more advertising. |
| more rentals assistance |
| FIX LOMA ALTA OLD BROKEN PLAYGROUND. SAFETY HAZARD |
| Traffic light in school zone |
| N/A |
| News broadcast for housing needs |
| Listen closely to residents who have been for a long time in their homes and communities |
| I live in an indudstrial area of town and feel there should be someone else to handle the commerciala side of things . Not to have the city council rep responsible for the commercial and public interests cuz the majority of her support is for the commercial part and so the public suffers. during the cold snap i saw no attempt of concern for the elderly and vulnerable in her district |
| Assist with more programs |
| Send out flier in the mail to be more aware of if any |
| More parks |
| Speak in public and offers the services so people would know what to do |
| Communication communication with senior citizens |
| Homeless, relocation, rapid rehousing in Other Location other than Downtown, Ã¡rea |
| More marketing |
| Enhance quality of living within the community , be in contact with community, listen to us |
| Improve the attention give to the people they serve we belive in what you can do for our communities fight for a better LAREDO |
| public meetings |
| Frequent city council meetings to hear our community |
| Reach out to its constituents to inquire what enhancements are needed. |
| Communication in English and Spanish |
| MAKE ALL NEIGHBORHOODS ALL THE SAME NORTH WEST EAST SOUTH |
| The City should always make sure to do their part regardless of the communities response. If we have the elected officials in place, they should strive to keep the promises they made in their campaign. |
| More outreach through social media, media and informational booth at Rec Center or other public facilities and events. |
| Educate the public more with ads or literature |
| I live in the heights area, there is no recreation center or park that is close to my home. I think one would be great to have for the local children. |
| better communication and more advertising |
| TO OFFER INCENTIVES |
| Let the NGO do their work |
| Help others |
| Be more transparent and do away with "discretionary funds for council members" |

| |
|---|
| Inform the public of the options |
| A team that is dedicated to our community. |
| n/a |
| Have our elected officials show interest in their community. |
| Communication with people in need. |
| provide housing information at public events |
| The city of Laredo can reach with several initiatives like community surveys and feed back, public meetings and workshops, active transportation plans to these meetings, community development that can help improve the quality of life for residents |
| Make all areas the same with certain community centers and parks for people to enjoy. |

| |
|---|
| mas informacion a la comunidad de las leyes, recursos. |
| darse a conocer entre los vecindarios |
| Ayudar a personas que no tienen oara comer o batallan para comprar cosas. Asistencia |
| Dar mÃ¡s informaciÃ³n a la zona |
| apoyo communitario y dialago |
| Poner mÃ¡s luz en colonias oscuras y speed bumps<br>En lugares donde se pasan los stop signs |
| Escuchar las quejas |
| Ayudar con almuerzos a personas mayores |
| Apoyo en alquiler |
| Supportive services - desayunos |
| QuÃ© existan mÃ¡s oportunidades para personas mayores de vivienda |
| supportive services breakfast |
| Mejor leyes |
| Apoyar en necesidades de enfermedad a personas mayores |
| MAs ayuda economÃa en las rentas |
| MÃ¡s atenciÃ³n a la gente mayor |
| MejorÃa en economÃa |
| Na |
| MÃ¡s seguridad, limpieza |
| MÃ¡s seguridad, mejor comunicaciÃ³n entre alquileres |
| unirse en comunicasion |
| Na |
| Poner atenciÃ³n a los indigentes jÃ³venes |
| La seguridad, |
| Bajar los impuestos |
| aumetar presupuestos |
| tener mas comunicacion |
| Encuestas y censos de la poblacion mas vulnerable |

| |
|---|
| Si |
| Ninguno |
| Tener una mejor planeacion de obra publica para no relizar proyectos que no tienen utilidad |

| What efforts can the City make to increase access to housing in your area? |
| --- |
| Information sessions, increase public awareness. |
| Housing assistance or partial assistance  may be granted as one of the benefits to all the City employees |
| Change zoning district for residential and commercial to be a far apart, there is lots of land taken up by commercial trucking companies that can be used for residential homes. |
| CLEANINESS |
| coordinate with those contractors buying the land and building the houses and set a certain affordable purchasing rate. |
| More programs to assist low income families |
| More Programs to assists the access in my area. |
| Not sure |
| townhall meetings |
| i am not sure |
| Funding |
| Improve zoning practices that help to zone smaller homes in addition to larger sq. ft. homes. When I was growing up, a small 2 bedroom Amardillo home would be very affordable to most families. Newer construction especially in my neighborhood focus on larger 3-4 bedroom homes with garage and other amenities that make them difficult to attain for lower-income families or young adults who are starting their families. Embrace homes like those built by Habitat for Humanity. |
| AFFORDABLE HOUSING |
| Invest in the old sewer systems |
| not sure |
| Advertise |
| offer home buying courses and educate the people |
| Mixed zoning |
| Maybe conduct a survey by making in person visits and learning of their needs in order to have a better assessment of the problem. |
| Landlock city so increase eminent domain authority |
| Areas where truck drivers can park and housing opportunities for them and their families. They want to live in the mines road area because they work here but is not affordable for them. |
| better adverting |
| n/a |
| N/A |
| Provide refernces to available programs |
| Make more municipal housing |
| Housing is already being developed in the Chyanne area |
| make more affordable |
| Provide financial assistance to economically challenged residents |
| Prices are high. If the City could influence the monopoly that is housing to help control cost, that would be great. |
| By helping with the high cost of rent, and since that's not possible, how about add trailer park areas since that tends to be on the cheaper side. |

| |
|---|
| TOWN HALL FORM FOR INFORMATION |
| MAYBE ALIGNING WITH LOCAL BANKS TO PROVIDE LOANS WITH LOW INTEREST TO HOMEOWNERS TO IMPROVE OR TO BUY NEW HOMES. |
| N/a |
| Talking to people about housing assistance by advertising on social media and really helping them not just saying you will |
| I donâ€™t know what the City is doing now about this issue. So it remains to be seen. |
| More accessible housing |
| Road redesigned to allow prudent traffic management and crisi needs |
| Move from rental to home ownership |
| Stop helping low income people they should get to work |
| Take t he drug dealer's and anchor baby folks out of the coloniias or housing assistance. Stop giving all our resources to illegals . Stop letting middle age sin FB k ed no children able bodies to take up colonia housing DJ ur decade upon decade without disability or children |
| Better action |
| None, ppl in housing refuse to leave or better themselves to keep on living in housing |
| Place adequate leaders on projects |
| Lower property price rates. |
| Stop spending money on â€œpartiesâ€ for elected officials when neighborhoods are lacking light source, many potholes, and sidewalk accessibility. |
| Beautify the neighborhood and add more sidewalks plus the (piedra china st) parks department building needs to be converted into a rec center furthermore we need a trail walkable connection south to the Chacon Creek Hike and Bike Trail that also connects to the M.E. Benavides sports complex |
| My area is very good as it is and I strongly oppose an apartment complex and smaller lots as this would greatly affect our appraisals. Adding these things to our area as cited by a rezoning postcard would create more traffic to an already bustling area like the start of Cuatro Vientos Road and Merida. As it is, we have no constant patrolling that prevents the high rate of speed and disregard for stop signs that already exist in our area let alone if these things are added, the city will be adding to our constant safety problems.<br><br>The access to housing in general across Laredo is the same. Housing market has seen a rise in home values however the appraisal should be conservative and more in line to an actual bank appraisal. |
| Have areas for development |
| Values - land & improvements tend to be higher than folks in the Barrio Azteca can afford. |
| The laredo housing is not available for all citizens, if you donâ€™t know anyone that works within those services then citizens never receive an opportunity to be selected for housing services or opportunities. |
| NONE- Projects are almost complete |
| Explained above. We have money & a lovely home-- Other families, less well-off need the same opportunities, |
| provide funding |
| Provide programs that are in line with people's needs to include people that fall above the line of poverty and/or homeless. Middle class is struggling bad and sometimes more because they don't qualify for the assistance programs. |
| bn |
| NA |

| |
|---|
| help for low income families |
| More Affordable |
| grants for down payment |
| Look into abandoned buildings and put them for good use again |
| bigger tax breaks for landowners as the city provides for the industrial growth. This way the land is not sso expensive to obtain and build on taht would provide reasonable housing for people in the district |
| More housing programs |
| Fliers and reaching out the people who mostly need it |
| Housing |
| Build more to give it to the people that actually needed |
| Affordable apartments, affordable housing and parks and HEB shopping centers downtown medical place downtown pharmacy with marketplace prices and stores that are not so expensive sidewalks ADA equipped |
| Increase housing units for homeless |
| Communication |
| Posting more information to the public about availability |
| Make renting and homes more affordable to the low income families |
| development |
| Affordable housing |
| Inform the public though town hall meetings. |
| ENHANCE EVERYTHING ALL THE OTHER NEIGHBORHOODS |
| I am happy for the tiny home project that is happening on the other side of town. It would be nice to have the same type of project happening in our neighborhood. |
| none |
| Promote the available programs and seek more funds. |
| Partnerships private and public |
| na |
| more housing units that are reasonable to purchase |
| ACCESIBLE BANK LOANS |
| down payment assistance, enforce more development policies beneficial to the city as opposed to the private sector. |
| property/school - taxes are excessive |
| Education |
| lower building cost. |
| None |
| Make a census in the city. |
| Work with landlords to provide housing and rental assistance. |
| INCREASE, & PRESERVE AFFORDABLE HOUSING, PROMOTE MIXED INCOME DEVELOPMENTS UTILIZE FEDERAL AND STATE PROGRAMS DESIGNED FOR THAT PURPOSE, SUPPORT HOMEOWNER SHIPS BY IMPLEMENTING THIS WE ALL CAN WORK WITH OUR CITY TO ENSURE THAT EVERYONE HAS ACCESS TO SAFE AFFORDABLE HOUSING |
| Fix sewer issues in areas that are considered flood zones that way they don't have to make homes that comply with flood zone laws. |

| |
|---|
| promote the services. |
| Habitat for Humanity develops a financial program for first time house owners that can be replicated at the city level. |
| more affordable housing . |
| make the program more accessible to everyone needed |
| build more affordable housing / provide incentives to the developers |
| work with developers |
| No comment |
| lowering housing cost |
| Apply for federal funds and promote those funds to people in need. |
| emergency housing for elderly |
| Make housing more affordable but also do not build in areas that suffer from congestion and impede future expansion and development of commercial areas. Example housing subdivisions like Indian Sunset and newly developed land around bridge that collide with commercial traffic. |
| Provide more housing |
| No |
| development |
| not aware of what is being done new |
| Temporary apt while waiting to get paid from a job |
| Make housing more affordable to |
| Work |

| |
|---|
| ayuda en la reparacion de casas viejas o acceso a casas nuevas |
| retornos mas seguidos por el area de wright ranche y el nuevo ER de doctors |
| Eso no se |
| Pienso se necesita mas comunicacion con los representantes de las colonias y con los fucionarios publicos, yo he mandado emails a la Regidora Vanessa y al Mayor Trevino, y nunca me contestaron, 2 con copiaa los dos y 1 mas al Mayor y sign esperando |
| Dar a conocer los programas |
| trabajos |
| Housing para personas sin goat o refugios |
| MÃ¡s oportunidades en viviendas |
| MÃ¡s oportunidades de vivienda |
| Apoyo para las personas mayores, que ya no pueden trabajar |
| MAs centros comunitarios |
| MÃ¡s opciones a viviendas |
| Tiene algÃºn otro comentario |
| Mas opciones de vivienda |
| mas servicios de vivenda para personas mayores |
| Ayudar mÃ¡s a los indigentes |

| |
|---|
| N/A |
| aumentar presupuestos |
| impuestos mas bajos |
| Apoyos a la construccion de viviendas |
| Que nos ayuden |
| Ninguno |

| Do you have any other comments about the needs in your community or in Laredo? |
|---|
| More help is needed for homeless, especially veterans. |
| Public light poles, our subdivision is always too dark |
| Why are trucking companies close to residential homes and neighborhoods and why do they have to be close to each other? |
| MORE SIDEWALKS |
| City of Laredo needs to make a better effort and doing for the community they need to look at the needs of the city instead of focusing on the wants. Simple common sense approach for any government entity |
| The City of Laredo need more programs for the low income people. |
| City council needs to prioritize already known problems such as the city's water problems we had lately. |
| easier access to aid |
| District 1 is a good community, but i feel other districts received more support from the city than the southern districts. |
| Laredo stands in the way of Laredo |
| I hear a lot of families prefer the convenience and responsiveness of Uber despite the high costs associated with the service. A more responsive transit service that doesn't require transfers downtown to move from one part of the city to the next as well as options for touchless payment or refillable cards could help improve transport access while still being viable as a mass transit service. |
| SO MANY BUT THAT WON'T BE LISTENED TO. |
| no |
| FIX THE ROADS |
| no |
| n/a |
| Lower property taxes and use money wisely |
| I believe the Community Development Department does great things for our city, the fact that we get a survey like this shows interest in improving and we appreciate that. |
| Design housing around parks which are center to the community versus abandon in a creek space due to developer lack of community commitment. developer required to give central space for parks and community centers to increase equity. |
| services for widows and their family with property maintenance/any other service |
| Collaborate with trucking and import and export company and their workforce |
| There are way too many animals roaming the streets. |
| n/a |
| N/A |
| Improve lighting on roads |
| The off ramp that leads to the City Hall Annex from the Loop NEEDS MASSIVE Improvement |
| none |
| recreational parks for the population |
| n/a |
| Stop building so many import\export companies in residential areas. Seriously stop. They are building some across the street from school and my neighborhood. It's ridiculous. |

| |
|---|
| MINES RD CONTINUES WITH HEAVY TRAFFIC , TRAFFIC LIGHTS NEED BETTER COORDINATION TO TRAFFIC TO MOVE FASTER. |
| Itâ€™s a joke that city council gave themselves a 20k raise without asking the citizen to vote on it. |
| Mental health professionals needed. Perhaps bring a doctorate degree program in psychology to then cycle and help our community |
| Suggesting a park or somewhere that the children and teens can play and run around.<br>Had some issues with kids playing on my front lawn or cars honking at them for playing ball. |
| More activities for the elderly encouraging a healthy lifestyle. Come up with a solution to our homeless situation and veterans mental health. More lighting at certain parks like the barlett park , very dark in some areas of trail. |
| Definitely need to work on the infrastructure, street improvements, safety, need more police patrolling at all hours but especially during the night hours, |
| We need information to be more accessible through the news media & social networking. Which is how I found this survey on Facebook. In my opinion this survey is too long & after a while you lost me. It needs to be something catchy-edgy to get me to complete the survey. To tell you the truth, towards the end, I was just checking random answers. |
| Stop letting city employees give themselves automatic raise and fix water pipes, sewage, and rodes |
| Emergency action plan must align with development needs to ensure traffic congestion is minimal |
| Move away from downtown development. The city is growing north and south. Invest in those areas. |
| Stop helping people that can to work but those people get free assistance |
| More pediatric specialist doctors and surgeons that reside in the city |
| Take t he drug dealer's and anchor baby folks out of the coloniias or housing assistance. Stop giving all our resources to illegals . Stop letting middle age sin FB k ed no children able bodies to take up colonia housing DJ ur decade upon decade without disability or children |
| Just to fix The Inner city pool |
| Repair streets and better lighting in neighborhoods, nothing has been done in my district, old San Isidro area |
| More street lighting |
| Water pipes need to be updated. Every few months we lose water in 359 area. |
| City of Laredo is a city that is rapidly growing - yet, the city council is not updating as it is growing. The city could possibly stop allocating money in expense lines such as political parties with taxpayer money. In addition, many people lack transportation, yet there is not an upgrade on city transportation - comparing it to the size of the city and quantity of population to the actual number of buses available. Water quality has been issue, yet the city has only put a bandaid over it. |
| Yes I just need my council members to actually answer . Mr Yruegas (veteran) 9565162111 |
| Yes. I would like to see more spay and neuter efforts from the city. There is too many stray cats in our community. |
| The access to housing in general across Laredo is the same. Housing market has seen a rise in home values however the appraisal should be conservative and more in line to an actual bank appraisal. |

| |
|---|
| We pay county taxes and thus the county commissioners should do more for their district. I only hear about helping the colonies in the outskirts but not much in the city. |
| Not at this time |
| There needs to be better use of city budget towards laredoâ€™s american citizens (legal residents included) |
| For Councilwoman Melissa R. Cigarroa and her staff to visit her district to first hand see the concerns of her people. I would even settle if she would answer emails or even phone calls to her office (which RARELY happens). I have NEVER seen her visit District 3 & I have lived there since 2007. I have gotten more visits from Church Goers and I live in a Gated Community! |
| not at this rtime. |
| N/A |
| There are many needs and little support from the local and state government. |
| FIX OLD BROKEN PLAYGROUND @ LOMA ALTA. SAFETY HAZARD. |
| Traffic light in school zone |
| no comments |
| no |
| Better structure in roads due to harsh heat climates, assistance with mental health endorse more programs such as kiosks around the city of bulletin boards |
| Commercial/Industrial growth is great for the city's economy as is tourism from Nuevo laredo. But if a census were to be done for families here in the community the majority would say Laredo is not a family friendly place |
| Do not promise to assist and then don't |
| No |
| Amusement parks for kids to have more outside doors activities |
| no |
| TRAFFIC LIGHT ON LOMAS DEL SUR & GUAYMAS!!!!! The subdivision is growing and traffic for the school gets bad while people also need to get to work. |
| Evacuation plans when natural disasters |
| Security issues in the downtown area for senior Housing |
| Na |
| More parking in downtown area at senior community so that when they go grocery shopping |
| no |
| No |
| Sidewalks are needed in most Dist.6 subdivisions.  All subdivisions should be equal. |
| MORE SIDEWALKS |
| I understand the substance abuse issue is a worldwide problem, but the peddling at traffic lights and the aspect of the downtown area by the unhoused community is a little too much. |
| na |
| better roads and sewer system |
| NO |
| No |
| investment in water sytem/infrastructure. |

| |
|---|
| Entertainment with in the city |
| traffic light in school zone octavio salinas elementary school |
| For Councilwoman Melissa R. Cigarroa, to actually take interest in her district. |
| Please do something about traffic congestion. |
| No |
| healthcare access, cultural and recreational activities, public safety and policing, by focusing on these areas the City of Laredo can address the diverse need of its residents and create a thriving and inclusive community |
| N/A |
| truth is we need alternative roads toa make traffic flow better and faste |
| In district 4, there are several properties that belong to the City of Laredo (property signs), but people do not know how to access the city to buy them. |
| na |
| none |
| would like to see a uplift on street and light |
| Council members and community leaders should work together to develop different areas of the city regardless of the district (the need is the key). They only fight among each other and create division, throwing taxpayers money on individual pet projects (wasteful spending... |
| council members need to get to know how city depts. operate and the needs of each |
| NO |
| None |
| The City should join forces with other Government entity to do project that will help the most in need. |
| make politics and government personnel more accessible to talk to |
| Stop developing residential areas around commercial building and industrial areas. Hinder commercial progress and create traffic issues for residential owners. |
| There are many people homeless they need more help from the City |
| Parks |

| |
|---|
| quisiera tener mas informacion a cerca de como obtener una casa nueva, ya que tengo una nina de nececides especiales y un adulto mayor viviendo en una casa movil que necesita muchas reparaciones y solo soy yo Madre soltera de apoyo para ellas. Gracias por su apoyo e informacion. |
| planten mas arboles, pongan mas areas verdes, pidan a los establecimientos que pongan mas arboles ya que estan quitando area verde para que ellos pongan sus locales. |
| Si, faltamantenimiento a las areas comunes, pavimentacion, hay mas baches que pavimento, seguridad, International Bulevard parece pista de carreras y la policia solo dice, no podemos hacer nada, nos falta personal y esto es parte de los problemas solamente |
| Mayor luz pÃºblica en las calles |
| No ya serÃa todo |
| MÃ¡s ayudas a las personas mayores |
| MÃ¡s atenciÃ³n en la calle para los indigentes |
| Dar las gracias por los apoyos existentes |

| |
|---|
| Control de horarios  y volumen en festejos o reuniones al escuchar musica todos los dias de la semana. |
| presupuestos aumeto |
| mas seÃ±alizaciones de trafico |
| Que no gasten en proyectos que no son necesarios y no los otorgen a sus amigos. |

# APPENDIX H

## CITY COUNCIL MEETING – APPROVAL OF ACTION PLAN

(PENDING UNTIL JULY 21, 2025)

# APPENDIX I

# LETTER OF SUPPORT FROM TEXAS BALANCE OF STATE CONTINUUM OF CARE

# Texas Balance of State Continuum of Care

June 5, 2025

Ms. Maria Tina Martinez
Director, Community Development Department
City of Laredo
1301 Farragut Street, Transit Center, East Wing, Third Floor
Laredo, TX 78040

Dear Ms. Martinez,

Texas Homeless Network (THN), the CoC Collaborative Applicant for the Texas Balance of State Continuum of Care (TX BoS CoC) (TX-607), is pleased to provide this letter of support for the City of Laredo's 2025-2029 Consolidated Plan and 2025-2026 Annual Action Plan. THN staff reviewed the homeless-related topics in the report and provided input. The City is funding and partnering with community entities on a range of housing and service activities to address homelessness, such as housing for veterans in homeless situations, street outreach, homelessness prevention, shelter operations, and tenant-based rental assistance.

We appreciate the opportunity to review the Consolidated Plan and Annual Action Plan with the City staff, to better understand how Consolidated Planning funds are anticipated to make a difference in Laredo. THN and the CoC will continue to support the City's efforts to address homelessness, including administering ESG, and activities to increase the supply of and access to affordable housing in Laredo.

If you have questions or want additional information, please contact me at mary@thn.org or 512-861-2180.

Sincerely,



Mary Stahlke, LMSW
Director of Engagement for the TX BoS CoC at THN

# APPENDIX J

# ANNOUNCEMENT - SUBMISSION

# OF PUBLIC COMMENTS

# WE WANT TO HEAR FROM YOU!

## TELL US WHAT YOUR COMMUNITY NEEDS ARE

The City of Laredo, Department of Community Development, will be conducting surveys and receiving public comments in order to give citizens an opportunity to express their housing and community development needs. We highly encourage you to fill out a Community Needs Survey or provide comments through any of the following methods:

★ Fill out a quick survey online through Survey Monkey at:

**ENGLISH**

**ESPAÑOL**

★ Call us at the City of Laredo Community Development Department at (956)795-2675

★ Write an e-mail to **cdcomments@ci.laredo.tx.us**

## Estimated Grants

| CDBG | HOME | ESG |
|---|---|---|
| $3,032,219 | $957,640.68 | $283,741 |

## COMMUNITY DEVELOPMENT PROGRAMS CURRENTLY OFFERED

Housing Rehabilitation

Down Payment Assistance

Homeless Assistance

Rental Assistance

Affordable Housing

Code Enforcement



EQUAL HOUSING OPPORTUNITY

# HOME PROGRAM

# RESALE AND RECAPTURE PROVISIONS

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

# SECOND LIEN
# DEED OF TRUST
## DOWN PAYMENT ASSISTANCE PROGRAM

**DATE:** _____

**GRANTOR**: _____

**GRANTOR'S MAILING ADDRESS:**

_____
Laredo, Texas 7804_

**TRUSTEE:** _____, City Manager

**TRUSTEE'S MAILING ADDRESS:**

P.O. Box 579
Laredo, Webb County, Texas 78042-0579

**BENEFICIARY:** City of Laredo

**BENEFICIARY'S MAILING ADDRESS (including county):**

1110 Houston St.
P.O. Box 579
Laredo, Webb County, Texas 78042-0579

**NOTE:**

**DATE:** _____

**AMOUNT:** _____ ($ _____)

**GRANTOR:** _____

**PAYEE:** City of Laredo

**FINAL MATURITY DATE: (5 OR 10 YRS FROM DATE OF CLOSING)**

**PROPERTY (including any improvements):**

**TERM OF PAYMENTS**

The terms of payment shall be in accordance with that Real Estate Lien Note entered in between The City of Laredo, _____, dated _____. Owner understands and agrees that if Owner sells the Property, as provided in this paragraph, within the period of affordability, ____ years following the beginning date used in the Loan Documents.

(A) Accordingly, in the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer.

The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer:

a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven.

a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Penalties for Non-Compliance**

In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**DESCRIPTION OF PROPERTY:**

**PRIOR LIEN(S):**

The indebtedness evidenced by the **Note** and this deed of trust is subordinate to the indebtedness evidenced

by a deed of trust dated _____, and payable to _____ in the original principal sum of _____ ($_____), which is recorded in Volume_____, PP_____Official Property Records, Webb County, Texas, which First Lien Debt is also secured by a deed of trust lien on the Property.

Grantor and Beneficiary acknowledge and agree that this Second Lien Deed of Trust is subject and subordinate in all respects to the liens, covenants and conditions of the First Lien Debt and to all advances heretofore made or which may hereafter be made pursuant to the First Lien Debt including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Lien Debt, curing defaults by Grantor under the First Lien Debt or for any other purpose expressly permitted by the First Lien Debt or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. The terms and provisions of the First Lien Debt are paramount and controlling, and they supersede any other terms and provisions in conflict therewith. In the event of a foreclosure of the First Lien Debt, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Grantor's ability to sell the Property shall have no effect on subsequent owners or purchasers of the Property. Any person, including successors and assigns (other than the Grantor or a related entity of the Grantor), receiving title to the Property through a foreclosure of the First Lien Debt shall receive title to the Property free and clear from any such restrictions.

In the event Beneficiary commences foreclosure proceedings on the Property under this Second Lien Deed of Trust, Beneficiary, in addition to providing Grantor notices at the time(s) and in the manner provided in Section 51.002, Texas Property Code, will also provide a copy of such notice(s) to the holder of the First Lien Debt at the same time such notice(s) are provided to Grantor as provided in Section 51.002, Texas Property Code; however, the holder of the First Lien Debt shall have no claim or cause of action against Beneficiary in the event Beneficiary fails to give any such notice to the holder of the First Lien Debt so long as such failure is not due to willful disregard on the part of Beneficiary, or if such notice(s) are given by Beneficiary to the holder of the First Lien Debt in the manner provided by Section 51.002, Texas Property Code, but such notice(s) are not received by the holder of the First Lien Debt. For purposes of giving any notices to the holder of the First Lien Debt as provided in this paragraph, such holder's address is as follows:

_____

_____

If no address has been inserted in the space immediately above, Beneficiary has no obligation to provide such notices to the holder of the First Lien Debt until such time as beneficiary receives written notice of such holder's address, by certified mail, return receipt requested, addressed to Beneficiary, in care of Trustee, at Beneficiary's Mailing Address shown herein.

**OTHER EXCEPTIONS TO CONVEYANCE AND WARRANTY:**

For value received and to secure payment of the **Note**, **Grantor** conveys the **Property** to **Trustee** in trust. **Grantor** warrants and agrees to defend title to the **Property**. If **Grantor** performs all the covenants and pays the **Note** according to its terms, this deed of trust shall have no further effect, and **Beneficiary** shall release it at **Grantor's** expense.

**GRANTOR'S OBLIGATIONS**

Grantor agrees to:

1. Keep the **Property** in good repair and condition;
2. Pay all taxes and assessments on the **Property** when due;
3. Preserve the lien's priority as it is established in this deed of trust;
4. Maintain the **Property** in such a manner as to cause it to comply with Grantor's agreements in a Down Payment Assistance Program Contract **("DPA Contract")** between **Grantor**

and **Beneficiary**;

5. Maintain, in a form acceptable to **Beneficiary**, an insurance policy that:

   a. Covers all improvements for their full insurable value as determined when the policy is issued and renewed, unless **Beneficiary** approves a smaller amount in writing;

   b. contains an 80% coinsurance clause;

   c. provides fire and extended coverage, including windstorm coverage;

   d. protects **Beneficiary** with a standard mortgage clause;

   e. provides flood insurance at any time the **Property** is in a flood hazard area; and

   f. contains such other coverage as **Beneficiary** may reasonably require;

6. Comply at all times with the requirements of the 80% coinsurance clause;

7. Deliver the insurance policy to **Beneficiary** and deliver renewals to **Beneficiary** at least ten days before expiration;

8. Keep any buildings occupies as required by the insurance policy;

9. Comply with its obligations under the **DPA Contract**; and

10. If this is not a first lien, pay all prior lien **notes** that **Grantor** is personally liable to pay and abide by all prior lien instruments, including the **First Lien Debt.**

**BENEFICIARY'S RIGHTS**

1. **Beneficiary** may appoint in writing a substitute or successor trustee, succeeding to all rights and responsibilities of **Trustee**.

2. If the proceeds of the **Note** are used to pay any debt secured by prior liens, **Beneficiary** is subrogated to all of the rights and liens of the holders of any debt so paid.

3. **Beneficiary** may apply any proceeds received under the insurance policy either to reduce the **Note** or to repair or replace damaged or destroyed improvements covered by the policy.

4. Notwithstanding the above, the Beneficiary's right to collect and apply the insurance proceeds hereunder shall be subject and subordinate to the rights of the senior lien holder to collect and apply such proceeds in accordance with the First Deed of Trust.

5. If **Grantor** fails to perform any of Grantor's obligations, **Beneficiary** may perform those obligations and be reimbursed by Grantor on demand at the place where the **Note** is payable for any sums so paid, including attorney's fees, plus interest on those sums from the dates of payment at the rate stated in the Note for matured, unpaid amounts. The sum to be reimbursed shall be secured by this deed of trust.

6. If **Grantor** defaults on the **Note** or fails to perform any of **Grantor's** obligations or if default occurs on a prior lien Note or other instrument, including the **First Lien Debt**, and the default continues after **Beneficiary** gives **Grantor** notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then **Beneficiary** may:

   **a.** declare the unpaid principal balance and earned interest on the **Note** immediately due as provided in the **DPA Contact**;

   b. request **Trustee** to foreclose this lien, in which case **Beneficiary** or **Beneficiary's** agent shall give notice of the foreclosure sale as provided by the Texas Property Code as then amended; or

   c. purchase the **Property** at any foreclosure sale by offering the highest bid and then have the bid credited on the **Note**.

7. Beneficiary will give the senior lien written notice of default and prior written notice of acceleration under the subordinate Deed of Trust.

**TRUSTEE'S DUTIES**

If requested by **Beneficiary** to foreclose this lien, **Trustee** shall;

1. either personally or by agent give notice to the foreclosure sale as required by the Texas Property Code as then amended;
2. sell and convey all or part of the **Property** to the highest bidder for cash with a general warranty binding **Grantor**, subject to prior liens and to other exceptions to conveyance and warranty; and
3. from the proceeds of the sale, pay, in this order:
    a. expenses of foreclosure, including a commission to **Trustee** of 5% of the bid;
    b. to **Beneficiary**, the full amount of principal, interest, attorney's fees, and other charges due and unpaid;
    c. any amounts required by law to be paid before payment to **Grantor**; and
    d. to **Grantor**, any balance.

**GENERAL PROVISIONS**

1. If any of the **Property** is sold under this deed of trust, **Grantor** shall immediately surrender possession to the purchaser. If **Grantor** fails to do so, **Grantor** shall become a tenant at sufferance of the purchaser, subject to an action for forcible detainer.

2. Recitals in any **Trustee's** deed conveying the **Property** will be presumed to be true.

3. Proceeding under this deed of trust, filing suit for foreclosure, or pursuing any other remedy will not constitute an election of remedies.

4. This lien shall remain superior to liens after created even if the time of payment of all or part of the **Note** is extended or part of the **Property** is released.

5. If any portion of the **Note** cannot be lawfully secured by this deed of trust, payments shall be applied first to discharge that portion.

6. **Grantor** assigns to **Beneficiary** all sums payable to or received by **Grantor** from condemnation of all or part of the **Property**, from private sale in lieu of condemnation, and from damages caused by public works or construction on or near the **Property**.. After deducting any expenses incurred, including attorney's fees, **Beneficiary** may release any remaining sums to Grantor or apply such sums to reduce the **Note**. **Beneficiary** shall not be liable for failure to collect or to exercise diligence in collecting any such sums.

7. **Grantor** assigns to **Beneficiary** absolutely, not only as collateral, all present and future rent and other income and receipts from the **Property**. Leases are not assigned. **Grantor** warrants the validity and enforceability of the assignment. **Grantor** may as **Beneficiary's** licensee collect rent and other income and receipts as long as Grantor is not in default under the **Note** or this deed of trust. **Grantor** will apply all rent and other income and receipts to payment of the **Note** and performance of this deed of trust, but if the rent and other income and receipts exceed the amount due under the **Note** and deed of trust, **Grantor** may retain the excess. If **Grantor** defaults in payment of the Note or performance of this deed of trust, **Beneficiary** may terminate **Grantor's** license to collect and then as Grantor's agent may rent the **Property** if it is vacant and collect all rent and other income and receipts. **Beneficiary** neither has nor assumes any obligations as lessor

or landlord with respect to any occupant of the **Property**. **Beneficiary** may exercise **Beneficiary's** rights and remedies under this paragraph without taking possession of the **Property**. **Beneficiary** shall apply all rent and other income and receipts collected under this paragraph first to expenses incurred in exercising **Beneficiary's** rights and remedies and then to **Grantor's** obligations under the **Note** and this deed of trust in the order determined by **Beneficiary**. **Beneficiary** is not required to act under this paragraph, and acting under this paragraph does not waive any of **Beneficiary's** other rights or remedies. If **Grantor** becomes a voluntary or involuntary bankrupt, **Beneficiary's** filing a proof of claim in bankruptcy will be tantamount to the appointment of a receiver under Texas law.

8. Interest on the debt secured by this deed of trust shall not exceed the maximum amount of no usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt, or if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.

9. When the context requires, singular nouns and pronouns include the plural.

10. The term **Note** includes all sums secured by this deed of trust.

11. This deed of trust shall bind, inure to the benefit of, and be exercised by successors in interest of all parties.

12. If **Grantor** and **Maker** are not the same person, the term **Grantor** shall include **Maker**.

13. **Grantor** represents that this deed of trust and the **Note** are given to evidence funds advanced by Beneficiary to **Grantor** as a portion of the down payment and closing costs related to **Grantor's** purchase of the **Property**.

14. For five (5) or ten (10) years following the date of this deed of trust, **Grantor** agrees that any sale of the **Property** or failure to use the property as their principal residence (as defined in 24
C.F.R. Part 92, as amended), the HOME Down Payment Assistance Program Recapture Policy will apply. The restrictions in this section are subordinate to the deed of trust lien which secures the repayment of the First Lien Debt.

*This Deed of Trust, and the Real Estate Lien note which is secures is given for and represents the sum of _____ and __/100 Cents ($_____). HOME funds and paid by the City of Laredo at the special instance and request of the grantors herein and used to pay for a part of the purchase money down payment to the property by the grantor herein. Said amount represents a purchase money down payment assistance program loan to Grantors herein under the HOME Investment Partnership Program of the Department of Community Development of the City.*

THIS DEED OF TRUST AND THE NOTE TO WHICH IT RELATES IS SUBJECT TO THE AFFORDABILITY PROVISIONS OF 24 CODE OF FEDERAL REGULATIONS, SECTION 92.254, & THE HOME INVESTMENT PARTNERSHIP PROGRAM OF THE CITY OF LAREDO ADOPTED UNDER SAID 24 CFR Part 92.

SINCE THESE REGULATIONS PLACE SOME LIMITATIONS ON THE GRANTOR'S FREEDOM OF SALE FOR A PERIOD OF (5 or 10) YEARS IN RELATION TO THE PROPERTY, GRANTOR HAS BEEN INFORMED THAT THEY SHOULD OBTAIN LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT.

_____ _____

**STATE OF TEXAS** §
§
**COUNTY OF WEBB** §

This instrument was acknowledged before me on this_____day of_____, ____, _____.

_____
NOTARY PUBLIC, STATE OF TEXAS

**AFTER RECORDING RETURN TO:**

**Tina Martinez**
**Community Development Director, City of Laredo**
**P.O. Box 1276**
**Laredo, Texas 78042-1276**

# REAL ESTATE LIEN NOTE
**DOWN PAYMENT ASSISTANCE PROGRAM**

**DATE:** _____

**MAKER:** _____

**MAKER'S MAILING ADDRESS:** _____
Laredo, Texas 7804_

**PAYEE:** City of Laredo, a Texas municipal corporation

**PAYEE'S MAILING ADDRESS:**
City of Laredo
Community Development Dept.
P.O. Box 1276
Laredo, Texas 78042

**COUNTY OF EXECUTION:** Webb, Texas

**PLACE FOR PAYMENT:** 1301 Farragut Street
Laredo, Webb County, Texas

**PRINCIPAL AMOUNT:** _____ ($_____)

**USE OF PROCEEDS:**

Closing costs and/or a portion of the down payment to purchase the **Property** according to a Down Payment Assistance Program Contract ("**DPA Contract**") dated **_____** executed by **Payee** and **Maker**.

**ANNUAL INTEREST RATE ON UNPAID PRINCIPAL FROM DATE:**

None, unless: (i) **Maker** sells the **Property**; or (ii) **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or (iii) **Maker** fails to honor any of its other obligations to **Payee** under the **Homeowner Contract** or this note; in which event interest on and after that date shall be four percent (4%) per annum as provided in the **DPA Contract**

**ANNUAL INTEREST RATE ON MATURED, UNPAID AMOUNTS:**

Four Percent (4%) per annum

**SECURITY FOR PAYMENT:**

A second deed of trust lien granted by **Maker** in favor of **Payee** in a Second Lien Deed of Trust ("**Deed of Trust**") of even date herewith on the **Property.**

**PROPERTY (INCLUDING IMPROVEMENTS):**

**OTHER LIENS:**

The indebtedness evidenced by this note is subordinate to the indebtedness evidenced by a note dated _____ _____, executed by _____ and payable to_____, in the original principal sum of _____, which is recorded in Volume _____, PP. _____Official Property Records, Webb County, Texas, which First Lien Debt is also secured by a deed of trust lien on the Property.

**TERMS OF PAYMENT:**

The terms of payment shall be in accordance with the City of Laredo HOME Program Down Payment Assistance Program Contract between maker and Payee, attached hereto as exhibit "A" and incorporated herein by reference as if Fully set fourth at length. Owner understands and agrees that if Owner sells the Property, as provided in this paragraph, within the period of affordability, five (5) or ten (10) years following the beginning date used in the Loan Documents:

(A) Accordingly, in the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer.

The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer:

a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven

f. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
g. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
h. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
i. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
j. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
k. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
l. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
m. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
n. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
o. Upon completion of the 10th year of the Loan Documents -100% of the original principal amount will be forgiven.

If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Penalties for Non-Compliance**

In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**Events of Default:**

**Maker** shall be in default ("**Event of Default**") under the terms of this Real Estate Lien Note if any one or more of the following occurs:

1. **Maker** fails to keep any promise contained in: (i) the DPA Contract; or (ii) the First Lien Debt;
2. **Maker** fails to payments on this note or the First Lien Debt in the amount due;
3. **Maker** fails to keep any promise contained in this note and/or fails to keep any promise contained in any agreement which secures the repayment of this note, including the Deed of Trust and/or the First Lien Debt deed of trust; or

4. **Maker** makes any written statement or provides any financial information that is untrue or inaccurate at the time it was made or provided.

**Acceleration of Payment:**

The repayment of the **Principal Amount** may, at **Payee's** option, be accelerated if any of the following occur:

1. **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or
2. Except to the extent permitted in this note or the **DPA Contract**, the voluntary transfer of beneficial ownership of all or part of the **Property**, whether by deed, contract for deed, or otherwise; or
3. Except as provided in the **Deed of Trust** or the **DPA Contract**, the existence of any voluntary or involuntary lien, encumbrance or charge against the **Property**, or any part thereof, which is superior to the **Payee's** liens, except for the lien for non-delinquent ad valorem taxes and the **First Lien Debt**; or
4. An **Event of Default** exists.

**Additional Terms:**

**Maker** also agrees to the following additional terms and conditions:

1. This note incorporates and is subject to the **DPA Contract** and the **Deed of Trust**.
2. **Maker** promises to pay to the order of **Payee** at the place for payment and according to the terms of payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due immediately.
3. If **Maker** defaults in the payment of this note or in the performance of any obligation in any instrument securing or collateral to it, and the default continues after **Payee** gives **Maker** notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then **Payee** may declare the unpaid recaptured amount and earned interest on this note immediately due as provided in the **DPA Contract**. **Maker** and each surety, endorser, and guarantor waive all demands for payment, presentations for payment, notices of default, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest, to the extent permitted by law.
4. **Maker** may at any time make full or partial prepayments on the principal without paying any penalty.
5. If this note or any instrument securing or collateral to it is given to an attorney for collection or enforcement, or if suit is brought for collection or enforcement, or if it is collected or enforced through probate, bankruptcy, or other judicial proceeding, then **Maker** shall pay **Payee** all costs of collection and enforcement, including court costs and reasonable attorney's fees paid to an attorney who is not an employee of **Payee**, in addition to other amounts due. Reasonable attorney's fees shall be 10% of all amounts due unless either party pleads otherwise.
6. Interest on the debt evidenced by this note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.
7. Each **Maker** is responsible for all obligations represented by this note.
8. When the context requires, singular nouns and pronouns include the plural.

**NOTICE TO MAKER:**

**THIS PROMISSORY NOTE IS SUBJECT TO THE AFFORDABILITY PROVISIONS OF 24 CODE OF FEDERAL REGULATIONS, SECTION 92.254, & THE HOME INVESTMENT PARTNERSHIP PROGRAM OF THE CITY OF LAREDO ADOPTED UNDER SAID 24 CFR Part 92.**

**SINCE THESE REGULATIONS PLACE SOME LIMITATIONS ON THE MAKER'S FREEDOM OF SALE FOR A PERIOD OF FIVE (5) OR TEN (10) YEARS IN RELATION TO THE PROPERTY TO BE SECURED BY THE LOAN, MAKER HAS BEEN INFORMED THAT THEY SHOULD OBTAIN LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT.**

_____ _____

**EXHIBIT "A"**
**TO A**
**REAL ESTATE LIEN NOTE**

**City of Laredo**
**HOME Program**
**Down Payment Assistance (DPA) Program Contract**

# CITY OF LAREDO
## HOME PROGRAM
## DOWN PAYMENT ASSISTANCE (DPA) PROGRAM CONTRACT

This Down Payment Assistance Program Contract ("DPA Contract") is entered into this **_____,** day of **_____**, between the City of Laredo, State of Texas ("City") and _____("Owners").

Owners have requested financial assistance from the City to assist Owners with the down payment and/or closing costs to purchase a home in accordance with the requirements of the City's Down Payment Assistance Program ("DPA Program"); and

Owners, based on the information furnished to City, qualifies for financial assistance under the Down Payment Assistance Program.

NOW THEREFORE, the City and Owners agree as follows:

1. Owners represent and warrants that all information furnished to the City in or as a part of Owners' application for financial assistance in the DPA Program is true and correct.

2. Owners agree that the financial assistance provided to Owners by City will be used to pay Owners' closing costs and/or a portion of Owners' down payment in order for Owners to acquire Owners' principal residence located at **_____** more fully described on Exhibit "A" attached hereto ("Property").

3. Owners represent to City that the contract attached hereto as Exhibit "B" is a true and correct copy of the contract under which Owner will acquire the Property. The debt and lien described in Exhibit "B" will be the only debt and lien against the Property other than the lien granted pursuant to this DPA Program Contract.

4. Owners agree to comply with all applicable requirements of the U. S. Housing and Urban Development affordable housing home ownership statutes and regulations, including 24 CFR § 92.254(a) Qualification as Affordable Housing: Homeownership, as amended.

5. Owners agree to provide, within five (5) business days of the final loan closing, the City of Laredo's Community Development with copies of the Lender's Note, Settlement Statement, Truth-in-Lending Disclosure, Property Deed and Property Insurance in order to receive the HOME funds.

6. Owners agree to execute all documents requested by City in order for City to obtain a valid second deed of trust lien on the Property.

7. **OWNERS UNDERSTAND AND AGREE THAT CITY IS NOT RESPONSIBLE TO OWNERS FOR: (i) ANY ASPECT OF THE CONSTRUCTION OF THE RESIDENCE ON THE PROPERTY BEING PURCHASED BY OWNERS, INCLUDING ANY CLAIM FOR DEFECTIVE WORK, INCOMPLETE WORK OR WARRANTY WORK; AND/OR (ii) ANY DEFECTS IN OWNERS TITLE TO THE PROPERTY.**

8. City agrees to expend **_____** Down Payment Assistance Funds ("DPA Funds") for the benefit of Owners in connection with Owners' purchase of the Property. The Homeowners Funds will be applied first to Owners' closing costs and any excess funds will be applied to Owners' down payment and to the principal if funds are available.

9. **OWNERS AGREE THAT OWNERS WILL, FOR A MINIMUM OF FIVE (5) or TEN (10) CONSECUTIVE YEARS FOLLOWING OWNERS' PURCHASE OF THE PROPERTY, CONTINUOUSLY USE THE RESIDENCE LOCATED ON THE PROPERTY AS OWNERS' PRINCIPAL RESIDENCE. OWNERS AGREE THAT OWNERS WILL, ON AN ANNUAL BASIS, EXECUTE SUCH CERTIFICATIONS AS CITY MAY REQUIRE TO CONFIRM OWNERS' COMPLIANCE WITH THE REQUIREMENT OF THIS PARAGRAPH 9.**

10. Provided Owners have continuously used the residence located on the Property as Owners' principal residence for five (5) or ten (10) consecutive years (depending on assisted amount) after the beginning date used in the Loan Documents, City will forgive Owners' outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds.

    **FAILURE TO REPAY THE DPA FUNDS IN ACCORDANCE WITH THIS DPA CONTRACT AND/OR THE LOAN DOCUMENTS AND/OR TO COMPLY WITH THE OTHER PROVISIONS OF THE LOAN DOCUMENTS, MAY RESULT IN THE FORECLOSURE OF THE CITY'S LIENS AGAINST THE PROPERTY AND THE LOSS OF YOUR RESIDENCE AND THE PROPERTY.**

11. Owners understand and agree that if Owners sell the Property, within the period of affordability (ten (10) years the beginning date used in the Loan Documents), through a voluntary or involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph subject to the amount of net proceeds available.

    The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer:

    a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
    b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
    c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
    d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
    e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven.

    a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
    b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
    c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
    d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
    e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
    f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
    g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
    h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
    i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
    j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

    If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

12. Owners understand and agree that to: (i) Owners agree to continuously use the residence located on the property as Owners' principal residence for five (5) or ten (10) consecutive (depending on assisted amount) years following the beginning date used in the Loan Documents; and (ii) Owners agrees to honor

any of its other obligations to City under the DPA Contract or the Loan Documents; collectively. In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the Down Payment Assistance loan is immediately due and payable to the city. Homebuyers will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the Down Payment Assistance will be due and payable and will incur a four percent (4%) interest per annum.

13. **THIS DPA CONTRACT CREATES A BINDING AGREEMENT BETWEEN YOU AND THE CITY; OWNERS REPRESENTS AND WARRANTS TO THE CITY THAT OWNERS HAS REVIEWED THE DPA CONTRACT, UNDERSTANDS IT, AND IS EXECUTING IT FREELY AND VOLUNTARILY.**

**Executed and effective as of the date and year first written above.**

CITY OF LAREDO
HOME DOWN PAYMENT ASSISTANCE PROGRAM

_____

**DIRECTOR**

**OWNERS:**

_____ _____

**(Jurat/Individual Acknowledgment)**

**STATE OF TEXAS §**
**COUNTY OF WBB §**

SWORN, SUBSCRIBED AND ACKNOWLEDGED before me by ON THIS ____ day of _____, _____.

_____

NOTARY PUBLIC, STATE OF TEXAS

**Exhibit "A"**
**To a**
**Down Payment Assistance Program Contract**

LEGAL DESCRIPTION OF THE PROPERTY:

**Exhibit "B"**
**To a**
**Down Payment Assistance Program Contract**

Copy of Earnest Money Contract

# CITY OF LAREDO
## HOME PROGRAM
## DOWN PAYMENT ASSISTANCE (DPA) PROGRAM CONTRACT

This Down Payment Assistance Program Contract ("DPA Contract") is entered into this **_____,** day of **_____**, between the City of Laredo, State of Texas ("City") and _____("Owners").

Owners have requested financial assistance from the City to assist Owners with the down payment and/or closing costs to purchase a home in accordance with the requirements of the City's Down Payment Assistance Program ("DPA Program"); and

Owners, based on the information furnished to City, qualifies for financial assistance under the Down Payment Assistance Program.

NOW THEREFORE, the City and Owners agree as follows:

1. Owners represent and warrants that all information furnished to the City in or as a part of Owners' application for financial assistance in the DPA Program is true and correct.

2. Owners agree that the financial assistance provided to Owners by City will be used to pay Owners' closing costs and/or a portion of Owners' down payment in order for Owners to acquire Owners' principal residence located at **_____** more fully described on Exhibit "A" attached hereto ("Property").

3. Owners represent to City that the contract attached hereto as Exhibit "B" is a true and correct copy of the contract under which Owner will acquire the Property. The debt and lien described in Exhibit "B" will be the only debt and lien against the Property other than the lien granted pursuant to this DPA Program Contract.

4. Owners agree to comply with all applicable requirements of the U. S. Housing and Urban Development affordable housing home ownership statutes and regulations, including 24 CFR § 92.254(a) Qualification as Affordable Housing: Homeownership, as amended.

5. Owners agree to provide, within five (5) business days of the final loan closing, the City of Laredo's Community Development with copies of the Lender's Note, Settlement Statement, Truth-in-Lending Disclosure, Property Deed and Property Insurance in order to receive the HOME funds.

6. Owners agree to execute all documents requested by City in order for City to obtain a valid second deed of trust lien on the Property.

7. **OWNERS UNDERSTAND AND AGREE THAT CITY IS NOT RESPONSIBLE TO OWNERS FOR: (i) ANY ASPECT OF THE CONSTRUCTION OF THE RESIDENCE ON THE PROPERTY BEING PURCHASED BY OWNERS, INCLUDING ANY CLAIM FOR DEFECTIVE WORK, INCOMPLETE WORK OR WARRANTY WORK; AND/OR (ii) ANY DEFECTS IN OWNERS TITLE TO THE PROPERTY.**

8. City agrees to expend **_____** Down Payment Assistance Funds ("DPA Funds") for the benefit of Owners in connection with Owners' purchase of the Property. The Homeowners Funds will be applied first to Owners' closing costs and any excess funds will be applied to Owners' down payment and to the principal if funds are available.

9. **OWNERS AGREE THAT OWNERS WILL, FOR A MINIMUM OF FIVE (5) or TEN (10) CONSECUTIVE YEARS FOLLOWING OWNERS' PURCHASE OF THE PROPERTY, CONTINUOUSLY USE THE RESIDENCE LOCATED ON THE PROPERTY AS OWNERS' PRINCIPAL RESIDENCE. OWNERS AGREE THAT OWNERS WILL, ON AN ANNUAL BASIS, EXECUTE SUCH CERTIFICATIONS AS CITY MAY REQUIRE TO CONFIRM OWNERS' COMPLIANCE WITH THE REQUIREMENT OF THIS PARAGRAPH 9.**

10. Provided Owners have continuously used the residence located on the Property as Owners' principal residence for five (5) or ten (10) consecutive years (depending on assisted amount) after the beginning date used in the Loan Documents, City will forgive Owners' outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds.

    **FAILURE TO REPAY THE DPA FUNDS IN ACCORDANCE WITH THIS DPA CONTRACT AND/OR THE LOAN DOCUMENTS AND/OR TO COMPLY WITH THE OTHER PROVISIONS OF THE LOAN DOCUMENTS, MAY RESULT IN THE FORECLOSURE OF THE CITY'S LIENS AGAINST THE PROPERTY AND THE LOSS OF YOUR RESIDENCE AND THE PROPERTY.**

11. Owners understand and agree that if Owners sell the Property, within the period of affordability (ten (10) years the beginning date used in the Loan Documents), through a voluntary or involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph subject to the amount of net proceeds available.

    The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer:

    a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
    b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
    c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
    d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
    e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven.

    a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
    b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
    c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
    d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
    e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
    f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
    g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
    h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
    i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
    j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

    If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

12. Owners understand and agree that to: (i) Owners agree to continuously use the residence located on the property as Owners' principal residence for five (5) or ten (10) consecutive (depending on assisted amount) years following the beginning date used in the Loan Documents; and (ii) Owners agrees to honor

any of its other obligations to City under the DPA Contract or the Loan Documents; collectively. In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the Down Payment Assistance loan is immediately due and payable to the city. Homebuyers will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the Down Payment Assistance will be due and payable and will incur a four percent (4%) interest per annum.

13. **THIS DPA CONTRACT CREATES A BINDING AGREEMENT BETWEEN YOU AND THE CITY; OWNERS REPRESENTS AND WARRANTS TO THE CITY THAT OWNERS HAS REVIEWED THE DPA CONTRACT, UNDERSTANDS IT, AND IS EXECUTING IT FREELY AND VOLUNTARILY.**

**Executed and effective as of the date and year first written above.**

CITY OF LAREDO
HOME DOWN PAYMENT ASSISTANCE PROGRAM

_____

**DIRECTOR**

**OWNERS:**

_____ _____

**(Jurat/Individual Acknowledgment)**

**STATE OF TEXAS §**
**COUNTY OF WBB §**

SWORN, SUBSCRIBED AND ACKNOWLEDGED before me by ON THIS ____ day of _____, _____.

_____

NOTARY PUBLIC, STATE OF TEXAS

**Exhibit "A"**
**To a**
**Down Payment Assistance Program Contract**

LEGAL DESCRIPTION OF THE PROPERTY:

**Exhibit "B"**
**To a**
**Down Payment Assistance Program Contract**

Copy of Earnest Money Contract

# REAL ESTATE LIEN NOTE
**DOWN PAYMENT ASSISTANCE PROGRAM**

**DATE:** _____

**MAKER:** _____

**MAKER'S MAILING ADDRESS:** _____
Laredo, Texas 7804_

**PAYEE:** City of Laredo, a Texas municipal corporation

**PAYEE'S MAILING ADDRESS:**
City of Laredo
Community Development Dept.
P.O. Box 1276
Laredo, Texas 78042

**COUNTY OF EXECUTION:** Webb, Texas

**PLACE FOR PAYMENT:** 1301 Farragut Street
Laredo, Webb County, Texas

**PRINCIPAL AMOUNT:** _____ ($_____)

**USE OF PROCEEDS:**

Closing costs and/or a portion of the down payment to purchase the **Property** according to a Down Payment Assistance Program Contract ("**DPA Contract**") dated **_____** executed by **Payee** and **Maker**.

**ANNUAL INTEREST RATE ON UNPAID PRINCIPAL FROM DATE:**

None, unless: (i) **Maker** sells the **Property**; or (ii) **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or (iii) **Maker** fails to honor any of its other obligations to **Payee** under the **Homeowner Contract** or this note; in which event interest on and after that date shall be four percent (4%) per annum as provided in the **DPA Contract**

**ANNUAL INTEREST RATE ON MATURED, UNPAID AMOUNTS:**

Four Percent (4%) per annum

**SECURITY FOR PAYMENT:**

A second deed of trust lien granted by **Maker** in favor of **Payee** in a Second Lien Deed of Trust ("**Deed of Trust**") of even date herewith on the **Property.**

**PROPERTY (INCLUDING IMPROVEMENTS):**

**OTHER LIENS:**

The indebtedness evidenced by this note is subordinate to the indebtedness evidenced by a note dated _____ _____, executed by _____ and payable to_____, in the original principal sum of _____, which is recorded in Volume _____, PP. _____Official Property Records, Webb County, Texas, which First Lien Debt is also secured by a deed of trust lien on the Property.

**TERMS OF PAYMENT:**

The terms of payment shall be in accordance with the City of Laredo HOME Program Down Payment Assistance Program Contract between maker and Payee, attached hereto as exhibit "A" and incorporated herein by reference as if Fully set fourth at length. Owner understands and agrees that if Owner sells the Property, as provided in this paragraph, within the period of affordability, five (5) or ten (10) years following the beginning date used in the Loan Documents:

(A) Accordingly, in the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer.

The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer:

a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven

f. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
g. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
h. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
i. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
j. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
k. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
l. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
m. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
n. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
o. Upon completion of the 10th year of the Loan Documents -100% of the original principal amount will be forgiven.

If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Penalties for Non-Compliance**

In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**Events of Default:**

**Maker** shall be in default ("**Event of Default**") under the terms of this Real Estate Lien Note if any one or more of the following occurs:

1. **Maker** fails to keep any promise contained in: (i) the DPA Contract; or (ii) the First Lien Debt;
2. **Maker** fails to payments on this note or the First Lien Debt in the amount due;
3. **Maker** fails to keep any promise contained in this note and/or fails to keep any promise contained in any agreement which secures the repayment of this note, including the Deed of Trust and/or the First Lien Debt deed of trust; or

4. **Maker** makes any written statement or provides any financial information that is untrue or inaccurate at the time it was made or provided.

**Acceleration of Payment:**

The repayment of the **Principal Amount** may, at **Payee's** option, be accelerated if any of the following occur:

1. **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or
2. Except to the extent permitted in this note or the **DPA Contract**, the voluntary transfer of beneficial ownership of all or part of the **Property**, whether by deed, contract for deed, or otherwise; or
3. Except as provided in the **Deed of Trust** or the **DPA Contract**, the existence of any voluntary or involuntary lien, encumbrance or charge against the **Property**, or any part thereof, which is superior to the **Payee's** liens, except for the lien for non-delinquent ad valorem taxes and the **First Lien Debt**; or
4. An **Event of Default** exists.

**Additional Terms:**

**Maker** also agrees to the following additional terms and conditions:

1. This note incorporates and is subject to the **DPA Contract** and the **Deed of Trust**.
2. **Maker** promises to pay to the order of **Payee** at the place for payment and according to the terms of payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due immediately.
3. If **Maker** defaults in the payment of this note or in the performance of any obligation in any instrument securing or collateral to it, and the default continues after **Payee** gives **Maker** notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then **Payee** may declare the unpaid recaptured amount and earned interest on this note immediately due as provided in the **DPA Contract**. **Maker** and each surety, endorser, and guarantor waive all demands for payment, presentations for payment, notices of default, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest, to the extent permitted by law.
4. **Maker** may at any time make full or partial prepayments on the principal without paying any penalty.
5. If this note or any instrument securing or collateral to it is given to an attorney for collection or enforcement, or if suit is brought for collection or enforcement, or if it is collected or enforced through probate, bankruptcy, or other judicial proceeding, then **Maker** shall pay **Payee** all costs of collection and enforcement, including court costs and reasonable attorney's fees paid to an attorney who is not an employee of **Payee**, in addition to other amounts due. Reasonable attorney's fees shall be 10% of all amounts due unless either party pleads otherwise.
6. Interest on the debt evidenced by this note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.
7. Each **Maker** is responsible for all obligations represented by this note.
8. When the context requires, singular nouns and pronouns include the plural.

**NOTICE TO MAKER:**

**THIS PROMISSORY NOTE IS SUBJECT TO THE AFFORDABILITY PROVISIONS OF 24 CODE OF FEDERAL REGULATIONS, SECTION 92.254, & THE HOME INVESTMENT PARTNERSHIP PROGRAM OF THE CITY OF LAREDO ADOPTED UNDER SAID 24 CFR Part 92.**

**SINCE THESE REGULATIONS PLACE SOME LIMITATIONS ON THE MAKER'S FREEDOM OF SALE FOR A PERIOD OF FIVE (5) OR TEN (10) YEARS IN RELATION TO THE PROPERTY TO BE SECURED BY THE LOAN, MAKER HAS BEEN INFORMED THAT THEY SHOULD OBTAIN LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT.**

_____ _____

**EXHIBIT "A"**
**TO A**
**REAL ESTATE LIEN NOTE**

**City of Laredo**
**HOME Program**
**Down Payment Assistance (DPA) Program Contract**

# City of Laredo
## Community Development Department




# HOME Program
## Policy and Procedures Manual

Updated 06/15/2023

## TABLE OF CONTENTS


1. INTRODUCTION/CONSOLIDATED PLAN/HOME INVESTMENT PARTNERSHIPS PROGRAM APPLICATION FOR FUNDING
2. INCOME ELIGIBILITY REQUIREMENTS
3. FIRST-TIME HOMEBUYER—DOWN PAYMENT ASSISTANCE (DPA) PROGRAM
4. TENANT-BASED RENTAL ASSISTANCE
5. ELDERLY RENTAL HOUSING PROGRAM
6. COMMUNITY HOUSING DEVELOPMENT 0RGANIZATIONS/ SET ASIDE
7. FIRST-TIME HOMEBUYERS—NEW CONSTRUCTION PROGRAM
8. SUBSTANTIAL REHABILITATION
9. HOMEOWNER RECONSTRUCTION PROGRAM
10. MATCH REQUIREMENTS
11. PROGRAM INCOME
12. INTEGRATED DISBURSEMENT INFORMATION SYSTEM (IDIS)
13. AFFIRMATIVE MARKETING PROCEDURES
14. HOME PROGRAM RESALE GUIDELINES
15. OTHER FEDERAL REQUIREMENTS
16. EXHIBITS

## INTRODUCTION

The HOME Investment Partnerships (HOME) Program was created under Title II of the National Affordable Housing Act of 1990, to expand the supply of decent and affordable housing for low- and very low-income families. Beginning in 1992, a formula allocation was made available to the City of Laredo along with other qualifying state and local governments through the U.S. Department of Housing and Urban Development (HUD). The City remains a designated participating jurisdiction for subsequent fiscal years unless its designation by HUD is revoked given that:

1. HUD finds that the jurisdiction is unwilling or unable to carry out the provision of 24 CFR Part 92, including failure to meet matching contribution requirements.

2. The City's formula allocation falls below $750,000 (or below $500,000 in fiscal years in which Congress appropriates less than $1.5 billion for the HOME program) for three (3) consecutive years; below $625,000 (or below $410,000 in fiscal years in which Congress appropriates less than $1.5 billion) for 2 consecutive years, or in the event that the City does not receive a formula allocation in any one year.

While the City continues to be recognized as a designated participating jurisdiction, it must submit a Consolidated Five Year Strategic Plan and follow-up Action Plans to HUD for approval in order to receive an annual allocation.

The American Dream Down payment Initiative (ADDI) was signed into law December 16, 2003 and created to assist low-income first-time homebuyers in purchasing single-family homes by providing funds for down payment, closing costs, and rehabilitation carried out in conjunction with the assisted home purchase. This program is administered as part of the HOME Investment Partnerships Program. The regulations pertaining to ADDI are incorporated within 24 CFR Parts 91 and 92 and more specifically in Part 92 Subpart M, §92.600 – 92.618.

The City must include within its Consolidated Plan, a description of the planned use of ADDI funds, a plan for conducting targeted outreach to residents and tenants of public and manufactured housing for the purpose of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families, and a description of the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership.

The Consolidated Plan must be submitted to HUD's San Antonio field office 45 days prior to the start of the new fiscal year. The regulations at 24 CFR Part 91 outlines the general Consolidated Plan submission requirements, as well as those requirements which are specific to the HOME and ADDI Program.

The City's Department of Community Development (DCD) developed this HOME Program Policy and Procedures Manual to serve as a guide in administering the City's HOME and ADDI Funds. While HOME and ADDI Program regulations (24 CFR Part 92) are clear regarding eligible program uses, the City has the discretion of identifying how program funds can be utilized best based on community needs. Since the program's inception, the HOME Program Regulations (24 CFR Part 92) have undergone various changes, including the addition of ADDI Program provisions. Housing needs in the community have also evolved. These changes have warranted revisions in the Department's HOME Policy and Procedures Manual.

**As a HOME Grantee, the City has the responsibility to adhere to all requirements as set in 24 CFR Part 92**.
Grant use by other entities including, but not limited to, sub-recipients, Community Housing Development Organizations (CHDOs), etc. do not relieve the City of this responsibility. The City will ensure compliance through the use of written agreements between the City and other entities, self-monitoring of projects, and detailed record-keeping and retention. This manual is intended to serve as a guide and does not relieve City Staff from adhering to HOME Program rules and other federal requirements, including but not limited to, Equal Opportunity and Fair Housing, Affirmative Marketing, Environmental Review, Lead-Based Paint, Labor Standards, Flood Insurance, Conflict of Interest, Debarment, and Suspension.

Contained in this manual are policies and procedures for housing activities funded through the City's HOME Program. Activities include New Construction, Substantial Rehabilitation, Homeowner Reconstruction, Down Payment Assistance, Tenant-Based Rental Assistance, and the selection and monitoring of Community Housing Development Organizations. Also addressed is Down Payment Assistance provided through the ADDI Program. The City's Resale/Recapture Guidelines, Affirmative Marketing Policy, and Minority and Women Business Outreach Program, Program Income, Program Match Requirements, the Integrated Disbursement and Information System are addressed in separate sections of this manual. Supporting documentation is included in the form of exhibits.

**INCOME ELIGIBILITY REQUIREMENTS**

All assistance provided through the HOME Program must benefit individuals and/or households of low income as determined by the Household Area Median Family Income (HAMFI) limits updated annually by HUD. The most recent table of income limits is available on the Internet at www.hud.gov/cpd/home/limits/income/income.html.

Certain rules and requirements apply in determining income as well as eligibility:

1. The HOME Program regulations require that income of all qualifying family and/or household members be included in the determination of income, as may be applicable. Reference should be made to 24 CFR Part 5 definition of annual income.

2. HOME Program staff must ensure the applicant's income meets low-income criteria within 6 months prior to the time HOME funds are invested or at the time of occupancy, whichever is later.

3. Staff must consider anticipated income in determining eligibility. To do so, a "snapshot" of the household's current circumstance is used to project future income, whether or not it is clear that the type of income received will continue in the coming year.

4. The HOME regulations at §92.203(a) require Participating Jurisdictions (PJ) to determine income eligibility of HOME applicants by examining source documents.

In order to determine total applicable household income, the documents noted below will be requested and updated, as necessary, for each qualifying individual who resides within the household to be assisted. Report of income determination will be documented on application.

1. Current employment payment stubs.

2. Employment Verification Forms/ Employment Contracts

3. Agency Assistance Statements including but not limited to:

    a) Social Security Benefits

    b) Disability Benefits

    c) Unemployment Compensation

    d) Retirement funds

    e) Pension

    f) Workman's Compensation

    g) Child Support

    h) Welfare Assistance

4. Other Applicable Income Sources

The HOME Program has income targeting requirements that must be adhered to in providing housing assistance in regards to rental assistance and rental housing. Staff should take note of these requirements in determining program eligibility.

**FIRST-TIME HOMEBUYER**
**DOWN PAYMENT ASSISTANCE (DPA) PROGRAM**

The purpose of the DPA Program is to provide an opportunity to make housing more affordable by providing first time, low to moderate income homebuyers with DPA loans. The DPA Program is intended to serve individuals/families who are of low to moderate income levels and who have not owned a home within three (3) years prior to the time of request for assistance or are displaced homemakers.

The City of Laredo, when providing direct HOME assistance, such as in the case of Down Payment Assistance Loans, will utilize recapture provisions. Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability.

The DPA Program is funded with HOME Investment Partnership Program Funds. HOME funds may be used in the purchase of a one to four single-family housing or condominium unit.

Down Payment Assistance are subject to follow anti-predatory mortgage lending policies in regards to fees, loan terms and other lending practices that are disadvantages to the homebuyer and do not promote homebuyer stability.

**Borrow Eligibility**

All eligible Borrowers must meet the following underwriting requirements:

1. The family income must not exceed 80% HAMFI as per HUD Section 8 Program Income Guidelines (updated annually). Incomes of all family members who will occupy the home will be included in the income calculations, except for those of full-time students or persons working under the age of 18. Reference should be made to 24 CFR Part 5 to determine a family's total annual income for program eligibility and the level of assistance the household will receive. Part 5 definition of annual income is the gross amount of income that is anticipated to be received during the coming 12-month period for all adult household members. Please refer to HUD's website for a copy of 24 CFR Part 5, General Requirements, and Calculating Annual Income.

2. Applicants must not exceed the allowable housing ratio ("front end ratio") of 28%-38 % and the maximum debt-to-income ratio ("back end ratio") of 48%. Homeowners Association fees are considered as part of the housing (front-end) ratio, and may impact the homebuyers loan qualification.

   Net income is calculated for every file to ensure that applicants will be able to pay for all essentials on a monthly basis (i.e. mortgage payment, home insurance, taxes, utilities, liabilities, etc.).

3. The applicant(s) must be a first-time homebuyer who has not owned a home during the three-year period immediately prior to assistance with HOME funds. Exception to this rule is a displaced homemaker and/or a recent single parent who did not receive ownership of the home through a divorce settlement.

4. The applicant(s) must have resided within the city limits at least six (6) months immediately prior to being assisted with HOME funds. If prospective applicant(s) is (are) not renting, but are living with family members, a notarized letter from the family member attesting to the fact that the prospective applicant has been living with them is required. This letter should include the relationship between the applicant(s) and the family member, any monetary contribution made by the applicant(s), and the length of period the applicant(s) has(have) been living there. A copy of the family members' current utility bills is also required to be on file.

5. All household members must U.S Citizen(s) or Permanent Resident(s), with certain specified exceptions listed under section 401, for any Federal Public Benefit.

6. The applicant(s) must have a valid earnest money contract and show a receipt for the earnest money deposit (if applicable).

7. The applicant(s) must have a valid, pre-approved conditional mortgage commitment letter from the lender stipulating the need for a DPA loan.

8. The following mortgage financing options will not be allowed:
    - Adjustable Rate Mortgages (ARMS)
    - Balloon Payment Mortgages
    - Wraparound Mortgages
    - Graduated Mortgages
    - Negative Amortization Mortgages
    - Sub- Prime Mortgages
    - Or other non-traditional financing (such as Owner financing)

9. The applicant(s) must have a working history of at least two consecutive years and currently be working.

10. The applicant(s) must be determined to have credit worthiness by a financial lender.

11. The applicant(s) must occupy the property as their principal residence throughout the period described within the section below.

**Terms of DPA Loans**

The applicant must adhere to the terms of the City's DPA Loan Program as follows:

1. Applications will be processed on a first-come, first-serve basis. The DCD Director will have the final decision on the approval of the applications.

2. DPA loans funded with HOME entitlement funds may be made for up to $30,000 for households with incomes below 80% HAMFI; *before committing any funds to a project, staff will evaluate the project in accordance with all guidelines and will not invest any more HOME funds in combination with other federal assistance than is necessary to provide affordable housing.*

3. The minimum amount of HOME funds that must be invested in a project is $1,000 times the number of HOME-assisted units in the project.

4. Provided owner has continuously used the residence located on the Property as Owner's principal residence for five (5) or ten (10) consecutive years (depending on the amount of financial assistance provided) after the beginning date used in the Loan Documents, City will forgive 100% of Owner's outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds.

5. Owner understands and agrees to: (i) Continuously use the residence located on the property as Owner's principal residence for five (5) or ten (10) consecutive years (depending on the amount of financial assistance provided) following the beginning date used in the Loan Documents; and (ii) Owner agrees to honor any of its other obligations to City under the DPA Contract or the Loan Documents; collectively.

6. If owner sells the Property, within the period of affordability five or ten years (depending on the amount of financial assistance provided) the beginning date used in the Loan Documents, through a voluntary or involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph. The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the homebuyer.

    5 Years Affordability Period (Loans under $15,000)

    a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
    b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
    c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
    d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven;
    e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be

10 Years Affordability Period (Loans from $15,000 to $30,000.00)

a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

7. If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

8. In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

9. It is recommended that the assisted homebuyer(s) make a minimum investment of $1,000.

10. Homebuyer(s) must enroll and complete a HUD-Approved Homebuyer Education Course Program. It is the responsibility of the mortgage/finance company to inform the applicant to set-up an appointment for the homebuyer classes. The applicant should contact the Laredo-Webb Neighborhood Housing Services, or another qualified organization/agency for class schedules.

11. The property may be an existing home or a newly constructed home. Existing homes built prior to 1978 will require lead-based paint testing at the responsibility of the seller. Proper documentation attesting to the lead hazard clearance must be remitted to DCD prior to requesting inspection of the housing unit.

12. Property value limitations that represent 95% of the area median purchase price separately for new construction and existing single family housing units will be set by HUD.

13. A Second Lien Deed of Trust and Real Estate Lien Note will be recorded against the property being purchased. The eligible borrower(s) will comply with the binding commitments satisfactory to HUD's affordability guidelines, all other federal requirements (Subpart H §92.350-92.359) and the recapture requirements. In the acquisition activity, the property should remain affordable for a period of five (5) or ten (10) years based on the amount of financial assistance.

14. The City reserves the right to make any revision, as it deems necessary, to provide for an effective and successful program.

**Down Payment Assistance Process**

The following is the manner in which the program will process applications:

1. Prospective client contacts a builder or real estate agent of his/her choice and is referred to a finance/mortgage company.

2. Finance/Mortgage Company secures an earnest money contract with the prospective client.

3. Mortgage Company & Customer can complete the City's HOME Program DPA application in its entirety, and forward a complete package to the City of Laredo-Department of Community Development for review or Customer can make appointment directly with the city.

The following items are required for review by DCD Staff:

A. Cover letter from finance/mortgage company representing the applicant(s) explaining why they are in need of DPA assistance and the requested amount of DPA assistance

B. Completed and signed DPA Application, including the Certification Affidavit (Attachment A), Property Inspection Agreement (Attachment C), and the Acknowledgement of Terms for Down Payment Assistance. "To Be Determined" addresses are not acceptable when submitting DPA applications.

C. Copies of most recent pay stubs (if paid monthly, last pay stub; if paid bi-weekly or bi-monthly, last six pay stubs; if paid weekly, last twelve pay stubs), Verification of Employment. Any other type of income, including, but not limited to: Social Security Income, Benefits, Pension, Disability, and child support must be reported.

D. Certificate of Occupancy (New Construction Only)

E. HUD-Approved First-Time Homebuyer's Homeownership Course Certificate

F. Completed & Signed 1003—Uniform Residential Loan Application (must have address and legal description)

G. Loan Estimate including the loan amount matching that of the 1003, earnest money amount, and the anticipated DPA loan amount.

H. Verification of Employment from all current employers, as well as, employers on the last Income Tax Return.

I. Copies of the last six months' rent receipts or Verification of Rent. If prospective applicant(s) is (are) not renting, but are living with family members, a notarized letter from the family member attesting to the fact that the applicant(s) has (have) been living with them is required. This letter should include the relationship between the applicant(s) and family member, any monetary contribution made by the applicant(s), and the length of period the applicant(s) has (have) been living there. A copy of the family members' current utility bill is also required.

J. Copies of most recent utility bills (if renting) including water, light, gas, telephone, and cable

K. Earnest Money Contract and receipt of deposit (if applicable). Contracts must have detailed address and legal description. Contracts with "To Be Determined" information will not be accepted. Also listed must be the earnest money amount (including $0.00 if no deposit is required) and the name of Title Company. Receipt for deposit must have a valid signature.

L. Last two-years of completed Income Tax Returns and corresponding W-2(s)

M. Divorce Decree/Child Support information must be submitted, when applicable. No applications will be accepted without such documents enclosed.

N. Bank Statements for all banking accounts, including, but not limited to checking, savings, and CDs. In order to be considered eligible, applicant(s) may not have more than $10,000 in combined funds.

O. Credit Report for applicant(s) must be enclosed.

P. Forms of identification, including government-issued license/identification, Social Security Card, and Permanent Resident Alien Card (when applicable). Applicants must have legal status in the United States to be considered eligible.

Q. Copy of Appraisal

R. Mortgage Loan Commitment Approval

S. Mortgage Credit Analysis Worksheet (MCAW) or Uniform Underwriting & Transmittal Summary (1008) including the earnest money amount and requested down payment assistance amount.

T. Lead Based Paint Disclosure (for homes built 1978 or prior). Buyer(s) of such homes must receive the HUD/EPA/CPSC Pamphlet "Protect your Family from lead in your home".

4. HOME Program Staff will review the files on a first-come, first-serve basis.

5. Once the application is reviewed, DCD Staff will notify the finance/mortgage company, in writing, of the approval/disapproval and, as applicable, the maximum amount of assistance the client qualifies for.

6. The client will then be contacted a second time by HOME staff to set up an appointment in order to sign the DPA contract.

7. An inspection of the subject property is required and will be conducted by a DCD Housing Inspector within 72 hours of the finance/mortgage company requesting the inspection in writing either by e-mail or fax. If the subject property is of new construction, a Certificate of Occupancy must be in file prior to requesting inspection. If the subject property is an existing home built in or prior to 1978, proper testing for lead-based paint is required and is the responsibility of the seller. The seller must properly address existing lead hazards. Proper documents attesting to the lead hazard clearance must be remitted to DCD Staff at this point. **THE HOME MUST PASS INSPECTION BEFORE CONTINUING THE PROCESS.**

8. An Environmental Review Record of the site is required. City DCD Staff will be responsible for conducting an environmental review of the subject property upon the house passing the Final Inspection. If the housing unit is located within a flood plain zone, applicant(s) will be required to purchase and provide proof of a flood insurance binder.

9. Prior to closing, DCD Staff will prepare legal documents to include a Deed of Trust and Real Estate Lien Note. In order for the legal documents to be prepared and distributed to the closing agent, DCD Staff will require a copy of the Closing Disclosure. The Closing Disclosure **must** show the City's 2nd Lien position, and must not display any cash distributed to the borrower (all excess funds should be credited to the note). Once the legal documents are ready, DCD Staff will call the closing agent so that the documents may be picked up. HOME staff will give direct instructions as to how the 2nd lien documents should be recorded. If legal documents need to be sent overnight slip must be provided by the closing agent at no cost to the City of Laredo.

10. Funding will be requested from the City's Finance Department, Accounts Payable Division and check will be issued every Tuesday and Thursday.

11. Once funding is received, HOME staff will contact the Title Company so that the check may be picked up. The HOME staff will issue check once certified copies of the 1st and 2nd Deeds of trust, lien notes, and the final signed Closing Disclosure statement are submitted.

12. The applicant's information will be recorded on the City's system (I-Series 400) and HUD's system (IDIS).

**Refinancing of Primary Loan**

If the homebuyer should decide to refinance the existing primary loan (1st Lien), the City will evaluate and subordinate its 2nd lien provided a benefit to the homebuyer exists and the 2nd lien loan remains the same.

Acceptable terms of refinance of primary loan can include term reduction and/or interest rate reduction.
Refinancing for the purpose of utilizing the home equity in the form of cash to the homebuyer will not be allowed.

# TENANT-BASED RENTAL ASSISTANCE (TBRA)

## Eligible Costs

Eligible costs are the rental assistance and security deposit payments made to provide TBRA for a family pursuant to this section. The City may use HOME funds for TBRA only if it makes the certification about inclusion of this type of assistance in its consolidated plan in accordance with 24 CFR §91.225(d)(1), §91.325(d)(1), or §91.425(a)(2)(i), and specifies the local market conditions that lead to the choice of this option.

## Tenant Selection Policies and Criteria

TBRA may only be provided to very-low and low-income elderly families. Based on market conditions, the City will provide TBRA to elderly persons who wish to reside in the downtown area. The City must determine that the elderly household is of very low- or low-income before the assistance can be provided. During the period of assistance, the City must annually determine that the elderly household continues to be low-income.

The term of the rental assistance contract providing assistance with HOME funds may not exceed 24 months, but may be renewed, subject to the availability of HOME funds. The term of the rental assistance contract must begin on the first day of the term of the lease. The term of the contract need not end on termination of the lease, but no payments will be made after termination of the lease until the elderly household enters into a new lease.

The City must disapprove a lease if the rent is not reasonable, based on rents charged for comparable unassisted rental units. The amount of the monthly assistance that the City may pay to, or on behalf of, an elderly tenant may not exceed the difference between the High HOME rental- based unit size and 30 percent of the family's monthly adjusted income. Tenants must pay a minimum of $100 of the monthly rent.

Housing occupied by a family receiving TRBA under this section must meet the requirements set forth in 24 CFR 982.401. The participating jurisdiction must inspect the housing unit initially and re-inspect it annually.

## Eligibility Requirements

1. Applicants must be an elderly family who desires to live in the downtown area.
   "An elderly family is a family whose head, spouse, or sole member is a person who is at least 62 years of age."

2. Applicants must have a total household income at or below 60% HAMFI as per HUD Section 8 Program guidelines and must re-certify income on a yearly basis.

3. Applicants must have reside within the city limits at least six (6) months immediately prior to being assisted with HOME funds. If prospective applicant(s) is (are) not renting but living with family members, a notarized letter from the family attesting to the fact that the prospective applicant has been living with them is required. This letter should include the relationship between the applicant(s) and the family member, any monetary contribution made by the applicant(s), and the length of period the applicant(s) has (have) been living there. A copy of the family member's current utility bill is required.

4. Applicants must be a U.S. Citizen or Permanent Resident.

## Tenant Protections

The lease must comply with the requirements in §92.253(a) and (b) as follows:

1. The lease between tenant and owner of rental housing assisted with HOME funds must be for no less than one year, unless by mutual agreement between the tenant and the owners.

2. The lease may not contain any of the following provisions:
   a) Agreement to be sued. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;

   b) Treatment of property. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the housing unit after the tenant has moved out of the unit. The owner may dispose of this personal property in accordance with State law;

c) Excusing owner from responsibility Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;

d) Waiver of notice. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;

e) Waiver of legal proceedings. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;

f) Waiver of a jury trial. Agreement by the tenant to waive any right to a trial by jury;

g) Waiver of right to appeal court decision. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and

h) Tenant is chargeable with cost of legal actions regardless of the outcome. Tenant must agree to pay attorney's fees or other legal costs, even if the tenant wins in court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

**Eligible Costs**

Eligible costs are the rental assistance and security deposit payments made to provide TBRA for a family pursuant to this section. The City may use HOME funds for TBRA only if it makes the certification about inclusion of this type of assistance in its consolidated plan in accordance with 24 CFR §91.225(d)(1), §91.325(d)(1), or §91.425(a)(2)(i), and specifies the local market conditions that lead to the choice of this option.

**Tenant Selection Policies and Criteria**

TBRA may only be provided to very-low and low-income elderly families. Based on market conditions, the City will provide TBRA to elderly persons who wish to reside in the downtown area. The City must determine that the elderly household is of very low- or low-income before the assistance can be provided. During the period of assistance, the City must annually determine that the elderly household continues to be low-income.

The term of the rental assistance contract providing assistance with HOME funds may not exceed 24 months, but may be renewed, subject to the availability of HOME funds. The term of the rental assistance contract must begin on the first day of the term of the lease. The term of the contract need not end on termination of the lease, but no payments will be made after termination of the lease until the elderly household enters into a new lease.

The City must disapprove a lease if the rent is not reasonable, based on rents charged for comparable unassisted rental units. The amount of the monthly assistance that the City may pay to, or on behalf of, an elderly tenant may not exceed the difference between the High HOME rental- based unit size and 30 percent of the family's monthly adjusted income. Tenants must pay a minimum of $100 of the monthly rent.

Housing occupied by a family receiving TRBA under this section must meet the requirements set forth in 24 CFR 982.401. The participating jurisdiction must inspect the housing unit initially and re-inspect it annually.

**Eligibility Requirements**

1. Applicants must be an elderly family who desires to live in the downtown area. "An elderly family is a family whose head, spouse, or sole member is a person who is at least 62 years of age."
2. Applicants must have a total household income at or below 60% HAMFI as per HUD Section 8 Program guidelines and must re-certify income on a yearly basis.
3. Applicants must have reside within the city limits at least six (6) months immediately prior to being assisted with HOME funds. If prospective applicant(s) is (are) not renting but living with family members, a notarized letter from the family attesting to the fact that the prospective applicant has been living with them is required. This letter should include the relationship between the applicant(s) and the family member, any monetary contribution made by the applicant(s), and the length of period the applicant(s) has (have) been living there. A copy of the family member's current utility bill is required.
4. Applicants must be a U.S. Citizen or Permanent Resident.

**Tenant Protections**

The lease must comply with the requirements in §92.253(a) and (b) as follows:

1. The lease between tenant and owner of rental housing assisted with HOME funds must be for no less than one year, unless by mutual agreement between the tenant and the owners.
2. The lease may not contain any of the following provisions:
   a) Agreement to be sued. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;
   b) Treatment of property. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the housing unit after the tenant has moved out of the unit. The owner may dispose of this personal property in accordance with State law;
   c) Excusing owner from responsibility Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;
   d) Waiver of notice. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;
   e) Waiver of legal proceedings. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;
   f) Waiver of a jury trial. Agreement by the tenant to waive any right to a trial by jury;
   g) Waiver of right to appeal court decision. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and
   h) Tenant is chargeable with cost of legal actions regardless of the outcome. Tenant must agree to pay attorney's fees or other legal costs, even if the tenant wins in court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

**Elderly Rental Housing Programs**

Downtown Elderly Duplexes – 1901 Farragut St.
Fernando A. Salinas Elderly Rental Housing – 1803 Juarez Ave. and 1806 Juarez Ave.
Martha C. Narvaez City Hall Apartments – 820 Convent Ave.

**Eligible Activity**

The City of Laredo, through its Community Development Department's Laredo Municipal Housing division will manage the eligibility of the applicants and the rental of the HOME assisted units to conform to all Home Investment Partnerships Program (HOME) requirements.

As such, HOME-assisted rental units must be occupied by income eligible tenants, and carry rent and occupancy restrictions of 20 years commencing at the time of project completion.

HOME Rent requirements: HUD annually publishes HIGH and Low HOME rents for all PJs; HOME rents are based on Fair Market Rents (FMRs) and calculation of rents affordable to families earning 65 percent and 50 percent of area median income. Low HOME rents will be used for these units. The maximum allowable HOME rents must be reduced if the tenant pays for utilities. Utility allowances provide a mechanism for reducing the maximum allowable HOME rents when some or all utilities are paid by the tenant.

| | | |
|---|---|---|
| Example: | $491 | Low HOME Rent |
| | -$89 | Utility allowance |
| | $402 | Maximum HOME rent |

**Elderly Rental Housing Units Tenant Selection Policies and Criteria**

1. Age Restrictions

   Elderly Rental Housing units may only be rented to low income elderly families. The City must determine that the elderly applicant(s) is of low income before the assistance can be provided. During the period of assistance, the City must annually determine that the elderly applicant(s) continues to be low-income. Under this program, an elderly family is a family whose head, spouse, or sole member is a person who is at least 62 years of age.

2. Income

   a) Applicant(s) income must not exceed the Household Area Median Family Income (HAMFI) as per HUD Section 8 Program Income Guidelines (updated annually) as specified below.

   - **Downtown Elderly Duplexes Project -1901 Farragut**
     Total household income must be at or below 50% HAMFI for all four (4) units.
   - **Fernando A. Salinas Elderly Rental Housing Project– 1803 Juarez and 1806 Juarez**
     Total household income must be at or below 60% HAMFI for all seven (7) units.
   - **Martha C. Narvaez City Hall Apartments Project - 820 Convent**
     Total household income must be at or below 60% HAMFI for all four (4) units.

   Incomes of all applicants who will occupy the home will be included in the income calculations. Reference should be made to 24 CFR Part 5 to determine a family's total annual income for program eligibility and the level of assistance the household will receive.

   b. Applicants must provide proof of gross income at least 1.5 times the rental rate. Section 8 applicants must have a gross household income of 1.5 times monthly tenant-paid portion.

3. Occupancy Policy

| | **Persons in Household** | |
|---|---|---|
| *Bedroom Size* | *Minimum* | *Maximum* |
| Efficiency | 1 | 2 |
| 1 Bedroom | 1 | 2 |
| 2 Bedrooms | 2 | 4 |

4. Application Requirements

a) Applicant(s) must be elderly.

b) Applicant(s) must have a total household income at or below 50% or 60% HAMFI (depending on project), as per HUD Section 8 Program Income Guidelines (updated annually).

c) Applicant(s) must provide proof of gross income at least 1.5 times the rental rate. Section 8 applicants must have a gross household income of 1.5 times monthly tenant-paid portion.

d) Applicant(s) must be a U.S Citizen or Permanent Resident.

e) Applicant(s) must have resided within the city limits at least six (6) months immediately prior to being assisted with HOME funds. If prospective applicant(s) is (are) not renting but living with family members, a notarized letter from the family attesting to the fact that the prospective applicant has been living with them is required. This letter should include the relationship between the applicant(s) and the family member, any monetary contribution made by the applicant(s), and the length of period the applicant(s) has (have) been living there. A copy of the family member's current utility bill is required to be on file.

f) Applicant(s) must re-certify income on a yearly basis.

5. Application Procedures

a) The City of Laredo Community Development Department will initiate the eligibility application process on a First Time First Serve Basis.

b) Applications that comply with the HOME Investment Partnership Program requirements will be forward to The Laredo Municipal Housing Division to finalize and execute rental lease.

c) Applicant(s) must comply with the Laredo Municipal Housing leasing requirements (i.e. payments due dates, late payment fees, pet policies, rental history, etc.)

6. Tenant Protections

The lease must comply with the requirements in 92.253 (A0 and (b) as follows

a) The lease between tenant and owner of rental housing assistance with Home funds must be for no less than one year, unless by mutual agreement by the tenant and the owners.

b) The lease may not contain any of the following provisions:

- Agreement to be sued. Agreement by the tenant to be sued, to admit guilt, or to a judgment in favor of the owner in a lawsuit brought in connection with the lease;
- Treatment of property. Agreement by the tenant that the owner may take, hold, or sell personal property of household members without notice to the tenant and a court decision on the rights of the parties. This prohibition, however, does not apply to an agreement by the tenant concerning disposition of personal property remaining in the housing unit after the tenant has moved out of the unit. The owner may dispose of this personal property in accordance with State law;
- Excusing owner from responsibility Agreement by the tenant not to hold the owner or the owner's agents legally responsible for any action or failure to act, whether intentional or negligent;
- Waiver of notice. Agreement of the tenant that the owner may institute a lawsuit without notice to the tenant;
- Waiver of legal proceedings. Agreement by the tenant that the owner may evict the tenant or household members without instituting a civil court proceeding in which the tenant has the opportunity to present a defense, or before a court decision on the rights of the parties;
- Waiver of a jury trial. Agreement by the tenant to waive any right to a trial by jury;
- Waiver of right to appeal court decision. Agreement by the tenant to waive the tenant's right to appeal, or to otherwise challenge in court, a court decision in connection with the lease; and
- Tenant is chargeable with cost of legal actions regardless of the outcome. Tenant must agree to pay attorney's fees or other legal costs, even if the tenant wins in court proceeding by the owner against the tenant. The tenant, however, may be obligated to pay costs if the tenant loses.

## COMMUNITY HOUSING DEVELOPMENT ORGANIZATION (CHDO)

As per the HOME Rule, the City is required to maximize participation by the private sector in carrying out HOME-assisted activities. As a result, the City must reserve no less than 15% of its annual HOME Grant for investment in housing to be developed, sponsored, or owned by CHDOs.

The HOME Rule stipulates that:

1. CHDO set-a-side funds are subject to reduction by HUD if they are not committed within 24 months.
2. The CHDO must have effective management control of the housing project.
3. Up to 10% of the HOME funds reserved for a CHDO may be used for project-specific assistance and seed money loans to the CHDOs.
4. CHDO projects must be completed within 4 years of commitment and be expended with 5 years of the grant.

The City determines the form of assistance, e.g., grant or loan the CHDO receives and whether any proceeds must be returned to the City or may be retained by the CHDO. While the proceeds the City permits the CHDO to retain are not subject to the HOME regulations except for the requirements of §92.300(a)(2), the City must specify in the written agreement with the CHDO if the proceeds are to be used for HOME eligible or other housing activities to benefit low-income families; however, funds recaptured because housing no longer meets the affordability requirements under §92.254(a)(5)(ii) are subject to the HOME requirements. The City has the option of requiring that CHDO proceeds be returned to the PJ. Proceeds which are returned to the PJ constitute program income and must be use in accordance with all HOME requirements.

The funds will be awarded to CHDOs on a competitive basis. During the Consolidated Planning Process, the City will post a request for proposals from CHDOs interested in carrying out qualifying affordable housing projects in the community. Proposals will be scored in accordance with the specified procedures of this manual; the proposed project's compliance with the housing priorities as identified in the City's Consolidated Plan; the project's creativity and direct benefit to the community; the CHDOs' past performance; and other related factors applicable to successful project implementation.

<u>CHDO DEFINITION</u>

CHDO means a private nonprofit organization that:

1. Is organized under State or local laws;
2. Has no part of its net earnings insured to the benefit of any member, founder, contributor, or individual;
3. Is neither controlled by, nor under the direction of individuals or entities seeking to derive profit/gain from the organization. A CHDO may be sponsored or created by a for-profit entity, but
   a) The for-profit entity may not be an entity whose primary purpose is the development or management of housing such as a builder, developer, or real estate management firm.;
   b) The for-profit entity may not have the right to appoint more than one-third of the membership of the organization's governing body. Board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members; and
   c) The CHDO must follow all state procurement laws;
4. Has a tax exemption ruling from the Internal Revenue Service under section 501 (c)(3) or (4) of the Internal Revenue Code of 1986;
5. Does not include a public body (including the City). An organization that is State/locally chartered may qualify as a CHDO; however, the State/local government may not have the right to appoint more than one-third of the membership of the organization's governing body and no more than one-third of the board members may be public officials or employees of the participating jurisdiction. Board members appointed by the local government may not appoint the remaining two-thirds of the board members;
6. Has standards of financial accountability that conform to 24 CFR 84.21, "Standards for Financial Management Systems;"
7. Has, among its purposes, the provision of decent housing that is affordable to low-income and moderate-income persons, as evidenced in its charter, articles of incorporation, resolution or by-laws;
8. Maintains accountability to low-income community residents by:
   a) Maintaining at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations. "Community" may be a neighborhood(s), city, county, or metropolitan area; and

b) Providing a formal process for low-income program beneficiaries to advise the organization of its decision(s) regarding the design, development, and management of affordable housing.

9. Has a demonstrated capacity for carrying out activities assisted with HOME funds. An organization may satisfy this requirement by hiring experienced key staff members who have successfully completed similar projects or contract a consultant with the same type of experience to train appropriate key staff members of the organization; and
10. Has a history of serving the community in which housing to be assisted with HOME funds is to be located. In general, an organization must be able to show a year of serving the community before HOME funds are reserved for the organization. However, a newly created organization formed by local churches, service organizations, or neighborhood organizations may meet this requirement by demonstrating that its parent organization has at least a year of serving the community.

ELIGIBLE CHDO ACTIVITIES

The housing activity proposed by the CHDO must adhere with the housing priorities as identified in the City's Consolidated Plan and qualify as an eligible HOME CHDO activity as identified in the HOME Program Regulations (24 CFR §92.2205 and 24 CFR §92.300). The CHDO is eligible to use HOME funds for a housing activity in which the CHDO develops, sponsors, or owns the assisted housing. The CHDO, in connection with housing that it develops, sponsors, or owns, may also provide direct homeownership.

CHDO AS A "DEVELOPER"

A CHDO is a *developer* when it: a) owns a property and develops a project or has a contractual obligation to a property owner to develop a project, and b) performs all the functions typically expected of for-profit developers and assumes all the risks and rewards associated with being the project developer.

1. For rental housing, the CHDO must obtain financing and rehabilitate/construct the project. If it owns the property, the CHDO may maintain ownership and manage the project during the development process and throughout the period of affordability. ---- or ----

2. For homebuyer programs, the CHDO must obtain project financing, rehabilitate or construct the dwelling(s), and have title to the property and the HOME loan/grant obligations transferred to a HOME qualified homebuyer within a specified timeframe. If it does not own the property, the CHDO must enter into a contractual obligation with the property owner. This contractual obligation is independent of the PJ.

CHDO AS "OWNER"

The CHDO is an *owner* when it holds valid legal title to or has a long-term (99-year minimum) leasehold interest in a rental property. The CHDO may be both an owner and developer or may have another entity as the developer. If the housing is to be rehabilitated or constructed the CHDO hires and oversees the developer that rehabilitated or constructs the housing. The CHDO must own the rental housing during development and for a period at least equal to the period of affordability.

CHDO AS "SPONSOR"

A CHDO is a *sponsor* for HOME-assisted rental housing according to the two circumstances outlined below. (The CHDO must own the property prior to the development phase of the project):

1. A CHDO "sponsors" rental housing when the property is "owned" or "developed" by:

   a) A subsidiary of the CHDO (in which case the subsidiary, which may be a for-profit or nonprofit organization, must be wholly owned by the CHDO);
   b) A limited partnership (in which the CHDO or its wholly owned subsidiary must be the sole general partner); or
   c) A limited liability company (in which the CHDO or its wholly owned subsidiary must be the sole managing member).

   If the limited partnership or limited liability company agreement permits the CHDO to be removed as sole general partner or sole managing member, respectively, the agreement must require that the removal be "for cause" and that the CHDO must be replaced by another CHDO.

2. A CHDO "sponsors" HOME-assisted rental housing in situations in which the CHDO owns and develops the housing and agrees to convey the housing to a private nonprofit organization (that does not need to be a CHDO but cannot be created by a governmental entity) at a predetermined time after completion of the project development. The CHDO is required to own the development phase of the project and is required to select the nonprofit organization before entering into an agreement with the PJ that commits HOME funds to the project. The nonprofit organization assumes the CHDO's HOME obligation (including any repayment of loans) for the project. If the property is not transferred to the nonprofit organization, the CHDO sponsor remains liable for the HOME assistance and the HOME project.

CHDO SELECTION PROCESS

The City will request and review proposals from interested CHDOs who wish to carry out eligible HOME program activities as follows:

1. The City will advertise a Request for Proposals.

    a) Requests for Proposals will be advertised in the Laredo Morning Times, local newspaper of greatest circulation, approximately 6 months prior to the start of the new fiscal year; or as determined to be feasible.
    b) A copy of the Request for Proposals will be e-mailed and/or faxed to existing CHDOs in the community. In addition, a proposal packet may be obtained at the offices of DCD during working hours.
    c) Interested CHDOs will be required to submit five (5) copies of their proposals within 30 days of the date the Request for Proposals is first advertised.

2. Following the application deadline, the City will have a 45-day period to evaluate and select the best proposal. DCD will initially screen proposals submitted to determine:

    a) If the nonprofit organization meets the qualifications as stated for a CHDO in the HOME Program Rule (24 CFR §92.2);
    b) If the housing activity proposed by the CHDO adheres with the housing priorities as identified in the City's Consolidated Plan and qualifies as an eligible HOME CHDO activity;
    c) If the CHDO maintains a proven track record in providing similar housing assistance in the community;
    d) If the proposal is complete and accurate. In the event proposals do not comply with this requisite, DCD will notify all CHDOs whose proposals are incomplete or deficient so that corrections may be made. CHDOs must re-submit their corrected proposals within five working days from the date of notification. If not addressed appropriately, further consideration will not be given to the proposal.
    e) DCD Director will verify that the screening was completed and that only qualified CHDO proposals will be reviewed.

3. Proposals will be reviewed, evaluated and scored by a committee composed of the Director and/or his/her designee from: Finance, Legal, and Community Development Departments; or other City Departments available to assist in the endeavor.

4. The Committee will consider the following project underwriting criteria:

    a) The eligibility of the proposed project.
    b) The level of housing priority as identified in the Consolidated Plan relative to the activity proposed for funding by the CHDO;
    c) CHDO Development Capacity: The CHDO's ability to carry out the proposed housing project such as having the experience and sufficient staff to successfully administer the project; Evidence of the CHDO's track record/history (at least one year) of providing similar housing assistance in the community;
    d) Market Analysis: An assessment at a minimum, of the current market demand in the neighborhood in which the project will be located, the housing benefit in the community to be received by persons of very-low to low-income as a result of the housing activity to be carried out by the CHDO; and what strategies and activities will allow the CHDO to meet the housing production goals;
    e) Cost Reasonableness: An examination of the sources and use of funds for the complete project. Firm financial commitments from other source of funding for the project will need to be evident. And the project's financial feasibility will be evaluated to determine if the infusion of HOME funding does not exceed the property value limitations that represent 95% of the area median purchase price set by HUD.

The CHDO Selection Committee will forward its recommendation to the DCD Director, who will obtain the City Manager's approval to proceed with the Committee's CHDO proposal selection(s).

The CHDO project(s) selected for funding will be identified in the One-Year Action Plan draft. Final approval of the CHDO project selection is contingent on the approval of the Action Plan by City Council and the approval and award of funds by HUD.

HOME Investment Partnership Program

**Community Housing Development Organization**
**Application Submission Requirements**

**Proposal Packet must include all of the following items:**

1. A cover sheet, which identifies the organization, submitting the application and noting the contact person's address and telephone number. Interested CHDOs will be required to submit five (5) copies of their proposals.

2. A transmittal letter requesting funding assistance and signed by the origination's Chief Executive Officer.

3. A copy of the letter issued by the City of Laredo Department of Community Development, which certifies the nonprofit organization as an eligible Community Housing Development Organization. All previously designated CHDO's need to be re-certified and must provide the required documentation as outlined in the attached checklist. If new CHDO's are interested they are required to submit documentation pertaining to the attached checklist.

4. A project/program description, at minimum, detailing the proposed activity and specific tasks to be carried out, the intended beneficiaries, and the CHDO's role as owner, developer, or sponsor.

5. Market Analysis:

    - Describe the organization's knowledge of housing in the proposed community and present highlights and an analysis of the organization's market research. Describe the organization's target area, its characteristics and neighborhood conditions and trends. Census data is acceptable. The plan must answer the following questions: *Who is the organization's competition for available property and who are the organization's prospective homebuyers or tenants?*

    - Describe the strategies and activities that will allow the organization to meet the organization's housing productions goals. Describe the media (publications, radio, television, direct mail, etc.) and marketing strategies that the organization will utilize to influence the organization's potential market area. Describe how the organization will conduct community events, meetings, and pre-leasing activities. Describe the frequency of the organization's community meetings (weekly, monthly, or quarterly).

6. A project/program budget detailing the administrative budget indicating specific revenue sources and costs.

7. A project/program management plan, including the names and duties of staff who will administer the project/program and a project/program implementation schedule.

8. A descriptive record of housing related programs previously implemented by the CHDO. Summary should note success of each program.

9. Evidence of the applicant's sound financial management, determined by copy of the organization's most recent financial statement or audit.

**CHDO CERTIFICATION CHECKLIST**

The information contained in this checklist refers to the definition of CHDO in Subpart A §92.2 of the HOME Rule. The checklist is a tool for PJs concerning the documents they must receive from a nonprofit organization before it may be certified/recertified as a CHDO. Before funds are awarded to an organization previously designated as a CHDO, staff must recertify that the organization continues to meet the CHDO eligibility requirements. For monitoring purposes, staff should be asked to maintain the completed checklist on file to document compliance with the regulations.

1. LEGAL STATUS

   A. The nonprofit organization is organized under State or local laws, as evidenced by:
      i. _____ a Charter, or
      ii. _____ Articles of Incorporation.

   B. No part of its net earnings is insured to the benefit of any member, founder, contributor, or individual as evidenced by:
      i. _____ a Charter, or
      ii. _____ Articles of Incorporation

   C. Has a tax exemption ruling from the Internal Revenue Service (IRS) under Section 501C (3) or (4) of the Internal Revenue Code of 1986, as evidenced by:
      i. _____ A 501C (3) or (4) certificate from the IRS, or
      ii. _____ Is classified as a subordinate of a central organization nonprofit under section 905 of the Internal Revenue Code as evidenced by: a group exemption letter from the IRS that includes the CHDO.
      iii. _____ Has among its purposes the provision of decent housing that is affordable to low-moderate income people, as evidenced by a statement in the organization's:
         1. _____ Charter,
         2. _____ Articles of Incorporation,
         3. _____ By-laws, or
         4. _____ Resolutions

2. CAPACITY

   A. Conforms to the financial accountability standards of 24 CFR 84.21, "Standards for Financial Management Systems", as evidenced by:
      i. ____ Notarized statement by the President or Chief Financial Officer of the organization,
      ii. ____ Certificate from a Certified Public Accountant, or
      iii. ____ HUD approved audit summary.

   B. Has demonstrated capacity for carrying out activities assisted with HOME funds, as evidenced by:
      i. _____ resumes and/or statements that describe the experience of key staff members who have successfully completed projects similar to those who will be assisted with HOME funds, or
      ii. _____ contract(s) with consultant firms/individuals who have housing experience similar to projects to be assisted with HOME funds, to train appropriate key staff of the organization.

   C. Has a history of serving the community in housing areas where HOME funds are to be located, as evidenced by:
      i. _____ A statement that documents at least one year of experience in serving the community, or
      ii. _____ For newly created organizations formed by local churches or service/community organizations, a statement that documents that its parent organization has at least one year of experience in serving the community. The CHDO (or its parent organization) must be able to show one year of serving the community prior to the date the City provides HOME funds to the organization. In the statement, the organization must describe its history (or its parent organization's history) of serving the community by describing activities which it provided (or its parent organization provided), such as, developing new housing, rehabilitating existing stock and managing housing stock, or delivering non-housing services that have had lasting benefits for the community, such as counseling, food relief, or childcare facilities. The statement must be signed by the President or other official of the organization.

3. ORGANIZATIONAL STRUCTURE

A. Maintains at least one-third of its governing board's membership for residents of low-income neighborhoods, other low-income community residents, or elected representatives of low-income neighborhood organizations as evidenced by the organization's:
   i. _____ By-laws,

   ii. _____ Charter, or

   iii. _____ Articles of Incorporation

B. Provides a formal process for low-income, program beneficiaries to advise the organization in all of its decisions regarding the design, site, development, and management of affordable housing projects, as evidenced by:
   i. _____ The organization's by-laws,

   ii. _____ Resolutions, or

   iii. _____ written statement of operating procedures approved by the governing body

C. A CHDO may be chartered by a State or local government, but the following restrictions apply: 1) the State or local government may not appoint more than one-third of the membership of the organization's governing body, 2) the board members appointed by State or local government may not appoint the remaining two-thirds of the board members; and 3) no more than one-third of the governing board members are public officials (including any employees of the PJ), as evidenced by the organization's:
   i. _____ By-laws,

   ii. _____ Charter, or

   iii. _____ Articles of Incorporation

D. A CHDO may be sponsored by a for-profit entity, but the following restrictions apply: 1) the for-profit entity may not appoint more than one-third of the membership of the organization's governing body, 2) the board members appointed by the for-profit entity may not appoint the remaining two-thirds of the board members, as evidenced by the organization's:
   i. _____ By-laws

   ii. _____ Charter, or

   iii. _____ Articles of Incorporation

4. RELATIONSHIP WITH FOR-PROFIT ENTITIES

A. The CHDO is not controlled, nor receives directions from individuals/entities seeking profit from the organization, as evidenced by:
   i. _____ The organization's by-laws, or

   ii. _____ A Memorandum of Understanding.

B. A CHDO may be sponsored/created by a for-profit entity, however;
   i. _____ The for-profit entity's primary purpose does not include the development or management of housing, as evidenced in the for-profit organization's by-laws and
   ii. _____ The CHDO is free to contract for goods and services from vendor(s) of its own choosing, as evidenced in the CHDO's
      1. _____ By-laws,
      2. _____ Charter or
      3. _____ Articles of Incorporation

**MONITORING**

The City of Laredo is responsible for monitoring the performance of all entities receiving HOME funds from the City of Laredo.

At least annually, the City of Laredo must review performance of each CHDO or other entities receiving HOME funds.

At least annually, the City of Laredo must review rental housing projects.

- Annual recertification of tenant income
- Annual reviews of rent and utility allowances
- On-site inspections for compliance
    - Annually for projects of 26 units or more
    - Every two years for projects with 5-25 units
    - Every three years for projects containing 1-4 units
- Annual review of owner compliance with Written Agreements

CHDO Records

- Name and qualifications of each CHDO and amount of HOME funds received.
- The City of Laredo's efforts to identify prospective CHDOs.
- Records supporting use of HOME funds for technical assistance and site control loans to CHDO.

**FIRST-TIME HOMEBUYER - NEW CONSTRUCTION PROGRAM**

As authorized by the U.S. Department of Housing and Urban Development, under the HOME Investment Partnership Program, the City will implement a Homeownership New Construction Program. Through public/private partnerships, affordable housing will be constructed and be made available for homeownership to individuals and families of low-income. The New Construction Program maintains two objectives. One to build and provide homes which meet all applicable codes, yet remain within a targeted affordable price range to meet the housing needs of first-time low-income homebuyers. The second is to assist in securing low interest financing to ensure home mortgage payments remain affordable.

The City's role in the first-time homebuyer – New Construction Program is one of facilitator and, as such, will work with the private sector in the development and construction of housing.

This program is intended to be versatile so that homeownership opportunities can be made available to individuals and/or families, who would, under different circumstances, not be able to purchase a home. On a grand scale, DCD Staff will work with private contractor(s) to construct affordable housing on City-owned property or other legally platted lots as part of an affordable housing project that will provide homeownership opportunities to a group of families/households.

Community Development Staff will also undertake construction of housing on a per unit basis. Homes may be constructed on legally platted lots owned by applicants or the City. In all circumstances the following will apply:

1. All housing construction will be carried out by an experienced and qualified contractor(s). DCD will solicit construction bids based on set housing plans and specifications which have been prepared and sealed by a qualified and registered architect.
2. HOME Funds will be used to provide necessary interim construction financing and/or to purchase land, as may be applicable.
3. The City will work with local banking institutions and/or mortgage companies to provide necessary long-term financing to qualifying low-income homebuyers.
4. The City maintains the right to utilize HOME funds under this program to provide direct homeowner financing in hardship cases.
5. The City may opt to contract with a local nonprofit housing provider to facilitate new housing construction. These same New Construction guidelines apply to the nonprofit.

**Affordability Requirements**

1. To maintain a unit's affordability, the City will:
   a) Provide for the development of housing plans that are of a non-luxury nature;
   b) Work in partnership with local contractors to insure the homes may be constructed at an affordable price;
   c) Work closely with local banks and/or mortgage companies to assist in securing low interest financing and/or a waiver or reduction of legal and loan processing fees, as possible;
   d) Subsidize housing costs in the form of a forgivable loan in the amount of land costs or a portion of construction to maintain low, affordable mortgage payments. Subsidy will not exceed the maximum amount of DPA. The amount of subsidy will be determined on a case-by-case basis, based on the level of assistance needed to make the unit affordable to the homebuyer. House payment should not exceed 30% of the homebuyer's adjusted gross income at the time of occupancy;
2. As a requirement to participate in the program, applicants for homeownership must be willing to abide by the established HOME Affordability Requirements and the City's Resale Guidelines. Affordability requirements stipulate that newly constructed HOME-assisted units remain affordable for a period of 5 to 15 years depending on the amount of HOME funds provided per unit. In the event a Homeowner decides to sell his/her home within this affordability period, s/he must sell it at an affordable price to an individual/family of low-income. Affordability and Resale Guidelines will be included as deed restrictions to insure compliance with HOME Affordability Requirements. The City's established Resale Guidelines are included in the Appendix.

Applications received and reviewed for eligibility by DCD will be forwarded to local banking institutions for a credit check and preliminary loan approval. As projects are approved and construction of the home is completed, the City will forward the loan applications to the various participating financial institutions for permanent loan processing and closing. Interest rates will vary depending on the individual loans.

**Eligibility Requirements**

*Applicant Eligibility*

1. Applicant must be a first-time homebuyer who has not owned a home within the three years prior to the purchase of a HOME-assisted unit and/or be a displaced homemaker or single parent who previously owned a home in conjunction with his/her spouse.

2. The applicant's income must not exceed 80% of the Housing Area Median Family Income (HAMFI). The family's total assets will be taken into account, including owner equity based on the appraised value of their property. Income of all family/household members, who are 18 years or older, not enrolled full-time in school/college, and will occupy the home will be included in the income calculation.

3. The applicant may own his/her own lot on which a HOME-assisted single-family unit will be constructed.

4. The applicant must have maintained steady employment for the past two years. If the person is elderly, disabled, or unemployed, s/he may present proof of fixed income received through pension, social security, supplemental income, and/or other applicable source. Exceptions to this policy may be made by DCD Director on a case-by-case basis, in order to ensure that any individual who is able to maintain a mortgage payment is not denied the opportunity to do so. The applicant must provide documentation, should have good credit history, and be free of any judgments.

5. The applicant cannot be employed by the City's DCD or be related to any person who exercises any functions or responsibilities with respect to the HOME Program. Adherence with Conflict of Interest provisions identified in 24 CFR, Part §92.356 is required.

*Property Eligibility*

1. The newly constructed home is to be used as the family's principal residence. The applicant must be willing to sign an affidavit attesting that the home to be constructed will be utilized as his/her principal residence.

2. The lot on which the HOME-assisted unit is to be constructed, if presently owned by the applicant, must be free of any liens and judgments.

3. The lot must be legally platted, recorded and must meet all density requirements as specified by Planning and Zoning Ordinance.

4. The value of the home and the lot on which the home will be constructed cannot exceed the Section 203(b) Mortgage limits.

5. The total amount of HOME-assisted funds utilized to purchase the lot and construct the home cannot exceed the HUD authorized HOME Maximum Per-Unit Subsidy for Laredo. The HOME Maximum subsidy varies according to the number of bedrooms a unit has.

6. Off-site infrastructure improvements must be in place. No water and sewer lines can be extended to the service area where the home is to be constructed.

7. The home to be constructed must be located within the Laredo city limits.

*Eligible Construction Costs*

1. Development Hard Costs include:

    a. Costs to meet applicable construction and energy codes;

    b. General property improvements of a non-luxury nature to exclude, but not limited to such things as marble floors, spas, and swimming pools;

    c. Demolition costs; and

    d. On-site improvements including water and sewer connections to existing lines only. Off-site improvements are not eligible;

2. Acquisition cost of improved real property.

3. Related Soft Costs include:

   a. Architectural, engineering or related professional services (inspections and work write-ups, as agreed to by the owner and their service provider);

   b. Financing costs such as loan points, credit and title costs, recordation fees, building permits, legal fees, appraisals, and developer fees.

**Application Process**

DCD will maintain the responsibility to solicit, review, and approve applications to participate in the program.

1. Individuals or families interested in participating in the program must complete a HOME Investment Partnerships Program Application which may be obtained from The Department of Community Development. A copy of the application is included in the Appendix. As part of the application process, participants must submit:

   a) Documentation of monthly expenses.

   b) The following documents will be used for income determination: W-2(s), income-tax returns, pay stubs, Social Security letters, and all other pertinent information.

   c) A signed and notarized General Release Form which will allow DCD Staff to verify employment, income, credit history, and any other information required to process application.

   d) A Deed of Trust as proof of property ownership if applicant owns lot.

   e) If applicant owns a lot, a tax certificate from each appropriate tax office (City, County, and District) is required and must be paid in full.

   f) An affidavit attesting that the home to be constructed will be utilized as the applicant's principal residence.

   g) Any other documentation in support of the application, as may be deemed necessary, to verify employment, income, and/or other qualifying criteria.

   h) In the event that the applicant owns his/her own lot, DCD will obtain an Abstracter's Certificate to determine if the lot is free of any liens and/or judgments.

2. DCD will initially screen applications for participation in the program. Once all project data has been collected, HOME Staff will:

   a) Verify the applicant's employment and income statements.

   b) Analyze the applicant's income eligibility.

   c) Obtain an appraisal of the lot on which the home will be constructed.

   d) Determine the size of the home to be constructed to adequately meet the current needs of the applicant and his/her family and note the estimated cost of construction.

   e) Consider whether the cost of the home is affordable to the applicant.

   f) Determine whether the appraised value of the lot and the estimated cost of the new home exceed HUD Section 203 (b) mortgage housing limits.

   g) Complete a site-specific environmental assessment review based on the preliminary cost estimate and project description. A copy of the Environmental Assessment Checklist is included in the Appendix. (HOME program funds dedicated to be used in the construction of housing will be environmentally cleared and released at the start of the program year).

   h) Determine the availability of HOME funds to undertake new construction activities.

3. Loan applications determined to be feasible will be referred to a participating financial institution for a credit report and preliminary loan approval. Projects not qualifying for long-term financing will be disapproved from participating in the program. DCD does, however, maintain the right to utilize HOME funds under this program to provide direct homeowner financing in hardship cases to households with incomes of 60% HAMFI or less.

4. The HOME Coordinator will review completed applications to ensure all eligibility requirements have been met and make a recommendation of approval or denial to the Department's Director, as appropriate.

5. The Department Director will make the final decision to approve or disapprove the application. Applicants will be notified, in writing, of the decision made. If the application is disapproved, the letter must state the reason(s) why the application was denied.

6. Once approved, the City and the applicant will enter into an agreement which stipulates the purpose of the project and the specific HOME loan and the responsibilities of each party. In order to insure the affordability of the home, each assisted homebuyer will be provided a subsidy not to exceed $15,000 to offset construction and/or related soft costs. The specific amount of the subsidy will vary depending on the amount of assistance needed to ensure that the homebuyer mortgage payments do not exceed 30% of the household's adjusted gross income. This agreement will specify that upon securing a mortgage loan from the financial institution, the HOME loan will be repaid minus the amount of the subsidy. The subsidy will be provided in the form of a deferred, 0% interest loan secured through a Real Estate Lien Note and Deed of Trust. The loan will become due and payable once the first lien is paid. The homeowner will be given the option to choose a monthly loan installment period of 36 months. Individuals who are provided direct loan servicing by DCD will be responsible to payback the entire HOME loan amount at a 0% interest for a period of up to 30 years.

7. The applicant will be responsible for all fees incurred in the total project cost. These include the cost of:

   a) An Abstracter's Certificate
   b) Plans and specifications
   c) Filing fees
   d) Legal processing fees
   e) Replatting and surveys
   f) Construction
   g) Land

8. HOME funds are committed to activities through the HUD Integrated Disbursement and Information System (IDIS). General guidelines in setting up New Construction activities are noted below; however, IDIS policies and procedures are addressed in more detail in the IDIS Reference Manual located at HUD's website.

   a) An activity consisting of a single-housing unit must be set up on IDIS once an agreement is executed between the owner and The City's DCD. The activity is set up in the appropriate funding year as part of the New Construction Project. The activity is identified by the owner's name and/or address of the unit to be constructed.

   b) Similarly, projects which include the construction of housing units in mass must also be set up on IDIS prior to the start of the project. Project setup should occur once City Council grants approval of the project. The activity is set up in the appropriate funding year under the New Construction Project. Each housing unit to be constructed must be setup on IDIS as an individual activity by address.

   c) All housing activities must be setup and funded in order to be able to drawdown funds from the HUD treasury. The estimated activity cost identified in IDIS Activity Setup and the actual funded amount should be inclusive of all the HOME funds anticipated to be used to support applicable land and soft costs as well as project design and construction. When houses are constructed in mass, the prorated cost per unit is identified as the individual cost of the activity.

**Project Implementation**

1. All projects approved will require plans and specifications to be prepared by a qualified architect. Plans and specifications must meet the requirements previously stated in the property eligibility of this section.

2. For single-unit housing construction projects, an agreement will be executed between the owner and the selected designer. A copy of this agreement is included in the Appendix. Both, the owner and DCD will initial approval of the plans and specifications.

3. Once the plans and specifications are finalized, City staff will initiate the construction bid process. Bids will be advertised, selected, considered, and awarded in accordance with the City's standard bid procedure. For those projects constructed on

City-owned land as part of an affordable housing project, the City will execute the contract with the contractor. In regard to housing constructed on a single, privately owned lot, the first-time homebuyer will execute the contract with the Contractor. The architect will provide construction oversight.

4. Payments to the contractor will be made on a scheduled draw system upon the completion of acceptable work as approved by the architect. A copy of a payment request is included in the Appendix.

5. If twelve (12) or more units are constructed at one time, the Contractor must comply with Davis Bacon requirements. DCD Staff will be responsible to monitor adherence.

6. Legal Documents between the City and First-time Homebuyer are prepared by City Staff prior to the start of construction and include: HOME Program Agreement, Real Estate Lien Note, Deed of Trust, and Warranty Deed with Vendor's Lien. Legal Documents are to be executed at closing.

7. Legal documents executed prior to the start of construction between the homeowner and the contractor include a(n): Builders' and Mechanics Lien Note with Power of Sale, Builders' and Mechanics Lien Contract with Power of Sale, Assignment of Lien, and Transfer of Lien Documents.

8. Once the Contractor has completed construction, the Contactor will be asked to sign a Contractor's Affidavit that he has paid all work and that there are no liens on the property assisted.

9. The aforementioned documents are filed at the County Clerk's office. With the exception of the Home Program agreement, Builder's and Mechanics Lien Note, Transfer of Lien, Warranty Deed, and Real Estate Lien Note.

10. No assignment of lien and transfer of lien documents are signed if the proposed housing activity is part of a large housing project.

11. Once the unit is completed, and the Assignment, Transfer of Lien, and Contractor's affidavit is provided to the bank, the bank will reimburse the City for the cost of construction minus any subsidy. The closing is handled by the bank.

12. Once the unit is completed and occupied and program funds have been drawn, it is necessary to update IDIS activity files to reflect completion and beneficiary data.

# HOMEOWNER RECONSTRUCTION PROGRAM

The Homeowner Reconstruction Program was designed to improve the living conditions of owner-occupants with homes requiring extensive repair and/or replacement. Through this program, income eligible homeowners are provided assistance for the reconstruction, in whole or in part, of their home so that the substandard dwelling is brought up to the International Existing Building Code of the International Code Council. The work must also be performed according to the City of Laredo Department of Community Development General Construction Written Standards.

Reconstruction includes: the rebuilding, on the same lot, of a housing unit that is standing on a site at the time of project commitment; housing that was destroyed by a disaster may be rebuilt/reconstructed on the same lot if HOME funds are committed within 12 months of the date of destruction; or replacing an existing substandard unit of manufactured housing with a new or standard unit of manufactured housing.

The number of housing units on the lot may not be decreased or increased as part of a reconstruction project, but the number of rooms per unit may be increased or decreased. As for the maximum loan amount, it is determined on a case-by-case basis.

In an effort to ensure, the success of the Homeowner Reconstruction Program and to better served the housing needs of the community, DCD staff will:

1. Implement policies and procedures as adopted which are in accordance with the City of Laredo's Consolidated Plan or other planning document as prescribed by HUD.
2. Carryout the Homeowner Reconstruction Program without discrimination in regards to race, sex, religion, family origin, age, and /or familial status.
3. Evaluate the Homeowner Reconstruction Program throughout the year in an effort to make necessary changes in design or implementation in order to meet Consolidated Plan goals, and to enable the continued success of Homeowner Reconstruction efforts by the City.
4. Promote the Homeowner Reconstruction Program through the distribution of flyers, television and radio public service announcements, newspaper feature stories, attend public events, and etc… in order to maximize public awareness of the Homeowner Reconstruction Program.
5. Serve current and prospective clients in the most courteous, efficient, and effective manner.
6. Conduct continuing education and training of Homeowner Reconstruction Program staff in order to maintain high professional standards of performance and service.
7. Conduct continuing efforts in retaining competent building contractors and in capacity building of newly recruited tradesmen and contractors in order to foster competition and provide the best possible builders to the department's clients.
8. Analyze and develop better management information and monitoring tools specifically with an effort at automating facets of program management, which can lead to service improvement.

This Policy and Procedures serves as a guide for the City of Laredo Homeowner Reconstruction Program administered by the Department of Community Development and funded through the HOME Program. As the program evolves and the City's housing needs change, the Department of Community Development reserves the right to amend the City's adopted policies, procedures, and programs, as necessary, in order to adhere with HOME regulations and insure the Community's housing needs are best met. As well as, update all necessary exhibits and reference documentation to ensure program compliance.

## Program Guidelines

The investment of HOME funds may not exceed the maximum per-unit subsidy limits. HUD published a Notice establishing an interim policy that Field Office staff and participating jurisdictions (PJ) such as the City of Laredo must use the Section 234-Condominuim Housing basic mortgage limits, for elevator-type projects, as an alternative to the Section 221 (d)(3) limits in order to determine the maximum amount of HOME funds that can be invested on a per-unit basis in HOME-assisted housing projects, until a new rule is published.

The City of Laredo limits are based on the number of bedrooms the assisted unit has or will have. Current limits are available from the Multi-family Division in the HUD Field Office and are posted in the HUD HOME affordable housing website: HOME Maximum Per-Unit Subsidy Limits - HUD Exchange.

The most recent subsidy limits and HCP, as shown below, are effective as of September 9, 2021 and are subject to change annually by HUD.

| Section 234 – Condominium Housing | |
|---|---|
| Bedrooms | Elevator |
| 0 | $63,881 |
| 1 | $73,230 |
| 2 | $89,049 |
| 3 | $115,201 |
| 4+ | $126,454 |

| FHA Multifamily Statutory Mortgage Programs Based Percentages for High Cost Area and Per Unit Substantial Rehabilitation Threshold | |
|---|---|
| San Antonio, TX | 250% |

After rehabilitation, the estimated value of the property, cannot exceed 95 percent of the median purchase price for single family housing, as determined by HUD. The HOME Sales Price Limits at the time of the writing of this manual is $171,000 for existing homes and $243,000 for new homes. Homeownership value limits are posted in the following website: HOME Homeownership Value Limits - HUD Exchange.

## Loan Structure

This program provides for a 0% interest loan in an amount determined on a case-by-case basis based on the household size and need to reconstruct a single-family unit, which is owned and occupied by an individual or family of low and moderate income (below 80% of HUD area median income (AMI)).

43% of the loan will be forgiven, if the residency requirement is met for the duration of the note. The homeowner will be responsible to payback the remaining 57% of the note within a 15-year period.

100% forgivable loans are available for the elderly and/or disabled head of households who qualify with incomes of 60% or less of the AMI.

At the time the assisted property is sold, rented, and or assisted household no longer resides in the home, the entire note becomes due in full less the amount that was previously forgiven/or paid.

**Example: Payback Schedule on a $120,000 Reconstruction Loan**

| Loan | Monthly Payment |
|---|---|
| 57% - $68,400.00 | 180 payments of $380 at 0% interest |
| 43% - $51,600.00 | Loan payment reduced by 1/180 each month the assisted homeowner resides in the home. |

All program income derived from the repayment of loans will be utilize to fund HOME-eligible activities based on the need and determined by the Department of Community Development (DCD) to be in compliance with the City's Consolidated Plan.

### Applicant Eligibility

1. The applicant must be the owner-occupant of a single-family residence located within the City of Laredo for at least one year and DCD staff must determine that substantial rehabilitation is needed to qualify for a reconstruction loan. In case of a disaster, housing that was destroyed may be rebuilt/reconstructed on the same lot if HOME funds are committed within 12 months of the date of destruction.
2. Applicant must provide proof of ownership and the property must be free and clear of any liens or judgements. Therefore, dwelling must not be under a Contract for Deed, or any similar purchase agreement, in which the seller retains legal title until final payment is made.
3. All household members must be U. S. Citizen(s) or Permanent Resident(s).
4. The household's gross annual income cannot exceed 80% AMI.
5. The applicant must have maintained steady employment for the past two years and currently be working. If the person is elderly, disabled or unemployed, they must present proof of fixed income received through pension, social security, supplemental income, and/or other applicable sources. Exceptions to this policy may be made by DCD Director on a case-by-case basis.
6. The applicant must be willing to relocate during the reconstruction of his/her home. The Homeowner Reconstruction Program is a voluntary program (not a mandatory). Therefore, the program does not offer relocation benefits if temporary or permanent relocation is necessary. Any relocation or related expenses will be borne by the homeowner.
7. The applicant cannot be employed by the City's DCD or be related to any person who exercises any functions or responsibilities with respect to the HOME program.

**Property Eligibility**

1. Property must be located within the Laredo city limits.
2. The maximum per-unit subsidy limits cannot be exceeded, as determined by HUD.
3. The estimated value of the property, after rehabilitation, cannot exceed 95 percent of the median purchase price for single family housing, as determined by HUD.
4. The property to be reconstructed must conform with all applicable federal historic preservation, environmental and lead based paint requirements, local building codes, ordinances, and other applicable laws and regulations.
5. All property taxes (City, County, and School District) must be current.
6. Property must have been damaged as the result of a fire or dilapidate beyond repair and requires demolition and reconstruction. The City's HOME Program Housing Inspector will make an initial determination regarding project feasibility and the Housing Manager must concur with the inspector's recommendation to reconstruct the home before the project can proceed.

Homeowner Insurance on the property must be obtain by the homeowner by the time the contracted reconstruction work is completed and throughout the loan period. If the property is located in the 100-year flood zone in the City of Laredo Flood Map in accordance with the Federal Emergency Management Agency (FEMA) Flood Map, flood insurance will be required. Homeowner is responsible to pay all current and future property taxes on a timely matter.

**Eligible Costs**

Hard costs shall include but are not limited to:

- Construction costs required to meet the rehabilitation standards, applicable codes, and ordinances,
- Essential improvements,
- Energy-related improvements,
- Lead-based paint hazard reduction,
- Accessibility modifications for disabled persons,
- Repair or replacement of major housing systems,
- Repairs and general property improvements of a non-luxury nature, and
- Site improvements and utility connections.

Soft costs shall include but are not limited to:

- Recordation fees,
- Appraisals,
- Work write-ups,
- Initial and job progress inspections.

**Application Process**

The following is the manner in which staff will process the application:

1. Homeowners must complete an HOME Homeowner Reconstruction application and submit the following supporting documentation.
    - Valid Identification Card for all Household Members 18 and Over
    - Birth Certificates and Social Security Cards for all Household Members
    - Valid Permanent Resident Cards and/or Certificate of Naturalization *(if applicable)*
    - Proof of Income (Last three months.)
    - Income Tax Return and W-2
    - Bank Statements (Checking Account – Last six months/ Saving Account – Most recent.)
    - Evidence of Property Ownership
    - Property Tax Certificates (City, County, and School District)
    - Utility Bills (Water, Electricity, Gas, Cable, and Phone)
    - Other Required Documents. (College Transcript, Divorce Decree, Death Certificate, Food Stamps Letter, etc.)

2. Once all the required documentation has been completed, HOME staff will review the information and a Housing Inspector will be assigned.

3. The Housing Inspector will then schedule an inspection of the property and determine if the reconstruction project is feasible by completing a preliminary inspection cost estimate and takes pictures of the structural to support his conclusions.

   If the home was built prior to 1978, a lead evaluation and risk assessment is required to comply with HUD's lead based paint regulations (24 CFR Part 35) to ensure that housing activities receiving federal assistance housing do not pose lead-based paint hazards to young children and other at-risk populations. For reference, please see the attached Lead Based Paint Requirements section in the appendix.

   All reconstruction projects require an environmental review process before being approved to ensure that the proposed project does not negatively affect the surrounding environment. For additional information, please referred to the City of Laredo Environmental Review Policies and Procedures Manual.

4. Once the application has met the eligibility criteria, the property has been environmentally cleared, and the Housing Manager has approved the inspector's recommendations to reconstruct the home, the project can proceed to be reviewed by the Loan Review Board.

   The Director of the Department of Community Development appoints the three members of the Department who are responsible for final review and approval or disapproval of the application.

5. After the project file has been approved by the review board, staff verifies the ownership of the property with a title search to ensure it is free and clear of any liens or judgments and an architectural proposal is requested for the design of the plans and specifications. Once the architectural proposal is approved, an agreement will be executed between the homeowner and the selected architect.

6. Once the plans the plans and specifications have been completed, the after-rehabilitation value is established by requesting an appraisal prepared by a licensed appraiser to ensure that the property's value is at or below 95% of median purchase price in our area.

7. Once the after-rehabilitation value requirement is met, the competitive bidding process is initiated as follows:

   A. Formal advertising in the local newspaper is made at least 14 days prior to an established bid opening date.
   In order to be eligible to bid on any reconstruction project, interested contractors must submit the following documentation and be approved by the Department of Community Development.
      - Provide letter(s) of reference from one or more banking institution(s) and at least two letters from the suppliers with whom a contractor conducts business.
      - Provide letter(s) of recommendation from three previous customers and at least four subcontractors.
      - Be registered with the City of Laredo Building Department.
      - Proof of current General Liability Insurance coverage for an amount no less than $100,000 or the bid amount, whichever is greater.

      Contractors that comply with these requirements are then included on the department's qualified contractor list and are eligible to bid on all reconstruction jobs. The Department of Community Development does not guarantee, or in any way endorse any one of these contractors. The list merely states that these contractors possess the potential ability to perform successfully under the terms and conditions of the Homeowner Reconstruction Program. Any contractor known to the customer can be included to this list after meeting the same requirements.

   B. All sealed bids are opened, read out loud, and taken under advisement at the time and place stated in the invitation for bids. Any or all bids may be rejected in the best interest of the program, when there is sound documented business reasons.

      No contractor may be awarded more than five (5) contracts at any one time (even though he may be lowest responsible bidder), nor be eligible for bidding on any jobs unless he has less than five (5) jobs ongoing at any one time.

      *Note: The limitation on the number of jobs that any one contractor may carry is a program requirement which is imposed in the interest of fostering competition, optimizing contractor participation in the program, and managing the workload of participating contractors.*

C. Prior to awarding the project to the lowest responsible eligible bidder, the HOME staff verifies that the contractor is not suspended or debarred from Federal, State, or City of Laredo Contracts. This verification is done by checking in the System Award Management at https://www.sam.gov, which lists all suspended and debarred entities. Once this verification is completed satisfactory, the Housing Inspector notifies the contractor. In the event that the lowest, most responsible bidder decides not to accept the project, the project will be awarded to the next low bidder.

8. Once the contractor has accepted the award, the following documents are prepared by staff and submitted for legal review and approval.

- Builder's and Mechanic's Lien Contract
- Builder's and Mechanic's Lien Note
- Promissory Note
- Deed of Trust
- Assignment of Lien
- Housing Reconstruction Agreement
- Notice to Proceed
- Right of Recession
- Pre-Construction Conference
- Contractor's Affidavit

Thereafter, the binding legal documents with homeowner(s), contractor, architect, and HOME staff are executed. During the closing, the homeowner is provided the right of recession and is given three days to cancel the loan without any penalty or obligation. After the three days have passed, if the homeowner decides to continue with the process, the notice to proceed is executed and a copy is provided to the contractor.

The Contractor shall, within Ten (10) calendar days from the date of the Order to Proceed, begin actual performance hereunder and all work to be performed by the Contractor shall be completed in accordance with the plans, specifications, and conditions within Sixty (60) Calendar days thereafter.

The amount of the construction contract and contingency, architect services, title search, appraisal, and recording fees are specified as the obligation of the borrower and constitute on the total loan amount. In the event that the contingency is not utilized, the owner will be credited this amount.

**Construction Management**

HOME staff will monitor the contractor's work throughout the construction period. The HOME inspector functions as the control point for the disbursement of funds and therefore, conducts inspections at the time the contractor requests them and on an ongoing unscheduled basis, for the purpose of ensuring the quality of all work being done as specified in plans and specifications.

The contractor is given the following two payment methods:

a. Payment in full upon satisfactory completion of the entire work,

***or***

b. Four or less progress payments and a final payment. Progress payments are based on the percentage of completion of acceptable work and proper installation of materials as certified by the DCD Inspector. A progress payment shall not be for less than twenty percent (20%) of the total construction cost. Final payment will be made upon satisfactory completion of all rehabilitation work and proper installation of all materials as specified in the plans and specifications.

All payments are subject to satisfactory intermediate and final inspections by the HOME staff. Additionally, the applicable Certificate of Completion must be completed by the HOME Inspector prior to each payment. Contingent upon approval by the Homeowner, Inspector, Housing Manager, and CD Director, the payments made are based totally upon the percentage of completion of acceptable work, subject to a ten percent (10%) retainage. The retainage payment is made thirty (30) days after completion of all work and is determined by the final inspection. This 10% retainage serves as security for any needed corrective action identified during this 30-day period. Advance payments are never made.

**Notice of Payments**

Payment of the loans made under the regular monthly installment plan begins immediately after the final Certificate of Completion is signed. The Request for Payment is used as a final notice to the homeowner that the loan repayment period is in effect. Payments can be made in person at the Department of Community Development located at 1301 Farragut 3rd Floor or by mail at the following address:

City of Laredo
Department of Community Development
P.O. Box 1276
Laredo, Texas 78042

**Loans in Default/Loans due in Full**

It is not the intention of the City of Laredo's Department of Community Development to foreclose on a ***homestead*** whose homeowner reconstruction loan is in default or is immediately due in full. Staff will consider the merits of each case and work closely with the assisted homeowner and/or his/her heirs to work out a suitable payment schedule. The City does reserve the right to implement such actions that will promote loan re-payment such as, but not limited to referring the delinquent account to a collection agency.

**Annual Recertification**

An annual recertification of each 100% forgivable loan case is conducted in order to determine the income status of the household. If an elderly or disabled household continues to qualify under the low-income limits, the loan remains forgivable. If the household income exceeds 60% of the median income for the area, then the family will be required to make monthly installments on the balance of the loan. The balance of the loan is determined by subtracting the amount of the loan which was previously forgiven from the original loan amount. The balance is then divided among the remaining number of months, which make up the original period of the loan.

In addition, all customers with active loans must submit the following documentation during their annual recertification.

- Proof of Current Homeowner's Insurance and Flood Insurance *(if applicable)*
- Proof of Current Property Taxes (City, County, and School)
- Current Utility Bills (Electricity and Water)

**Settling Conflicts**

Settling of conflicts is described in the Builder's and Mechanic's Lien Contract (With Power of Sale) executed between the Homeowner and the Contractor.

In general, the Department of Community Development and the Homeowner Reconstruction Program staff stress understanding and communication throughout the construction phase in order to minimize conflict and promote interaction and rapport between the homeowner and the contractor. Realistically, however, it is expected that differences of opinion will surface and these will be handled through the attention of the organizational chain of command of the Department and the City of Laredo. If called for, the City Attorney will be called upon to assist in resolving disputes prior to their reaching an impasse.

# APPENDIX – Exhibits (Samples)

1. HOME Income Limits
2. Homeowner Reconstruction Program Checklist
3. Application
4. General Release Form
5. Acknowledgement of Probable Monthly Payment
6. Verification of Employment Form
7. Certification of Zero Income
8. Preliminary Inspection/Cost Estimate
9. Loan Review Board Form
10. Agreement between Homeowner and Architect
11. Notice to Bidders
12. General Construction Written Standards
13. Builder's & Mechanics Lien Contract
14. Builder's & Mechanics Lien Note
15. Assignment of Lien
16. Promissory Note
17. Deed of Trust
18. Reconstruction Agreement
19. Homeowner and Contractor Agreement
20. Notice to Proceed
21. Right of Rescission
22. Pre-Construction Conference
23. Contractor's Affidavit
24. Flood Insurance Requirement
25. Lead-Based Paint Requirements
26. Request for Accounts Payable Check
27. Request for Payment
28. Inspection Report and Certificate of Completion
29. Retainage Payment Request
30. Warranty Statement Form
31. Sub-Contractors List
32. Affidavit of Payment of Debts and Claims and Release of Liens

# HOME Income Limits

HOME Income Limits information may be obtained in the following site.

HOME Income Limits - HUD Exchange

# CITY OF LAREDO
# DEPARTMENT OF COMMUNITY DEVELOPMENT

## HOME Homeowner Reconstruction Program
## 1301 Farragut 3RD Floor East Wing
## (956)795-2675

Please bring the following documents to your appointment.

1. **Current Identification Card *for all* Household Members 18 and Over**

2. **Birth Certificates and Social Security Cards *for all* Household Members**

3. **Proof of Income**
   - Employer Wages
     - Paid Weekly (Last 12 Check Stubs)
     - Paid Every Two Weeks (Last 6 Check Stubs)
     - Paid Monthly (Last 3 Check Stubs)
   - Social Security Benefits/Supplemental Security Income
   - Retirement/Pension/VA Benefits
   - Welfare Assistance
   - Child Support/Alimony/Separation Maintenance Income
   - Regular Contributions or Gifts
   - Unemployment Benefits
   - Self Employed – Profit and Loss Report (Last Three Months)

4. **Income Tax Return and W-2 Form(s)**

5. **Bank Statements**
   - Saving Account(s) (Most Recent)
   - Checking Account(s) (Last Six Months)

6. **Evidence of Property Ownership**
   - Warranty Deed/Gift Deed/Quit Claim Deed/Release of Lien
   - Mobile Home Title

7. **Property Tax Certificates**
   - City, County, and School

8. **Utility Bills**
   - Water, Electricity, Gas, and Telephone (Most Recent)

9. **Other Documents** *(If Applicable)*
   - Current Permanent Resident Card/Naturalization Certificate
   - Food Stamps Letter
   - College Transcript
   - Divorce Decree
   - Death Certificate
   - Affidavit of Heirship

*Additional documents may be required on a case by case basis.

Interviewer: _____ Application No._____

# DEPARTMENT OF COMMUNITY DEVELOPMENT
# HOME HOMEOWNER RECONSTRUCTION LOAN APPLICATION

Applicant's Name: _____ Date of Birth _____
Last First Middle

Spouse's Name: _____ Date of Birth _____
Last First Middle

Current Address: _____ Telephone: _____

Rehab Property Address: _____ Length of Residence: _____

Was your property destroyed by a disaster? ___Yes ____No Date of Incident: _____

**Household members:**

| Name | Relationship | Sex | Age | Social Security No. | Employment/Other |
|---|---|---|---|---|---|
| 1. | Self | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
| 5. | | | | | |

**Employment data:**

Applicant's Occupation: _____ No. of Years: _____
Employer's Name and Address: _____ Phone#: _____

| Anticipated Monthly Income | | | |
|---|---|---|---|
| Wages/Salaries | Benefits/Pensions | Public Assistance | Other Income |
| | | | |

Spouse's Occupation: _____ No. of Years: _____
Employer's Name and Address: _____ Phone#: _____

| Anticipated Monthly Income | | | |
|---|---|---|---|
| Wages/Salaries | Benefits/Pensions | Public Assistance | Other Income |
| | | | |

Other Households Members:

| Anticipated Monthly Income | | | | |
|---|---|---|---|---|
| Name | Wages/Salaries | Benefits/Pensions | Public Assistance | Other Income |
| | | | | |
| | | | | |
| | | | | |

**Assets:**

| Household Member Name | Description (Checking/Savings/Bonds/401K/Other Properties) |
|---|---|
| | |
| | |
| | |
| | |
| | |
| | |

**Liabilities:**

| Creditor | Monthly Payment | Balance Due |
|---|---|---|
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| | $ | $ |
| Total | $ | $ |

Are all the property taxes current? _____Yes _____No

Is your property clear of any liens or judgements? _____Yes _____No

Do you have any relatives presently working for the City of Laredo?

| Name | Relationship | City Department |
|---|---|---|
| | | |
| | | |

**IMPORTANT INFORMATION – PLEASE READ BEFORE SIGNING**

I (We) certify that I (we) am (are) the owner(s) and occupant(s) of the property to be assisted and I (we) consider this property to be my (our) principle residence, and that the above statements are true, accurate and complete to the best of my (our) knowledge and belief. I (We) understand that I (we) am (are) to report any change in size of the family and/or significant change in family income. I (We) also understand that misrepresentation of omission of facts called for on this application is cause for rejection or disqualification. I (We) hereby authorize the Department of Community Development Homeowner Reconstruction Program to verify any information on this application. This application and the documents and procedures used in the Homeowner Reconstruction Program are subject to change for the purpose of efficiency in the execution of the program.

_____ _____

Applicant's Signature Date

_____ _____

Co-Applicant Signature Date

# GENERAL RELEASE FORM

I/We_____ hereby authorize the HOME Homeowner Reconstruction Program or its designated agents to obtain and receive all records and information pertaining to eligibility for the HOME Homeowner Reconstruction Program, including employment, income, income tax returns, credit, residency, and banking information from all persons, companies, or firms holding or having access to such information. This authorization hereby gives Department of Community Development the right to request all information that we can or could obtain from any persons, company, or firm on any matter referred to the above. I/We agree to have no claim for defamation, violation of privacy, or otherwise against any person or firm or corporation by reason of any statement or information released by them to the HOME Homeowner Reconstruction Program for purposes of the program. The term of this authorization shall commence on the date of signature and be in force for a period of two (2) years.

_____
Signature

_____
Signature

_____
Property Address

On this _____ day of _____, 20____, before me personally appeared _____, known to me to be the person(s) duly sworn, did depose and say that he and/or she reside at, _____, that he and/or she are the persons described herein and who executed the foregoing instrument, and acknowledge that he and/or she executed the same.

_____
Notary Public in and for the State of Texas

# ACKNOWLEDGEMENT OF PROBABLE MONTHLY PAYMENT

I (We), _____ residing at _____, understand that I (we) have met the eligibility criteria for an interest-free loan, and that a preliminary estimate of my monthly payment is $_____.

I (We) further understand that the actual monthly payment will be determined at project completion and by signing this form, I (We) am/are only indicating my/our understanding of the estimated monthly payment, and not contracting to pay such or any sum at this point.

_____

Applicant's Signature Date

_____

Applicant's Signature Date

_____

HOME Staff Date

# REQUEST FOR VERIFICATION OF EMPLOYMENT

Applicant Name: _____

Address: _____

Employer's Name: _____ Phone No.: _____

Address: _____

Position Held:

_____

Dates of Employment:

_____

Rate of Pay: _____ p/hr.

__ Weekly __ Twice a Month __ Bi-Weekly

Probability of Continued Employment:

_____

☐ Full-Time

☐ Part-Time

Additional Compensation
(Actual Amount Received in the Past 12 Months)

Overtime $_____

Commissions $_____

Bonus $_____

Other Remarks: _____

_____
Employer's Signature

_____ _____
Title Date

Authorization:
I hereby authorize release of the above requested information.

_____
Applicant's Signature

**CITY OF LAREDO HOMEOWNER RECONSTRUCTION PROGRAM**
**CERTIFICATION OF ZERO INCOME**

**A "Certification of Zero Income" should be completed by <u>adult</u> household members only (if appropriate). If there are any sources of income listed that you (the applicant) need clarification on, please contact the HOME Staff.**

| |
|---|
| **Applicant's Name:** |
| **Address:** |
| **Email Address:** |
| **Phone:** |
| **THIS SECTION TO BE COMPLETED BY APPLICANT/RESIDENT** |

I_____ hereby certify that:

A. I ***do not*** individually receive income from ***any*** of the following sources:

- Wages from employment (including commissions, tips, bonuses, fees, etc.);
- Income from operation of a business;
- Rental Income from real or personal property;
- Interest or dividends from assets;
- Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- Unemployment or disability payments;
- Public assistance payments other than food stamps;
- Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
- Sales from self-employment resources (including Avon, Mary Kay, Pampered Chef, Shaklee, etc.);
- Any other source not named above; AND

B. I currently ***do not*** have no income of any kind and there is no imminent change expected in my financial status or employment status during the next 12 months; AND

C. I will be using the following sources of funds to pay for rent, utilities, and/or other necessities:
_____
_____
_____

## APPLICANT CERTIFICATION

**Under penalty of perjury, I certify, to the best of my knowledge, that the information presented in this certification is true and accurate. The undersigned further understands that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of participation under the City of Laredo Homeowner Reconstruction Program.**

_____ _____ _____
Household/Resident Printed Name Signature Date

**WARNING: Title 18, Section 1001 of the U.S. Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency in the United States as to any matter within its jurisdiction.**

HOMEOWNER RECONSTRUCTION PROGRAM

# PRELIMINARY INSPECTION COST ESTIMATE

NAME: _____ APPROX. SQ. FT. : _____

ADDRESS: _____ DATE: _____

NEIGHBORHOOD: _____ TEL. NO.: _____

FAMILY SIZE: _____

| | | |
|---|---|---|
| CARPENTRY: | | |
| GYPSUM BOARD: | | |
| MASONRY: | | |
| PAINT : | | |
| FLOOR - DECKING: | | |
| FLOOR FINISH: | | |
| FLOOR LEVELING/REINFORCEMENT: | | |
| ROOF - SHINGLES, ETC.: | | |
| ELECTRICAL (REWIRE)/SERVICE ENTRANCE: | | |
| ESTIMATED VALUE OF: | | |
| PLUMBING ROUGH-IN: | | |
| COMMODE: | | |
| LAVATORY: | | |
| SHOWER STALL: | | |
| SHOWER - TUB : | | |
| SINK: | | |
| H.W.H. WITH ENCLOSURE: | | |
| RANGE HOOD: | | |
| WALL FURNACE/ELECTRICAL HEATERS: | | |
| SMOKE ALARM: | | |
| INSULATION: | | |
| STEPS: | | |
| PORCH: | | |
| KITCHEN CABINETS: | | |
| CLOSET: | | |
| DOOR (INTERIOR/EXTERIOR): | | |
| SCREEN DOORS: | | |
| WINDOWS | | |
| WINDOW SCREENS: | | |
| SIDING: | | |
| TERMITE CONTROL: | | |
| SITE WORK: | | |
| WEATHERIZATION: | | |
| BUILDING PERMIT: | | |
| CLEAN UP & HAUL OUT SCRAP: | | |
| OTHER: | | |
| | Total: | |

COMMENTS: _____

INSPECTED BY: _____ ACKNOWLEDGED BY: _____

DATE: _____ DATE: _____

TO: Tina Martinez, CD Director

FROM: Loan Review Board

SUBJECT: Homeowner Reconstruction Program Application

Client Name: _____
Address: _____
Acct No.: _____
Date: _____

In compliance with the Department of Community Development Policies and Procedures for the Homeowner Reconstruction Program, we have reviewed the applicant's loan package for accuracy and completeness. The following checklist was used as a guide in determining whether or not the application should be approved and if the applicant qualifies for a 100% forgivable Loan:

1. Are funds available to undertake this project? ___ Yes ___ No ___N\A
2. Does the applicant meet the income eligibility criteria? ___ Yes ___ No ___N\A
3. Does the applicant qualify for a 100% forgiven loan? ___ Yes ___ No ___N\A
4. Has the project been environmentally cleared? ___ Yes ___ No ___N\A
5. Did the Housing Inspector attest the need for a reconstruction? ___ Yes ___ No ___N\A
6. Is the property located within the City of Laredo limits? ___ Yes ___ No ___N\A
7. Is the home to be reconstructed the principal residence of the applicant? ___ Yes ___ No ___N\A
8. Has the applicant been the owner and occupant for more than a year? ___ Yes ___ No ___N\A
9. Are the taxes current? ___ Yes ___ No ___N\A
10. Is the homeowner willing to purchase homeowner insurance? ___ Yes ___ No ___N\A
11. Is the homeowner willing to purchase flood insurance? ___ Yes ___ No ___N\A

**The Homeowner Reconstruction Loan Review Board finds the applicant's loan package:**

_____ Complete, accurate, and is approved as submitted**.**

_____ Rejected due to reasons indicated on the attached statement.

As per program guidelines, this loan/grant application was considered for an estimated total of $_____.
It is understood that the actual amount of the loan/grant will be determined by the successful bid on this job.

_____
Date

_____
Date

_____
Date

# AGREEMENT BETWEEN OWNER AND ARCHITECT

Made this _____day of _____ in the year _____

Between the Owner and the Architect:

For the following project: _____
_____

The Owner and the Architect agree as set forth below:

I. The Architect shall provide professional services for the project in accordance with the Terms and Conditions of the Agreement. The Architect agrees to provide plans and specifications for the project including normal structural, mechanical and electrical layouts ordinarily required in connection with the new construction of a single-family dwelling. **House is to be one-story, _____ bedroom(s), and _____ bathroom, with a maximum _____ SF on approximately _____ SF site.**

II. During the Construction Phase, unless otherwise agreed, the Architect's services during construction include visiting the site, reviewing and certifying payments, rejecting nonconforming Work, and interpreting the Contract Documents. Two site visits per month with an estimated time frame for construction is 4 months. Additional visits at standard rate.

III. Standard rates as follows:

***Consulting Services:*** **$_____**

| | |
|---|---|
| • Boundary Survey and staking corners | $ |
| • Location of Property Corners and Form Check | $ |
| • Generate Topography to include Site Plan & Drainage Plan *(If applicable)* | $ |
| • Geotechnical (15' Boring) w/Log Only | $ |
| • Foundation Design | $ |
| • Pre-Pour Inspection | $ |

***Architectural Services:*** **$ _____**

| | |
|---|---|
| • Basic Architectural Services (Floor plan, Site Plan, Elevations, Sections, MEP Diagrammatic Layout as per City Requirements for Single Family Residence and Finish Plans, Framing design as per IBC Residential for Single Family descriptive requirements. Structural design of framing by P.E. is excluded). | $ |
| • Construction Administration (___ site visits @ $____ per visit w\report and pictures.) | $ |
| • Plans and Specifications<br>Set estimated at 15 sheets (24"x36" format), $_____/Set: ( ___ Sets) | $ |

**Total Fees: $_____**

IV. All work related to the demolition of existing structure and property shall remain the responsibility of the Owner and/or City of Laredo.

V. Architect shall furnish Owner with twelve (12) sets of plans and specifications.

VI. The Owner shall compensate the Architect in accordance with the Terms and Conditions of this Agreement.

Architect: _____
_____
_____

By: _____
Date:_____

Owner: _____
_____
_____

By: _____
Date: _____

Reviewed by: City of Laredo Department of Community Development

_____ Date: _____
Tina Martinez
CD Director

# Notice to Bidders

Notice is hereby given that the City of Laredo, Texas, Department of Community Development, HOME Homeowner Reconstruction Program is requesting bids for the reconstruction of the following job(s):

_____

Copies of plans and specifications may be picked up from the Department of Community Development, Homeowner Reconstruction Program, at no cost to prospective bidders at 1301 Farragut Street, 3rd Floor –East Wing. Bids are to be submitted in sealed envelopes to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas by no later than _____, at _____ am. Bids received will be opened and read publicly on _____, at _____ am. The City of Laredo reserves the right to reject any and all bids, and to waive any minor irregularities.

In order to bid on reconstruction job(s), interested contractor must meet the department's qualification requirements:

- Provide references of fiscal responsibility, i.e. bank, etc.
- Provide references from at least four subcontractors used in previous jobs.
- Provide references from two material suppliers.
- Provide the names and addresses of three previous customers and letters of satisfactory performances.
- Carry public liability and property damage insurance.
  (Minimum of $100,000.00 or Bid Amount, whichever is greater.)

For further information, please contact Mrs. Marcela Cervantes, Housing Manager, at the Transit Center, 1301 Farragut Street, 3rd Floor – East Wing, or call at 795-2675.

The project will be 100% federally funded by the Department of Housing and Urban Development.

EQUAL HOUSING OPPORTUNITY

TINA MARTINEZ
CD DIRECTOR

# GENERAL CONSTRUCTION
# WRITTEN STANDARDS

TABLE OF CONTENTS


## I. General Program Information

A. Housing and Community Development Act of 1974
B. HUD-City of Laredo Grant Agreement
C. DCD Program. Objectives and Program Operations
D. Rehabilitation contracts, Plans and Specifications
E. Good Faith Efforts - Section 3 Compliance

## II. Homeowner Reconstruction Program Requirements

A. General Building Contractor Expectations
   1. Program Familiarity
   2. Code Compliance
   3. Site Examination
   4. The Contract/Guarantees

B. Methods and Procedures
   1. Notice to Proceed/Permits
   2. Progress Inspections and Payments
   3. Change Orders
   4. Deficiencies and Corrections

## III. Materials and Workmanship Standards

A. Use of New, Replace Or Repaired Materials

B. Professional Areas
   1. Electrical
   2. Painting
   3. Plumbing
   4. Mechanical

C. Work Area Standards
   1. Base Board
   2. Bathroom
   3. Ceiling
   4. Doors, Door Frames, Hardware
   5. Floors
   6. Foundations
   7. House Leveling
   8. Roofing
   9. Siding
   10. Interior Walls
   11. Windows
   12. Kitchen Cabinets
   13. Other
      a. Smoke Detector
      b. Carbon Monoxide Detector
      c. Heating
      d. Termite Control
      e. Crawl Space
      f. Shelving
      g. Maintenance and Completion of Work
      h. Insulation
      i. Lead Remediation

**GENERAL CONSTRUCTION WRITTEN STANDARDS**

## I. General Program Information

The purpose of this document is to provide building contractors participating in the City of Laredo, Department of Community Development Rehabilitation Programs with certain information concerning requirements of the program and specifics regarding work specifications.

The Housing and Community Development Act of 1974 (as amended in 1980) establishes the basis of this program. Through the Community Development Block Grant (CDBG) funding mechanism, the City of Laredo each year receives a specified entitlement amount, which the Department of Community Development (DCD) administers. The DCD and the city commit to certain requirements and to observance of all applicable federal regulations by entering into a contract (Grant Agreement) with the Department of Housing and Urban Development (HUD).

The Department of Community Development administers the Homeowner Reconstruction Programs with staff responsible for overseeing operations of building contractors in ensuring compliance with all rules and regulations. Through, the use of standard contracts, blueprints, plans, and work specifications, the department makes clear to all parties involved, its intentions and its objectives in overseeing all rehabilitation work. In any situation arising which would appear to show conflict between the contract plans and specifications, the contractor is obligated to contact the DCD for a clarification.

The City of Laredo, Department of Community Development, to the greatest extent feasible, will require each applicant, recipient, contractor or subcontractor, pursuant to Section 3 of the Housing and Urban Development Act of 1968 (12USC 170LU), as amended, to offer employment opportunities to lower income residents of the project area; and that contracts for work or materials in connection with the project, to the greatest extent feasible, be awarded to businesses in the project area which are owned or substantially owned by persons residing in a Section 3 area.

## II. Homeowner Reconstruction Program Requirements

### A1. General Contractor Expectations/Program Familiarity

It is the expectation of this department, that each building contractor conducting rehabilitation work for the department be familiar with the objectives of the program and with the internal operations of the department to some degree. This information and knowledge is obtained through the Contractor Eligibility Selection Process. Generally, that process exists to provide contractors with this knowledge and to insure that the DCD has background information on each contractor concerning credit history, insurance requirements, work history, and a record of performance.

### A2. Building Code

The contractor is responsible for complying with the various requirements of the adopted International Building Code, the National Electrical Code, the National Plumbing Code, International Mechanical Code and other applicable codes as per Local Building Code. Any unforeseen changes required to comply with codes shall be required of the contractor without additional compensation for such changes.

In cases when the DCD has failed to identify such work in plans or work write-up, the contractor may be entitled to additional compensation through a properly executed change order.

### A3. Site Examination

Each bidding contractor before submitting a proposal shall have examined the job site and satisfied himself/herself as to the existing conditions under which he will be required to work, or that in any way affect the work under the contact. No allowance will be made in behalf of the contractor for any error or negligence in determining the existing conditions.

### A4. Contract Guarantees

The contractor shall be fully responsible for all workmen and work performed by himself and by any and all of his subcontractors. In the event of any disagreement or question concerning subcontractors' work, it will be the primary responsibility of the principal contractor to resolve the matter. The contractor shall guarantee the work performed for a period of thirty (30) days from the date the work is accepted by the Department of

Community Development. Any defects that appear within these thirty (30) days and arise out of defective or improper materials or workmanship shall be corrected and made good by the Contractor at his expense. Electrical work, plumbing and roofing are exceptions. New composition or built-up gravel roofs shall be guaranteed for one year when a complete roof cover is installed. Electrical work and plumbing shall be guaranteed for one year on all labor and materials.

B1. Notice to Proceed/Permits

Once the building contractor has been awarded a specific job, that job will be identified with DCD identification number. The contractor shall be issued a notice to proceed establishing the beginning date and the completion deadline in accordance with the bid documents and bid proposal.

All permits as required by state or city laws, ordinances, and regulations shall be obtained and paid for by the building contractor.

B2. Payments

The DCD Housing Inspection staff shall routinely conduct onsite progress inspections and document in accordance with DCD requirements. Payments for partial and final completion of jobs shall be prepared with reliance upon these reports by the housing inspection staff and shall be made in accordance with the contract requirements.

B3. Change Orders

Any revisions or additions required in the construction shall be formulated into a properly executed change order before work can begin. Failure to comply with this procedure may render any work performed as non-compliant with the work specifications and subject to non-payment.

B4. Deficiencies

Should an error appear in the drawings, plans or specifications, or in the work done by others such as the contractors, architects, DCD staff, or client which affects any of the work, the contractor shall notify the DCD immediately. The DCD will address the error with the pertaining parties involved and will make the necessary arrangements to satisfactory resolve the situation within a timely manner.

## III. Materials and Workmanship

The following materials and workmanship specifications are intended to be the standard of the quality material to be utilized and the degree of workmanship expected. The building contractor shall be responsible for the completed work being equal to or better than the referenced specifications. If it is felt that any work item shown on the plan is not adequately covered by the respective specification or if the work item is not mentioned in the specification, then it shall be the contractors' responsibility to request additional clarification from the DCD. As mentioned previously in any case of conflict between plans and specifications, the DCD will have final authority for the clarification of such conflict. For reference purposes, the Federal Housing Administration "Minimum Property Standards for Single Family Dwellings" shall be utilized.

A1. Use of New, Replaced or Repaired Materials

All new materials shall be painted with the exception of manufactured items such as light fixtures, plumbing fixtures, door hardware, etc., that would not normally require paint in order to be finished. Other possible exceptions to this requirement will be made in the plans.

Materials requiring replacement shall be replaced with new material that closely matches the adjacent material or a similar material at the residence unless plans specify otherwise. The replaced materials shall be prepared and painted or finished as applicable, to match the adjacent material as closely as possible. All items removed, materials, fixtures, etc., shall become the property of the contractor or as specified in Scope of Work.

All existing materials to be partially repaired or fully repaired shall be prepared by sanding, trimming and painting as required to match visually and physically with the adjacent material unless plans specify otherwise. If the adjacent material is also to be painted, it shall be indicated in the work item schedule or on the floor plan. All work material utilized such as siding and trim shall be top quality, grade stamped. Lumber for studs, joists, and rafters shall be number 2 or better in SPF, as determined by the U.S. Department of Commerce and the American Lumber Committee.

B1. Professional Areas (Electrical)

Scope: In general, the scope of work indicates the extent of work to be performed. Furnish and install, complete in place, all items of electrical work indicated.

Codes: All work shall be in accordance with National Electric Code and City of Laredo Electrical Code: Coordinate work with corresponding Electric Company.

Fees & Permits: Obtain and pay for all permits required.

Cutting and Excavating: Do all cutting, boring, and excavating required for the work. Do not cut structural members without approval.

Conduit: Schedule 40PVC for all underground, steel rigid conduits or E.M.T. above ground, as allowed by Codes.

Cable: Romex for all interior wiring in frame construction.

Wire: Service entrance cable type THNN for all wiring to #6, type THW for all larger than #6, shall be utilized for entrances.

Boxes: Electrical Box, size as required by codes, at all outlets and wire splices.

Light Switches: Single or 3-way as required. Rated at 15 amp minimum, complete with matching plates.

Receptacles: Grounded type, 15 amp rated minimum with matching plates.

Panels: Circuit breaker type, outdoor box with cover, complete with circuit breakers as required for the loads.

Light Fixtures: Plastic receptacle covers or as called in plan.

Cleaning: Remove all boxes, crates and debris. Clean all lenses and remove labels.

Guarantee: One year on all labor and materials.

B2. Professional Areas (Painting)

Exterior - The intent of the application of exterior paint on existing materials is not to achieve a new appearance. However, the application shall be the best possible under existing conditions. The painting application shall include wire brushing, scraping, sanding or otherwise successfully removing the existing paint that is not adhered to the existing material. All painting shall be done during removal of the scaly, or peeling existing paint material from walls, siding, fascia, trim, or all exposed exterior materials that would normally receive paint finish with appropriate manufacturer recommended material. Paint shall be applied with brush or rolled with two coats of exterior semi-gloss acrylic latex paint with a 20-year warranty.

The finish coat shall be applied using even, consistent directional strokes. The painting shall be done by a craftsman experienced in the application of paint. Color for batten, trim and walls to be selected from a standard color chart. Owners may select a maximum of two colors. Paint material shall be top quality as manufactured by Sherwin Williams, Jones Blair, Elliotts, and Pittsburg or approved equal, and shall be supplied by the contractor.

Interior - Interior painting shall utilize two coats of water base Latex for wall and ceiling surfaces except in bathrooms and kitchens where oil base use acrylic latex satin finish with a 12-year warranty. Apply primer and two coats of semi-gloss enamel shall be used for wood door frames, baseboards, window frames, shelves, cabinets or other materials other than flat ceiling and wall surfaces. Paint shall be flat finish roller applied or as specified in Scope of Work. Colors are to be selected from a standard color chart supplied by the Contractor. Owners may choose from a maximum of two colors.

Where wood floors exist and are to remain, one heavy coat of deck paint, color selected by owner, shall be brush applied if called for in plans. All surfaces are to be wire brushed, scraped or sanded as necessary to remove any scaly or non-adhering paint prior to the new paint application. All nail holes, cracks, dents, and other imperfections shall be filled with spackling paste and/or taped and floated prior to the surface being painted. The Contractor shall take care to keep paint from being dripped or otherwise splattered on other surfaces.

***LEAD BASED PAINTS ARE STRICTLY PROHIBITED***

B3. Professional Areas (Plumbing)

Scope: In general, the drawings indicate the extent of work to be performed, furnished, and installed, completed in place, including connections to main and meters as required.

Codes: All work shall be done in accordance with National Plumbing code, and City of Laredo Plumbing Code.

Fees and Permits: Obtain and pay for al permits required. Coordinate Work with Laredo Waterworks System and United Gas Corporation (Center Point Energy), as required.

Cutting, Boring and Excavating: Do all cutting, boring and excavating as required for the plumbing installation.

Soil, Waste and Vents: Schedule 40, PVC. Slope all horizontal lines 1/8" per foot minimum, 1/4" per foot maximum in the direction of flow.

Waterlines: At the contractor's option may be either Copper type L or color code Pex tubing. Install cut-off valve at each building and at each fixture. Sterilized system in accordance with State Health requirements on completion.

Gas Lines: Schedule 40 black steel pipe with threaded joints. Tar and wrap all underground piping and fittings. Install cut-off valve at all fixtures.

Testing: Test all waterlines at 100 P.S.I. hydrostatic pressure. Test all gas lines at 50 P.S.I. pressure. Fill all soil lines to top most opening. Run test for 8 hours minimum, correct all leaks before covering.

Cleaning: Remove all boxes, crates and debris. Thoroughly clean all plumbing fixtures.

Fixtures: Standard residential model fixtures complete with trim and supply stops on all lines.

Guarantee: One year on all labor and materials.

C. Work Areas Standard

1. Baseboard

   The baseboard material shall be 3 1/2" colonial base moldings. Attachment shall be with recessed head nails spaced as required to fully secure the baseboard materials to the wall and such spacing not exceed 24" center to center of nails. Nails shall extend into the wood wall studs or plate not less than 1". The baseboard shall generally parallel with the horizontal intersection line of the wall and floor. Ends of baseboard material not abutting frames or other baseboards shall be rounded so as to not to allow a sharp or ragged edge.

2. Bathroom

   New bathrooms shall have the plumbing fixtures, electrical outlets, light fixtures, doors, walls, windows, flooring, painting and all other materials necessary to provide for a sanitary, clean and complete enclosed bathroom. The installation shall be according to the floor plan. Plumbing fixtures shall be equal to or better than Delta for faucets and American Standards for commodes or as specified in plans. All plumbing shall be in accordance with the National Plumbing code, and the City of Laredo Plumbing Code.

   The existing or new bathtub, whichever is applicable, shall be enclosed on the tub ends and the non-accessible side. The enclosure shall be constructed of 2 x 4 wood studs at 16" O.C. and top and bottom plates and shall be covered with ½" gypsum board on the outside walls. The outside tub walls and ceiling shall receive one coat primer and two coats of oil-based paint; one coat when primer is the same color. Shower enclosures shall be similar in construction. Provide an approved vinyl shower pan prior to installing tile. Install new ½" Durock concrete panels and seal joints with Portland cement prior to installing tile. Install Durock with screws. Provide #30 felt paper behind Durock. Provide and install tile at walls to ceiling height and non-slip 2" x 2" tile for the floor. Provide and install the same tile as shower stall on the flooring outside the shower stall. Provide a new ceramic soap dish and shampoo holder.

Provide tile and grout samples to Owner. Provide and install one 36” grab bar and one 24” grab bar inside each shower stall, if applicable. Provide and install a shower curtain rod for shower stall. Shower curtain rod is to be anchored to the shower walls. **Tile must be submitted to Community Development for testing and approval before installation.**

Fiberglass shower tub or shower stalls maybe used whenever it is specified on the floor plan or scope of work and shall be installed as per manufacturer's recommendations. All bathroom fixtures shall be white in color, or as otherwise called for on the plan or work write-up.

3. Ceiling

New or existing ceilings to be replaced or patched shall be accomplished with gypsum board (sheetrock) ½ " thick. Ceiling material shall be nailed or screwed at a minimum of 12" O.C. at each ceiling rafter or joist. All nails and joints shall be taped, floated and prepared to receive paint. The intersections of ceiling material and the walls shall be straight with a maximum of 1/8" joint between the two surfaces. The wall ceiling intersection shall be covered with tape. Neat cut-outs for light fixtures shall be made and the fixtures shall be removed for painting and replaced after painting is complete.

The ceilings shall be primed and painted with two coats of water base latex. Such paint and texture shall be uniform and shall continue over existing ceilings within the same room. Acoustic spray ceilings when called for in plans shall be done with an even coat of spray acoustic.

Care shall be taken so as not to drop paint materials on the floor or other interior surfaces. Floors shall be covered with drop cloths unless the floor is to be replaced or resurfaced.

4. Door/Door Frames/Hardware

All new and/or existing doors shall be installed plumb with a minimum of two (2) hinges per door. Appropriate hardware including lockset for exterior doors and privacy set, or knob set for interior doors shall be new. All new doors shall be installed with new frames in accordance with the frame specifications. Exterior doors shall be metal insulated exterior doors. Grade Panel or flush type with primer and two coats exterior enamel. Interior doors shall be hollow core flush type stained and varnished or finished with two coats of paint, as owners may prefer.

All new and/or existing door frames to be installed and/or removed and installed shall be wood pre-built appropriate for the specific wall thickness and with integral stops. All frames shall be plumb and shall be properly anchored into existing wall studs, trimmed or cut to provide a neat intersection at frame-wall joint. New hardware shall be installed on all new doors.

Door Screens - Shall be solid wood unless an aluminum door is called for in plans, with at least two cross braces at bottom half and screened with aluminum or galvanized metal. Door screens shall have a minimum of three hinges well anchored into sound, existing structural or new door frame. Option wrought iron door. Door Swing shall be as per plans and specifications. Screen shall be trimmed to fit and shall provide a complete insect seal at all four sides. Screen door shall have a pull finger grip and shall have a spring or plunger type closers properly anchored at the door screen and door frame. The wood portion shall be primed and painted with two coats of exterior enamel paint. Provide a door latch for all wood screen doors.

5. Floors

New and existing flooring to be removed and replaced with new shall be applied on a structurally sound underlayment (deck) that is dry and will adhere to the new flooring material. If, upon removal of existing surfacing, patching or additional deck material is required prior to the installation of new surfacing but is not called for on the plans, the contractor shall so advise the Department of Community Development or owner including the cost of work required.

Underlayment or deck shall include wood boards or plywood deck material required to seal the interior of the residence from the crawl space below. The material used shall be tongue and grooved and shall be the thickness required to span the distance between floor joists or supports from the underlayment and is to remain exposed as at porches, and shall be solid wood.

New sheet vinyl flooring shall be installed using adhesive and installation techniques as recommended by the manufacturer. The roll sheets shall be in the direction that best fits the size of the room and allows the least joints possible. Within a room, joints in only one direction shall be allowed. Joints shall be flushed with gaps not exceeding 1/16". The selection of color and/or pattern shall be by the owner from not less than three samples provided by the contractor. One selection shall be used throughout each individual residence. The material shall be equal to or better than .065 gauge.

Ceramic Tile shall be stalled using mortar adhesive and installation techniques as recommended by the manufacturer. The ceramic tile shall be in the direction that best fits the size of the room. Joints shall be flushed with gaps not exceeding 1/4". The selection of color and/or pattern shall be by the owner from not less than three samples provided by the contractor. One selection shall be used throughout each individual residence. The material thickness shall be equal to or better than ¼".

6. Foundation

Where a porch or interior floor is deflecting more than ¼" per foot of horizontal distance a l2" concrete block foundation beam with vertical cells filled solid with 2,500 P.S.I. concrete shall be installed at the perimeter of the residence and at center points of the deflecting at the area or at locations necessary to assure structural stability. Where wood floor joists are to bear on the concrete block cell beams, 2 x 6 wood flat member bolt anchored to the concrete filled block cells, shall be installed to enable nailing of floor joists to the 2 x 6.

In order to properly align and fill the concrete block cells, the existing floor must be raised through a mechanical or other safe means to assure a level and correct installation.

At the contractor's option, poured-in-place concrete beams may be substituted for the concrete filled concrete block method. If poured-in-place concrete is utilized, it shall be 10" wide by the correct height and shall extend into the natural undisturbed soil a minimum of 6". Reinforcing shall be 2 - #4 bars top and bottom with #3 stirrups at 24" O. C.

In the case of either concrete block or poured-in-place concrete, the installation shall be plumb and straight horizontally and vertically unless the wall is not straight in which case the beam shall conform with the wall line.

7. House Leveling

Where a portion or all of a residence floor and subsequent wall is unleveled or deflecting that portion of the residence shall be raised through mechanical or other safe means and foundation beams installed. The leveling shall be so as to achieve a level floor not to exceed 1/4" foot horizontal but in no case a deflection greater than 1" from one side of the leveled area to the opposite side. The contractor is responsible for correcting affected work that may be damaged during the work such as cracked walls or reinstalling some plumbing lines.

8. Roofing

Generally, the roof shall be rehabilitated so as to provide a waterproof surface. This can be accomplished with the following work item categories, although, if additional work is required upon further examination by the contractor, such additional work and cost for such work shall be presented to the Department of Community Development or the owner. All roofing, new composition or TPO/ roll roofing roofs shall be guaranteed for 1 year when a complete roof cover is installed.

If rafters are deflecting more than 1" in the total span of the slope, they shall be replaced with equal or greater sized new wood or shall be shored through the use of gusset wood members on each side of the rafter of the length and nailing necessary to keep the rafter from deflecting. The size of the new rafters shall be determined by the Minimum Property Standard of the F. H.A., Single Family Dwelling Manual. Rafters shall be cross braced with blocking at each end and at the mid-point of the span.

An exterior grade of plywood shall be used of the thickness required to span between supports as determined by the Minimum Property Standards of the F.H.A., Single Family Dwellings Manual. Plywood shall be nailed utilizing galvanized nails at not greater than 24" O.C. at each rafter. Joints between plywood sheets shall not be greater than 1/8".

A new or existing roof to be resurfaced shall be so applied to match the adjacent roof in material type. The surfacing shall be done by a qualified roofer with adequate equipment for accomplishing the intended work. The surfacing shall be trimmed at roof perimeter edges to allow roof water run-off and at adjacent surfaces to work with flashing, walls, or other materials. In existing roof to be resurfaced or new roof surface, the surfacing type shall match existing roof to remain unless the plans call for a different finish. In entirely new roofs, composition shingle 240# lock tab shall be utilized on 3 ½ " - 12 slopes or greater and Tpo/ roll roofing for 3/12 slopes and less.

Roofing shall be by an experienced craftsman with all of the equipment and personnel required to adequately and rapidly perform the work. Where existing roofs are to be partially or wholly resurfaced, the new material shall be properly terminated at existing fascia boards, at wall intersections or at plumbing vents or other flashed condition. Prior to surfacing, new flashing shall be installed at intersections of wall and roof, roofs, chimneys or other roof penetrations. Flashing shall be 28 gauge galvanized metal. All flashing materials shall be soldered or hot mopped respectively.

9. Siding

Where designated on the Work Item Schedule, siding shall be replaced, repaired or otherwise reworked to accomplish the work required. The new siding shall generally match the existing siding. The siding shall be properly anchored to wood stud wall with galvanized nails at not greater than 12" O.C. to each siding board. Where siding is installed, window, door, corner trim and fascia trim must be either removed and replaced or new trim installed. All new unpainted materials shall be prime painted and shall receive two coats of white exterior latex paint. The siding shall be carried down to the lowest point of the exterior wall and tight against the roof overhang.

10. Interior Walls

Interior walls shall be 2 x 4 stud frame at 16" O.C., 2 x 4 base plate with 2-2x4 header plate. Gypsum board shall be installed, taped and floated and painted according to painting specifications.

Exterior wall shall be the same as interior but shall include 30 lb. felt paper and exterior siding or surfacing to match adjacent siding. Full thick batt insulation shall be installed in new exterior walls. Gypsum board to be used shall be ½ " taped, floated and painted. Walls shall be plumb, well anchored and nailed to the floor and ceiling joists and to intersecting walls.

11. Windows

New windows shall be of the size shown or of a size equal to an adjacent window of equal function. Unless otherwise required, windows shall be single hung, low E, vinyl, double pane insulated divided lite glass, with half screens. All windows to have two locks. Refer to plan for location of windows. Install proper framing, casing, lentils, trim, apron, and headers. All windows shall be installed according to manufacturer's recommendations but must include proper flashing at the still, head and jambs to assure a water tight connection. Adjacent wall material must be either neatly cut or trimmed with wood to both present a neat appearance and to assist in providing a watertight joint. Interior adjacent materials shall be installed to provide a neat appearance on the interior surrounding the window opening.

The window screen shall be aluminum or vinyl as specified on the scope of work. The window screen shall be inserted into the half cavity provided by manufacture. The screen shall have a locking or latching device at the bottom. If a wood screen issued, it shall be painted according to the exterior painting specification. The screen shall provide for a complete insect seal and shall fit neatly into the window opening.

Window Sill shall be solid wood of a standard milled sill type with positive water drainage away from the window. If a new window is installed, the sill shall be flashed under the window. The sill shall be properly anchored and painted.

12. Kitchen Cabinets

All cabinet work shall be custom made of birch, ash, or oak fronts and doors, unless otherwise specified. Provide solid pinewood for drawers, shelves, frame, sides, tops, and bottoms. Provide new plastic

laminate countertop with integral lack-splash. All cabinet shall be attached to walls with screws. Include all new loop type pulls. Plywood or Masonite maybe used as backing for all cabinet work. All cabinet work shall have fixed or adjustable shelving at wall and base units. Laminated counter tops shall be used at all cabinet work properly finished with end caps. All counter tops shall have a new 8" deep double bowl stainless steel kitchen sink with strainers, all necessary connections and lever type faucet. All faucets shall Delta or approved equal. Provide and install a lever type kitchen faucet and new necessary connections and cut-off with hardware, drains, traps, and properly connected to the sanitary sewer lines.

All cabinets work shall be stained and varnished, or shall receive two coats of enamel paint. Owner's choice of paint and color or stain and varnish. The location and size of all cabinets shall be delineated on the plans or scope of work.

13. Other

a. Smoke Detector

All homes under rehabilitation shall be provided with at least one smoke detector-alarm, in each bedroom, hallway, living room, dining room. The location shall be determined by the homeowner, the contractor, and the Department of Community Development while the house is under rehabilitation. The smoke detector must meet UL 217 specifications.

b. Heating

Where called for in the plans, an electric wall heater shall be installed as per manufactures recommendations.

c. Termite Control

Must be done by a licensed exterminator and proof of work must be presented to the Department of Community Development.

d. Crawl Space

Crawl space under buildings without basements which are covered with skirting, shall be provided with cross-ventilation as per Standard Local Building Code.

e. Shelving

Shelving shall be the plan size shown and ¾ "thickness. The shelving shall be A-D plywood, fiberboard or solid wood. In the case of plywood and fiberboard, the end shall be bonded with a solid wood strip. All shelving shall be primed and painted with two coats of semi-gloss enamel. The shelving shall be on 1" x 2" runners at the end for shelves not over 4' long and between walls. Where the shelves are over 4' long or where there is not a wall at either or both ends, the ends and center supports shall be constructed of 2-2x4's vertical at the front and rear of the shelves which shall be covered by gypsum board, taped and painted or ½ " plywood painted with two coats of enamel. All shelving shall be adequately secured to the wall and floor to prevent overturning.

f. Maintenance and completion of work

All work areas, inside and outside, shall be maintained sufficiently orderly and free of excessive construction debris so as to eliminate hazards to occupants and workmen while providing reasonable accessibility to materials. Site shall be left completely clean of construction material after work is completed. Additionally, finished work is to be free from paint splatter, factory labels, and construction dust. All windows shall be left clear and clean.

g. Water Heater and Enclosure

Where a new water heater is installed or an existing water heater is relocated, it shall be installed according to local plumbing codes. The contractor shall provide all vents cut-offs, and relief valve and leave in good working condition. When a new water heater enclosure is to be built, the water heater must be disconnected while the new enclosure is built, and reconnected same as above.

**BUILDER'S AND MECHANIC'S LIEN CONTRACT**
**(With Power of Sale)**
**BETWEEN**

Owner: _____

Contractor: _____

OWNER AND CONTRACTOR AGREE AS FOLLOWS:

**I**. **PROPERTY DESCRIPTION**.

Owner is the owner of the real estate described herein below:

---

---

**II**. **IMPROVEMENTS**.

Contractor agrees to supply all necessary labor and materials and to build, construct and complete the following improvements (Improvements) on the Land: As per attached Plans and Specifications marked Exhibit "B".

**III**. **CONTRACT PRICE**.

Owner agrees to pay Contractor the sum of _____ (Contract Price) for the construction of the Improvements. Payment of the Contract Price shall be made as follows: See attached draw schedule marked Exhibit "C".

Execution and delivery to Contractor of Builder's & Mechanic's Lien Note in the amount of _____ dated the date of this contract, payable to order of Contractor, and bearing interest at the rate of 0% percent per annum, and providing for attorney's fees and other costs of collection, and for acceleration of maturity on default thereunder or hereunder (Note).

**IV**. **PLANS & SPECIFICATIONS**.

Owner has agreed to and has approved the plans and specifications presented by Contractor. Attached as Exhibit "B".

**V**. **TIME FOR PERFORMANCE**.

The Contractor shall, within Ten (10) calendar days from the date of the Order to Proceed, begin actual performance hereunder and all work to be performed by the Contractor shall be completed in accordance with the plans, specifications, and conditions within One Hundred and Twenty (120) Calendar days thereafter.

**VI**. **COMPLETION**.

In the event that the Improvements are not completed, or are not completed according to the contract or all of the labor and material used in construction are not provided by Contractor, then Contractor or other owner and holder of the Note shall have a valid and subsisting lien for the Contract Price, less an amount reasonable necessary to complete the Improvements according to the plans and specifications, or in such event the holder of the Note at its option, shall have the right to complete the Improvements, and the liens herein granted shall inure to the benefit of the holder of the Note.

If the Contractor abandons for a period of ten calendar days the construction of the Improvements, or shall fail for any reason to complete the Improvements, then the holder of the Note shall have the option, either personally or by agent, to take possession of the premises and complete the improvements contemplated by the contract; and in such event the lien shall inure to the benefit of the holder of the Note in the same manner and to the same extent as thought this contract had been completely performed by the Contractor.

**VII**. **COMMENCEMENT**.

This contract shall be executed, acknowledged and delivered, and the liens created hereunder, before any labor has been performed and before any material has been furnished for the construction of the improvements.

**VIII**. **LIEN**.

Owner hereby grants a Builder's & Mechanic's Materialman's lien and for the benefit of Contractor, Lender or other holder of the Note or Retail Installment Contract (Hereinafter called Beneficiary) on the Land, and all improvements, additions, materials, fixtures and appurtenances now thereon and hereafter placed thereon, and Owner, for the auxiliary and cumulative enforcement of the liens created hereunder, and for the further consideration, uses, purposes and trusts hereof, has Granted, Sold and Conveyed, and by these presents does Grant, Sell and Convey unto _____ Webb County, Texas, and his substitutes or successors, the Land and Improvements, and all buildings and other improvements, materials and fixtures of any kinds or type now or hereafter erected, constructed or developed on the above-described land (such land and buildings and other improvements are hereafter collectively called the "Collateral"), and all rights, hereditaments and appurtenances in anywise appertaining or belonging to the Collateral.

**IX**. **OBLIGATION**.

The liens granted hereunder and this conveyance in trust are granted and made to secure and enforce payment and performance of the Note and Builder's and Mechanic's Lien Contract, including interest on sums due under the Note and Builder's and Mechanic's Lien Contract, and all extensions, renewals and rearrangements thereof, and all additional amounts which may be advanced by Lender for additional work and material necessary for the completion of the Improvements (Obligation). In the event that Owner is indebted to Beneficiary for the payment of any debt (including any portion of the Obligation), however arising, which is not secure by liens on property consisting of Owner's homestead (other Debt), Owner agrees that Beneficiary may at its option apply proceeds of Collateral not constituting Owner's homestead to the payment of Other Debt before application to that portion of the obligation secured by Owner's homestead, and Owner waives any right it may have to require Beneficiary to resort to Non-homestead collateral in satisfaction of any or all of the Obligation, whether secured by the homestead or not.

**X. INSURANCE.**

The contractor shall be required to maintain Contractor's Public Liability and Property Damage Insurance during the term of this contract, and must provide proof of such insurance before the contract is awarded. The contractor shall not cause any insurance to be canceled nor permit any insurance to lapse. The insurance must be endorsed to include the City as the certificate holder.

**XI. PERMITS & LICENSES.**

All permits and licenses necessary for the execution and completion of the work shall be secured and paid for by the Contractor.

**XII. HOLD HARMLESS AND INDEMNITY PROVISION.**

**FURTHERMORE, THE CONTRACTOR HEREBY INDEMNIFIES AND HOLDS HARMLESS THE CITY OF LAREDO, A MUNICIPAL CORPORATION, ITS OFFICERS, EMPLOYEES, AGENTS, AND REPRESENTATIVES FROM ANY AND ALL LIABILITY AND CLAIM FOR DAMAGES RESULTING FROM BODILY INJURY, DEATH, PROPERTY DAMAGE, SICKNESS, OR DISEASE, OR FROM ANY LOSS OR EXPENSE CAUSED BY OR ARISING FROM CONTRACTOR'S PERFORMANCE UNDER THIS CONTRACT.**

**XIII**. **RETAINAGE**.

Ten percent (10%) of the contact price shall be retained for thirty (30) days after the completion of the improvements described herein, to serve as security for any corrective action against defective work or use of improper materials. If defects or deficiencies are found, the Contractor shall be notified of same and shall be required to take prompt appropriate corrective measures. Verification of payment to subcontractors and supply providers must be submitted to Department of Community Development hereinafter known as D.C.D. prior to the release of the ten percent (10%) retainage.

## XIV. PAYMENT AUTHORIZATION.

The signatures of Owners, Contractor, and the representative of the Department of Community Development shall be required on all authorizations for payment. However, the requirement of the signatures of Owners may be waived in either of the following two (2) circumstances:

1. Department of Community Development (D.C.D.) Inspectors have found all work to be acceptable, and the Owners do not comprehend work acceptability; or
2. Owners have either left the City, abandoned the premises, or cannot be located due to failure to notify the Department of Community Development of their current address and/or telephone number, or where they can be reached in case of an emergency.

## XV. METHOD OF PAYMENT.

The Owners agree to pay the Contractor in accordance with either of the following schedules:

1. Payment in full upon satisfactory completion of the entire work,

***or***

2. Four or less progress payments and a final payment. Progress payments are based on the percentage of completion of acceptable work and proper installation of materials as certified by the DCD Inspector. *A progress payment shall not be for less than twenty percent (20%) of the total construction cost.* Final payment will be made upon satisfactory completion of all rehabilitation work and proper installation of all materials as specified in the plans, specifications and conditions incorporated into this Contract as Exhibits A & B.

All payments are subject to satisfactory intermediate and final inspections by the DCD. Moreover, the applicable Certificate of Completion must be completed by DCD prior to each payment. If the D.C.D. and Owners deem it expedient to accept work done at variance with the plans and specifications of the Contract, an equitable deduction from the Contract Amount, based solely upon the judgment of the D.C.D., shall be made therefrom.

## XVI. WORKMANSHIP.

The work to be done by the Contractor shall be executed as directed by the plans, specifications, and conditions and performed in a good and workman like manner. All materials used in the construction, rehabilitation, renovation and improvements of the premises shall be new unless otherwise expressly set forth in the specifications.

## XVII. WORKMANSHIP AND MATERIALS GUARANTEES.

The contractor shall guarantee the work performed for a period of Thirty (30) days from the date of final acceptance of all work required by the Contractor. Any defects that appear within these Thirty (30) days and arise out of defective or improper materials or workmanship shall be corrected and made good by the Contractor at his expense. Defects due to negligence on the Owners' part shall not be covered. Additionally, all electrical, plumbing, and roofing shall be guaranteed for a period of One (1) year. (See Exhibit A, Work specifications, Item II, A, 4).

## XVIII. REPLACE MATERIALS.

The replaced materials shall be prepared and painted or finished, as applicable, to as closely match as possible the adjacent material or a similar material. All replaced materials, fixtures, and etc. shall be the property of the contractor unless the plans indicate otherwise.

## XIX. INSPECTION OF WORK.

The Department of Community Development shall be provided with accessibility to all work areas at all times. Inspection by the D.C.D. shall be promptly made. If any work should be covered up without approval or consent of the D.C.D., it must, if required by the D.C.D., be uncovered for examination at the Contractor's expense. The Owners agree to provide access to any duly authorized representative of the D.C.D., for the purpose of inspections, payment requisition signatures from the Owners, or for any other purpose related to the rehabilitation of the dwelling unit.

**XX**. **DISPUTES**.

In the event of any dispute relating to the program, or the work, or relating to interpretation of this Contract, the parties hereby agree that any dispute to the Department of Community Development for resolution of the matter. The parties further agree to be bound by the final decision made by the D.C.D., regarding any dispute.

**XXI. NON-LIABILITY OF THE DEPARTMENT OF COMMUNITY DEVELOPMENT.**

**THE PARTIES HERETO AGREE TO HOLD THE DEPARTMENT OF COMMUNITY DEVELOPMENT (D.C.D.) HARMLESS FROM ANY CLAIM OR DAMAGES ARISING OUT OF THE UNDERTAKING AND EXECUTION OF THIS CONTRACT BETWEEN THE CONTRACTOR AND THE OWNER. FURTHERMORE, THE CONTRACTOR HEREBY INDEMNIFIES AND HOLDS HARMLESS THE CITY OF LAREDO AND ITS EMPLOYEES AND REPRESENTATIVES FROM ANY AND ALL LIABILITIES AND CLAIMS FOR DAMAGES RESULTING FROM BODILY INJURY, DEATH, PROPERTY DAMAGE, SICKNESS OR DISEASE, OR FROM ANY LOSS OR EXPENSE CAUSED BY OR ARISING FROM CONTRACTOR'S PERFORMANCE UNDER THIS CONTRACT.**

**XXII**. **DEFAULT**.

In case of any default by the Contractor, the Owner and the D.C.D. shall jointly determine whether to continue under the terms of the contract or to terminate it.

**XXIII**. **TERMINATION**.

Any of the following is a material breach and is a ground for termination of contract:

1. Failure of the Contractor to proceed with the contract work assigned to him within ten (10) days of having received the Order to Proceed.
2. Failure of the Contractor to attend to the work required for ten (10) consecutive working days constitutes abandonment of the work.
3. Failure of the Contractor to perform in accordance with this Contract and its plans, specifications and conditions as contained in Exhibits A and B. In the event that there is a conflict between any provisions of this Contract and its Exhibits, the Department of Community Development shall determine the appropriate procedures to be followed.
4. Failure of the Contractor to complete the work as specified in this Contract within the allotted time period as provided in Paragraph V hereinabove.

   NOTE: The Department of Community Development shall have the option to extend the period for contract completion when it makes a determination that such extension is called for. Possible circumstances permitting the extension of said contract are as follows:

   a) The original period of work schedule for said contract is determined to be unreasonable.

   b) The start-up time for the contract in question was erroneous and a later contract start-up time was actually utilized with D.C.D. consent.

   c) Inclement weather prevents the utilization of a substantial period during the contract.

5. Failure of the Contractor to correct poor workmanship or deficiencies in the workmanship as identified by the Owner or the Department of Community Development. In the event that there is disagreement concerning a deficiency, the Department of Community Development shall make the determination of acceptability.
6. Failure on the part of either the Contractor or the Owner to be able to continue with the work in a professional and considerate manner. Problems related to the contractor-owner relationship resulting in an inability on the part of the Contractor to be able to continue with the Contract will be evaluated and a determination will be made by the Department of Community Development whether termination of Contract is called for.

**XXIV**. **PROCEDURES ON TERMINATION**.

**In the event that Contract termination is called for, the following procedures shall be utilized:**

1. The Department of Community Development, for the Owner, shall give the Contractor written notice of termination, by certified mail, return receipt requested.
2. If the Contract has been terminated, the Owner in conjunction with the Department of Community Development will proceed to recontract to have the work completed. Any cost involved in completion of the work will be paid for from any money due to the original Contractor at date of termination, if the Contract has been terminated due to breach by Contractor. Additionally, the Contractor in default shall be responsible for any damages resulting to the Owner by reason of said default, including any additional costs incurred in having the work recontracted to, or completed by, others.

**XXV**. **NOTICE**.

Notices to be given by the Owner and/or the DCD to the Contractor shall be considered given for the purpose of this Contract if mailed by certified mail, return receipt requested to the Contractor at the following address:

_____

_____

_____

**XXVI**. **NO ASSIGNMENT**.

The Contractor shall not assign the Contract unless he/she obtains written consent from the Owner and D.C.D.

**XXVII**. **GENERAL PROVISIONS**.

1. This Contract and its exhibits embody the entire agreement of the parties.
2. The Contractor agrees to perform the work required by this Contract in an occupied residence, and the Owner agrees that neither he/she nor the members of his/her family, his/her tenants, agents or employees, will hinder the Contractor in his/her work.
3. Lead-based paint will not be used in the rehabilitation of these structures.
4. The parties further state that to the best of their knowledge, no member of the City Council of the City of Laredo or the Department of Community Development of the City of Laredo, and no other office, employee, or agent of said authority who exercises any functions or responsibilities in connection with the carrying out of the project to which this Contract pertains, has any interest, personal or financial, direct or indirect, in this Contract.

**XXVIII. TAXES.**

Owner will pay all taxes and assessments against or affecting the Collateral as the same shall become due and payable; provided, however, Owner may in good faith, in lieu of paying such taxes and assessments as they become due and payable, by appropriate proceedings contest the validity thereof; and provided that Owner shall pay such tax, assessment, penalties, interest and costs before any judgment therefor becomes final or any writ or order is or may be issue under which any of the Collateral may be sold. If Owner fails to make any such payment of taxes, assessment, penalties or interest, or in the event Owner contests the validity thereof, any costs of judgment, Beneficiary may pay them at Owner's expense.

**XXIX**. **AFFIRMATIVE ACTION**.

The City of Laredo, Department of Community Development, to the greatest extent feasible, will require each applicant, recipient, contractor or subcontractor, pursuant to Section 3, of the Housing and Urban Development Act of 1968 (12 U.S.C. 170 L.U.) as amended, to offer employment opportunities to lower income residents of the project area; and that contracts for work or materials in connection with the project, to the greatest extent feasible, be awarded to business' in the project area which are owned or substantially owned by persons residing in a Section 3 area.

**XXX**. **SUBCONTRACTING.**

The contractor agrees that he/she is as fully responsible to the Owners for the acts and omissions of his/her subcontractors and of persons either directly or indirectly employed by them, as he/she is for the acts and omissions of himself/herself or persons directly employed by him/her. Nothing contained in the Contract shall create any contractual relationship between any subcontractor and the Owner.

**XXXI**. **AMENDMENT**.

No change may be made to this contract except by an amendment in writing and signed by the parties and the Department of Community Development. In no event shall any change to this Contract be made without the written consent of the Department of Community Development.

**XXXII**. **REMEDIES**.

If Owner defaults in payment of any of the Obligation when due or declared due, or in the timely performance of any covenant herein or in the Note or Builder's and Mechanic's Lien Contract, the Trustee, at the request of Beneficiary, may sell all or any portion of the Collateral, at public auction, to the highest bidder for cash at the County Courthouse in the County in Texas in which the above-described tract (s) of Land or any part thereof is situated, as herein described, between the hours of 10:00 o'clock A.M. and 4:00 P.M. on the first Tuesday of any month, in compliance with the requirements of Section 51.002, Texas property Code, as then amended, after giving notice of the time, place and terms of said sale, and of the property to be sold as follows:

Notice of such proposed sale shall be given by filing with the County Clerk as required by Section 51.002, Texas Property Code, as then amended, and by posting written notice of the time, place and terms thereof at least twenty-one (21) days preceding the date of the sale at the courthouse door of the county in which the sale is to be made, and if the above-described tract (s) of Land to be sold is situated in more than one county, one notice shall be posted at the courthouse door of each county in which the said Land to be sold is situated and such notices shall designate the county where the Collateral will be sold. In addition, Beneficiary shall, at least twenty-one (21) days preceding the date of sale, serve written notice of the proposed sale by certified mail on each debtor obligated to pay the Obligation according to the records of Beneficiary. Service of such notice shall be completed upon deposit of the notice, enclosed in a post-paid wrapper, properly addressed to such debtor at the most recent address of such debtor as shown by the records of Beneficiary, in a post office or official depository under the care and custody of the United States Postal Service/ The affidavit of any person having knowledge of the facts to the effect that such services were completed shall be prima facie evidence of the fact of service. Should the Land constitute the Owner's residence, notice of default and the right to cure shall be given as set forth in Section 51.002 of the Texas Property Code, as then amended.

Owner hereby jointly and severally authorizes and empowers the Trustee to sell all or any portion of the Collateral, together or in lots or parcels, as the Trustee may deem expedient, and to execute and deliver to the purchaser or purchasers of such Collateral good and sufficient deeds of conveyance of fee simple title or of lesser estates, and bills of sale and assignments, with covenants of general warranty made on behalf of the Owner. In no event shall the Trustee be required to exhibit, present or display at any such sale any of the property comprising any of the Collateral to be sold at such sale. The Trustee making such sale shall receive the proceeds thereof and shall apply the same first to the remaining unpaid balance of the Obligation, in such order or manner as the Beneficiary shall elect and the residue, if any, shall be paid to the person or persons legally entitled thereto. Payment of the purchase price to the Trustee shall satisfy the liability of the purchaser at such sale therefor, and such persons shall not be bound to look after the application thereof.

If sale is made because of default in the payment of an installment, or a part of an installment, such sale may, at Beneficiary's election, be made subject to the unmatured part of the obligation, and it is agreed that such sale, if so made, shall not in any manner affect the unmatured part of the Obligation, but as to such unmatured part, this contract shall remain in full force and effect as though no sale had been made under the provisions of this paragraph. Several sales may be made hereunder without exhausting the right of sale for any unmatured part of the Obligation and without impairing the right and powers of sale provided elsewhere in this agreement. Beneficiary may bid and become the purchaser of all or any part of the Collateral at any trustee's or foreclosure sale hereunder.

**XXXIII**. **SUCCESSOR TRUSTEE**.

If the Trustee shall die or become disqualified for acting in the execution of this trust, or shall fail or refuses to execute the same when requested by Beneficiary to do so, or if for any reason, Beneficiary shall prefer to appoint a substitute Trustee to act instead of the Trustee named herein, Beneficiary shall have full power to appoint, by written instrument, a substitute Trustee and, at Beneficiary's election, several substitute Trustees in succession who shall succeed to all of the estate, rights, powers and duties of the original Trustee named herein. Such appointment may be executed by any authorized agent of Beneficiary, and if Beneficiary is a corporation and such appointment is executed on its behalf by any officer of such corporation, such appointment shall be conclusively presumed to be executed with authority and shall be valid and sufficient without proof of any action by the board of directors or any superior officer of the corporation.

**XXXIV**. **PRIOR LIENS**.

Owner expressly covenants and agrees to pay timely and prior to delinquency all installments of principal and interest on debt secured by the prior liens and encumbrances referred to in Paragraph I hereof and to perform and observe all covenants contained in any deed of trust or other instrument creating such liens or encumbrance. It is agreed that any default under the terms and provisions of such deed of trust or other lien instrument shall constitute a default hereunder which shall entitle the beneficiary, at its election but without obligation to do so, and without prior notice, to exercise any right or remedy provided herein or in the Note, including but not limited to the right to accelerate maturity of the Obligation or to request the Trustee to sell the Collateral as provided in Paragraph XXXII hereof.

Should Land constitute Owner's residence, notice of default and right to cure shall be given as set forth in Section 51.002 of the Texas Property Code, as then amended. In addition, the Beneficiary may, at its election, but without any obligation to do, pay off and discharge any debt, or part thereof, secured by any prior lien, and upon payment thereof shall be subrogated to the liens and right of the holder of such prior lien debt to the extent of the amount so paid. All amounts so paid shall become a part of the Obligation and shall be secured by the lien of this contract, which shall be cumulative of all liens and rights to which Beneficiary shall become subrogated.

**XXXV**. **ASSIGNMENT OF RENTS**

As additional security for the payment of the Obligation, Owner hereby assigns to Beneficiary all rents received by or due to Owner deriving from the Collateral, including all royalties and other consideration payable by any lessee under any lease or other agreement now or hereafter existing by which any person other than Owner has or acquires any right to occupy or use the Collateral or any part thereof or interest therein. Until the occurrence of a default, Owner is granted the privilege to collect and retain the rents, but upon receipt from Beneficiary of notice that a default exists hereunder, each lessee is hereby directed to pay to Beneficiary rents thereafter accruing. Receipt by Beneficiary shall be a release of each lessee to the extent of amounts so paid. Beneficiary shall not be liable for its failure to collect or exercise diligence in the collection of rents, but shall be accountable only for rents actually received. Rents so received shall be applied by Beneficiary first to the remaining unpaid balance of the Obligation, in such order or manner as Beneficiary shall elect and the residue, if any shall be paid to the person or persons legally entitled thereto.

**XXXVI**. **TRANSFER OF THE LAND**.

If all or any part of the Land or any interest in it is sold or transferred without Beneficiary's prior written consent, Beneficiary may, at its option, require immediate payment in full of all sums secured by this contract. However, this option shall not be exercised by Beneficiary, if exercise is prohibited by federal law as of the date of this contract. If Beneficiary exercises this option, Beneficiary shall give Owner notice of acceleration. The notice shall provide a period of not less than thirty (30) days from the date the notice is delivered or mailed within which Owner must pay all sums secured by this contract. If Owner fails to pay these sums prior to the expiration of this period, Beneficiary may invoke any remedies permitted by this contract without further notice or demand on Owner.

**XXXVII**. **EFFECTIVE DATE OF CONTRACT**.

***This Contract is binding upon the parties on date of signature and actual performance shall begin within ten (10) days of the date of the Order to proceed by D.C.D.***

**WHEN APPLICABLE THE OWNERS ACKNOWLEDGE RECEIPT OF A COPY OF THIS CONTRACT WITH ALL BLANKS COMPLETED**.

**IN TESTIMONY WHEREOF** witnesses our hands this _____.

**IMPORTANT NOTICE: YOU AND YOUR CONTRACTOR ARE RESPONSIBLE FOR MEETING THE TERMS AND CONDITIONS OF THIS CONTRACT. IF YOU SIGN THIS CONTRACT AND FAIL TO MEET THE TERMS AND CONDITIONS OF THIS CONTRACT, YOU MAY LOSE YOUR LEGAL OWNERSHIP RIGHTS IN YOUR HOME. KNOW YOUR RIGHTS AND DUTIES UNDER THE LAW.**

OWNER: CONTRACTOR:

_____ _____

ACCEPTANCE SIGNATURE:
City of Laredo
Department of Community Development

By: _____
Tina Martinez
CD Director

Attachments:
Exhibit A: General Homeowner Reconstruction Program Requirements and Work Specifications.
Exhibit B: Plans and Specifications for the work to be done under this Contract.
Exhibit C: Draw Schedule.

STATE OF TEXAS ) (
COUNTY OF WEBB ) (

BEFORE ME, the undersigned authority, on this ____ day of _____, 2022 personally appeared _____, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this ___day of_____, 2022.

_____
NOTARY PUBLIC in and for the STATE OF TEXAS

STATE OF TEXAS ) (
COUNTY OF WEBB ) (

BEFORE ME, the undersigned authority, on this ____ day of _____, 2022 personally appeared _____ known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this ___ day of _____, 2022.

_____
NOTARY PUBLIC in and for the STATE OF TEXAS

**BUILDER'S & MECHANIC'S LIEN NOTE**
**(WITH POWER OF SALE)**

Date: _____

Maker: _____

Payee: _____

Place for Payment (include county):

Address: 1301 Farragut Street
Laredo, Webb County, Texas 78040

Principal Amount: _____

Annual Interest Rate on Unpaid Principal from Date of Funding: 0% per annum

Terms of Payment (principal and interest):

Method of Payment: 1. Payment in full upon satisfactory completion of the entire work,

***or***

2. Four or less progress payments and a final payment including 10% retainage. A progress payment shall not be for less than *twenty percent (20%) of the total construction cost.*

Annual Interest Rate on Matured, Unpaid Amounts: 0% per annum

**Security for Payment:**

A Builder's, Mechanic's, Materialman's, and Laborer's lien created in the following Builder's and Mechanic's Lien Contract (With Power of Sale) between Maker and Payee:

Date: _____

**Trustee:** Robert A. Eads, City Manager

**Property (include county):**

---

---

This note incorporates and is subject to the Builder's and Mechanic's Lien Contract (With Power of Sale).

Maker promises to pay to the order of Payee at the place for payment and according to the terms of payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due by the final scheduled payment date.

On default in the payment of this note or in the performance of any obligation in any instrument securing or collateral to it, the unpaid principal balance and earned interest on this note shall become immediately due at the election of Payee. Maker and each surety, endorser, and guarantor waive all demands for payment, presentations for payment, notices of intention to accelerate maturity, protests, and notices of protest.

If this note or any instrument securing or collateral to it is given to an attorney for collection or enforcement or if suit is brought for collection or enforcement, or if it is collected or enforced through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee, reasonable attorney's fees in addition to other amount due. Reasonable attorney's fees shall be 10% of all amounts due unless either party pleads otherwise.

Nothing in this note shall authorize the collection of interest in excess of the highest rate allowed by law.

Each Maker is responsible for the entire amount of this note.

The terms Maker and Payee and other nouns and pronouns include the plural if more than one.

_____

***Pay to the Order of the City of Laredo without recourse.***

SIGNED ON THIS THE _____ DAY OF _____, _____.

CONTRACTOR:

_____

_____

STATE OF TEXAS ) (

COUNTY OF WEBB ) (

BEFORE ME, the undersigned authority, on this _____ day of _____, 2022, personally appeared _____, owner, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledge to me that she executed the same for the purpose and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this _____ day of _____, 2022.

_____

Notary Public in and for the State of Texas

STATE OF TEXAS ) (

COUNTY OF WEBB ) (

BEFORE ME, the undersigned authority, on this _____ day of _____, 2022, personally appeared _____, known to me to be the person whose name is subscribed to the foregoing instrument, and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this _____ day of _____, 2022.

_____

Notary Public in and for the State of Texas

**ASSIGNMENT OF LIEN**

STATE OF TEXAS ) (

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WEBB) (

That, _____, for and in consideration of the sum of Ten ($10.00) Dollars cash and other good and valuable consideration, paid by the City of Laredo (assignee), has sold and conveyed, and does by these presents sell and convey to Assignee all instruments evidencing the obligation described in the foregoing Builder's and Mechanic's Lien Contract With Power of Sale (the Contract) dated _____, executed between_____, together with the lien securing the same, upon the property described as being the _____**.,** therein with all of the improvements having been erected thereon, and hereby transfers to Assignee all liens securing said indebtedness and all of the undersigned's rights under the foregoing contract provided that Assignee does not assume any obligation imposed upon the undersigned by virtue of the Contract and Assignee, shall not be held liable for the performance or breach thereof by the undersigned.

Executed this ____ day of _____ 2022.

_____

(CONTRACTOR'S INDIVIDUAL ACKNOWLEDGMENT)

**THE STATE OF TEXAS ) (**

**COUNTY OF WEBB ) (**

BEFORE ME, the undersigned authority, on this day personally appeared _____, known to me to be to be person whose name is subscribed to the foregoing Assignment of Lien, and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE, this ____ day of_____, 2022.

_____

Notary Public in and for the State of Texas

**PROMISSORY NOTE**

DATE: _____, 2022

MAKER: _____

MAKER'S MAILING ADDRESS: _____
Laredo, Texas _____

PAYEE: City of Laredo, a Texas Municipal Corporation

PLACE FOR PAYMENT: 1301 Farragut Street
Laredo, Webb County, Texas 78040

PRINCIPAL AMOUNT: _____

ANNUAL INTEREST RATE ON UNPAID PRINCIPAL FROM DATE: 0% per annum

ANNUAL INTEREST RATE ON MATURED, UNPAID AMOUNT: 0% per annum

TERMS OF PAYMENT (PRINCIPAL):

This Deed of Trust totaling _____ shall be payable by amortizing simultaneously two separate principal amounts of: (1) _____ _____; and (2) _____ _____, which together equal the sum of $_____.

*****BASIS FOR PAYMENT OF PRINCIPAL AMOUNT (1) UPON ANNUAL INCOME CERTIFICATION*****

***** _____, has qualified under the category of loan applicant referred to as "Elderly (age 62 and over) and/or Disabled Head of Household Individuals with incomes of less than or equal to 60% of median income" as set annually by the U.S. Department Housing and Urban Development and whose loan shall be amortized pursuant to the following criteria; For every month the applicant resides in the unit, a credit in amount equal 1/120$^{th}$ of the loan amount shall be forgiven, until the loan is paid in full or so long as their annual income remains at 60% or below of area median income as certified on an annual basis; or if the applicant becomes deceased, the outstanding principle loan balance shall become due and payable in full. The loan is forgivable for the life of the loan; however, upon annual certification if the assisted family's income exceeds the low-income limits, then the assisted family must begin to make payments on the then balance of the principal amount (1). *****

1. The _____ principal balance shall be payable in 120 equal installments of _____ each, the first of such installments shall be due and payable on _____, and a like installment shall be due and payable on the same day of each succeeding month thereafter until the entire principal balance has been paid in full.
2. The _____ principal balance is a forgivable note which shall be amortized by crediting/ deducting 1/120th of the outstanding principal balance for every month that maker resides in the herein described realty and shall be payable/credited on _____**,** and a like credit shall be given on the same day of each succeeding month thereafter until the entire principal balance has been paid/credited in full, for so long as Maker resides on the herein described realty.

The monies loaned for the home improvement rehabilitation in the sum of _____**,** represented by virtue of a forgivable note, are being loaned on the express condition that the Makers herein shall be required to reside on the herein described realty until both of the entire principal balances (1) and (2) represented by the note herein have been paid in full.

**During the term of this note, if the maker cease to reside on the property or if the maker sells the property or if the maker dies, then the balance of this debt becomes immediately due and payable.**

SECURITY FOR PAYMENT:

A deed of trust of even date herewith, with a **DUE ON SALE CLAUSE** executed by the Makers hereof to Robert A. Eads, as trustee for Payee, upon the following described real property, to-wit:

_____

Maker promises to pay to the order of Payee at the place for payment and according to the terms of payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due by the final scheduled payment date. On default in the payment of this note or in the performance of any obligation in any instrument securing or collateral to it, the unpaid principal balance and earned interest on this note shall become immediately due at the election of Payee. Maker and each surety, endorser, and guarantor waive all demands for payment, presentations for payment, and notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest.

If this note or any instrument securing or collateral to it is given to an attorney for collection or enforcement, or if suit is brought for collection or enforcement, or if it is collected or enforced through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection and enforcement, including reasonable attorney's fees and court costs, in addition to other amounts due. Reasonable attorney's fees shall be 10% of all amounts due unless either party pleads otherwise.

Interest on the debt evidenced by this note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of the maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.

To the extent of $_____ the note hereby secured is given in renewal and extension of the said sum left owing and unpaid by Grantors herein upon that one certain Builder's and Mechanic's Lien Note in the original principal sum of _____, dated _____, executed by _____ payable to the order of _____, more fully described in a Builder's Mechanic's Lien Contract of even date therewith, entered into by and between, _____, and _____, and recorded in Volume _____, Pages _____, of the Real Property Records of Webb County, Texas, and being secured by the Builder's & Mechanic's Liens therein and thereby created upon and against the herein described real property, which liens are hereby expressly acknowledged by Grantors as valid and subsisting liens against the herein described real property, which liens are hereby expressly acknowledged by Grantors as valid and subsisting liens against the property herein described, which said note, together with the liens securing the same, has been duly assigned and transferred, without recourse to the City of Laredo and it is expressly agreed that said liens are hereby renewed, extended and carried forward in full force and effect to secure the payment of the Note hereby secured.

**Each Maker is responsible for all obligations represented by this note.**

When the context requires, singular nouns and pronouns include the plural.

_____

**DEED OF TRUST**

DATE: _____ ____, _____

GRANTOR: _____

GRANTOR'S MAILING ADDRESS: _____
Laredo, Webb County, Texas _____

TRUSTEE: Robert A. Eads, City Manager

TRUSTEE'S MAILING ADDRESS: P.O. Box 579
Laredo, Webb County, Texas 78042-0579

BENEFICIARY: City of Laredo, a Texas Municipal Corporation

BENEFICIARY'S MAILING ADDRESS: P. O. Box 579
Laredo, Webb County, Texas 78042-0579

NOTE(S)

DATE: _____ _____, _____

AMOUNT: _____

MAKER: _____

PAYEE: City of Laredo, a Texas Municipal Corporation

FINAL MATURITY DATE: _____

TERMS OF PAYMENT: As per terms stated therein

**DUE ON SALE, NON-RESIDENTS, OR DEATH CLAUSE**:

In the event the Grantor sells the herein described property, or if he cease to reside on the property, or if he dies, the entire principal amount of the note stated above shall be due and payable in its entirety immediately upon date of sale, less that amount which had previously been forgiven and/or paid.

This Deed of Trust totaling _____ shall be payable by amortizing simultaneously two separate principal amounts of: (1) _____ _____; and (2) _____ _____, which together equal the sum of $_____.

***** BASIS FOR PAYMENT OF PRINCIPAL AMOUNT (1) UPON ANNUAL INCOME CERTIFICATION *****

***** _____, has qualified under the category of loan applicant referred to as "Elderly (age 62 and over) and/or Disabled Head of Household Individuals with incomes of less than or equal to 60% of median income" as set annually by the U.S. Department of Housing and Urban Development and whose loan shall be amortized pursuant to the following criteria: For every month the applicant resides in the unit, a credit in amount equal 1/120$^{th}$ of the loan amount shall be forgiven, until the loan is paid in full or so long as the annual income remains at 60% or below of area median income as certified on an annual basis; or if the applicant becomes deceased, the outstanding principle loan balance shall become due and payable in full. The loan is forgivable for the life of the loan; however, upon annual certification if the assisted family's income exceeds the low income limits, then the assisted family must begin to make payments on the then balance of the principal amount (1). *****

1. The _____ principal balance shall be payable in 120 equal installments of _____ each, the first of such installments shall be due and payable on _____, and a like installment shall be due and payable on the same day of each succeeding month thereafter until the entire principal balance has been paid in full.

2. The $_____ principal balance is a forgivable note which shall be amortized by crediting/ deducting 1/120th of the outstanding principal balance for every month that maker resides in the herein described realty and shall be payable/credited on _____**,** and a like credit shall be given on the same day of each succeeding month thereafter until the entire principal balance has been paid/credited in full, for so long as Maker resides on the herein described realty.

The monies loaned for the home improvement rehabilitation in the sum of _____**,** represented by virtue of a forgivable note, are being loaned on the express condition that the Makers herein shall be required to reside on the herein described realty until both of the entire principal balances (1) and (2) represented by the note herein have been paid in full.

**PROPERTY (INCLUDING ANY IMPROVEMENTS):**

_____

_____

**OTHER EXCEPTIONS TO CONVEYANCE AND WARRANTY:**

Grantor herein consents covenants and agrees that this property shall remain as the principal residence of the Owner/Grantor. If house is rented by owner then the first lien mortgage becomes due in full.

For value received and to secure payment of the note, Grantor conveys the property to Trustee in trust. Grantor warrants and agrees to defend the title to the property. If Grantor performs all the covenants and pays the note according to its terms, this deed of trust shall have no further effect, and Beneficiary shall release it at Grantor's expense.

**GRANTOR'S OBLIGATIONS:**

Grantor agrees to:

1. Keep the property in good repair and condition;
2. Pay all taxes and assessments on the property when due.
3. Preserve the lien's priority as it is established in this deed of trust;
4. Maintain, in a form acceptable to Beneficiary, an insurance policy that:
   a) covers all improvements for their full insurable value as determined when the policy is issued and renewed, unless Beneficiary approves a smaller amount in writing;
   b) contains an 80% coinsurance clause;
   c) provides fire and extended coverage, including windstorm coverage;
   d) protects Beneficiary with a standard mortgage clause;
   e) provides flood insurance at any time the property is in a flood hazard area; and
   f) contains such other coverage as Beneficiary may reasonably require;
5. Comply at all times with the requirements of the 80% coinsurance clause;
6. Deliver the insurance policy to beneficiary and deliver renewals to beneficiary at least ten days before expiration;
7. Keep any buildings occupied as required by the insurance policy; and
8. If this is not a first lien, pay all prior liens notes that Grantor is personally liable to pay and abide by all prior lien instruments.

**BENEFICIARY'S RIGHT:**

1. Beneficiary may appoint in writing a substitute or successor trustee, succeeding to all rights and responsibilities of Trustee.
2. If the proceeds of the note are used to pay any debt secured by prior liens, Beneficiary is subrogated to all of the rights and liens of the holders of any such debt paid.
3. Beneficiary may apply any proceeds received under the insurance policy either to reduce the note or to repair or replace damaged or destroyed improvements covered by the policy.
4. If Grantor fails to perform any of Grantor's obligations, Beneficiary may perform those obligations and be reimbursed by Grantor on demand at the place where the note is payable for any sums so paid, including attorney's fees, plus interest on those sums from the dates of payment at the rate stated in the note for mature, unpaid amounts. The sum to be reimbursed shall be secured by this deed of trust.
5. If Grantor defaults on the note or fails to perform any of Grantor's obligations or if default occurs on a prior lien note or other instruments, Beneficiary may:
   a) declare the unpaid principal balance and earned interest on the note immediately due;
   b) request Trustee to foreclose this lien, in which case Beneficiary or Beneficiary's agent shall give notice of the foreclosure sale as provided by the Texas Property Code as then amended; and
   c) purchase the property at any foreclosure sale by offering the highest bid and then have the bid credited on the note.

**TRUSTEE'S DUTIES:**

If requested by Beneficiary to foreclose this lien, Trustee shall:

1. Either personally or by agent give notice of the foreclosure sale as required by the Texas Property Code as then amended;
2. Sell and convey all or part of the property to the highest bidder for cash with a general warranty binding Grantor, subject to prior liens and to other exceptions to conveyance and warranty; and
3. From the proceeds of the sale, pay, in this order:
   a) Expenses of foreclosure, including a commission to Trustee of 5% of the bid.
   b) To Beneficiary, the full amount of principal, interest, attorney's fees, and other charges due and unpaid;
   c) Any amounts required by law to be paid before payment to Grantor; and
   d) To Grantor, any balance.

**GENERAL PROVISIONS:**

1. If any property is sold under this deed of trust, Grantor shall immediately surrender possession to the purchaser. If Grantor fails to do so, Grantor shall become a tenant at sufferance of the purchaser, subject to an action for forcible detainer.
2. Recitals in any Trustee's deed conveying the property will be presumed to be true.
3. Proceeding under this deed of trust, filing suit for foreclosure, or pursuing any other remedy will not constitute an election of remedies.
4. This lien shall remain superior to liens later created even if the time of payment of all or part of the note is extended or part of the property is released.
5. If any portion of the note cannot be a lawfully secured by this deed of trust, payments shall be applied first to discharge that portion.
6. Grantor assigns to Beneficiary all sums payable to or received by Grantor from condemnation of all or part of the property, from private sale in lieu of condemnation, and from damages caused by public works or construction on or near the property. After deducting any expenses incurred, including attorney's fees, Beneficiary may release any remaining sums to Grantor or apply such sums to reduce the note. Beneficiary shall not be liable for failure to collect or to exercise diligence in collecting any such sums.

7. Grantor assigns to Beneficiary absolutely, not only as collateral, all present and future rent and other income and receipts from the property. Leases are not assigned. Grantor warrants the validity and enforceability of the assignment. Grantor may as Beneficiary's licensee collect rent and other income and receipts as long as Grantor is not in default under the note or this deed of trust. Grantor will apply all rent and other income and receipts to payment of the note and performance of this deed of trust, but if the rental and other income and receipt exceed the amount due under the note and deed of trust, Grantor may retain the excess. If Grantor defaults in payment of the note or performance of this deed of trust, Beneficiary may terminate Grantor's license to collect and then as Grantor's agent may rent the property if it is vacant and collect all rent and other income and receipts. Beneficiary neither has nor assumes any obligations as lessor or landlord with respect to any occupant of the property. Beneficiary may exercise Beneficiary' rights and remedies under this paragraph without taking possession of the property. Beneficiary shall apply all rent and other income and receipts collected under this paragraph first to expenses incurred in exercising Beneficiary's rights and remedies and then to Grantor's obligations under the note and this deed of trust in the order determined by Beneficiary. Beneficiary is not required to act under this paragraph, and acting under this paragraph does not waive any of Beneficiary's other rights or remedies. If Grantor becomes a voluntary or involuntary bankrupt, Beneficiary's filing a proof of claim in bankruptcy will be tantamount to the appointment of a receiver under Texas law.

8. Interest on the debt secured by this deed of trust shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.

9. When the context requires, singular nouns and pronouns include the plural.

10. The term note includes all sums secured by this deed of trust.

11. This deed of trust shall bind, inure to the benefit of, and be exercised by successors in interest of all parties.

12. If Grantor and Maker are not the same person, the term Grantor shall include Maker.

13. Grantor represents that this deed of trust and the note are given for the following purposes:

To the extent of **$**_____ the note hereby secured is given in renewal and extension of the said sum left owing and unpaid by Grantors herein upon that one certain Builder's and Mechanic's Lien Note in the original principal sum of **$**_____, dated _____, executed by _____ and payable to the order of _____, more fully described in a Builder's Mechanic's Lien Contract of even date therewith, entered into by and between _____, and _____, and recorded in Volume _____, Pages _____, of the Real Property Records of Webb County, Texas, and being secured by the Builder's & Mechanic's Liens therein and thereby created upon and against the herein described real property, which liens are hereby expressly acknowledged by Grantors as valid and subsisting liens against the property herein described, which said note, together with the liens securing the same, has been duly assigned and transferred to the City of Laredo and it is expressly agreed that said liens are hereby renewed, extended and carried forward in full force and effect to secure the payment of the Note hereby secured.

_____

STATE OF TEXAS ) (
COUNTY OF WEBB ) (

This instrument was acknowledged before me on the ____ day of _____ 2022, by _____.

_____
Notary Public in and for the State of Texas

# HOMEOWNER RECONSTRUCTION HOMEOWNER AGREEMENT

This agreement is entered into between _____ of _____, Laredo, Webb County, Texas and the City of Laredo, a Municipal Corporation, acting by and through its Director of the Department of Community Development.

This agreement evidences a loan by the City of Laredo to _____ by which they are enabled to make improvements to their home situated in _____.

1. This transaction is recorded under Account No. _____ of the Homeowner Reconstruction Files of Department of Community Development of the City of Laredo.

2. The total cost of the Homeowner Reconstruction is _____, which includes the cost of rehabilitation/reconstruction in the amount of _____, Title Search Fee of _____, and the Filing Fees of _____.

3. The loan to be provided by the City of Laredo under the program is in the amount of _____. Said amount shall be payable by amortizing simultaneously two separate principal amounts of: (1) _____; and (2) _____, which together equal the sum of $_____.

    1. The _____ principal balance shall be payable in 120 equal installments of _____ each, the first of such installments shall be due and payable on _____, and a like installment shall be due and payable on the same day of each succeeding month thereafter until the entire principal balance has been paid in full.

    2. The _____principal balance is a forgivable note which shall be amortized by crediting/ deducting 1/120th of the outstanding principal balance for every month that maker resides in the herein described realty and shall be payable/credited on _____**,** and a like credit shall be given on the same day of each succeeding month thereafter until the entire principal balance has been paid/credited in full, for so long as Maker resides on the herein described realty.

The monies loaned for the home improvement rehabilitation in the sum of _____**,** are being loaned on the express condition that the Makers herein shall be required to reside on the herein described realty until both of the entire principal balances (1) and (2) represented by the note herein have been paid in full.

**IN THE EVENT THAT THE PROPERTY IS (1) SOLD OR (2) THE APPLICANT NO LONGER RESIDES IN THE HOME, OR (3) THE OWNER BECOMES DECEASED, THE ENTIRE NOTE SHALL BECOME DUE IN FULL LESS THAT AMOUNT WHICH HAD PREVIOUSLY BEEN FORGIVEN AND/OR PAID.**

4. _____, have qualified under the category of loan applicant referred to as "Elderly (age 62 and over) and/or Disabled Head of Household Individuals with incomes of less than or equal to 60% of median income" as set annually by the U.S. Department of Housing and Urban Development and whose loan shall be amortized pursuant to the following criteria: For every month the applicant resides in; the unit, a credit in amount equal $1/120^{th}$ of the loan amount shall be forgiven, until the loan is paid in full or so long as their annual income remains at 60% or below of area median income as certified on an annual basis; or if applicant becomes deceased, the outstanding principle loan balance shall become due and payable in full. The loan is forgivable for the life of the loan; however, upon annual certification if the assisted family's income exceeds the low-income limits, then the assisted family must begin to make payments on the then balance of the principal amount (3-1).

5. As security for the repayment of the loan referred to in paragraph 3 and under the policies referred to in paragraph 4, it will be provided in the relevant documents that the loan is due and payable in full on or before _____, as per terms of Real Estate Lien Note to be executed on this date.

6. In connection with this agreement, _____, will sign an appropriate promissory note (Real Estate Lien Note), will execute a Deed of Trust as security for the loan, and will sign a "Contract" for the improvements to be made to their home. The City does reserve the right to implement such actions that will promote loan repayment such as foreclosure of the property pursuant to the loan documents.

7. The City reserves its right under the regulations governing the loan, to ensure that owner comply with their obligations to pay the loan in accordance with the terms of the promissory Note they are signing on this date, and that owners keep their payment of all Ad Valorem taxes on their property current, and that that owners keep the property fully insured against loss of fire, including its right to foreclose pursuant to the Deed of Trust to be signed by owner on this date.

8. As set forth in each of the documents specified in paragraph 6, _____, is here also advised and informed, in accordance with Section 41.007 (a), Texas Property Code, as follows:

**"IMPORTANT NOTICE: YOU AND YOUR CONTRACTOR ARE RESPONSIBLE FOR MEETING THE TERMS AND CONDITIONS OF THIS CONTRACT. IF YOU SIGN THIS CONTRACT AND YOU FAIL TO MEET THE TERMS AND CONDITIONS OF THIS CONTRACT, YOU MAY LOSE YOUR LEGAL OWNERSHIP RIGHTS IN YOUR HOME. KNOW YOUR RIGHTS AND DUTIES UNDER THE LAW."**

SIGNED, in duplicate originals, on this_____, 2022.

OWNER:

_____ _____

CITY OF LAREDO

By: _____
Tina Martinez, CD Director

CITY OF LAREDO
DEPARTMENT OF COMMUNITY DEVELOPMENT
**HOUSING RECONSTRUCTION PROGRAM**
**NO. _____**

# HOMEOWNER AND CONTRACTOR AGREEMENT

This agreement is made between _____, hereinafter referred to as the "Contractor", and _____ hereinafter referred to as the "Owners", who resides at _____, Laredo, Webb County, Texas, and desire to eliminate certain safety hazards in their property through the "Livability Grant", which property is described as a _____
_____.

PROVISIONS

1. The amount of the Grant from the City of Laredo shall provide funds to pay for the materials and equipment to be installed at the owner(s) residence. The amount of the Grant shall not include funds to pay the owner(s) or members of their family for their labor.

2. Contractor will be solely responsible for obtaining and paying for all required city permits, requests for construction progress inspections, and final inspections of this project. Only duly qualified electricians, plumbers, and HVAC technicians licensed in the State of Texas and registered in the City of Laredo, shall install and be present during all electrical, plumbing, and HVAC work respectively.

3. The Contractor shall, within ten (10) calendar days from the date of the Order to proceed, begin actual performance hereunder and all work to be performed by the Contractor shall be completed in accordance with the plans and specifications within one hundred and twenty (120) calendar days.

4. The contractor shall not abandon the work for more than five (5) consecutive calendar days once the construction has started.

5. The Staff of the Department of Community Development Housing Rehabilitation shall provide technical assistance to the owner(s) during the reconstruction of the property. Under no circumstances shall the contractor deviate from the description of work without a written change order approved by the Department of Community Development. Therefore, any revisions or additions required in the construction shall be formulated into a properly executed change order before work can begin. Failure to comply with this procedure may render any work performed as non-compliant with the work specifications and subject to non-payment.

6. Work must be performed by a skilled and registered contractor. The contractor shall provide the Department of Community Development with a firm bid specifying the work to be accomplished and the total contract value. All contractors must be approved by the Department of Community Development before the work is started.

7. The contractor shall maintain general liability insurance for the duration of this contact.

8. Payments to the contractor shall be made by the Department of Community Development after the work has been satisfactorily completed and approved by the Department of Community Development Inspector.

9. All work shall be done according to the plans and specifications for the sum of _____ payable to contractor, the amount of a loan, which is being provided by the City of Laredo.

10. The contractor shall coordinate all work to be accomplished. In cases where a separation in timing occurs, the contractor shall make the arrangements on the timing without causing any interference in the work to be done by the other.

11. The contractor shall not assign this contract or any of the payments that become due without written consent of the Department of Community Development.

12. The signatures of homeowner(s), contractor, and the representative of the Department of Community Development shall be required on all authorizations for payment. However, the requirement of the signature of homeowner(s) may be waived in either of the following two circumstances:

    - Department of Community Development inspectors have found all work to be acceptable, and the Owners do not comprehend work acceptability; or

    - Owners have either left the City, abandoned the premises, or cannot be located due to failure to notify the Department of Community Development of their current address and/or telephone number, or where they can be reached in case of an emergency.

13. The owner(s) and the contractor will hold harmless, indemnify and defend the City of Laredo and its agents and employees from and against all claims, damages, losses and expenses including attorney's fees arising out of or resulting from the performance of the work, provided such claim, damage, loss or expenses is (a) attributable to any claim or labor, material, or both, labor and material being construed to include that part of water, gas, power, light, heat, oil, gasoline, telephone service or rental of equipment directly applicable to the work and is (b) attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself) including the loss of use resulting there from and is (c) caused in whole or in part by any negligent act or omission of the owner(s), contractor, or anyone directly or indirectly employed by the contractor or anyone for whose acts any of them be liable regardless of whether or not it is caused, in part, by a party indemnified hereunder.

14. The owner(s) and the contractor hereby releases and discharges the City of Laredo from any and all claims, demands, liabilities, obligations, damages and expenses including attorney's fees arising from any claim for labor, material, or both used or reasonably required for use in the performance of the work, labor and material being construed to include that part of water, gas, power, light, heat, oil, gasoline, telephone service or rental of equipment directly applicable to the work.

**"IMPORTANT NOTICE: YOU AND YOUR CONTRACTOR ARE RESPONSIBLE FOR MEETING THE TERMS AND CONDITIONS OF THIS CONTRACT."**

Signed on this _____ day of _____.

| _____ | _____ | _____ | _____ |
|---|---|---|---|
| Owner(s) | Date | Contractor | Date |

City of Laredo – Department of Community Development
Homeowner Reconstruction Program

**NOTICE TO PROCEED**

Contractor: _____ Owner: _____

Address: _____ Address: _____
_____ _____

Contract No.: _____

Dear _____

The above contract was awarded to you on _____ for the reconstruction work at _____. Please proceed with the rehabilitation work to be performed as stipulated in the contract.

You are to commence work no later than _____. All work shall be completed according to the Plans and Specifications within _____ calendar days after the date of this Proceed Order.

_____
Owner(s)

_____
Date

**PLEASE SEE PAGE 2 FOR IMPORTANT INFORMATION ABOUT YOUR RIGHT OF RESCISSION**

Homeowner Reconstruction Loan Program, Housing Act of 1964

Loan Account No. _____

NOTICE TO CUSTOMER REQUIRED BY FEDERAL LAW:

You have entered into a transaction on _____, which may result in a lien, mortgage, or other security interest on your home. You have a legal right under Federal Law to cancel this transaction if you desire to do so, without any penalty or obligation **within three business days from the above date** or any later date on which all material disclosures required under the Truth in Lending Act have been given to you. If you so cancel the transaction, any lien, mortgage, or other security interest on your home arising from this transaction is automatically void. You are also entitled to receive a refund of any down payment or other consideration if you cancel. If you decide to cancel this transaction, you may do so by notifying:

CITY OF LAREDO
Department of Community Development
1301 Farragut Street
Laredo, Texas 78040

In person or by mail, no later than midnight of _____. You may also use any other form of written notice identifying the transaction if it is delivered to the above address no later than that time. This notice may be used for the purpose by dating and signing below:

I hereby cancel this transaction

_____ _____

Customer's Signature Date

I ACKNOWLEDGE RECEIPT OF TWO COPIES OF THIS NOTICE.

DATE: _____

_____
Signature(s) of Borrower(s)

_____
Witness

EFFECT OF RESCISSION:

When a customer exercises his right to rescind under paragraph (a) of this section, he is not liable for any finance or other charge, and any security interest becomes void upon such a rescission. Within ten (10) days after receipt of a notice of rescission, the creditor shall return to the customer any money or property given as earnest money, down payment, or otherwise, and shall take any action necessary or appropriate to reflect the termination of any security interest created under the transaction. If the creditor has delivered any property to the customer, creditor's obligations under this section, the customer shall tender the property to the creditor, except that if return of the property in kind would be impracticable or inequitable, the customer shall tender its reasonable value. Tender shall be made at the location of the property or at the residence of the customer, at the opinion of the customer. If the creditor does not take possession of the property within ten (10) days after tender by the customer, ownership of the property vests in the customer without obligation on his part to pay for it.

City of Laredo – Department of Community Development
Homeowner Reconstruction Program

**PRE-CONSTRUCTION CONFERENCE**

DATE: _____

CONTRACTOR: _____

PROJECT NO.: _____

OWNER: _____

This pre-construction conference is being held here at the City of Laredo, Department of Community Development, located at 1301 Farragut, 3rd Floor East Wing Laredo, Texas.

The contractor was made aware of all housing policies governing rehabilitation. He was made aware of his responsibilities as outlined on the contract documentation.

Further, he was reminded of Exhibit A and Exhibit B of the Agreement. He was cautioned against the use of lead based paints on any of our jobs, and that first priority of new hires should be made from citizens of the DCD's target area as shown on Exhibit A which states the rules and regulations of 24 CFR part 135, section 3.

We answered all questions pertaining to plans, specifications, and procedures. Plans and work write-up have been reviewed by contractor and inspector, and all items have been acknowledged by both parties.

_____ _____
Owner(s) Contractor

_____ _____
Date Date

**CONTRACTOR'S AFFIDAVIT**

THE STATE OF TEXAS §

COUNTY OF WEBB §

BEFORE ME, the undersigned authority, on this day personally appeared _____, known to me and being duly sworn upon oath says:

That I, _____, do hereby state and affirm that I entered into one certain Mechanic's Lien Contract (with power of sale) dated _____, recorded in Volume _____ Pages _____ of the Real Property Records of Webb County, Texas, said contract securing payment of one certain mechanic's lien note in the principal sum of _____, wherein and whereby _____, Contractor, in consideration of the execution and delivery by _____ of that certain note in principal sum of _____, maturing and bearing interest as therein provided and secured by the lien of said mechanic's lien contract, agreed to build and erect certain improvements on the following described real property lying and being situated in the County of Webb, State of Texas, and being described as follows, to-wit:

_____

_____

That the improvements described in said contract have been erected and fully completed according to the contract, plans and specifications agreed upon between the parties thereto; that, owner of the above described real property, have accepted said improvements as fully completed according to said plans and specifications and said contract, that all labor and material bills incurred in the erection and construction of said improvements have been fully paid, the payment of which said note is secured by a valid and subsisting and enforceable Mechanic's Lien against the aforesaid property.

That the Mechanic's Lien Contract above described was executed, acknowledged and delivered by the parties thereto before any labor was performed and before any material was furnished for or delivered on the property therein described.

That all work and materials going into said improvements were done and furnished under the above-mentioned contract.

That the said _____, Contractor, hereby guarantees Faustino Villarreal Gonzalez, his legal representatives, successors and assigns, that no person or firm has any unpaid claim for lumber, labor material, services and/or supplies used and expended in the erection, construction and completion of the aforesaid improvements, which constitutes or could constitute a lien upon the described real property prior to said lien of CITY OF LAREDO or on a part therewith, and if any such claim hereafter should be presented and urged by the Holder thereof as a superior or equal in right to that of CITY OF LAREDO, I hereby bind myself, and my heirs, successors and assigns to defend against said claim at my own cost and expense, and if any judgment should be rendered adjudging or decreeing such claim as superior or equal to the lien of the CITY OF LAREDO, I will discharge and pay in full promptly said claim together with all court costs and expenses of CITY OF LAREDO, a municipal corporation, in connection therewith.

This affidavit is made by the undersigned affiant for the purpose of inducing CITY OF LAREDO to PURCHASE, RENEW, and EXTEND the valid Mechanic's Lien Contract executed by **_____, _____,** Contractor, and **_____,** on _____ and filed of record in Volume _____, Pages_____- _____, of the Real Property Records of Webb County, Texas; the CITY OF LAREDO, a municipal corporation, may rely on the truth of the facts above stated in PURCHASING, RENEWING AND EXTENDING the valid Mechanic's Lien described above.

Witness my hand this _____ day of _____ 2022.

_____
Contractor

_____
Contractors d/b/a Company

SWORN and SUBSCRIBED to before me by _____, Individually, and _____ on this _____day of _____ 2021.

_____
Notary Public in and for the State of Texas

STATE OF TEXAS §

COUNTY OF WEBB §

This instrument was acknowledged before me on this ____ day of _____2022, by _____, Individually, and d/b/a _____.

_____
Notary Public in and for the State of Texas

City of Laredo – Department of Community Development
Homeowner Reconstruction Program

**PRE-CONSTRUCTION CONFERENCE**

DATE: _____

CONTRACTOR: _____

PROJECT NO.: _____

OWNER: _____

This pre-construction conference is being held _____.

The contractor was made aware of all housing policies governing rehabilitation. She was made aware of his responsibilities as outlined on the contract documentation.

Further, she was reminded of Exhibit A and Exhibit B of the Agreement. She was cautioned against the use of lead based paints on any of our jobs, and that first priority of new hires should be made from citizens of the DCD's target area as shown on Exhibit A which states the rules and regulations of 24 CFR part 135, section 3.

We answered all questions pertaining to plans, specifications, and procedures. Plans and work write-up have been reviewed by contractor and inspector, and all items have been acknowledged by both parties.

_____ _____
Owner Contractor

_____ _____
Date Date

CITY OF LAREDO
DEPARTMENT OF COMMUNITY DEVELOPMENT

**FLOOD INSURANCE REQUIREMENT**

RE: **LIVABILITY GRANT (LG)**

We the owners, _____, acknowledge that flood insurance coverage is required for our home located at _____. We understand that the coverage must be at least equal to the project cost and maintain for the life of the property, regardless of transfer of ownership of such property.

_____

_____

_____
Date

CITY OF LAREDO
COMMUNITY DEVELOPMENT DEPARTMENT
**HOMEOWNER RECONSTRUCTION PROGRAM**

Name of Applicant: _____ Address: _____

## INSPECTOR - LEAD SAFE REQUIREMENTS CHECKLIST

**PRE 1978 HOUSE?** ☐ Yes ☐ No
Yes= Proceed with checklist No= Exempt from LSHR, perform traditional rehab

| **PRIOR TO FILE APPROVAL** | **YES** | **NO** | **N/A** |
|---|---|---|---|
| 1-PROVISION OF PHAMPLET | ☐ | ☐ | ☐ |
| 2-RISK ASSESSMENT (**Not** older than 12 months) | ☐ | ☐ | ☐ |
| RISK ASSESSMENT PROVIDED TO RESIDENTS WITHIN 15 DAYS | ☐ | ☐ | ☐ |
| 3-EVALUATION REPORT (INCLUDE HAZARDS AND SURFACES TO BE DISTURBED) | ☐ | ☐ | ☐ |
| NOTICE OF +LBP AND HAZARDS EVALUATION REPORT PROVIDED TO RESIDENTS WITHIN 15 DAYS | ☐ | ☐ | ☐ |
| **+LBP: NO LBP HAZARDS FOUND** ☐ | | | |
| SCOPE OF WORK INCLUDES LBP PRACTICES | ☐ | ☐ | ☐ |
| **FOR CONTRACT EXECUTION** | | | |
| 4-CONTRACTOR/EMPLOYEE CERTIFICATION OF TRAINING | ☐ | ☐ | ☐ |
| (Workers must be trained in lead-safe work practices or be supervised by a certified abatement supervisor) | | | |
| 5-RELOCATION SCREENING | ☐ | ☐ | ☐ |
| 6-ELDERLY RELOCATION WAIVER | ☐ | ☐ | ☐ |
| **DURING REHAB** | | | |
| INTERIM CONTROLS ON ALL HAZARDS IDENTIFIED IN THE RISK ASSESSMENT AND STABILIZE ALL PAINT DISTURBED DURING REHAB (Provide pictures) | ☐ | ☐ | ☐ |
| 7-PROTECTION OF OCCUPANTS' BELONGINGS AND WORKSITE PRAPARATION | ☐ | ☐ | ☐ |
| **AFTER REHAB** | | | |
| 8-CLEARANCE EXAM | ☐ | ☐ | ☐ |
| 9-CLEARANCE REPORT (PASS OR FAIL) | ☐ | ☐ | ☐ |
| **If FAIL=Reclean** | | | |
| NOTICE OF LEAD HAZARD REDUCTION WORK PERFORMED TO RESIDENT WITHIN 15 DAYS | ☐ | ☐ | ☐ |
| 10-POST CONSTRUCTION SAFE WORK PRACTICES CERTIFICATION | ☐ | ☐ | ☐ |

**HR INSPECTOR COMMENTS**

_____
_____
_____
_____

HR Inspector Name: _____ Signature: _____ Date: _____




## IT'S THE LAW!

Federal law requires contractors that disturb painted surfaces in homes, child care facilities and schools built before 1978 to be certified and follow specific work practices to prevent lead contamination. Always ask to see your contractor's certification.

Federal law requires that individuals receive certain information before renovating more than six square feet of painted surfaces in a room for interior projects or more than twenty square feet of painted surfaces for exterior projects or window replacement or demolition in housing, child care facilities and schools built before 1978.

- Homeowners and tenants: renovators must give you this pamphlet before starting work.
- Child care facilities, including preschools and kindergarten classrooms, and the families of children under six years of age that attend those facilities: renovators must provide a copy of this pamphlet to child care facilities and general renovation information to families whose children attend those facilities.

## WHO SHOULD READ THIS PAMPHLET?

### This pamphlet is for you if you:

- Reside in a home built before 1978.
- Own or operate a child care facility, including preschools and kindergarten classrooms, built before 1978, or
- Have a child under six years of age who attends a child care facility built before 1978.

### You will learn:

- Basic facts about lead and your health.
- How to choose a contractor, if you are a property owner.
- What tenants, and parents/guardians of a child in a child care facility or school should consider.
- How to prepare for the renovation or repair job.
- What to look for during the job and after the job is done.
- Where to get more information about lead.

### This pamphlet is not for:

- **Abatement projects.** Abatement is a set of activities aimed specifically at eliminating lead or lead hazards. EPA has regulations for certification and training of abatement professionals. If your goal is to eliminate lead or lead hazards, contact the National Lead Information Center at **1-800-424-LEAD** (5323) for more information.
- **"Do-it-yourself"** projects. If you plan to do renovation work yourself, this document is a good start, but you will need more information to complete the work safely. Call the National Lead Information Center at **1-800-424-LEAD** (5323) and ask for more information on how to work safely in a home with lead-based paint.
- **Contractor education.** Contractors who want information about working safely with lead should contact the National Lead Information Center at **1-800-424-LEAD** (5323) for information about courses and resources on lead-safe work practices.





## RENOVATING, REPAIRING, OR PAINTING?



- Is your home, your building, or the child care facility or school your children attend being renovated, repaired, or painted?
- Was your home, your building, or the child care facility or school where your children under six years of age attend built before 1978?

If the answer to these questions is YES, there are a few important things you need to know about lead-based paint.

This pamphlet provides basic facts about lead and information about lead safety when work is being done in your home, your building or the child care facility or school your children attend.

### The Facts About Lead

- Lead can affect children's brains and developing nervous systems, causing reduced IQ, learning disabilities, and behavioral problems. Lead is also harmful to adults.
- Lead in dust is the most common way people are exposed to lead. People can also get lead in their bodies from lead in soil or paint chips. Lead dust is often invisible.
- Lead-based paint was used in more than 38 million homes until it was banned for residential use in 1978.
- Projects that disturb painted surfaces can create dust and endanger you and your family. Don't let this happen to you. Follow the practices described in this pamphlet to protect you and your family.

## LEAD AND YOUR HEALTH

### Lead is especially dangerous to children under six years of age.



Lead can affect children's brains and developing nervous systems, causing:

- Reduced IQ and learning disabilities.
- Behavior problems.

**Even children who appear healthy can have dangerous levels of lead in their bodies.**

Lead is also harmful to adults. In adults, low levels of lead can pose many dangers, including:

- High blood pressure and hypertension.
- Pregnant women exposed to lead can transfer lead to their fetuses. Lead gets into the body when it is swallowed or inhaled.
- People, especially children, can swallow lead dust as they eat, play, and do other normal hand-to-mouth activities.
- People may also breathe in lead dust or fumes if they disturb lead-based paint. People who sand, scrape, burn, brush, blast or otherwise disturb lead-based paint risk unsafe exposure to lead.

### What should I do if I am concerned about my family's exposure to lead?

- A blood test is the only way to find out if you or a family member already has lead poisoning. Call your doctor or local health department to arrange for a blood test.
- Call your local health department for advice on reducing and eliminating exposures to lead inside and outside your home, child care facility or school.
- Always use lead-safe work practices when renovation or repair will disturb painted surfaces.

For more information about the health effects of exposure to lead, visit the EPA lead website at epa.gov/lead/pubs/leadinfo or call **1-800-424-LEAD** (5323).

### There are other things you can do to protect your family every day.

- Regularly clean floors, window sills, and other surfaces.
- Wash children's hands, bottles, pacifiers, and toys often.
- Make sure children eat a healthy, nutritious diet consistent with the USDA's dietary guidelines, that helps protect children from the effects of lead.
- Wipe off shoes before entering the house.

## WHERE DOES THE LEAD COME FROM?

### Dust is the main problem.

The most common way to get lead in the body is from dust. Lead dust comes from deteriorating lead-based paint and lead-contaminated soil that gets tracked into your home. This dust may accumulate to unsafe levels. Then, normal hand-to-mouth activities, like playing and eating (especially in young children), move that dust from surfaces like floors and window sills into the body.

### Home renovation creates dust.

Common renovation activities like sanding, cutting, and demolition can create hazardous lead dust and chips.

### Proper work practices protect you from the dust.

The key to protecting yourself and your family during a renovation, repair or painting job is to use lead-safe work practices such as containing dust inside the work area, using dust-minimizing work methods, and conducting a careful cleanup, as described in this pamphlet.

### Other sources of lead.

Remember, lead can also come from outside soil, your water, or household items (such as lead-glazed pottery and lead crystal). Contact the National Lead Information Center at **1-800-424-LEAD (5323)** for more information on these sources.



## CHECKING YOUR HOME FOR LEAD-BASED PAINT




### Older homes, child care facilities, and schools are more likely to contain lead-based paint.

Homes may be single-family homes or apartments. They may be private, government-assisted, or public housing. Schools are preschools and kindergarten classrooms. They may be urban, suburban, or rural.

### You have the following options:

**You may decide to assume your home, child care facility, or school contains lead.** Especially in older homes and buildings, you may simply want to assume lead-based paint is present and follow the lead-safe work practices described in this brochure during the renovation, repair, or painting job.

**You can hire a certified professional to check for lead-based paint.** These professionals are certified risk assessors or inspectors, and can determine if your home has lead or lead hazards.

- A certified inspector or risk assessor can conduct an inspection telling you whether your home, or a portion of your home, has lead-based paint and where it is located. This will tell you the areas in your home where lead-safe work practices are needed.
- A certified risk assessor can conduct a risk assessment telling you if your home currently has any lead hazards from lead in paint, dust, or soil. The risk assessor can also tell you what actions to take to address any hazards.
- For help finding a certified risk assessor or inspector, call the National Lead Information Center at **1-800-424-LEAD (5323)**.

You may also have a certified renovator test the surfaces or components being disturbed for lead by using a lead test kit or by taking paint chip samples and sending them to an EPA-recognized testing laboratory. Test kits must be EPA-recognized and are available at hardware stores. They include detailed instructions for their use.





## FOR PROPERTY OWNERS

### You have the ultimate responsibility for the safety of your family, tenants, or children in your care.

This means properly preparing for the renovation and keeping persons out of the work area (see p. 8). It also means ensuring the contractor uses lead-safe work practices.

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes, child care facilities, and schools built before 1978 be certified and follow specific work practices to prevent lead contamination.

**Make sure your contractor is certified, and can explain clearly the details of the job and how the contractor will minimize lead hazards during the work.**

- You can verify that a contractor is certified by checking EPA's website at epa.gov/getleadsafe or by calling the National Lead Information Center at **1-800-424-LEAD (5323)**. You can also ask to see a copy of the contractor's firm certification.
- Ask if the contractor is trained to perform lead-safe work practices and to see a copy of their training certificate.
- Ask them what lead-safe methods they will use to set up and perform the job in your home, child care facility or school.
- Ask for references from at least three recent jobs involving homes built before 1978, and speak to each personally.

**Always make sure the contract is clear about how the work will be set up, performed, and cleaned.**

- Share the results of any previous lead tests with the contractor.
- You should specify in the contract that they follow the work practices described on pages 9 and 10 of this brochure.
- The contract should specify which parts of your home are part of the work area and specify which lead-safe work practices will be used in those areas. Remember, your contractor should confine dust and debris to the work area and should minimize spreading that dust to other areas of the home.
- The contract should also specify that the contractor will clean the work area, verify that it was cleaned adequately, and re-clean it if necessary.

### If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Direct the contractor to comply with regulatory and contract requirements.
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

If your property receives housing assistance from HUD (or a state or local agency that uses HUD funds), you must follow the requirements of HUD's Lead-Safe Housing Rule and the ones described in this pamphlet.



## FOR TENANTS AND FAMILIES OF CHILDREN UNDER SIX YEARS OF AGE IN CHILD CARE FACILITIES AND SCHOOLS

### You play an important role ensuring the ultimate safety of your family.



This means properly preparing for the renovation and staying out of the work area (see p. 8).

Federal law requires that contractors performing renovation, repair and painting projects that disturb painted surfaces in homes built before 1978 and in child care facilities and schools built before 1978, that a child under six years of age visits regularly, to be certified and follow specific work practices to prevent lead contamination.

The law requires anyone hired to renovate, repair, or do painting preparation work on a property built before 1978 to follow the steps described on pages 9 and 10 unless the area where the work will be done contains no lead-based paint.

### If you think a worker is not doing what he is supposed to do or is doing something that is unsafe, you should:

- Contact your landlord.
- Call your local health or building department, or
- Call EPA's hotline **1-800-424-LEAD (5323)**.

If you are concerned about lead hazards left behind after the job is over, you can check the work yourself (see page 10).



## PREPARING FOR A RENOVATION

### The work areas should not be accessible to occupants while the work occurs.

The rooms or areas where work is being done may need to be blocked off or sealed with plastic sheeting to contain any dust that is generated. Therefore, the contained area may not be available to you until the work in that room or area is complete, cleaned thoroughly, and the containment has been removed. Because you may not have access to some areas during the renovation, you should plan accordingly.

### You may need:

- Alternative bedroom, bathroom, and kitchen arrangements if work is occurring in those areas of your home.
- A safe place for pets because they too can be poisoned by lead and can track lead dust into other areas of the home.
- A separate pathway for the contractor from the work area to the outside in order to bring materials in and out of the home. Ideally, it should not be through the same entrance that your family uses.
- A place to store your furniture. All furniture and belongings may have to be moved from the work area while the work is being done. Items that can't be moved, such as cabinets, should be wrapped in plastic.
- To turn off forced-air heating and air conditioning systems while the work is being done. This prevents dust from spreading through vents from the work area to the rest of your home. Consider how this may affect your living arrangements.

**You may even want to move out of your home temporarily while all or part of the work is being done.**

**Child care facilities and schools may want to consider alternative accommodations for children and access to necessary facilities.**





## DURING THE WORK

Federal law requires contractors that are hired to perform renovation, repair and painting projects in homes, child care facilities, and schools built before 1978 that disturb painted surfaces to be certified and follow specific work practices to prevent lead contamination.

The work practices the contractor must follow include these three simple procedures, described below:

1. **Contain the work area.** The area must be contained so that dust and debris do not escape from that area. Warning signs must be put up and plastic or other impermeable material and tape must be used as appropriate to:
   - Cover the floors and any furniture that cannot be moved.
   - Seal off doors and heating and cooling system vents.
   - For exterior renovations, cover the ground and, in some instances, erect vertical containment or equivalent extra precautions in containing the work area.

These work practices will help prevent dust or debris from getting outside the work area.

2. **Avoid renovation methods that generate large amounts of lead-contaminated dust.** Some methods generate so much lead-contaminated dust that their use is prohibited. They are:
   - Open flame burning or torching.
   - Sanding, grinding, planing, needle gunning, or blasting with power tools and equipment not equipped with a shroud and HEPA vacuum attachment.
   - Using a heat gun at temperatures greater than 1100°F.



There is no way to eliminate dust, but some renovation methods make less dust than others. Contractors may choose to use various methods to minimize dust generation, including using water to mist areas before sanding or scraping; scoring paint before separating components; and prying and pulling apart components instead of breaking them.

3. **Clean up thoroughly.** The work area should be cleaned up daily to keep it as clean as possible. When all the work is done, the area must be cleaned up using special cleaning methods before taking down any plastic that isolates the work area from the rest of the home. The special cleaning methods should include:
   - Using a HEPA vacuum to clean up dust and debris on all surfaces, followed by
   - Wet wiping and wet mopping with plenty of rinse water.

When the final cleaning is done, look around. There should be no dust, paint chips, or debris in the work area. If you see any dust, paint chips, or debris, the area must be re-cleaned.



## FOR PROPERTY OWNERS: AFTER THE WORK IS DONE

When all the work is finished, you will want to know if your home, child care facility, or school where children under six attend has been cleaned up properly.

### EPA Requires Cleaning Verification.

In addition to using allowable work practices and working in a lead-safe manner, EPA's RRP rule requires contractors to follow a specific cleaning protocol. The protocol requires the contractor to use disposable cleaning cloths to wipe the floor and other surfaces of the work area and compare these cloths to an EPA-provided cleaning verification card to determine if the work area was adequately cleaned. EPA research has shown that following the use of lead-safe work practices with the cleaning verification protocol will effectively reduce lead-dust hazards.

### Lead-Dust Testing.

EPA believes that if you use a certified and trained renovation contractor who follows the LRRP rule by using lead-safe work practices and the cleaning protocol after the job is finished, lead-dust hazards will be effectively reduced. If, however, you are interested in having lead-dust testing done at the completion of your job, outlined below is some helpful information.

**What is a lead-dust test?**

- Lead-dust tests are wipe samples sent to a laboratory for analysis. You will get a report specifying the levels of lead found after your specific job.

**How and when should I ask my contractor about lead-dust testing?**

- Contractors are not required by EPA to conduct lead-dust testing. However, if you want testing, EPA recommends testing be conducted by a lead professional. To locate a lead professional who will perform an evaluation near you, visit EPA's website at epa.gov/lead/pubs/locate or contact the National Lead Information Center at **1-800-424-LEAD (5323).**
- If you decide that you want lead-dust testing, it is a good idea to specify in your contract, before the start of the job, that a lead-dust test is to be done for your job and who will do the testing, as well as whether re-cleaning will be required based on the results of the test.
- You may do the testing yourself. If you choose to do the testing, some EPA-recognized lead laboratories will send you a kit that allows you to collect samples and send them back to the laboratory for analysis. Contact the National Lead Information Center for lists of EPA-recognized testing laboratories.





## FOR ADDITIONAL INFORMATION

You may need additional information on how to protect yourself and your children while a job is going on in your home, your building, or child care facility.

The National Lead Information Center at **1-800-424-LEAD (5323)** or epa.gov/lead/nlic can tell you how to contact your state, local, and/or tribal programs or get general information about lead poisoning prevention.

- State and tribal lead poisoning prevention or environmental protection programs can provide information about lead regulations and potential sources of financial aid for reducing lead hazards. If your state or local government has requirements more stringent than those described in this pamphlet, you must follow those requirements.
- Local building code officials can tell you the regulations that apply to the renovation work that you are planning.
- State, county, and local health departments can provide information about local programs, including assistance for lead-poisoned children and advice on ways to get your home checked for lead.



The National Lead Information Center can also provide a variety of resource materials, including the following guides to lead-safe work practices. Many of these materials are also available at epa.gov/lead/pubs/brochure




- Steps to Lead Safe Renovation, Repair and Painting.
- Protect Your Family from Lead in Your Home
- Lead in Your Home: A Parent's Reference Guide

For the hearing impaired, call the Federal Information Relay Service at 1-800-877-8339 to access any of the phone numbers in this brochure.

## EPA CONTACTS

### EPA Regional Offices

EPA addresses residential lead hazards through several different regulations. EPA requires training and certification for conducting abatement and renovations, education about hazards associated with renovations, disclosure about known lead paint and lead hazards in housing, and sets lead-paint hazard standards.

Your Regional EPA Office can provide further information regarding lead safety and lead protection programs at epa.gov/lead.

**Region 1**
(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

**Region 2**
(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

**Region 3**
(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA
19103-2029
(215) 814-5000

**Region 4**
(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

**Region 5**
(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

**Region 6**
(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-7577

**Region 7**
(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

**Region 8**
(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

**Region 9**
(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

**Region 10**
(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200



## OTHER FEDERAL AGENCIES

### CPSC

The Consumer Product Safety Commission (CPSC) protects the public from the unreasonable risk of injury or death from 15,000 types of consumer products under the agency's jurisdiction. CPSC warns the public and private sectors to reduce exposure to lead and increase consumer awareness. Contact CPSC for further information regarding regulations and consumer product safety.

**CPSC**
4330 East West Highway
Bethesda, MD 20814
Hotline 1-(800) 638-2772
cpsc.gov

### CDC Childhood Lead Poisoning Prevention Branch

The Centers for Disease Control and Prevention (CDC) assists state and local childhood lead poisoning prevention programs to provide a scientific basis for policy decisions, and to ensure that health issues are addressed in decisions about housing and the environment. Contact CDC Childhood Lead Poisoning Prevention Program for additional materials and links on the topic of lead.

**CDC Childhood Lead Poisoning Prevention Branch**
4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

### HUD Office of Healthy Homes and Lead Hazard Control

The Department of Housing and Urban Development (HUD) provides funds to state and local governments to develop cost-effective ways to reduce lead-based paint hazards in America's privately-owned low-income housing. In addition, the office enforces the rule on disclosure of known lead paint and lead hazards in housing, and HUD's lead safety regulations in HUD-assisted housing, provides public outreach and technical assistance, and conducts technical studies to help protect children and their families from health and safety hazards in the home. Contact the HUD Office of Healthy Homes and Lead Hazard Control for information on lead regulations, outreach efforts, and lead hazard control research and outreach grant programs.

**U.S. Department of Housing and Urban Development**
Office of Healthy Homes and
Lead Hazard Control
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
HUD's Lead Regulations Hotline
(202) 402-7698
hud.gov/offices/lead/



## SAMPLE PRE-RENOVATION FORM

This sample form may be used by renovation firms to document compliance with the Federal pre-renovation education and renovation, repair, and painting regulations.

### Occupant Confirmation

Pamphlet Receipt

❑ I have received a copy of the lead hazard information pamphlet informing me of the potential risk of the lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Printed Name of Owner-occupant

Signature of Owner-occupant _____ Signature Date

### Renovator's Self Certification Option (for tenant-occupied dwellings only)

Instructions to Renovator: If the lead hazard information pamphlet was delivered but a tenant signature was not obtainable, you may check the appropriate box below.

❑ **Declined** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below at the date and time indicated and that the occupant declined to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit with the occupant.

❑ **Unavailable for signature** – I certify that I have made a good faith effort to deliver the lead hazard information pamphlet to the rental dwelling unit listed below and that the occupant was unavailable to sign the confirmation of receipt. I further certify that I have left a copy of the pamphlet at the unit by sliding it under the door or by (fill in how pamphlet was left).

Printed Name of Person Certifying Delivery _____ Attempted Delivery Date

Signature of Person Certifying Lead Pamphlet Delivery

Unit Address

**Note Regarding Mailing Option** — As an alternative to delivery in person, you may mail the lead hazard information pamphlet to the owner and/or tenant. Pamphlet must be mailed at least seven days before renovation. Mailing must be documented by a certificate of mailing from the post office.




## ¡ES LA LEY!

La ley federal requiere que contratistas que alteran superficies pintadas en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, sean acreditados y sigan prácticas de trabajo específicas para prevenir la contaminación causada por el plomo. Siempre pida ver la certificación de su contratista.

La ley federal requiere que los individuos reciban cierta información antes de remodelar más de seis pies cuadrados de superficies pintadas en una habitación para proyectos interiores o más de veinte pies cuadrados de superficies pintadas para proyectos exteriores o reemplazo de ventanas o demolición en viviendas, instalaciones de cuidado infantil y escuelas construidas antes de 1978.

- Propietarios de casas e inquilinos: los renovadores deben darle este folleto antes de empezar a trabajar.
- Instalaciones de cuidado infantil, incluso las aulas de escuelas preescolares y de kindergarten, y las familias de niños menores de seis años que asisten a esas instalaciones: los renovadores deben proveer una copia de este folleto a las instalaciones de cuidado infantil e información general de la remodelación a las familias de los niños que asisten a esas instalaciones.

## ¿QUIÉN DEBERÍA LEER ESTE FOLLETO?

### Este folleto es para usted si usted:

- Reside en una casa construida antes de 1978.
- Es propietario u opera una instalación de cuidado infantil, incluso aulas preescolares y de kindergarten, construida antes de 1978, o
- Tiene un niño menor de seis años que asiste a una instalación de cuidado infantil construida antes de 1978.

### Usted aprenderá:

- Datos básicos acerca del plomo y su salud.
- Cómo elegir a un contratista, si usted es el dueño de una propiedad.
- Lo que los inquilinos, y padres/tutores de un niño en una instalación de cuidado infantil o escuela deberían considerar.
- Cómo prepararse para el trabajo de renovación o reparación.
- Qué buscar durante el trabajo y después de que el trabajo esté completado.
- Dónde obtener más información acerca del plomo.

### Este folleto no es para:

- **Proyectos de eliminación.** La eliminación es un conjunto de actividades dirigidas específicamente a eliminar el plomo o los riesgos del plomo. La EPA (Agencia de Protección Ambiental por sus siglas en inglés) tiene normas para la certificación y capacitación de profesionales en el campo de eliminación de plomo. Si su meta es eliminar el plomo o los riesgos del plomo, comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD** (5323) para mayor información.
- **Proyectos "Hágalo usted mismo".** Si usted mismo planea hacer trabajos de remodelación, este documento es un buen inicio, pero usted necesitará más información para finalizar el trabajo con seguridad. Llame al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al 1-800-424-LEAD (5323) y pida más información sobre cómo trabajar con seguridad en una casa con pintura a base de plomo.
- **Educación del contratista.** Los contratistas que quieran información acerca de cómo trabajar de una manera segura con el plomo deberán comunicarse con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD** (5323) para información sobre cursos y recursos sobre prácticas seguras para trabajar con el plomo.





## ¿REMODELANDO, REPARANDO O PINTANDO?



- ¿Está siendo remodelada, reparada o pintada su casa, su edificio, o la instalación de cuidado infantil o escuela a la que asisten sus hijos?
- ¿Fue su casa, su edificio, o la instalación de cuidado infantil o escuela a la que asisten sus hijos menores de seis años, construida antes de 1978?

Si la respuesta a estas preguntas es Sí, hay unas cuantas cosas importantes que usted necesita saber acerca de la pintura a base de plomo.

Este folleto proporciona datos básicos sobre el plomo e información acerca de seguridad contra el plomo cuando se está haciendo trabajo en su casa, su edificio o la instalación de cuidado infantil o escuela a la que asisten sus hijos.

### La realidad acerca del plomo

- El plomo puede afectar al cerebro y sistema nervioso en desarrollo de los niños, causando un Coeficiente Intelectual (CI) reducido, discapacidades de aprendizaje y problemas de comportamiento. El plomo también es dañino para los adultos.
- El plomo en el polvo es la forma más común en que las personas son expuestas al plomo. El plomo puede entrar al cuerpo por diferentes mecanismos como ser por el plomo en la tierra o por la pintura descascarada o desconchada. El polvo de plomo es frecuentemente invisible.
- La pintura a base de plomo se usó en más de 38 millones de casas hasta que fue prohibida para uso residencial en 1978.
- Los proyectos que alteran la pintura a base de plomo pueden crear polvo y poner en peligro a usted y a su familia. No permita que esto le suceda. Siga las prácticas descritas en este folleto para protegerse usted y su familia.



## EL PLOMO Y SU SALUD

### El plomo es especialmente peligroso para niños menores de seis años de edad.



El plomo puede afectar al cerebro y sistema nervioso en desarrollo de los niños, causando:

- Coeficiente Intelectual (CI) reducido y discapacidades de aprendizaje.
- Problemas de comportamiento.

**Aun los niños que parecen saludables pueden tener niveles de plomo peligrosos en sus cuerpos.**

El plomo también es dañino para los adultos. En los adultos, niveles bajos de plomo pueden presentar muchos peligros, incluso:

- Presión de sangre alta o hipertensión.
- Las mujeres embarazadas expuestas al plomo pueden transferir el plomo a sus fetos. El plomo se introduce en el cuerpo cuando es tragado o inhalado.
- Las personas, especialmente los niños, pueden tragar polvo de plomo cuando comen, juegan, o hacen otras actividades en las cuales se llevan la mano a la boca.
- Las personas también pueden respirar polvo o gases de plomo si alteran la pintura a base de plomo. Las personas que lijan, raspan, queman, cepillan, aplican aire comprimido o alteran la pintura a base de plomo de alguna otra manera, se arriesgan a una exposición dañina al plomo.

### ¿Qué debo hacer si estoy preocupado por la exposición de mi familia al plomo?

- Un análisis de sangre es la única manera de averiguar si usted o un miembro de su familia ya tienen envenenamiento con plomo. Llame a su médico o a su departamento de salud local para tramitar un análisis de sangre.
- Llame a su departamento de salud local para asesoría sobre cómo reducir y eliminar exposiciones al plomo dentro y fuera de su casa, instalación de cuidado infantil o escuela.
- Siempre use prácticas seguras para trabajar con el plomo cuando la renovación o reparación alterarán la pintura a base de plomo.

Para mayor información acerca de los efectos en la salud por la exposición al plomo, visite el sitio Web del plomo de la EPA en epa.gov/lead/pubs/leadinfo.htm (en inglés) o en epa.gov/lead/pubs/leadinfoesp.htm (en español) o llame a al **1-800-424-LEAD** (5323).

### Hay otras cosas que usted puede hacer diariamente para proteger a su familia.

- Limpie regularmente los pisos, los marcos de las ventanas y otras superficies.
- Lave con frecuencia las manos, biberones, chupetes/chupones, y juguetes de los niños.
- Asegúrese de que los niños coman una dieta saludable y nutritiva, consistente con las normas dietéticas del USDA (Departamento de Agricultura de los Estados Unidos, por sus siglas en inglés), que ayuda a proteger a los niños de los efectos del plomo.
- Límpiese el calzado antes de entrar a la casa.

## ¿DE DÓNDE VIENE EL PLOMO?

### El polvo es el problema principal.

La forma más común de que el plomo entre en el cuerpo es por el polvo. El polvo de plomo viene de la pintura a base de plomo, deteriorada o en proceso de deterioración y de tierra contaminada con plomo que llega a ser dejada en la casa por los zapatos y otros objetos. Este polvo puede acumularse hasta llegar a niveles peligrosos. Entonces, actividades normales donde se acostumbra llevar la mano a la boca, como jugar y comer (especialmente en niños pequeños), causan que el polvo de las superficies como los pisos y los marcos de las ventanas entre al cuerpo.

### La remodelación de la casa crea polvo.

Las actividades comunes de remodelación como lijar, cortar y demoler pueden crear polvo, partículas y esquirlas de plomo.

### Las prácticas apropiadas de trabajo lo protegen del polvo.

La clave para protegerse usted mismo y a su familia durante una remodelación, reparación o trabajo de pintura es usar prácticas seguras para trabajar con el plomo, tales como contener el polvo dentro del área de trabajo, usando métodos de trabajo que minimicen el polvo y llevando a cabo una limpieza cuidadosa, como se describe en este folleto.

### Otras fuentes de plomo.

Recuerde, el plomo también puede venir de la tierra de afuera, su agua, o artículos domésticos (tales como cerámica vidriada con plomo y cristal de plomo). Comuníquese con el Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)** para mayor información sobre estas fuentes.





## REVISANDO SU CASA POR PINTURA A BASE DE PLOMO




### Las casas, instalaciones de cuidado infantil y escuelas de más edad tienen más probabilidad de contener pintura a base de plomo.

Las casas pueden ser casas unifamiliares o departamentos. Pueden ser privadas, asistidas por el gobierno o viviendas públicas. Las escuelas consisten de aulas preescolares y de kindergarten. Pueden ser urbanas, suburbanas, o rurales.

### Usted tiene las siguientes opciones:

**Usted puede decidir el asumir que su casa, instalación de cuidado infantil, o escuela contiene plomo.** Especialmente en las casas y edificios más antiguos, usted puede simplemente querer asumir que la pintura a base de plomo está presente y seguir las prácticas seguras para trabajar con el plomo descritas en este folleto durante la remodelación, reparación, o trabajo de pintura.

**Usted puede contratar a un profesional acreditado para verificar si hay pintura a base de plomo**
Estos profesionales son asesores o inspectores de riesgo acreditados, y pueden determinar si su casa tiene plomo o riesgos causados por el plomo.

- Un inspector acreditado o asesor de riesgo puede llevar a cabo una inspección para decirle si su casa, o una porción de su casa, tiene pintura a base de plomo y dónde está ubicada. Esto le indicará las áreas de su casa donde las prácticas seguras para trabajar con el plomo son necesarias.
- Un asesor de riesgo acreditado puede llevar a cabo una evaluación de riesgo e informarle si su casa actualmente tiene algún riesgo de tener plomo causado por la pintura con plomo, polvo o tierra. El asesor de riesgo también puede decirle qué acciones tomar para tratar cualquier riesgo.
- Si necesita ayuda para encontrar un asesor o inspector de riesgo acreditado, llame al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)**.

Usted también puede contratar a un renovador acreditado para que analice las superficies o los componentes alterados para determinar si contienen plomo con un equipo de análisis de plomo o tomando muestras de pedazos de pintura y enviándolas a un laboratorio de análisis aprobado por la EPA. Los equipos de análisis deben estar aprobados por la EPA y están disponibles en las ferreterías. Incluyen instrucciones detalladas para su uso.



## PARA DUEÑOS DE PROPIEDADES

### Usted tiene la responsabilidad final por la seguridad de su familia, inquilinos, o niños bajo su cuidado.

Esto significa prepararse apropiadamente para la remodelación y mantener a las personas fuera del área de trabajo (ver página 8). También significa asegurarse de que el contratista use prácticas seguras para trabajar con el plomo.

La ley federal requiere que los contratistas que lleven a cabo proyectos de remodelación, reparación y pintura que alteren la pintura a base de plomo en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, estén acreditados y sigan prácticas de trabajo específicas para evitar la contaminación con plomo.

**Asegúrese que su contratista esté acreditado, y que pueda explicar claramente los detalles del trabajo y cómo el contratista minimizará los riesgos del plomo durante el trabajo.**

- Puede usted verificar si un contratista está acreditado, visitando la página web de la EPA en epa.gov/getleadsafe o llamando al Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD (5323)**. También puede pedir ver una copia de la certificación de la compañía del contratista.
- Pregunte al contratista si está capacitado para llevar a cabo prácticas seguras para trabajar con el plomo y pida ver una copia de su certificado de capacitación.
- Pregúntele qué métodos seguros para trabajar con el plomo usarán para configurar y llevar a cabo el trabajo en su casa, instalación de cuidado infantil o escuela.
- Pida referencias de al menos tres trabajos recientes de casas construidas antes de 1978, y hable con cada uno personalmente.

**Siempre asegúrese de que el contrato sea claro acerca de cómo se configurará el trabajo, se llevará a cabo y se limpiará.**

- Comparta los resultados de cualesquier análisis previo de plomo con el contratista.
- Usted debe especificar en el contrato que sigan las prácticas descritas en las páginas 9 y 10 de este folleto.
- El contrato debe especificar qué partes de su casa forman parte del área de trabajo y especificar qué prácticas seguras para trabajar con el plomo deberán usarse en esas áreas. Recuerde, su contratista debe confinar el polvo y escombros al área de trabajo y debe minimizar el esparcir ese polvo a otras áreas de la casa.
- El contrato también debe especificar que el contratista limpie el área de trabajo, verifique que haya sido limpiada adecuadamente, y que vuelva a limpiarla si es necesario.

### Si usted piensa que un trabajador no está haciendo lo que debe hacer o está haciendo algo que no es seguro, usted debe:

- Dirigir al contratista a cumplir con los requerimientos de los reglamentos y del contrato.
- Llamar a su departamento de salud o construcción, o
- Llamar a la línea directa gratuita de la EPA **1-800-424-LEAD (5323)**.

Si su propiedad recibe asistencia de vivienda del HUD (Departamento de Vivienda y Desarrollo Urbano, por sus siglas en inglés) o de una agencia estatal o local que use fondos de HUD), usted debe seguir los requerimientos más rigurosos de la Regla de HUD sobre seguridad en la vivienda con pintura a base de plomo (HUD's Lead-safe Housing Rule) y los que se describen en este folleto.



## PARA INQUILINOS, Y FAMILIAS DE NIÑOS MENORES DE SEIS AÑOS EN INSTALACIONES DE CUIDADO INFANTIL Y ESCUELAS

### Usted juega un papel importante en asegurarse del mayor nivel de seguridad para su familia.



Esto significa prepararse apropiadamente para la renovación y mantenerse fuera del área de trabajo (ver página 8).

La ley federal requiere que los contratistas que lleven a cabo proyectos de remodelación, reparación y pintura que alteren la pintura a base de plomo en casas, instalaciones de cuidado infantil y escuelas, construidas antes de 1978, frecuentadas por niños menores de 6 años, estén certificados y sigan prácticas laborales específicas para evitar la contaminación por el plomo.

La ley requiere que cualquier persona contratada para remodelar, reparar o hacer trabajo de preparación de pintado en una propiedad construida antes de 1978 siga los pasos descritos en las páginas 9 y 10 a menos que el área donde el trabajo será hecho no contenga pintura a base de plomo.

### Si usted piensa que un trabajador no está haciendo lo que debe hacer o está haciendo algo que no es seguro, usted debe:

- Comunicarse con su arrendador.
- Llamar a su departamento de salud o construcción, o
- Llamar a la línea directa gratuita de la EPA **1-800-424-LEAD (5323)**.

Si está usted preocupado acerca de los riesgos del plomo que quedaron después de que el trabajo haya sido concluido, puede verificar el trabajo usted mismo (ver página 10).



## PREPARÁNDOSE PARA UNA REMODELACIÓN

### Las áreas de trabajo no deben ser accesibles a los ocupantes mientras se lleva a cabo el trabajo.

Los cuartos o áreas donde se está llevando a cabo el trabajo pueden ser bloqueados o sellados con hojas de plástico para contener cualquier polvo que se genere. Por lo tanto, el área contenida no estará a su disposición hasta que el trabajo en ese cuarto o área esté completo, limpiado totalmente, y la estructura de contención haya sido retirada. Es posible que usted no tenga acceso a algunas áreas y debe planear de acuerdo a eso.

### Puede que usted necesite:

- Una recámara, baño y arreglos de cocina alternos si el trabajo está ocurriendo en esas áreas de su casa.
- Un lugar seguro para las mascotas porque ellas también pueden ser envenenadas por el plomo y pueden llevar polvo de plomo a otras áreas de la casa.
- Un pasillo separado para el contratista desde el área de trabajo hacia afuera, para traer materiales dentro y fuera de la casa. Idealmente, no debe de ser a través de la misma entrada que usa su familia.
- Un lugar para almacenar sus muebles. Puede que tenga que mover sus muebles y pertenencias del área donde se está llevando a cabo el trabajo. Los artículos que no puedan moverse, como gabinetes, deben ser envueltos en plástico.
- Apagar los sistemas de calefacción y aire acondicionado con sistemas de aire forzado mientras se hace el trabajo. Esto evita que el polvo se esparza a través de las rejillas de ventilación desde el área de trabajo al resto de su casa. Considere cómo esto puede afectar sus disposiciones de vivienda.

**Usted puede aún querer mudarse de su casa temporalmente mientras todo o parte del trabajo siga en continuación.**

**Puede que las instalaciones de cuidado infantil y escuelas quieran considerar acceso alterno para los niños a las instalaciones necesarias.**





## DURANTE EL TRABAJO

La ley Federal requiere que los contratistas que sean contratados para llevar a cabo proyectos de remodelación, reparación y pintura en casas, instalaciones de cuidado infantil y escuelas construidas antes de 1978, que alteren la pintura a base de plomo, estén acreditados y sigan prácticas de trabajo específicas para evitar la contaminación por el plomo.

Las prácticas laborales que los contratistas están requeridos a seguir, deben incluir los siguientes tres simples procedimientos:

1. **Contener el área de trabajo.** El área debe estar contenida para que el polvo y escombros no escapen de esa área. Deben ponerse letreros de advertencia, y se debe usar plástico u otro material impermeable y cinta adhesiva según sea apropiado para:
   - Cubrir los pisos y cualquier mueble que no pueda ser movido.
   - Sellar puertas y rejillas de ventilación del sistema de calefacción y enfriamiento.
   - Para renovaciones de exteriores, cubra el suelo y, en algunos casos, levante una estructura de contención vertical o tome precauciones adicionales equivalentes para contener el área de trabajo.

   Estas prácticas de trabajo ayudarán a prevenir a que el polvo o los escombros salgan del área de trabajo.

2. **Evite usar métodos de renovación que generan cantidades grandes de polvo contaminado con plomo.**
   Algunos métodos generan grandes cantidades de polvo contaminado con plomo y su uso está prohibido. Éstos son:
   - Quemar con llama abierta o usar una antorcha o soplete.
   - Lijar, moler, cepillar, usar un martillo excavador de agujas, o usar limpiadores de alta presión y equipo que no tengan una cubierta con accesorio de aspiración HEPA (filtro de aire de alta eficiencia para partículas suspendidas, por sus siglas en inglés).
   - Usar una pistola de calor a temperaturas mayores de 1100° F.



No hay forma de eliminar el polvo, pero algunos métodos hacen menos polvo que otros. Los contratistas pueden usar varios métodos para minimizar la generación de polvo, como por ejemplo, usar agua para rociar las áreas antes de lijar o raspar; cortar con una cuchilla u hoja la pintura que se haya secado sobre cualquier componente y luego jalar y separar los componentes en lugar de romperlos.

3. **Limpiar a fondo.** El área de trabajo debe ser limpiada diariamente para mantenerla tan limpia como sea posible. Cuando todo el trabajo esté completo, el área debe ser limpiada usando métodos especiales de limpieza antes de quitar cualquier plástico que aísle el área de trabajo del resto de la casa. Los métodos especiales de limpieza deben incluir:
   - Usar una aspiradora HEPA (filtro de aire de alta eficiencia para partículas suspendidas) para limpiar el polvo y escombros sobre todas las superficies, seguido por
   - Trapeado húmedo y enjuagar con bastante agua.

Cuando se haya terminado la limpieza final, mire a su alrededor. No debe quedar polvo, pedazos de pintura, o escombros en el área de trabajo. Si usted ve algo de polvo, cáscaras de pintura o escombros, el área debe ser limpiada nuevamente.



## PARA PROPIETARIOS: DESPUÉS DE REALIZAR EL TRABAJO

Cuando se haya terminado todo el trabajo, debería saber si el hogar, la guardería o la escuela donde asisten niños de menos de seis años se ha limpiado debidamente.

### La EPA requiere verificar la limpieza.

Además de usar prácticas de trabajo permisibles y trabajar de forma segura con el plomo, la regla de la RRP de la EPA requiere a los contratistas seguir un protocolo de limpieza específico. El protocolo requiere que el contratista use trapos de limpieza desechables para limpiar el piso y otras superficies del área de trabajo, y comparar estos trapos con una tarjeta de verificación proporcionada por la EPA a fin de determinar si el área de trabajo se limpió de forma adecuada. Las investigaciones de la EPA han demostrado que utilizar el protocolo de verificación de limpieza después del uso de prácticas de trabajo seguras con el plomo reducirá de forma eficaz los peligros del polvo de plomo.

### Análisis del polvo de plomo.

La EPA cree que si hace uso de un contratista de renovación certificado y capacitado que siga la regla de la LRRP usando prácticas de trabajo seguras con el plomo y el protocolo de limpieza después de terminar el trabajo, los peligros del polvo de plomo se reducirán de forma eficaz. No obstante, si está interesado en hacer análisis del polvo de plomo al terminar su trabajo, a continuación se indica cierta información útil.

**¿En qué consiste un análisis del polvo de plomo?**
- Los análisis del polvo de plomo son muestras recogidas con un paño enviadas a un laboratorio para su inspección. Obtendrá un informe que especifica los niveles de plomo encontrados después de su trabajo específico.

**¿Cómo y cuándo debo preguntar a mi contratista sobre los análisis del polvo de plomo?**
- La EPA no requiere a los contratistas que lleven a cabo análisis del polvo de plomo. Sin embargo, si desea que se hagan análisis, la EPA recomienda que los análisis sean llevados a cabo por un profesional especializado en plomo. Para localizar a un profesional especializado en plomo local para que realice una evaluación, visite el sitio web de la EPA en epa.gov/lead/pubs/locate.htm o comuníquese con el Centro de Información Nacional sobre el Plomo llamando al 1-800-424-LEAD (5323).
- Si desea que se hagan análisis del polvo de plomo, le recomendamos que especifique en su contrato, antes de empezar el trabajo, que se haga un análisis del polvo de plomo para su trabajo y quién hará los análisis, así como si será necesario volver a limpiar según sean los resultados de los análisis.
- También podría hacer los análisis usted mismo. Si decide hacer los análisis, algunos laboratorios de plomo reconocidos por la EPA le enviarán un juego que le permitirá recoger muestras y enviarlas de regreso al laboratorio para su análisis. Comuníquese con el Centro de Información Nacional sobre el Plomo para obtener listas de laboratorios de análisis reconocidos por la EPA.





## PARA MAYOR INFORMACIÓN

Puede que usted necesite información adicional sobre cómo proteger a sus niños y a sí mismo mientras se está haciendo un trabajo en su casa, su edificio o instalación de cuidado infantil.

El Centro Nacional de Información sobre el Plomo (National Lead Information Center) al **1-800-424-LEAD** (5323) o epa.gov/lead/nlic.htm puede informarle cómo ponerse en contacto con sus programas estatales, locales y/o tribales u obtener información general acerca de la prevención de envenenamiento por el plomo.

- Los programas estatales y tribales de prevención de envenenamiento por el plomo o de protección del medio ambiente pueden proporcionar información acerca de las normas del plomo y fuentes potenciales de ayuda financiera para reducir los riesgos del plomo. Si su gobierno estatal o local tiene requerimientos más estrictos que aquellos descritos en este folleto, usted debe seguir esos requerimientos.
- Los oficiales del código de construcción local pueden informarle acerca de los reglamentos que aplican al trabajo de renovación que usted está planeando.
- Los departamentos estatales, del condado, y locales de salud pueden proporcionarle información acerca de los programas locales, incluso asistencia para niños envenenados con plomo y consejo sobre maneras de hacer que su casa sea revisada para ver si contiene plomo.






El Centro Nacional de Información sobre el Plomo (National Lead Information Center) puede también proporcionar una variedad de materiales de recursos, incluso las siguientes guías acerca de las prácticas laborales seguras para trabajar con la pintura a base de plomo. Muchos de estos materiales están también disponibles en español en: epa.gov/lead/pubs/leadinfoesp.htm

- Contratistas – Seguridad Contra el Plomo Durante la Renovación epa.gov/lead/pubs/contractor_brochuresp.pdf
- Dele a su niño la oportunidad de su vida – Mantenga a su hijo libre del plomo epa.gov/lead/pubs/chance_span.pdf
- El envenenamiento por el plomo y sus niños epa.gov/lead/pubs/spandycs.pdf
- Proteja a su familia en contra del plomo en su casa epa.gov/lead/pubs/leadpdfs.pdf

También puede encontrar los siguientes recursos en inglés en: epa.gov/lead/pubs/brochure.htm

- Steps to Lead Safe Renovation, Repair and Painting
- Protect Your Family From Lead in Your Home
- Lead In Your Home: A Parent's Reference Guide

Para los afectados del oído, llame al Servicio Federal de Transmisión de Información (Federal Information Relay Service) al 1-800-877-8339 para tener acceso a cualquiera de los números de teléfono en este folleto.

## CONTACTOS DE LA EPA

### Oficinas Regionales de la EPA

La EPA trata los riesgos del plomo residencial a través de varias reglamentaciones diferentes.

La EPA requiere capacitación y certificación para llevar a cabo reducción, educación acerca de los riesgos asociados con las renovaciones, divulgación acerca de los riesgos conocidos acerca de la pintura a base de plomo y plomo en las viviendas, y fija los estándares del riesgo de la pintura a base de plomo.

Su Oficina Regional de la EPA puede proporcionar la mayor información con respecto a la seguridad del plomo y los programas de protección del plomo en epa.gov/lead.

**Región 1**
(Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, Vermont)
Regional Lead Contact
U.S. EPA Region 1
Suite 1100
One Congress Street
Boston, MA 02114-2023
(888) 372-7341

**Región 2**
(New Jersey, New York, Puerto Rico, Virgin Islands)
Regional Lead Contact
U.S. EPA Region 2
2890 Woodbridge Avenue
Building 205, Mail Stop 225
Edison, NJ 08837-3679
(732) 321-6671

**Región 3**
(Delaware, Maryland, Pennsylvania, Virginia, Washington, DC, West Virginia)
Regional Lead Contact
U.S. EPA Region 3
1650 Arch Street
Philadelphia, PA
19103-2029
(215) 814-5000

**Región 4**
(Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee)
Regional Lead Contact
U.S. EPA Region 4
61 Forsyth Street, SW
Atlanta, GA 30303-8960
(404) 562-9900

**Región 5**
(Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin)
Regional Lead Contact
U.S. EPA Region 5
77 West Jackson Boulevard
Chicago, IL 60604-3507
(312) 886-6003

**Región 6**
(Arkansas, Louisiana, New Mexico, Oklahoma, Texas)
Regional Lead Contact
U.S. EPA Region 6
1445 Ross Avenue,
12th Floor
Dallas, TX 75202-2733
(214) 665-7577

**Región 7**
(Iowa, Kansas, Missouri, Nebraska)
Regional Lead Contact
U.S. EPA Region 7
901 N. 5th Street
Kansas City, KS 66101
(913) 551-7003

**Región 8**
(Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming)
Regional Lead Contact
U.S. EPA Region 8
1595 Wynkoop Street
Denver, CO 80202
(303) 312-6312

**Región 9**
(Arizona, California, Hawaii, Nevada)
Regional Lead Contact
U.S. Region 9
75 Hawthorne Street
San Francisco, CA 94105
(415) 947-8021

**Región 10**
(Alaska, Idaho, Oregon, Washington)
Regional Lead Contact
U.S. EPA Region 10
1200 Sixth Avenue
Seattle, WA 98101-1128
(206) 553-1200



## OTRAS AGENCIAS FEDERALES

### CPSC (Comisión para la Seguridad de los Productos de Consumo, por sus siglas en inglés)

La Comisión para la Seguridad de los Productos de Consumo (CPSC por sus siglas en inglés) protege al público del riesgo irrazonable de lesión o muerte de 15,000 tipos de productos de consumo bajo la jurisdicción de la agencia. La CPSC advierte al público y los sectores peligrosos reducir la exposición al plomo y aumentar la conciencia del consumidor. Comuníquese con la CPSC para mayor información con respecto a los reglamentos y seguridad del producto de consumo.

**CPSC** (Comisión para la Seguridad de los Productos de Consumo)
4330 East West Highway
Bethesda, MD 20814
Línea Directa Gratuita 1-(800) 638-2772
cpsc.gov

### CDC (Los Centros para el Control y Prevención de Enfermedades, por sus siglas en inglés) División de Prevención de Envenenamiento por el Plomo en la Infancia

Los Centros para el Control y Prevención de Enfermedades (CDC por sus siglas en inglés) asisten a los programas estatales y locales de prevención de envenenamiento por el plomo en la infancia para proporcionar una base científica para decisiones de políticas, y para asegurar que los problemas de salud se traten en decisiones acerca de la vivienda y el ambiente. Comuníquese con el Programa de Prevención de Envenenamiento por el Plomo en la Infancia de CDC para materiales adicionales y enlaces sobre el tema del plomo.

**CDC Childhood Lead Poisoning Prevention Branch**
4770 Buford Highway, MS F-40
Atlanta, GA 30341
(770) 488-3300
cdc.gov/nceh/lead

### HUD (Departamento de Vivienda y Desarrollo Urbano, por sus siglas en inglés) Oficina de Casas Saludables y Control del Riesgo de Plomo

El Departamento de Vivienda y Desarrollo Urbano (HUD por sus siglas en inglés) proporciona fondos a los gobiernos estatales y locales para desarrollar formas accesibles para reducir los riesgos de la pintura a base de plomo en las viviendas de propiedad privada de bajos ingresos. Además la oficina respalda la regla sobre la notificación de la presencia de pintura a base de plomo y/o peligros de la pintura a base de plomo en las viviendas, y los reglamentos de seguridad del plomo del HUD en viviendas asistidas por HUD. También proporciona alcance público y asistencia técnica, y lleva a cabo estudios técnicos para ayudar a proteger a los niños y sus familias de riesgos de salud y seguridad en la casa. Comuníquese con la Oficina de Casas Saludables y Control del Riesgo del Plomo de HUD para información sobre los reglamentos del plomo, esfuerzos de alcance público, e investigación sobre el control del riesgo del plomo y programas de subvenciones de alcance público.

**U.S. Department of Housing and Urban Development (Departamento de Vivienda y Desarrollo Urbano de los EE.UU.)**
Office of Healthy Homes and Lead Hazard Control (Oficina de Casas Saludables y Control del Riesgo de Plomo)
451 Seventh Street, SW, Room 8236
Washington, DC 20410-3000
Línea Directa de Reglamentos de Plomo del HUD (202) 402-7698
hud.gov/offices/lead/



## MUESTRA DEL FORMULARIO ACTUAL DE REMODELACIÓN PREVIA

Este formulario de muestra puede ser utilizado por compañías de renovación para documentar su cumplimiento con los reglamentos federales de educación antes de la renovación, y de la renovación, reparación y pintura.

### Confirmación del Ocupante

Recibo del Folleto

❑ He recibido una copia del folleto, Remodelar correctamente: Información importante del riesgo del plomo para familias, proveedores de cuidado infantil y escuelas informándome del posible peligro por la exposición al riesgo del plomo que podría ser causado por la actividad de renovación que se llevará a cabo en mi unidad de vivienda. Recibí este folleto antes de que el trabajo empiece.

Nombre del dueño u ocupante en letra de imprenta

Firma del dueño u ocupante | Fecha firmada

### Opción de auto-certificación del renovador (solamente para viviendas ocupadas por inquilinos)

Instrucciones para el renovador: Si el folleto acerca del plomo fue entregado pero no se pudo obtener la firma de un inquilino, usted puede marcar la casilla apropiada abajo.

❑ **Rehusó firmar** – Certifico que he hecho un esfuerzo de buena fe para entregar el folleto de información acerca de los peligros del plomo a la vivienda en alquiler listada abajo en la fecha y hora indicadas y que el ocupante se negó a firmar la confirmación de recibo. Además certifico que he dejado una copia del folleto en la unidad con el ocupante.

❑ **No estaba disponible para firmar** – Certifico que he hecho un esfuerzo de buena fe para entregar el folleto de información acerca de los peligros del plomo a la unidad en alquiler listada abajo y que el ocupante no estaba disponible para firmar la confirmación de recibo. Además certifico que he dejado una copia del folleto en la unidad deslizándola bajo la puerta o de la siguiente manera (escriba explicando cómo dejó el folleto).

Nombre de la persona certificando el intento de entrega en letra de imprenta | Fecha y hora de intento de entrega

Firma de la persona certificando la entrega del folleto acerca del plomo

Dirección de la unidad

**Nota con respecto a la opción de enviar por correo** — Como alternativa a entregar en persona, usted puede enviar por correo el folleto acerca del plomo al propietario y/o inquilino. El folleto debe ser enviado por correo al menos 7 días antes de la renovación (Documento con un certificado de envío por correo de la oficina postal).

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# LEAD BASED PAINT EVALUATION REPORT

REPORTE DE EVALUACION DE PINTURA A BASE DE PLOMO

## HOMEOWNER/PROPERTY INFORMATION

INFORMACION DEL DUENO/PROPIEDAD

Homeowner's Name (Applicant): _____ Address: _____
Nombre del dueño de la casa (Solicitante) Dirección

City: _____ State: _____ Zip Code: _____ County: _____
Ciudad Estado Código Postal Condado

Telephone Number: _____ Construction Date of Structure: _____
Número de Teléfono Fecha de Construcción de la Estructura

Is this a Single Family Dwelling type of Structure? ___Yes ___No Other _____
Es esta un tipo de vivienda donde vive una sola familia? Si No Otro

Are there any children living in structure? ___Yes ___No Comments _____
Hay niños viviendo en la propiedad? Si No Comentarios

## RESULTS OF LEAD BASED PAINT EVALUATION Check all that apply

RESULTADOS DE LA EVALUACION DE PINTURA A BASE DE PLOMO (Marcar todas las que apliquen)

___ No lead-based paint detected (No se detectó pintura a base de plomo)
___ No lead-hazards detected (No se detectó un peligro(s) relacionado(s) con pintura a base de plomo)
___ Lead based-paint detected (Se detectó pintura a base de plomo)
___ Intact lead-based paint detected (Se detectó pintura a base de plomo intacta)
___ Deteriorated lead-based paint detected (Se detectó pintura a base de plomo deteriorada)
___ Lead-based paint hazards (Se detectó peligro(s) relacionado(s) con pintura a base de plomo)
___ Lead-contaminated dust found (Se detectó polvo contaminado con pintura a base de plomo)
___ Lead-contaminated soil found (Se detectó tierra contaminada con pintura a base de plomo)
___Other: _____ (Otro)

## INDIVIDUAL CONDUCTING LEAD BASED PAINT EVALUATION

INFORMACION DE LA PERSONA CONDUCIENDO LA EVALUACION DE PINTURA A BASE DE PLOMO

Name: _____ Telephone Number: _____ CDPH Certification Number:_____
Nombre Número de Teléfono Número de Certificado CDPH

Signature: _____ Date: _____
Firma Fecha

## ATTACHMENTS

ARCHIVOS ADJUNTOS

1. Sketch of the structure indicating the specific locations of each lead hazard and presence of lead-based paint.
   (Dibujo de la estructura indicando la locación exacta de la presencia y peligro(s) de pintura a base de plomo)

2. Table with lead based paint results. (Tabla con los resultados de la pintura a base de plomo.

| ROOM/AREA (Cuarto/Area) | LEAD BASED PAINT PRESENT? (Pintura de plomo?) | | HAZARD PRESENT? (Peligro presente?) | | ROOM/AREA TO BE DISTURBED? (Área a ser perturbada?) | | COMMENTS (Comentarios) |
|---|---|---|---|---|---|---|---|
| | YES (SI) | NO | YES* (SI) | NO | YES* (SI) | NO | |
| Living Room | | | | | | | |
| Dining Room | | | | | | | |
| Kitchen | | | | | | | |
| Second Floor | | | | | | | |
| Hallway | | | | | | | |
| Master Room (#1) (Including closet) | | | | | | | |
| Bedroom #2 (Including closet) | | | | | | | |
| Bedroom #3 (Including closet) | | | | | | | |
| Restroom #1 | | | | | | | |
| Restroom #2 | | | | | | | |
| Half Restroom | | | | | | | |
| Laundry Room | | | | | | | |
| Storage Room | | | | | | | |
| Ceiling | | | | | | | |
| Floor | | | | | | | |
| Exterior Siding | | | | | | | |
| Exterior Windows | | | | | | | |
| Exterior Doors | | | | | | | |
| Fascia | | | | | | | |
| Carport | | | | | | | |
| Fence | | | | | | | |
| Exterior Front Porch | | | | | | | |
| Exterior Rear Porch | | | | | | | |
| Foyer | | | | | | | |
| Soil | | | | | | | |
| Dust | | | | | | | |
| OTHER | | | | | | | |

*Must be addressed in Scope of Work

Date of Lead Based Paint Evaluation (Fecha de Evaluación): _____

Lead Risk Assessor Name (Nombre del Evaluador de Riesgo de Pintura de Plomo): _____

_____

Signature (Firma)

Para traducción adicional o más información en español, por favor contáctenos a la oficina del Departamento de Desarrollo de la Comunidad al teléfono (956)795-2675

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# LEAD BASED PAINT EVALUATION NOTICE AND RISK ASSESSMENT

AVISO DE LA EVALUACION DE PINTURA DE PLOMO Y RIESGOS

Project: _____
_____
_____

Evaluation Completed: Risk Assessment
Tipo de Evaluación

Date: _____
Fecha

Summary of Results:
Resúmen de los Resultados

_____ No lead-based paint or lead-based paint hazards were found. See attachment for details.
No se encontró pintura a base de plomo ó peligros con esta pintura. Vea archivos adjuntos para más detalles.

_____ Lead-based paint and/or lead-based paint hazards were found. See attachment for details.
Se encontró pintura a base de plomo o peligros con esta pintura. Vea archivos adjuntos para más detalles.

Contact person for more information about the risk evaluation and assessment:
Persona de Contacto para más información sobre las evaluaciones.

Lead Risk Assessor: _____ (Name and Last Name)
Community Development
1301 Farragut Street 3rd Floor East
Laredo, Texas 78040
(956) 795-2675
Certification No: _____
Control No: _____

_____ _____
(Name and Last Name) Date
Lead Risk Assessor

_____ _____
Homeowner Date

By signing this document, the homeowner acknowledges that he/she received a copy of the Risk Assessment and Evaluation Report.
Al firmar este documento, el dueño(a) de la casa declara que ha recibido una copia de la Evaluación de Riesgos y Reporte de Evaluación.

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# CONTRACTOR/EMPLOYEE CERTIFICATION OF WORKER TRAINING

I, _____(*name*), an employee of _____(*contractor or organization*), certify that the employees listed below, who worked on the building located at _____ (*address of property*) were properly trained to use safe work practices and perform interim controls on a project known or presumed to have lead-based paint or lead-based paint hazards.

**Proper training courses include the following:**
(Each person listed below completed at least one of these courses.)

1. A lead-based paint abatement supervisor course accredited in accordance with *40 CFR 745.225*;
2. A lead-based paint abatement worker course accredited in accordance with *40 CFR 745.225*;
3. The Lead-Based Paint Maintenance Training Program – "Work Smart, Work Wet, and Work Clean to Work Lead Safe," prepared by the National Environmental Training Association for EPA and HUD;
4. The "Remodeler's and Renovator's Lead-Based Paint Training Program" developed by HUD and the National Association of the Remodeling Industry;
5. "Addressing Lead-Based Paint Hazards during Renovation, Remodeling and Rehabilitation in Federally Owned and Assisted Housing", HUD's adaptation of the EPA model curriculum for renovators and remodelors; or
6. An equivalent course approved by HUD. _____ (Specify title of course.)

**Names of Trained Employees:**

_____ **Training Completed** (Circle one)**: 1 2 3 4 5 6**

_____ **Training Completed** (Circle one)**: 1 2 3 4 5 6**

_____ **Training Completed** (Circle one)**: 1 2 3 4 5 6**

_____ **Training Completed** (Circle one)**: 1 2 3 4 5 6**

| _____ | _____ | _____ | _____ |
|---|---|---|---|
| Contractor Name | Firm Certification Number | Signature | Date |

| _____ | _____ | _____ |
|---|---|---|
| City of Laredo Inspector | Signature | Date |

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# RELOCATION SCREENING SHEET FOR PROJECTS WITH LEAD HAZARDS REDUCTION ACTIVITIES

Property Address: _____ in Laredo, TX.

Relocation for this project is: (check one)

_____ **Required**
(All items listed in Section A will be performed and appropriate documents will be attached.)

_____ **Not required**
(Due to circumstances listed in Section B.)

Note: If circumstances change, relocation may be required.

---

A. Relocation of occupants is required and the following activities will occur for occupant protection:

- Occupants will not be permitted to enter the worksite during hazard reduction activities.
- Occupants will be responsible to temporarily relocate to a lead-safe unit before and during hazard reduction activities for their protection. (At owner's expense)
- Contractor will ensure that dwelling unit and worksite are secured against unauthorized entry.
- Occupants' belongings in a containment area will be relocated to a secure area outside the containment area (Owner's responsibility) **or** covered with appropriate materials (Contractor's responsibility).

B. Relocation of occupants is **NOT** required due to the following circumstances:
(Check all that apply)

____ Work will not disturb lead-based paint, or involve any lead dust hazard reduction activities.

____ Work in the interior of the unit will be completed within one period in eight daytime hours, the site will be contained, and the work will not create other safety, health, or environmental hazards.

____ Only the building's exterior will be treated; the windows, doors, ventilation intakes, and other openings near the worksite will be sealed during hazard reduction activities and cleaned afterward; and a lead-free entry will be provided.

____ Treatment will be completed within five calendar days; the work area will be sealed; at the end of each day, the area within 10 feet of the containment area will be cleared of debris and cleaned; at the end of each day, occupants will have safe access to sleeping areas, bathroom, and kitchen facilities; and treatment will not create other safety, health, or environmental hazards.

____ Occupants are elderly and have signed an Elderly Waiver for Relocation.

| | | |
|---|---|---|
| _____ | _____ | _____ |
| Owner Name | Signature | Date |
| _____ | _____ | _____ |
| Contractor Name | Signature | Date |
| _____ | _____ | _____ |
| City of Laredo Inspector | Signature | Date |

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# ELDERLY WAIVER FOR RELOCATION

I, _____, the undersigned,

____ choose to remain in my home while rehabilitation work is being performed.

____ choose to relocate to another unit while the work is being performed.

I have made this choice having read and understood the following:

1. I am at least 62 years old.
2. My home was built before 1978.
3. I have received the pamphlet "Protecting Your Family from Lead in Your Home" and I am aware of the health hazards that are posed by lead-based paint.
4. I have been given a description of work that will be done in my home and understand that during the course of the work, lead hazards may be created in the work area. These hazards will be fixed before the job is considered complete.
5. I may stay in my home but I may not enter the work area while work is being performed.
6. I certify that no children under age six or women of childbearing age currently live in the unit or spend significant amounts of time in the unit.
7. I understand that allowing children under age six or women of childbearing age to visit my home while work is being done may pose a risk to their health.
8. I waive rights to all damages. I agree to hold harmless the City of Laredo for any damages due to lead poisoning that occur on these premises during the course of the work.

| _____ | _____ | _____ |
|---|---|---|
| Owner's Name | Signature | Date |

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# PROTECTION OF OCCUPANT'S BELONGINGS AND WORKSITE PREPARATION FOR PROJECTS WITH LEAD HAZARD REDUCTION ACTIVITIES

Property Address: _____ Owner: _____

Whether or not temporary relocation of occupants is required before and during lead hazard reduction activities, the worksite must be carefully prepared and occupants' belongings protected.

**Check all that apply.**

____ Occupants were appropriately notified that their belongings would be protected during the work and what if anything, they would need to do to prepare for the project.

____ Occupants' belongings in the containment area were (check one):

_____relocated to a safe and secure area outside the containment area (At owner's expense)

**OR**

____ covered with an impermeable covering with all seams and edges taped or otherwise sealed. (Done by Contractor.)

____Contractor prepared the worksite to prevent the release of leaded dust, and contain lead-based paint chips and other debris from hazard reduction activities until they were safely removed. Practices that minimize the spread of leaded dust, paint chips, soil and debris were used during worksite preparation.

____ A warning sign was posted:

_____ At each entry to a room where hazard reduction activities were conducted when occupants were present,

**OR**

____ At each main and secondary entryway to a building from which the occupants had been relocated,

**OR**

____ For an exterior hazard reduction work, where it was easily read 20 feet from the edge of the worksite.

____ The warning sign was in:

____ the occupants' primary language

**OR**

____ another language (specify which language, and why occupants' primary language was not used).

_____ Final clearance was achieved before occupants' belongings were uncovered or returned to the unit.

| | | |
|---|---|---|
| _____ | _____ | _____ |
| Contractor Name | Signature | Date |
| _____ | _____ | _____ |
| City of Laredo Inspector | Signature | Date |

**City of Laredo**
**Community Development Department**
**HOME Division**
**1301 Farragut, 3rd Floor – East Wing**
**Laredo, TX (956)795-2675**

# POST CONSTRUCTION SAFE WORK PRACTICES CERTIFICATION

I, _____(*name*), an employee of _____(contractor or organization), certify that we followed safe work practices on _____(*address of property*). Items 1A-1D were adhered to, in compliance with Federal, state and local regulations, except in cases where the work was exempt from safe work practice requirements as described in Item 2.

**Check Number 1, 2 or 3**

____ **1. The following safe work practices were applied as appropriate.**

A. The prohibited work methods listed below were not used.
- Open flame burning or torching.
- Machine sanding or grinding without a high-efficiency particulate air (HEPA) local exhaust control.
- Abrasive blasting or sandblasting without HEPA local exhaust control.
- Heat guns operating above 1,100 degrees Fahrenheit, or those that that operate high enough to char the paint.
- Dry sanding or dry scraping. (For exceptions to this rule see 24CFR 35.140 (e).)
- Paint stripping in a poorly ventilated space using a volatile stripper that is a hazardous substance in accordance with regulations of the Consumer Product Safety Commission at *16 CFR 1500.3*, and/or a hazardous chemical in accordance with the Occupational Safety and Health Administration at *29 CFR 1010.1200* or *1926.59*, as applicable to the work.

B. Protection of occupants and preparation of the worksite as described below.

Occupant Protection
- Occupants were not permitted to enter the worksite during hazard reduction activities until final clearance was achieved.
- Occupants were temporarily relocated before and during hazard reduction activities if necessary.
- Dwelling unit and worksite were secured against unauthorized entry, and occupants' belongings were protected from contamination by dust-lead hazards and debris during hazard reduction activities.
- Occupants' belongings in a containment area were relocated to a secure area outside the containment area or covered with appropriate materials.

Worksite Preparation
- Worksite was prepared to prevent release of leaded dust and contained lead-based paint chips and other debris from hazard reduction activities within the worksite.
- A warning sign was posted at each entry to rooms where hazard reduction activities were conducted when occupants were present.

C. Specialized cleaning after hazard reduction activities including:
- Used HEPA vacuum cleaners; or other method of equivalent efficacy; and
- Lead-specific detergents or equivalents.

D. Clearance of unit achieved before reoccupancy was permitted.

____ **2. Safe work practices and clearance were not required when activities do not disturb painted surfaces below the de minimis thresholds defined below.**

The maintenance or rehab hazard reduction activities did not disturb painted surfaces that totaled more than:
- 20 square feet on exterior surfaces;
- 2 square feet in any one interior room or space; or
- 10 percent of the total surface area on an interior or exterior type of component with a small surface area (such as windowsills, baseboards, and trim).

____ **3. A Certified Lead Renovator Contractor performed rehabilitation work due to lead presence in the unit. No hazards were identified and no lead-based paint surfaces were disturbed.**

| | | |
|---|---|---|
| Contractor Name | Signature | Date |
| City of Laredo Inspector | Signature | Date |

**CITY OF LAREDO**
**REQUEST FOR ACCOUNTS PAYABLE CHECK**

Request No. _____

VENDOR NAME: _____

VENDOR NUMBER: _____

ACCOUNT NUMBER: _____

P.O. NO: _____ Project: HR_____

DESCRIPTION: _____
_____

REFERENCE: _____

DATE: _____

AMOUNT(S): _____

REFERENCE: _____

DEPARTMENT OF COMMUNITY DEVELOPMENT

REQUESTED BY: _____
Marcela Cervantes
Housing Manager

BUDGET
AVAILABILITY

**YES OR NO**

BUDGET BALANCE _____

APPROVED FOR PAYMENT: _____
Tina Martinez, CD Director

Date: _____

**CITY OF LAREDO**
**DEPARTMENT OF COMMUNITY DEVELOPMENT**
**REQUEST FOR PAYMENT**

TO OWNER: _____
ADDRESS: _____
_____

FROM: _____
Address: _____
_____

DATE: _____
RE: Homeowner Reconstruction Program
LOAN NO. _____
PAYMENT NO: _____
FROM: _____
To: _____

| DESCRIPTION OF WORK | SCHEDULED VALUE | PREVIOUS REQUEST | THIS REQUEST | % | COMPLETED Value | BALANCE TO FINISH |
|---|---|---|---|---|---|---|
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | | | | | | |

The undersigned certifies that the work herein has been completed in accordance with the contract and attachments, and further state that all labor and and materials utilized on this project have been paid or will be paid from these proceeds.

Request is made for payment as shown below.

TOTAL COMPLETED TO DATE: _____
RETAINAGE _____
TOTAL EARNED LESS RETAINAGE _____
LESS PREVIOUS PAYMENTS _____

FINAL CURRENT PAYMENT DUE _____

_____ _____
Contractor Date

_____
Address

Suscribed and sworn before me on this
_____day of _____ , 2020.

_____
Print name of notary public

_____
Notary Public in the State of Texas

My commission expires:_____

I (we) accept all rehabilitation work done under this contract and authorize the City of Laredo Department of Community Development Housing Rehabilitation program to make payments to the contractor as per the schedule of work completed above.

_____ _____
Owner Date

AUTHORIZED FOR PAYMENT BY:

_____ _____
Marcela Cervantes Date
Housing Manager

_____ _____
Tina Martinez Date
CD Director

**HOMEOWNER RECONSTRUCTION PROGRAM**
**INSPECTION REPORT AND CERTIFICATE OF COMPLETION**

TO: Housing Manager

FROM: Inspector

RE: Project No.: _____

Owner: _____
Address: _____
Date: _____

I have inspected all work done at the above stated residence and have determined that the contractor, _____ has satisfactorily completed _____% of the total construction work in accordance with the contract and all documents describing this job. I am hereby recommending payment of _____.

Description of satisfactory work:

1. _____ _____%
2. _____ _____%
3. _____ _____%
4. _____ _____%
5. _____ _____%
6. _____ _____%
7. _____ _____%
8. _____ _____%
9. _____ _____%
10. _____ _____%

_____
Inspector
I.C.C Certified

**CITY OF LAREDO**
**DEPARTMENT OF COMMUNITY DEVELOPMENT**

**APPLICATION FOR RETAINAGE PAYMENT**

**TO: _____**
**_____**
**_____**

**Date: _____**

**RE: Homeowner Reconstruction Program**

**PROJECT NO.: _____**

**PERIOD FROM: _____**

**The undersigned certifies that the work herein has been completed in accordance with the contract documents that all amounts have been paid for items for which previous certificate for payment were issued and payments received and that the current payment is now due.**

**Application is made for payment as shown below in connection with this contract.**

**Total Completed to Date _____**
**Less Previous Payment(s) _____**
**Current Payment Due _____**

**_____**
**Contractor Date**

**_____**
**Address**

**Subscribed and sworn to before me this**

**_____ day of _____, 2022.**

**_____**
**Notary Public in and for the State of Texas**

**I (we) accept all Rehabilitation work done under this Contract and certify that no defects of workmanship or material have risen during the 30 day guarantee period.**

**I (we) hereby authorize the City of Laredo, Department of Community Development, Homeowner Reconstruction Staff to make payments to the Contractor accordingly.**

**CERTIFICATE OF COMPLETION AND FINAL INSPECTION**

**I hereby certify that the contractor has satisfactory completed all the Rehabilitation work in accordance with Contract No. _____.**

**_____**
**Owner Date**

**_____**
**INSPECTOR**

**APPROVED FOR PAYMENT BY:**
**Department of Community Development**

**_____**
**HOUSING MANAGER**

**_____**
**CD DIRECTOR**

**City of Laredo**
**Warranty Statement Form**

**Project Information**

Name: _____ Location: _____

Cost: _____ Start Date: _____

Contract/P.O. #: _____ Council Acceptance: _____

Completed Date: _____

**Contractor/Sub-Contractor/Vendor Information**

Name: _____ Address: _____

Contact Number: _____ Email Address: _____

**Warranty Information**

Coverage Type (Detail): _____

_____

_____

Required Maintenance (Detail): _____

_____

_____

Manuals Received (if applicable): _____ Expiration Date: _____

Copies Provided to: _____

**Warranty Statement**

We are the _____ contractor for the above-indicated project. We guarantee our workmanship, equipment and materials to be free from defects for a period of _____ from the completion date.

Signature: _____ Date: _____

**For Warranty Management Office Use Only:**
Entered into Warranty Management Tracker? _____ Entered by: _____
Date Entered: _____ Warranty Management Acct # Assigned: _____

**CITY OF LAREDO**

**DEPARTMENT OF COMMUNITY DEVELOPMENT**
**HOMEOWNER RECONSTRUCTION PROGRAM**

**Sub-Contractors List**

Homeowner(s): _____ Project Address: _____

| Description | Company | Name | Phone No. |
|---|---|---|---|
| Supplier: | | | |
| Supplier: | | | |
| Plumber: | | | |
| Electrician: | | | |
| Termite Pest Control: | | | |
| Cabinet Maker: | | | |
| Flooring: | | | |
| Carpenter: | | | |
| Painter: | | | |
| Concrete Work: | | | |
| HVAC: | | | |
| Brick Layer: | | | |
| Demolition: | | | |

Date of Lead Based Paint Evaluation (Fecha de Evaluación): _____
Lead Risk Assessor Name (Nombre del Evaluador de Riesgo de Pintura de Plomo): _____

_____
Signature (Firma)

Para traducción adicional o más información en español, por favor contáctenos a la oficina del Departamento de Desarrollo de la Comunidad al teléfono (956)795-2675

## MATCH REQUIREMENTS

Each participating jurisdiction must make contributions to housing that qualifies as affordable housing under the HOME program, throughout a fiscal year. The contributions must total not less than 25% of the funds drawn from the jurisdiction's HOME Investment Trust Fund Treasury account in that fiscal year, excluding funds drawn for administrative and planning costs; CHDO operating expenses; CHDO capacity building; and project specific assistance to CHDOs when the participating jurisdiction waives repayment or are not required to be matched. The matching contribution requirement is addressed in 24 CFR Part §92.218 through Part §92.222.

Additional guidance on match requirements can be obtained through the HOME program website:

HOME Rules provide for a reduction in match contribution for areas that are recognized as distressed. At the date of this writing the City is recognized by HUD to be an area of severe fiscal distress and consequently, the match requirement is reduced by 100%. The match reduction is effective for the fiscal year in which the severe fiscal distress determination is made and for the following fiscal year. HUD annually publishes a CPD -Notice which reports the level of reduction if any.

## PROGRAM INCOME

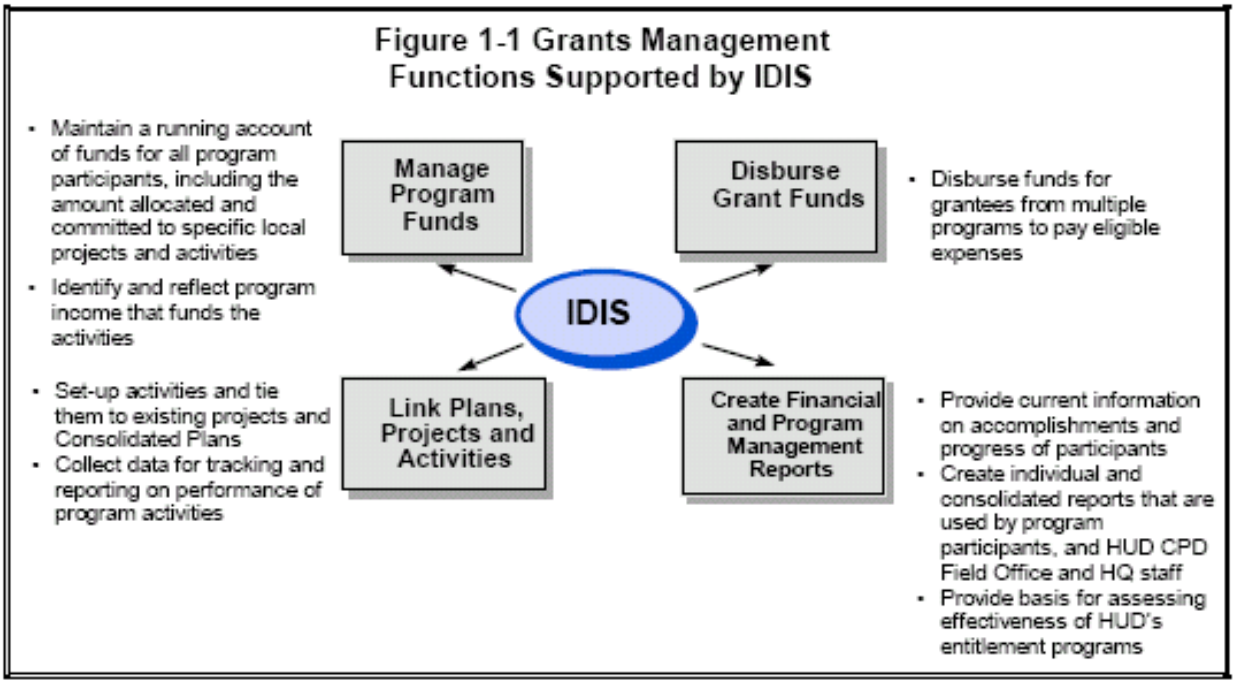
Income Guidelines:  Gross annual household income may not exceed 80% HAMFI as established per HUD Section 8 Program Income Guidelines, adjusted for family size, and as amended annually.

## INTEGRATED DISBURSEMENT AND INFORMATION SYSTEM (IDIS)

IDIS is a real-time, mainframe-based computer application administered by HUD in which grantees set-up activities, report accomplishments, and drawdown funds for HOME supported projects.

IDIS can be accessed through the Internet by individuals who have been assigned user IDs and passwords by HUD. Each person expected to access the system must complete and submit an IDIS Access Request Form to the HUD San Antonio office.

The IDIS Reference Manual specifically outlines the technical and procedural steps to access the system; set up, revise, and view activities; create and manage sub-grants and sub-funds; fund activities; amend, revoke and approve projects; run and download reports; report program income; and drawdown funds. The complete IDIS reference Manual can be found at: http://www.hud.gov/offices/cpd/systems/idis/library/refmanual/index.cfm.



# CITY OF LAREDO
# AFFIRMATIVE MARKETING POLICY AND PROCEDURES

In accordance with regulations of the HOME Program, 24 CFR, Section §92.351, and in furtherance of the City's commitment to non-discrimination and equal opportunity in housing, the City has established procedures to affirmatively market units rehabilitated or constructed under the HOME Program. These procedures are intended to further the objectives of Title VIII of the Civil Rights Act of 1968, Fair Housing Act, Executive Order 11063, and HUD regulations issued pursuant thereto. The City believes that individuals of similar economic levels in the same housing market area should have a like range of housing choices regardless of race, color, religion, sex, national origin, familial status, or handicap available to them.

1. Pursuant to the implementation of a Housing Activity under the HOME program, the City will:
   A. Inform the public, owners, and potential tenants about its Affirmative Marketing Policy and Federal Fair Housing Laws, by:
      i. Publishing a program description in the local paper of widest circulation and provide notice of the program through the electronic media, both, in English and Spanish.
      ii. Including the Equal Housing Opportunity Logo as appropriate in press releases and solicitations.
      iii. Directly meeting with potential owners who may wish to participate in the HOME program and/or mailing the information to each potential owner.
      iv. Directly meeting with tenants in buildings scheduled for rehabilitation and/or mailing information to each affected tenant.
   B. Enter into an Affirmative Marketing Agreement with the owner(s) of a HOME-assisted project, delineating the responsibility of the owner to:
      i. Advertise vacancies via community contacts, display of Fair Housing Poster, and commercial media in the event that 5 or more units become vacant. Press releases should include the HUD-Equal Housing Opportunity Logo.
      ii. Advise the City's DCD and the Laredo Housing Authority (if applicable) of any vacancies that become available.
      iii. Implement outreach efforts to inform and solicit applications from persons in the housing market area, who are not likely to apply for housing, by contacting community and civic organizations, employment centers, fair housing groups, etc. And posting notices, as allowed.
      iv. Participate in an affirmative marketing program for a period of up to 20 years for new construction projects and up to 15 years for rehabilitation projects, depending on the amount of HOME funds utilized per project.
      v. Provide written reports to the City in a prescribed format and time schedule as deemed appropriate for each project undertaken.
2. The City will maintain records of the affirmative marketing efforts undertaken by the City and owners who participate in the HOME program, noting:
   A. The racial/ethnic and gender characteristics of the groups to whom affirmative marketing and outreach efforts are directed.
   B. Copies of ads used to advertise vacancies.
   C. The racial/ethnic and gender characteristics of potential tenants who respond to the ads and the characteristics of the tenants who actually occupy the HOME-assisted units.
3. The effectiveness of the City's Affirmative Marketing Program for individual HOME-assisted projects will be assessed by the City, through a comparative review of affirmative marketing efforts undertaken and post-tenant occupancy characteristics.
4. Upon any violation or negation of the required provision of this policy, on the part of an individual or organization assisted with HOME funds, the City will:
   A. Impose sanctions as specified by the Grant Agreement on construction contract.
   B. Impose other sanctions, as are available, through rules, regulations, or applicable policies.
   C. Implement actions, as are deemed appropriate, including but not limited to: the cancellation, termination, suspension in whole or in part of the contract or debarment from any further assistance or contracts under the program with respect to which the failure or referral occurred, and referral to the U.S. Department of Justice for appropriate legal action.

## HOME PROGRAM RESALE GUIDELINES

In compliance with 24 CFR §92.254, and for the purpose of ensuring that a HOME-assisted unit remains affordable, the following guidelines apply.

HOME-assisted units are subject to resale/recapture provisions as follows:

| Homeownership Assistance HOME amount per-unit | Minimum period of affordability in years |
|---|---|
| Under $15,000 | 5 |
| $15,000 to $40,000 | 10 |
| Over $40,000 | 15 |

1. The HOME-assisted housing must meet the affordability requirements for no less than the applicable period specified.

2. If the housing unit does not continue to be the principal residence of the family for the duration of the period of affordability, resale requirements must ensure that the housing unit is made available for subsequent purchase only to a buyer whose family qualifies as a low-income family and will use the property as its principal residence. The resale requirement must also ensure that the price at resale provides the original HOME-assisted owner a fair return on investment (including the homeowner's investment and any capital improvement) and ensure that the housing will remain affordable to a reasonable range of low-income homebuyers. The period of affordability is based on the total amount of HOME funds invested in the housing.

3. Recapture requirements must ensure that all or a portion of the HOME assistance to the homebuyer be recuperated if the housing does not continue to be the principal residence of the family for the duration of the period of affordability.

4. To ensure that each unit's affordability is not lost upon resale during the term of restriction, a lien for the HOME-assisted amount, at a 0% interest rate, shall be created on the assisted property. This lien shall remain due in full during the respective period, but shall be terminated after fulfilling the minimum affordability period.

   However, in the event of a sale during the same affordability period, net proceeds of the sale will be first directed to satisfy the primary lien and then the second lien, which signifies the HOME assistance. If the net proceeds are not sufficient to satisfy the second lien, the amount of HOME funds to be recaptured through the second lien will be prorated taking into consideration the number of years which the tenants resided in the assisted unit.

Affordability restrictions terminate upon occurrence of foreclosure, transfer in lieu of foreclosure or assignment of an FHA ensured mortgage to HUD.

## OTHER FEDERAL REQUIREMENTS

### Equal Opportunity and Fair Housing

No person in the United States shall, on the grounds of, race, color, national origin, religion, or sex be excluded, denied benefits, or subject to discrimination under any program funded in whole or in part by HOME funds.

Section 3 of the Housing and Urban Development Act—1968 requires that:

1. To the greatest extent feasible, opportunities for training and employment arising from HOME will be provided to low-income persons residing in the program service area.

2. To the greatest extent feasible, contracts for work will be awarded to business concerns which are located in or owned by persons residing in the program service area.

Executive Orders 11625, 12432, and 12138 (Minority Business Enterprise):

The City is required to prescribe procedures acceptable to HUD for a minority outreach program to ensure the inclusion, to the maximum extent possible, of minorities and women and entities owned by minorities and women in contracts, as noted in 24 CFR 85.36(e). The City DCD has developed a Minority Business Outreach Program (see Exhibit 21). Any changes made to this MBE/WBE Outreach Program will require an amendment to the HOME Program description.

The City HOME Program will conform to the requirements of:

| | |
|---|---|
| 1. Fair Housing Act | 24 CFR 100 |
| 2. Executive Order 11063 | 24 CFR 107 |
| 3. Title VI Civil Rights Act of 1964 (Nondiscrimination in Federal programs) | 24 CFR 1 |
| 4. Age discrimination Act of 1975 | 24 CFR 146 |
| 5. Section 504 Rehabilitation Act of 1973 | 24 CFR 8 |
| 6. Executive Order 11246 (Equal Employment Opportunity) | 41 CFR 60 |

The City will also assure that its HOME Program, Equal Employment Opportunity, and Fair Housing Policies are consistent with the approved CHAS.

## *SITE AND NEIGHBORHOOD STANDARDS*

Housing provided through the HOME Program will promote greater choice of housing opportunities. Specific rules which apply include:

1. HOME-provided housing must be suitable from the standpoint of facilitating and furthering full compliance with the Title VI of the Civil Rights Act—1964, the Fair Housing Act, and the Executive Order 11063.
2. New Construction projects must meet site and neighborhood standards from 24 CFR 882.708 (c) which place limiting conditions on building in areas of "minority concentration" and "racially mixed" areas.

When analyzing project sites, the City will consider the following:

1. Avoid action which would ultimately increase any racial segregation in the community
2. Review, where possible, new construction plans with the HUD Field Office, Fair Housing Representative, and HOME Program Representative
3. Identify and address possible community concerns regarding projects before committing HOME Funds

**Environmental Review**

DCD will be responsible for compliance with Environmental Review Requirements, including those required by the CHDOs, as imposed by 24 CFR Part 58 (see the section on Administrative Requirements). Reviews must be completed and Request for Release of Funds (RROF) submitted to HUD.

New Construction and Substantial Rehabilitation activities will require site-specific environmental reviews. The public notice requirement will specifically indicate that the public has a 15-day period to comment on any environmental issues or concerns.

The RROF will be conducted on a project-by-project basis. In an effort to minimize advertising costs, staff will attempt, where possible, to group together projects to be advertised for public comment. To maintain the privacy of the applicant, DCD will not use street addresses when advertising public notices, but will identify specific sites by either legal descriptions or lot and block numbers.

The City DCD's Compliance Officer, or designee, will conduct a preliminary Environmental Review as part of the HOME Program application process. A full Environmental Review and RROF will be conducted upon approval of the applicant's eligibility.

Special issues to be considered under the Environmental Review for HOME projects include:

1. Noise Abatement in New Construction—as outlined in 24 CFR 51.101(a) (3), Policy for New Construction, if the Environmental Review indicates that an unacceptable noise exposure level exists at a proposed project site, DCD will generally not proceed with undertaking the project. In addition, projects with normally unacceptable noise exposure levels will be discouraged.
2. New Construction in flood plains and wetlands—in accordance with Executive Order No. 11988.
3. Disposal of lead-filled filters, lead-painted debris, and clean-up and shower water containing lead. All tenants will be required to execute Lead-Based Paint notices .
4. Handling and disposal of asbestos.

HOME Program Staff will use instructions and formats for reviews found in Publication HUD—399—CPD, "Environmental Reviews at the Community Level".

In an effort to avoid challenges, the City's DCD will be diligent about meeting procedural requirements. Private citizens and organizations can object to the release of funds for HOME projects on certain procedural grounds relating to environmental review as outlined in 24 CFR 58.70—58.77. A step-by-step synopsis of the environmental review process may be found under the Administrative Requirements Section.

## Lead-Based Paint

All units assisted with HOME funds must comply with 24 CFR 35, regulations which implement the Lead-Based Paint Poisoning Prevention Act.

If CDBG funds are used in HOME projects to pay for program delivery costs or help finance the units, the projects must comply with the CDBG rules regarding lead hazards. The CDBG rules, located in (24 CFR 570.608) and CDBG Handbook #650, provide further guidance.

## Labor Standards

1. David-Bacon Thresholds

   Davis-Bacon Wage Compliance and other Federal laws and regulations pertaining to labor standards apply to all contracts for 12 or more units. The City will be required to secure a certification of compliance from project contractors prior to disbursing any payments.

   The applicable threshold for Federal Labor Standards requirements for HOME funded projects, which include CDBG funds as part of the funding source, is 8 or more units.

2. Volunteers

   A volunteer is an individual that receives no compensation, or is paid only expenses, reasonable benefits or nominal fee to perform services for which he/she volunteered, and is not otherwise employed at any time in the construction work. Davis-Bacon requirements do not apply to volunteers.

3. Sweat Equity

   Davis-Bacon does not apply to members of an eligible family who provide labor in exchange for equity or rent.

## Flood Insurance

HOME funds may not be invested in housing located in an area identified by the Federal Emergency Management Agency (FEMA) as having special flood hazards unless flood insurance is obtained and the community participated in the National Flood Insurance Program.

## Conflict of Interest

In the procurement of property and services, 24 CFR 85.36 and OMB Circular 110, rules regarding conflict of interest apply.

In all cases not governed by those rules, conflicts of interest are not permitted. The following applies:

If a person is:

An employee, agent, consultant, officer, elected official, or appointed official of the State, City recipient or Sub-recipient of HOME funds, and had HOME related responsibilities or access to inside information;

That person may not:

Obtain financial benefit or interest from any HOME activity for themselves or those with whom they have family or business ties during their tenure or for one year thereafter.

Exceptions may be granted by HUD on a case-by-case basis to further the purposes of HOME and the effectiveness and efficiency of the City's operation (see the HOME Interim Rule §92.356 for how to apply and specific criteria for exception).

## Debarment and Suspension

The City must require participants in lower-tier transactions covered by 24 CFR Part 24, to certify that they are not debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from the covered transaction.

# EXHIBITS

## HOME Rules and Eligibility Tables

1. HOME FY PROGRAM INCOME LIMITS
2. HOME MAXIMUM PER UNIT SUBSIDY
3. TENANT UTILITY ALLOWANCE
4. HOME FY PROGRAM RENTS

## HOME Guidelines and Requirements

5. CERTIFICATION REGARDING DRUG-FREE WORKPLACE REQUIREMENTS AND LOBBYING
6. DAVIS BACON COMPLIANCE
7. APPLICANT CERTIFICATIONS
8. ENVIRONMENTAL ASSESSMENT
9. STEPS IN THE ENVIRONMENTAL REVIEW PROCESS
10. CERTIFICATION INDICATING COMBINATION OF FEDERAL FUNDS
11. ENVIRONMENTAL CHECKLIST
12. STATUTORY CHECKLIST
13. FLOODPLAIN MANAGEMENT (EXECUTIVE ORDER 11988)
14. WETLANDS (EXECUTIVE ORDER 11990)
15. MINORITY AND WOMEN BUSINESS OUTREACH PROGRAM
16. CITY OF LAREDO MAP

## Forms

17. HOME DOWN PAYMENT ASSISTANCE PROGRAM APPLICATION
18. ACKNOWLEDGEMENT OF TERMS FOR DPA LOANS
19. GENERAL RELEASE FORM
20. DOWN PAYMENT ASSISTANCE LOANS CHECKLIST

21. VERIFICATION OF EMPLOYMENT

22. VERIFICATION OF RENT OR MORTGAGE

23. SAMPLE DEED OF TRUST ON PROPERTY

24. SAMPLE REAL ESTATE LIEN NOTE

25. TBRA APPLICATION AND ELIGIBILITY WORKSHEET

26. HOME PROGRAM AGREEMENT BETWEEN CITY AND OWNER

27. CONTRACT BETWEEN OWNER AND CONTRACTOR

28. CONTRACT BETWEEN OWNER AND DESIGNER

29. CHDO PROJECT PROPOSAL UNDER THE HOME INVESTMENT PARTNERSHIPS PROGRAM

30. HOME INVESTMENT PARTNERSHIP PROGRAM CHECKLIST

31. REQUEST FOR ACCOUNT PAYABLE CHECK

**HOME Building Requirements**

32. LEAD-BASED PAINT POISONING FEDERAL REGULATIONS

33. PROGRAM REQUIREMENTS AND WORK SPECIFICATIONS

34. CONTRACTOR'S ELIGIBILITY REQUIREMENTS

35. LEAD-BASED PAINT POISONING NOTIFICATION

36. NOTICE TO PROCEED

37. INSPECTION REPORT AND CERTIFICATION OF COMPLETION

38. ENVIRONMENTAL REVIEW RECORD

39. APPLICATION FOR RETAINAGE PAYMENT

40. CERTIFI CATION FOR FINAL PAYMENT

41. AFFIDAVIT OF PAYMENT OF DEBTS, CLAIMS AND RELEASE OF LIENS

42. RIGHT OF RECISSION

43. SAMPLE PLAN AND SCOPE OF WORK

# EXHIBIT 1

HOME FY PROGRAM INCOME LIMITS

**https://onecpd.info/resource-library/home-income-limits/**

**EXHIBIT 2**

HOME MAXIMUM PER UNIT SUBSIDY

**https://www.onecpd.info/resource/2315/home-per-unit-subsidy/**

# EXHIBIT3

TENANT UTILITY ALLOWANCE FORM

## EXHIBIT 4

HOME FY PROGRAM RENTS LIMITS

**http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/rent/index.cfm**

## EXHIBIT 5

## CERTIFICATION REGARDING DRUG-FREE WORKPLACE REQUIREMENTS AND LOBBYING

### HOME Certifications

The HOME participating jurisdiction (PJ) certifies that:

*Tenant-Based Rental Assistance (TBRA)* – The PJ intends to provide TBRA. The use of HOME funds for TBRA is an essential element of the PJ's Consolidated Plan for expanding the supply, affordability, and availability of decent, safe, sanitary, and affordable housing.

*Eligible Activities and Costs* – The PJ is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 of this subtitle and that it is not using and will not use HOME funds for prohibited activities, as described in § 92.214.

*Appropriate Financial Assistance* – A certification that before committing 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;

### §91.225 CERTIFICATIONS

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

*Affirmatively Furthering 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*-- The jurisdiction will continue to follow a residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the CDBG or HOME Programs

*Drug-Free Workplace*—The PJ 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 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 statute occurring in the workplace no later than five calendar days after such conviction;

5. Notifying the agency in writing, within 10 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 PJ's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all sub awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans, and cooperative agreements) and that all sub-recipients shall certify and disclose accordingly.

*Authority of Jurisdiction* - The Consolidated Plan is authorized under State and local law (as applicable) and the PJ 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.

*Acquisition and Relocation*- The PJ will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24.

*Section 3* - It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR Part 135.

_____ _____

Signature/Authorized Official Date

## EXHIBITS 6-9

DAVIS BACON COMPLIANCE

**http://www.hud.gov/offices/olr/olr_9601.cfm**

APPLICANT CERTIFICATION

**http://www.hudclips.org/sub_nonhud/html/pdfforms/424-b.pdf**

ENVIRONMENTAL ASSESSMENT

**http://www.hud.gov/offices/cpd/energyenviron/environment/lawsandregs/regs/part50/sube.doc**

STEPS IN THE ENVIRONMENTAL REVIEW PROCESS

**http://www.hud.gov/offices/cpd/energyenviron/environment/index.cfm**

# CERTIFICATION INDICATING COMBINATION OF FEDERAL FUNDS (LAYERING)

In accordance with the HOME Investment Partnership Act and with 24 CFR §92.150 of the HOME Investment Partnership Program Rule, the City of Laredo, Texas certifies that:

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.

Budget Information Funding from Other Federal Sources

1. Other Federal Funding

   a. Source(s) (e.g. FMHA, HUD, ARC, etc.) _____

   b. Assistance Awarded $_____

      Date Approved _____ Date requested _____

   c. Loan Amount $_____

      Date Approved _____ Date requested _____

   d. User funding for capital costs (e.g. From other major Federal facility affecting the project)
      $_____

      Date funds received _____ Date requested _____

2. Total of Other Federal Funding (add lines b, c, and d)
   $_____

# Subsidy Layering Analysis

Subsidy layering is required for projects using HOME funds with other governmental assistance before investing, The City must assess whether other government assistance has been or will be involved.

**Subsidy Layering: Areas of Review**

- City will consider:
  - Project feasibility
  - Rates of return for developer
  - Long term needs of project & tenants
  - Usual and customary costs and fees

- City can rely on other layering evaluations when:
  - State has allocating assistance to Low Income Housing Tax Credit (LIHTC) project
  - HUD has evaluated and funded the project. (e.g., FHA Multifamily Insurance or public housing)

- Form of direct or indirect assistance from the Federal, State or local government for use in, or in connection with, a specific housing project defined broadly:
  - Loan ○ Grant
  - Guarantee ○ Insurance
  - Payment ○ Rebate
  - Subsidy ○ Credit
  - Tax benefit

**Sources and Uses**

- PJs need to obtain Sources and Uses statement from developer
- Helps determine how much funding needed to develop property

Sources and Uses Example

| Uses | |
|---|---|
| **Land** | **$500,000** |
| **Construction** | **$1,750,000** |
| **Soft Costs** | **$300,000** |
| **Fee** | **$140,000** |
| **TOTAL** | **$2,690,000** |

| Sources | |
|---|---|
| **Bank Loan** | **$750,000** |
| **HOME** | **$750,000** |
| **Tax Credit Equity** | **$1,000,000** |
| **State Funds** | **$190,000** |
| **TOTAL** | **$2,690,000** |

**When evaluating Sources & Uses, the following must be considered**

- Review projects from four perspectives:
  - Are all uses verified?
  - Are all uses eligible and reasonable?
  - Are all sources committed?
  - Has developer maximized available resources?

**When verifying costs and uses of funds supporting documentation that be utilized but are not limited to the following:**

- Earnest money agreement, option, closing statement
- Construction cost estimate
- Construction contract or bid
- Agreements on reserves
- Appraisal
- If LIHTC, documentation on syndication

**Evaluating The Development Budget**

- City must determine all costs are HOME eligible, customary and reasonable
- To document, obtain copies of:
  - Detailed development budget
  - Supporting documentation should be provided
- HOME costs
  - Ensure all costs eligible under 92.206
  - Ensure total does not exceed max per unit subsidy limits
  - Review cost allocation to be sure costs correctly allocated to HOME units
    - See CPD 98-02
- Project needs
  - Consider what project needs for long term viability
  - Consider a sustainability approach

**Evaluating Operating Budget consider expenses associated with :**

- Analysis over time is called the pro-forma
- Usually evaluated over long period of time
  - Not less than affordability period
  - For LIHTC should at least cover the compliance period
- Marketing
  - Initial marketing in development budget

**Other Administrative Expenses such as:**

- Utilities
- Non-Housing Services and Security
- Security
- Maintenance
- Real Estate Taxes
- Insurance

**Documenting Compliance**

- What should go in the project file?
  - Certification of Governmental Assistance
  - Copy of final development budget, sources and uses, operating budget, pro-forma
  - Back-up documentation of costs and financing, as needed
  - Your written determination of compliance with guidelines

## EXHIBIT 11

# ENVIRONMENTAL CHECKLIST FOR THE REHABILITATION OF PROPERTIES WITH CDBG OR RENTAL REHABILITATION PROGRAM FUNDS

I have checked the following items in relationship to the rehabilitation of the property located at _____.

| | YES | NO | N/A |
|---|---|---|---|
| 1. Will the unity density of the property be increased by more than 20%? | _____ | _____ | _____ |
| 2. Will the rehabilitation involve changes in land use from residential to non-residential to residential? | _____ | _____ | _____ |
| 3. Will the estimated cost of rehabilitation exceed 75% of the total estimate replacement cost of the structure after rehabilitation? | _____ | _____ | _____ |
| 4. Does the rehabilitation involve the demolition of one or more buildings, or parts of a building used for residential purposes? | _____ | _____ | _____ |
| 5. Is any part of the property located in or will any improvement affect a designated 100-year floodplain? | _____ | _____ | _____ |
| 6. Are there ponds, swamps or other wetlands on or near the property? | _____ | _____ | _____ |
| 7. Will the rehabilitation have a potential effect upon an approved Coastal Zone Management Plan? (Applies only in the state of Louisiana.) | _____ | _____ | _____ |
| 8. Will the rehabilitation affect any property listed on the National Register of Historic Places and does the State Historic Preservation Officer believe the property to be eligible for listing on the National Register or Historic Places? | _____ | _____ | _____ |
| 9. Will the rehabilitation of this property have and effect on important farmlands? | _____ | _____ | _____ |
| 10. Will the rehabilitation of the property have any impact upon a sole source aquifer recharge zone? | _____ | _____ | _____ |
| 11. Will the rehabilitation of the property have an effect upon a river or stream listed on the Wild and Scenic River System? | _____ | _____ | _____ |
| 12. Is the property located within 1000 ft. Of a street having 4 lanes of traffic, 3000 ft. of a railroad, 5 miles of a civil airport, or 15 miles of a military airfield? | _____ | _____ | _____ |

13. Is any part of the property located within a runway clear zone of a civil airport or the clear zone or accident, potential zone of a military airfield? _____ _____ _____

14. Is the property located within the site of storage tanks containing petroleum products or chemicals of an explosive or flammable nature? _____ _____ _____

15. Is the property within 300 feet of either an operating or abandoned (capped) oil or gas well? _____ _____ _____

16. Is the property within 660 feet of a pipeline? _____ _____ _____

17. Is the property impacted by any toxic or radioactive material in a hazardous waste site? _____ _____ _____

18. Was the structure ever painted with lead-based paint, or were any materials containing asbestos used on the structure? _____ _____ _____

19. Is the property affected by any other man-made or natural hazard such as the default line, subsidence, dam, fire-prone area? _____ _____ _____

Prepared by: _____

Title: _____ Date: _____

**NOTE: If the answers to the first three questions are negative, the property is considered to be categorically excluded from NEPA review. However, the requirements of other related laws and authorities are applicable. If the answers to all questions are negative, the property may be considered to be exempt from environmental review per 24 CFR Part 58. An affirmative answer to any question numbered 4 through 19 will require additional study or action to be undertaken for that particular environmental concern.**

(REVISED 1/92)

## STATUTORY WORKSHEET

Use this worksheet only for projects which are Categorically Excluded per 24 CFR Section 58.35(a).

---

# 24 CFR §58.5 STATUTES, EXECUTIVE ORDERS & REGULATIONS

---

**PROJECT NAME and DESCRIPTION** - Include all contemplated actions which logically are either geographically or functionally part of the project:

This project is determined to be **Categorically Excluded** according to: [Cite section(s)]_____

---

**DIRECTIONS -** Write "**A**" in the Status Column when the project, by its nature, does not affect the resources under consideration; OR write "**B**" if the project triggers formal compliance consultation procedures with the oversight agency, or requires mitigation (see Statutory Worksheet Instructions). Compliance documentation must contain verifiable source documents and relevant base data.

## Compliance Factors:

| Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5 | Status A/B | Compliance Documentation |
|---|---|---|
| Historic Preservation [36 CFR Part 800] | | |
| Floodplain Management [24 CFR 55, Executive Order 11988] | | |
| Wetland Protection [Executive Order 11990] | | |
| Coastal Zone Management Act [Sections 307(c), (d)] | | |
| Sole Source Aquifers [40 CFR 149] | | |
| Endangered Species Act [50 CFR 402] | | |
| Wild and Scenic Rivers Act [Sections 7(b), and (c)] | | |
| Clean Air Act - [Sections 176(c), (d), | | |

| | | |
|---|---|---|
| and 40 CFR 6, 51, 93] | | |
| Farmland Protection Policy Act [7 CFR 658] | | |
| Environmental Justice [Executive Order 12898] | | |
| **HUD ENVIRONMENTAL STANDARDS** Noise Abatement and Control [24 CFR 51B] | | |
| Explosive and Flammable Operations [24 CFR 51C] | | |
| Toxic Chemicals and Radioactive Materials [24CFR Part 58.5(i)(2)] | | |
| Airport Clear Zones and Accident Potential Zones [24 CFR 51D] | | |

**DETERMINATION:**

( ) This project converts to Exempt, per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license (Status "A" has been determined in the status column for all authorities); **Funds may be drawn down** for this (now) EXEMPT project; OR

( ) This project cannot convert to Exempt because one or more statutes/authorities require consultation or mitigation. Complete consultation/mitigation requirements, publish NOI/RROF and obtain Authority to Use Grant Funds (HUD 7015.16) per Section 58.70 and 58.71 before drawing down funds; OR

( ) The unusual circumstances of this project may result in a significant environmental impact. This project requires preparation of an Environmental Assessment (EA). Prepare the EA according to 24 CFR Part 58 Subpart E.

PREPARER SIGNATURE: _____ DATE:_____

PREPARER NAME & TITLE (please print): _____

RESPONSIBLE ENTITY CERTIFYING OFFICIAL SIGNATURE:_____

NAME & TITLE (please print): _____ DATE: _____

## EXHIBITS 13-15

13. FLOODPLAIN MANAGEMENT (EXECUTIVE ORDER 11988)

**http://www.fema.org/library/eo11988.shtm**

14. WETLANDS (EXECUTIVE ORDER 11990)

**http://www.fema.org/library/eo11990.shtm**

15. MINORITY AND WOMEN BUSINESS OUTREACH PROGRAM

**http://www.hud.gov/offices/osdbu/policy/laws.cfm**

# HOME DOWN PAYMENT ASSISTANCE PROGRAM
# 2022-2023
# GENERAL PROGRAM DESCRIPTION

**Purpose**: The purpose of the Home Down Payment Assistance Program is to provide qualified first-time homebuyers a zero interest forgivable loan to assist with purchasing a home.

**Type of Loan**: Zero Interest (0%), forgivable 5 yr. or 10 yr. loan (second lien)

**Amount**: 80% of Median Income or less not to exceed $30,000. The minimum amount of HOME funds that must be invested is $1,000.

**Repayment**: Recapture provisions must ensure that the participating jurisdiction recoups all or a portion of the HOME assistance to the homebuyers, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability.
The City of Laredo's Recapture guidelines provide that:

- Provided Owner has continuously used the residence located on the Property as Owner's principal residence for five or ten consecutive years after (the period of affordability with a maximum investment of $30,000) the beginning date used in the Loan Documents, City will forgive Owner's outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds.

- If the Owner sells the Property within the period of affordability (five or ten years following the beginning date used in the Loan Documents), through a voluntary or involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph,**.** The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the home buyer:

  **5 Years Affordability Period (Loans under $15,000)**

  a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
  b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
  c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
  d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven;
  e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven.

  **10 Years Affordability Period (Loans under $30,000)**

  a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
  b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
  c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
  d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
  e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
  f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
  g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
  h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
  i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
  j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

- If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Initials _____, _____**

- Owner understands and agrees that to: (i) Owner agrees to continuously use the residence located on the property as Owner's principal residence for five or ten consecutive years following the beginning date used in the Loan Documents; and (ii) Owner agrees to honor any of its other obligations to City under the DPA Contract or the Loan Documents; collectively.

- In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**Financing**: First lien loan must be a fully amortized fixed rate loan of up to 30 years with an interest rate that does not exceed the prevailing market rates for conforming loans.

**Participants**: First-time homebuyers—CO-SIGNERS will NOT be ACCEPTED.

**Location:** Property MUST be located within the Laredo city Limits (Extra Territorial Jurisdiction is ineligible).

**Inspections:** HUD Housing Quality Standards Inspection (HQS)

**Property:** New or existing SINGLE family home, primary residence (town homes and condominiums acceptable).

**Homebuyer Education:** Required

**Income Guidelines**: Gross annual household income may not exceed 80% of the median Family Income (MFI) as established per HUD Section 8 Program Income Guidelines, adjusted for family size, and as amended annually.

**80% MEDIAN INCOME LIMITS: (up to $30,000)**

| ___1___ | ___2___ | ___3___ | ___4___ | ___5___ | ___6___ | ___7___ | ___8___ |
|---|---|---|---|---|---|---|---|
| **$40,400** | **$46,150** | **$51,900** | **$57,650** | **$62,300** | **$66,900** | **$71,500** | **$76,100** |

**2022 HOME Maximum Value Limits -Effective June 1, 2022**

| | | Existing Homes HOME Purchase Price Limit | New Homes HOME Purchase Price Limit |
|---|---|---|---|
| STATE | AREA NAME | 1-UNIT | 1-UNIT |
| TX | Laredo, TX Metropolitan Statistical Area | $209,000 | $251,000 |

**Initials _____, ___**

**HOME Down Payment Assistance Program (DPA)**
**CERTIFICATION/APPLICATION AFFIDAVIT**

**The information on this form is needed to determine if you household is eligible to participate under the City of Laredo HOME DPA Program. Please complete this entire form and leave no blanks.**

**Date of Interview**: _____

Applicant's Name: _____

Co-Applicant's Name: _____

Current Address: _____Zip Code: _____

Email Address: _____

Home Phone: _____ Mobile Phone: _____

Property Address: _____Zip Code: _____

**HOUSEHOLD COMPOSITION**- List the Head of Household and ALL other persons who will reside in the household after closing:

| Full Name (exactly as on driver's license or other govt. document) | Relationship to Head of HH | Date of Birth | Gender | Receiving Income |
|---|---|---|---|---|
| 1. | Head of Household | | | |
| 2. | | | | |
| 3. | | | | |
| 4. | | | | |
| 5. | | | | |
| 6. | | | | |
| 7. | | | | |
| 8. | | | | |

**HOUSEHOLD COMPOSITION INFORMATION:**

1. Were any of the household members a full-time student within the last calendar year?
   ___No ___ Yes, who? _____
2. Are any of the household members listed above foster children?
   ___No ___ Yes, who? _____
3. Are any of the household members listed above a live-in attendant?
   ___No ___ Yes, who? _____
4. Are any household members temporarily absent from the home?
   ___No ___ Yes, who? _____
   Indicate reason for temporary absence: _____

**Initials _____, _____**

**ANNUAL INCOME** (List all income of adults and children in your household, except for the earned income from employment by persons under the age of 18)

_____
_____
_____
_____
_____
_____
_____
_____
_____
_____
_____

Total Household Income $ _____ Total Family Size _____

Qualifies under the: ____80% ____ 70% _____60% Income Limit Guidelines.

**CERTIFICTION**: I (We) hereby submit the information contained in the attached Uniform Residential Loan Application , tax returns, and other furnished documents to be considered for the City of Laredo Community Development Departments' HOME Down Payment Assistance Program. Under penalty of law, I certify the information contained in all required and signed program-related documents being submitted, is true and correct. I further certify that:

1) The house I (we) am (are) purchasing is not a duplex.
2) The house I (we) am (are) purchasing is located within the Laredo City Limits.
3) Neither I nor the Co-Applicant have owned a home in the last 3 years.
4) If you DID own a home in partnership with a spouse: ___ I am now a single parent, and/or a ___ displaced home maker.
5) The house I (we) am (are) purchasing will be my (our) primary place of residency.

**CONFLICT OF INTEREST INFORMATION**
Is anyone in the household related to anyone currently serving (or has served within the last 12 months) as an employee, agent, consultant, officer, or elected or appointed official of the City of Laredo? ____ NO_____YES
**If YES, identify who, role, relationship, and City Department?**

_____
_____

**RELEASE**: The undersigned agrees to release whatever information the State Attorney General determines to be publicly available. The undersigned agrees to allow the City and/or its designee, financial institution, and other appropriate institutions to share information contained in this or their file for the purpose of Down Payment Assistance (DPA) eligibility and related business. I understand that any discrepancy or omissions later found may disqualify me. If such a discrepancy or omission is discovered after closing, I understand that any financial assistance provided by the City of Laredo may become due and payable.

_____ _____ _____
Applicant/Resident Printed Name Signature Date

_____ _____ _____
Co-Applicant/Resident Printed Name Signature Date

## Required: Applicant Information

**Applicant:**

*Race/National Origin:*

☐ American Indian ☐Hispanic

☐ Asian/Pacific Islander ☐Anglo

☐ Black, Non-Hispanic ☐American Indian/Alaskan Native

*Gender:* ☐ Male ☐ Female *Disabled*: ☐Yes ☐ No

**Co-Applicant:**
*Race/National Origin:*

☐ American Indian ☐Hispanic

☐ Asian/Pacific Islander ☐Anglo

☐ Black, Non-Hispanic ☐American Indian/Alaskan Native

*Gender:* ☐ Male ☐ Female *Disabled*: ☐Yes ☐ No

**Are applicants coming from subsidized housing?** ☐Yes ☐ No

**Property Type:**

☐**1-4 Single Family** ☐**Condominium** ☐**Manufactured Home**

Subject Property: _____

☐Meets Energy Star Standards Square Footage: _____

☐Section 509 Accessible Number of Bedroom/Bathroom ____/__

I (We) _____ attest that the above information is true, accurate, and complete to the best of my (our) knowledge and belief. I (We) also understand the misrepresentation or omission of information is sufficient cause for this application to be disqualified.

_____ _____ _____
Applicant/Resident Printed Name Signature Date

_____ _____ _____
Co-Applicant/Resident Printed Name Signature Date

I certify that the total household income was evaluated in accordance with the Section 8 definitions of income stipulated in 24 CFR Part 813 and complies with 24 CFR Part 92.217 regarding Income Targeting under the HOME Partnership Program.

_____ _____
Interviewer Date

Warning: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making fraudulent statements to any department of the United States Government.

City of Laredo
Home Investment Partnership Program (HOME)
Down Payment Assistance (DPA) Program

# PROPERTY INSPECTION AGREEMENT

I (we), _____, as an applicant for the City of Laredo Community Development Department, HOME Down Payment Assistance Program, hereby agree to and understand the following:

- A Property Inspection is required of each property purchased under the HOME Down Payment Assistance Program for Homeownership Assistance Program. A Certified Housing Inspector of the Department of Community Development will perform this inspection.

- This inspection is a requirement of HUD and in NO WAY should serve in lieu of a structural inspection of the property. The DCD encourages the Buyer/Purchaser to obtain a separate inspection or report that addresses the structural integrity of the property.

- I (we) understand that all repairs identified as necessary through this inspection must be complete before the date of closing, as a condition of participation in this program. The repairs may be undertaken through agreements with the seller, or through other means determined to be acceptable in consultation with the City of Laredo Community Development Department.

- If the subject property is an existing home that was built prior to 1978, proper testing for lead-based paint is required and is the responsibility of the seller. The seller must properly address the existing lead hazards and provide the proper documents attesting to the lead hazard clearance. If Lead-based paint hazards are found, a certified contractor will have to follow HUD's safe work practice methods.

- If the initial inspection is disapproved, follow-up inspections will be required to assure that necessary repairs identified in the initial HQS inspection are completed satisfactorily.

Purchased Property: _____ Zip Code: _____

_____ _____ _____
Applicant/Resident Printed Name Signature Date

_____ _____ _____
Co-Applicant/Resident Printed Name Signature Date

## ACKNOWLEDGEMENT OF TERMS FOR DOWN PAYMENT ASSISTANCE (DPA) LOANS

I/We, the undersigned agree to the terms of the HOME Investment Partnership Program Down Payment Assistance Loans. I/We, certify that I/we am/are a first-time homebuyer as described in the HOME Investment Partnership Program Policies and Procedures Manual. I/We, acknowledge that the applications will be processed on a first-come, first-served basis; that the down payment assistance loans may be made up to $30,000 for households with incomes at or below 80% of area median family income. I/We understand that the property may be an existing home or a newly constructed home. I/We understand that this project requires a $1,000.00 minimum HOME funds investment. The property value limitations will be set by HUD's guidelines for the area. I (We) am (are) aware that a second Lien Deed of Trust and a Promissory note will be recorded against the property being purchased.

The City of Laredo HOME Program has adopted Recapture requirements for the Homebuyer Assistance Program. Under recapture requirements, the Homeowner will have to repay the HOME funds that were invested in their property if the home does not continue to be the client's principal residence or if the client otherwise fails to adhere to other program requirements within the affordability timeframe. The recapture of HOME funds will be determined as follows:

Provided Owner has continuously used the residence located on the Property as Owner's principal residence for five or ten consecutive years after the beginning date used in the Loan Documents, City will forgive Owner's outstanding DPA Funds on the Repayment Date in an amount equal to the DPA Funds.

Owner understands and agrees that if Owner sells the Property, within the period of affordability (five or ten years the beginning date used in the Loan Documents),through a voluntary or involuntary transfer, the City will recapture all or a portion of the direct subsidy provided to the homebuyer as provided in this paragraph**.**

The loan will be forgiven pro rata over the period of affordability under the following terms, as long as the home remains the principal residence of the home buyer:

### 5 Years Affordability Period (Loans under $15,000)

a. Upon completion of the 1st year of the Loan Documents - 20% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 40% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven;
e. Upon completion of the 5th year of the Loan Documents - 100% of the original principal amount will be forgiven.

### 10 Years Affordability Period (Loans under $30,000)

a. Upon completion of the 1st year of the Loan Documents - 10% of the original principal amount will be forgiven;
b. Upon completion of the 2nd year of the Loan Documents - 20% of the original principal amount will be forgiven;
c. Upon completion of the 3rd year of the Loan Documents - 30% of the original principal amount will be forgiven;
d. Upon completion of the 4th year of the Loan Documents - 40% of the original principal amount will be forgiven;
e. Upon completion of the 5th year of the Loan Documents - 50% of the original principal amount will be forgiven;
f. Upon completion of the 6th year of the Loan Documents - 60% of the original principal amount will be forgiven;
g. Upon completion of the 7th year of the Loan Documents - 70% of the original principal amount will be forgiven;
h. Upon completion of the 8th year of the Loan Documents - 80% of the original principal amount will be forgiven;
i. Upon completion of the 9th year of the Loan Documents - 90% of the original principal amount will be forgiven;
j. Upon completion of the 10th year of the Loan Documents - 100% of the original principal amount will be forgiven.

**Initials _____, _____**

If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

Owner understands and agrees that to: (i) Owner agrees to continuously use the residence located on the property as Owner's principal residence for five or ten consecutive years following the beginning date used in the Loan Documents; and (ii) Owner agrees to honor any of its other obligations to City under the DPA Contract or the Loan Documents; collectively. In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract, then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

I (We) agree to comply with the binding commitments satisfactory to HUD's affordability terms (Section 92.614 (5) ) as well as other Federal Requirements (Subpart H Sections 92.350-92.359) and recapture guidelines.

**I (WE) UNDERSTAND THAT THE PROPERTY SHOULD REMAIN AFFORDABLE FOR A PERIOD OF FIVE OR TEN YEARS BEGINNING AFTER THE PROJECT'S COMPLETION DATE WITHOUT REGARD TO THE TERM OF THE MORTGAGE OR TO TRANSFER OF OWNERSHIP.**

I (We) understand that the City of Laredo reserves the right to make any revisions as it deems necessary to provide for a successful program.

_____ _____ _____

Applicant/Resident Printed Name Signature Date

_____ _____ _____

Co-Applicant/Resident Printed Name Signature Date

**City of Laredo Community Development**
**HOME Program-Down Payment Assistance Program**
**Release and Consent Form**

**Applicant/Resident Name:**

I/We _____, the undersigned hereby authorize all persons or companies in the categories listed below to release information regarding employment, income and/or assets for purposes of verifying information on my/our application for participation in the City of Laredo HOME Program. I/We authorize release of information without liability to the administrator/owner/management listed above, and/or the City of Laredo HOME Program.

**INFORMATION COVERED**

I/We understand that previous or current information regarding me/us may be needed. Verifications and inquires that may be requested include, but are not limited to: personal identity, student status, employment, income, assets, and medical or child care allowances. I/We understand that this authorization cannot be used to obtain information about me/us that is not pertinent to my eligibility for and continued participation in the City of Laredo HOME Program.

**GROUPS OR INDIVIDUALS THAT MAY BE ASKED**

The groups or individuals that may be asked to release the above information include, but are not limited to:

| | | |
|---|---|---|
| **Support and Alimony Providers** | **Welfare Agencies** | **Retirement Systems** |
| **Educational Institutions** | **Utility Providers** | **Previous Landlords** |
| **Public Housing Agencies** | **Appraisal Districts** | **Insurance Carriers** |
| **Past and Present Employers** | **Bank and other Financial Institutions** | |
| **Veterans Administrations** | **Social Security Administration** | |
| **State Unemployment Agencies** | **Medical and Child Care Providers** | |

**Purpose**: Your signature on this HOME Program Release/Consent Form, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named organization to obtain information from a third party relative to your eligibility and continued participation in the HOME Homebuyer Program.

**Privacy Act Notice Statement**: The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant's eligibility in a HOME Program and the amount of assistance necessary using HOME Funds. This information will be used to establish level of benefit on the HOME Program; to protect the Government's financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, state and local agencies when relevant to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

**NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF A TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.**

**Initials _____, _____**

**Instructions**: Each adult member of the household must sign a HOME Program Release/Consent Form prior to the receipt of benefit.

**Authorization:** I authorize the City of Laredo Community Development HOME Participating Jurisdiction and HUD to obtain information about me and my household that is pertinent to eligibility for participation in the HOME Program.

I acknowledge that:

- A photocopy of this form is as valid as the original
- I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).
- I have the right to copy information from this file and to request correction of information I believe inaccurate.
- All adult household members will sign this form and cooperate with the owner in this process.

_____ _____

Signature- Head of Household Signature- Adult Family Member #2

Printed Name _____ Printed Name _____

Date: _____ Date: _____

_____ _____

Signature- Adult Family Member #3 Signature- Adult Family Member #4

Printed Name _____ Printed Name _____

Date _____ Date _____

# General Release Form

I/We_____ hereby authorize the HOME Loan Program or its designated agents to obtain and receive all records and information pertaining to eligibility for the HOME Program, including employment, income, income tax returns, credit, residency, and banking information from all persons, companies, or firms holding or having access to such information. This authorization hereby gives DCD the right to request all information that we can or could obtain from any persons, company, or firm on any matter referred to the above. I/We agree to have no claim for defamation, violation of privacy, or otherwise against any person or firm or corporation by reason of any statement or information released by them to the HOME Program for purposes of the program. The term of this authorization shall commence on the date of signature and be in force for a period of two (2) years.

_____
Signature

_____
Signature

_____
Property Address

Laredo, Texas

On this _____ day of _____, 20____, before me personally appeared _____, known to me to be the person(s) duly sworn, did depose and say that he and/or she reside at, _____, that he and/or she are the persons described herein and who executed the foregoing instrument, and acknowledge that he and/or she executed the same.

_____
Notary Public in and for the State of Texas

**BUYERS/SELLERS CERTIFICATION**
**OF PURCHASE**
**HOME DOWN PAYMENT ASSISTANCE PROGRAM**

**Date: _____**
**Property Being Sold: _____**
**Owner(s)/Seller(s):_____**
**__Buyer(s):_____**

Dear Owner(s)/Seller(s):

Property believed to be owned by you is being considered for purchase, as referenced above. Because Federal funds in the form of down payment and closing cost assistance to the Buyer(s) may be used in the purchase of your property, we are required to disclose the following information by the U. S. Department of Housing and Urban Development (HUD) in accordance with the Uniform Relocation Assistance and Real Property Acquisition Policies Act as amended (URA), Section 24.101(b) (2):

1. The proposed sale is **voluntary**. In the event negotiations fail to result in an agreement, the property will not be acquired by either voluntary purchase or eminent domain.

2. The fair market value of the property is estimated to be **$_____**.However, since this transaction is voluntary, current or future negotiations may result in a different price that may be the same, higher or lower than this amount.

An owner-occupant who sells his or her property under these terms does not qualify as a displaced person for relocation payments. Additionally, any person who occupies the property for the purpose of obtaining assistance under the URA does not qualify as a displaced person. However, tenant-occupants displaced as a result of a voluntary acquisition may be entitled to URA relocation assistance and must be informed in writing as soon as feasible.

In accordance with HUD requirements, if the information provided above is disclosed after an option to purchase or contract has been executed between the Buyer(s) and the Seller(s), the Seller(s) must be provided the opportunity to withdraw from the agreement.
Any title deficiencies, liens, or encumbrances on the property must be cleared **prior to** any closing. Generally, this is a cost that is borne by the Seller(s) of the property; however, payment of these costs may be negotiated between the Buyer(s) and Seller(s). **No federal funds can be used to pay these costs.**

Should you have any questions, please feel free to contact: The HOME Program Staff
**(Name of Contact Person)**
City of Laredo – HOME DPA Program at 956-795-2680
(Name of City/County/State/Organization/Lender) (Telephone Number)

Receipt acknowledged this _____ day of _____, 20___.

_____ _____
Seller(s) Seller(s)

**WARNING: Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.**

# Request for Verification of Employment

**Lender** or **Local Processing Agency (LPA):** Complete items 1 through 7. Have the applicant complete items 8 and 9. Forward the completed form directly to the employer named in item 1.
**Employer:** Complete either parts II and IV or parts III and IV. Return the form directly to the lender or local processing agency named in item 2 of Part I.

## Part I - Requested of:

1. Name & Address of Employer

## Requested by:

2. Name & Address of Lender or Local Processing Agent (LPA)

3. Name & Address of Applicant

4. I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.
Signature of Lender, Official of LPA, or FmHA Loan Packager

X

I have applied for a mortgage loan or rehabilitation loan and stated that I am/ was employed by you. My signature in the block below authorizes verification of my employment information.

5. Title

| 8. Applicant's Signature | 9. Employee Identification Number | 6. Date | 7. HUD/FHA/CPD, VA or FmHA No. |
|---|---|---|---|
| X | | | |

## Part II - Verification of Present Employment

| 10. Present Position | 11. Date of Employment | 12. Probability of Continued Employment | 13a. Salaried ☐ Yes ☐ No / Commission ☐ Yes ☐ No | 13b. Is overtime / bonus likely to continue? Overtime: ☐ Yes ☐ No Bonus: ☐ Yes ☐ No |
|---|---|---|---|---|
| | | | | |

14. Current Base Pay ☐ Annual ☐ Monthly ☐ Weekly ☐ Hourly ☐ Other (specify):
$

| 15a. Base Earnings Year-to-Date | Past Year |
|---|---|
| $ | $ |
| b. Overtime Year-to-Date | Past Year |
| $ | $ |
| c. Commissions Year-to-Date | Past Year |
| $ | $ |
| d. Bonuses Year-to-Date | Past Year |
| $ | $ |

16a. Monthly Taxable Pay **(for Military Personnel Only)**

| Base Pay | Career C Pay | Pro Pay |
|---|---|---|
| $ | $ | $ |
| Flight Pay | Other (specify) | |
| $ | $ | |

16b. Monthly Nontaxable Pay **(for Military Personnel Only)**

| Quarters | VHA | Clothing |
|---|---|---|
| $ | $ | $ |
| Rations | Other (specify) | |
| $ | $ | |

17. Remarks: If paid hourly, please indicate average hours worked each week during current and past year. (Continue on back if necessary.)

## Part III - Verification of Previous Employment

| 18. Salary/Wage at Termination: ☐ Yearly ☐ Monthly ☐ Weekly | Base Pay | Overtime | Commissions | Bonus |
|---|---|---|---|---|
| | $ | $ | $ | $ |

19. Dates of Employment
from: to:

20. Reasons for Leaving

21. Position Held

**Part IV - Certification** Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA or USDA, FmHA Administrators, or the FHA Commissioner.

| 22. Signature | 23. Title of Employer | 24. Date |
|---|---|---|
| X | | |

# VERIFICATION OF MORTGAGE OR RENT

## DEED OF TRUST

**NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.**

# SECOND LIEN
# DEED OF TRUST
### DOWN PAYMENT ASSISTANCE PROGRAM

**DATE:** _____, 20__ ***(HUD #:_____ )***

**GRANTOR**:

**GRANTOR'S MAILING ADDRESS:**

Laredo, Texas 7804_

**TRUSTEE:** Carlos Villarreal, City Manager

**TRUSTEE'S MAILING ADDRESS:**

P.O. Box 579
Laredo, Webb County, Texas 78042-0579

**BENEFICIARY:** City of Laredo

**BENEFICIARY'S MAILING ADDRESS (including county):**

1110 Houston St.
P.O. Box 579
Laredo, Webb County, Texas 78042-0579

**NOTE:**

**DATE:** _____, 20__

**AMOUNT:**

**GRANTOR:**

**PAYEE:** City of Laredo

**FINAL MATURITY DATE: (_____ YRS FROM DATE OF CLOSING)**

**PROPERTY (including any improvements):**

**TERM OF PAYMENTS**

The terms of payment shall be in accordance with that Real Estate Lien Note entered in between The City of Laredo and _____, dated _____ ___, 20__. Owner understands and agrees that if Owner sells the Property, as provided in this paragraph, within the period of affordability, _____ years following the beginning date used in the Loan Documents

(A). Accordingly, in the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer.

The loan will be forgiven pro rata over the period of affordability under the following terms, as
long as the home remains the principal residence of the home buyer:

(i) Upon completion of the 1st year of the Loan Documents -20% of the original principal amount will be forgiven;
(ii) Upon completion of the 2nd year of the Loan Documents -40% of the original principal amount will be forgiven;
(iii) Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
(iv) Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
(v) Upon completion of the 5th year of the Loan Documents -100% of the original principal amount will be forgiven

(B). If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Penalties for Non-Compliance**

In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**DESCRIPTION OF PROPERTY:**

**PRIOR LIEN(S):**

The indebtedness evidenced by the **Note** and this deed of trust is subordinate to the indebtedness evidenced by a deed of trust dated_____, 20__, and payable to _____ in the original principal sum of _____ ($_____), which is recorded in Volume_____, PP.____ Official Property Records, Webb County, Texas, which First Lien Debt is also secured by a deed of trust lien on the Property.

Grantor and Beneficiary acknowledge and agree that this Second Lien Deed of Trust is subject and subordinate in all respects to the liens, covenants and conditions of the First Lien Debt and to all advances heretofore made or which may hereafter be made pursuant to the First Lien Debt including all sums advanced for the purpose of (a) protecting or further securing the lien of the First Lien Debt, curing defaults by Grantor under the First Lien Debt or for any other purpose expressly permitted by the First Lien Debt or (b) constructing, renovating, repairing, furnishing, fixturing or equipping the Property. The terms and provisions of the First Lien Debt are paramount and controlling, and they supersede any other terms and provisions in conflict therewith. In the event of a foreclosure of the First Lien Debt, any provisions herein or any provisions in any other collateral agreement restricting the use of the Property to low or moderate income households or otherwise restricting the Grantor's ability to sell the Property shall have no effect on subsequent owners or purchasers of the Property. Any person, including successors and assigns (other than the Grantor or a related entity of the Grantor), receiving title to the Property through a foreclosure of the First Lien Debt shall receive title to the Property free and clear from any such restrictions.

In the event Beneficiary commences foreclosure proceedings on the Property under this Second Lien Deed of Trust, Beneficiary, in addition to providing Grantor notices at the time(s) and in the manner provided in Section 51.002, Texas Property Code, will also provide a copy of such notice(s) to the holder of the First Lien Debt at the same time such notice(s) are provided to Grantor as provided in Section 51.002, Texas Property Code; however, the holder of the First Lien Debt shall have no claim or cause of action against Beneficiary in the event Beneficiary fails to give any such notice to the holder of the First Lien Debt so long as such failure is not due to willful disregard on the part of Beneficiary, or if such notice(s) are given by Beneficiary to the holder of the First Lien Debt in the manner provided by Section 51.002, Texas Property Code, but such notice(s) are not received by the holder of the First Lien Debt. For purposes of giving any notices to the holder of the First Lien Debt as provided in this paragraph, such holder's address is as follows:

_____

_____

_____

If no address has been inserted in the space immediately above, Beneficiary has no obligation to provide such notices to the holder of the First Lien Debt until such time as beneficiary receives written notice of such holder's address, by certified mail, return receipt requested, addressed to Beneficiary, in care of Trustee, at Beneficiary's Mailing Address shown herein.

**OTHER EXCEPTIONS TO CONVEYANCE AND WARRANTY:**

For value received and to secure payment of the **Note**, **Grantor** conveys the **Property** to **Trustee** in trust. **Grantor** warrants and agrees to defend title to the **Property**. If **Grantor** performs all the covenants and pays the **Note** according to its terms, this deed of trust shall have no further effect, and **Beneficiary** shall release it at **Grantor's** expense.

**GRANTOR'S OBLIGATIONS**

Grantor agrees to:

1. keep the **Property** in good repair and condition;

2. pay all taxes and assessments on the **Property** when due;

3. preserve the lien's priority as it is established in this deed of trust;

4. maintain the **Property** in such a manner as to cause it to comply with Grantor's agreements in a Down Payment Assistance Program Contract **("DPA Contract")** between **Grantor** and **Beneficiary**;

5. maintain, in a form acceptable to **Beneficiary**, an insurance policy that:

    a. Covers all improvements for their full insurable value as determined when the policy is issued and renewed, unless **Beneficiary** approves a smaller amount in writing;

    b. contains an 80% coinsurance clause;

    c. provides fire and extended coverage, including windstorm coverage;

    d. protects **Beneficiary** with a standard mortgage clause;

    e. provides flood insurance at any time the **Property** is in a flood hazard area; and

    f. contains such other coverage as **Beneficiary** may reasonably require;

6. comply at all times with the requirements of the 80% coinsurance clause;

7. deliver the insurance policy to **Beneficiary** and deliver renewals to **Beneficiary** at least ten days before expiration;

8. keep any buildings occupies as required by the insurance policy;

9. comply with its obligations under the **DPA Contract**; and

10. if this is not a first lien, pay all prior lien **notes** that **Grantor** is personally liable to pay and abide by all prior lien instruments, including the **First Lien Debt.**

**BENEFICIARY'S RIGHTS**

1. **Beneficiary** may appoint in writing a substitute or successor trustee, succeeding to all rights and responsibilities of **Trustee**.

2. If the proceeds of the **Note** are used to pay any debt secured by prior liens, **Beneficiary** is subrogated to all of the rights and liens of the holders of any debt so paid.

3. **Beneficiary** may apply any proceeds received under the insurance policy either to reduce the **Note** or to repair or replace damaged or destroyed improvements covered by the policy.

4. Notwithstanding the above, the Beneficiary's right to collect and apply the insurance proceeds hereunder shall be subject and subordinate to the rights of the senior lien holder to collect and apply such proceeds in accordance with the First Deed of Trust.

5. If **Grantor** fails to perform any of Grantor's obligations, **Beneficiary** may perform those obligations and be reimbursed by Grantor on demand at the place where the **Note** is payable for any sums so paid, including attorney's fees, plus interest on those sums from the dates of payment at the rate stated in the Note for matured, unpaid amounts. The sum to be reimbursed shall be secured by this deed of trust.

6. If **Grantor** defaults on the **Note** or fails to perform any of **Grantor's** obligations or if default occurs on a prior lien Note or other instrument, including the **First Lien Debt**, and the default continues after **Beneficiary** gives **Grantor** notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then **Beneficiary** may:

    a. declare the unpaid principal balance and earned interest on the **Note** immediately due as provided in the **DPA Contact**;

    b. request **Trustee** to foreclose this lien, in which case **Beneficiary** or

       **Beneficiary's** agent shall give notice of the foreclosure sale as provided by the Texas Property Code as then amended; or

    c. purchase the **Property** at any foreclosure sale by offering the highest bid and then have the bid credited on the **Note**.

7. Beneficiary will give the senior lien written notice of default and prior written notice of acceleration under the subordinate Deed of Trust.

**TRUSTEE'S DUTIES**

If requested by **Beneficiary** to foreclose this lien, **Trustee** shall;

1. either personally or by agent give notice to the foreclosure sale as required by the Texas Property Code as then amended;

2. sell and convey all or part of the **Property** to the highest bidder for cash with a general warranty binding **Grantor**, subject to prior liens and to other exceptions to conveyance and warranty; and

3. from the proceeds of the sale, pay, in this order:

    a. expenses of foreclosure, including a commission to **Trustee** of 5% of the bid;

b. to **Beneficiary**, the full amount of principal, interest, attorney's fees, and other charges due and unpaid;

c. any amounts required by law to be paid before payment to **Grantor**; and

d. to **Grantor**, any balance.

**GENERAL PROVISIONS**

1. If any of the **Property** is sold under this deed of trust, **Grantor** shall immediately surrender possession to the purchaser. If **Grantor** fails to do so, **Grantor** shall become a tenant at sufferance of the purchaser, subject to an action for forcible detainer.

2. Recitals in any **Trustee's** deed conveying the **Property** will be presumed to be true.

3. Proceeding under this deed of trust, filing suit for foreclosure, or pursuing any other remedy will not constitute an election of remedies.

4. This lien shall remain superior to liens after created even if the time of payment of all or part of the **Note** is extended or part of the **Property** is released.

5. If any portion of the **Note** cannot be lawfully secured by this deed of trust, payments shall be applied first to discharge that portion.

6. **Grantor** assigns to **Beneficiary** all sums payable to or received by **Grantor** from condemnation of all or part of the **Property**, from private sale in lieu of condemnation, and from damages caused by public works or construction on or near the **Property**.. After deducting any expenses incurred, including attorney's fees, **Beneficiary** may release any remaining sums to Grantor or apply such sums to reduce the **Note**. **Beneficiary** shall not be liable for failure to collect or to exercise diligence in collecting any such sums.

7. **Grantor** assigns to **Beneficiary** absolutely, not only as collateral, all present and future rent and other income and receipts from the **Property**. Leases are not assigned. **Grantor** warrants the validity and enforceability of the assignment. **Grantor** may as **Beneficiary's** licensee collect rent and other income and receipts as long as Grantor is not in default under the **Note** or this deed of trust. **Grantor** will apply all rent and other income and receipts to payment of the **Note** and performance of this deed of trust, but if the rent and other income and receipts exceed the amount due under the **Note** and deed of trust, **Grantor** may retain the excess. If **Grantor** defaults in payment of the **Note** or performance of this deed of trust, **Beneficiary** may terminate **Grantor's** license to collect and then as Grantor's agent may rent the **Property** if it is vacant and collect all rent and other income and receipts. **Beneficiary** neither has nor assumes any obligations as lessor or landlord with respect to any occupant of the **Property**. **Beneficiary** may exercise **Beneficiary's** rights and remedies under this paragraph without taking possession of the **Property**. **Beneficiary** shall apply all rent and other income and receipts collected under this paragraph first to expenses incurred in exercising **Beneficiary's** rights and remedies and then to **Grantor's** obligations under the

**Note** and this deed of trust in the order determined by **Beneficiary**. **Beneficiary** is not required to act under this paragraph, and acting under this paragraph does not waive any of **Beneficiary's** other rights or remedies. If **Grantor** becomes a voluntary or involuntary bankrupt, **Beneficiary's** filing a proof of claim in bankruptcy will be tantamount to the appointment of a receiver under Texas law.

8. Interest on the debt secured by this deed of trust shall not exceed the maximum amount of no usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt, or if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.

9. When the context requires, singular nouns and pronouns include the plural.

10. The term **Note** includes all sums secured by this deed of trust.

11. This deed of trust shall bind, inure to the benefit of, and be exercised by successors in interest of all parties.

12. If **Grantor** and **Maker** are not the same person, the term **Grantor** shall include **Maker**.

13. **Grantor** represents that this deed of trust and the **Note** are given to evidence funds advanced by Beneficiary to **Grantor** as a portion of the down payment and closing costs related to **Grantor's** purchase of the **Property**.

14. For five (5) years following the date of this deed of trust, **Grantor** agrees that any sale of the **Property** or failure to use the property as their principal residence (as defined in 24 C.F.R. Part 92, as amended), the HOME Down Payment Assistance Program Recapture Policy will apply. The restrictions in this section are subordinate to the deed of trust lien which secures the repayment of the First Lien Debt.

*This Deed of Trust, and the Real Estate Lien note which is secures is given for and represents the sum of Nine Thousand and No Cents ($9,000.00). HOME funds and paid by the City of Laredo at the special instance and request of the grantors herein and used to pay for a part of the purchase money down payment to the property by the grantor herein. Said amount represents a purchase money down payment assistance program loan to Grantors herein under the HOME Investment Partnership Program of the Department of Community Development of the City.*

THIS DEED OF TRUST AND THE NOTE TO WHICH IT RELATES IS SUBJECT TO THE AFFORDABILITY PROVISIONS OF 24 CODE OF FEDERAL REGULATIONS, SECTION 92.254, & THE HOME INVESTMENT PARTNERSHIP PROGRAM OF THE CITY OF LAREDO ADOPTED UNDER SAID 24 CFR Part 92.

SINCE THESE REGULATIONS PLACE SOME LIMITATIONS ON THE GRANTOR'S FREEDOM OF SALE FOR A PERIOD OF (5) YEARS IN RELATION TO THE PROPERTY, GRANTOR HAS BEEN INFORMED THAT THEY SHOULD OBTAIN LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT.

_____

**STATE OF TEXAS** §
§
**COUNTY OF WEBB** §

This instrument was acknowledged before me on this _____ day of _____, 20__, by _____.

_____
NOTARY PUBLIC, STATE OF TEXAS

**AFTER RECORDING RETURN TO:**

**Tina Martinez**
**Community Development Director, City of Laredo**
**P.O. Box 1276**
**Laredo, Texas 78042-1276**

**REAL ESTATE LIEN NOTE**
**DOWN PAYMENT ASSISTANCE PROGRAM**

**DATE:** _____ __, 20__ ***( HUD #_____:)***

**MAKER:**

**MAKER'S MAILING ADDRESS:**
Laredo, Texas 7804_

**PAYEE:** City of Laredo, a Texas municipal corporation

**PAYEE'S MAILING ADDRESS:**
City of Laredo
Community Development Dept.
P.O. Box 1276
Laredo, Texas 78042

**COUNTY OF EXECUTION:** Webb, Texas

**PLACE FOR PAYMENT:** 1301 Farragut Street
Laredo, Webb County, Texas

**PRINCIPAL AMOUNT:**

**USE OF PROCEEDS:**

Closing costs and/or a portion of the down payment to purchase the **Property** according to a Down Payment Assistance Program Contract ("**DPA Contract**") dated _____ executed by **Payee** and **Maker**.

**ANNUAL INTEREST RATE ON UNPAID PRINCIPAL FROM DATE:**

None, unless: (i) **Maker** sells the **Property**; or (ii) **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or (iii) **Maker** fails to honor any of its other obligations to **Payee** under the **Homeowner Contract** or this note; in which event interest on and after that date shall be four percent (4%) per annum as provided in the **DPA Contract**

**ANNUAL INTEREST RATE ON MATURED, UNPAID AMOUNTS:**
Four Percent (4%) per annum

**SECURITY FOR PAYMENT:**

A second deed of trust lien granted by **Maker** in favor of **Payee** in a Second Lien Deed of Trust ("**Deed of Trust**") of even date herewith on the **Property.**

**PROPERTY (INCLUDING IMPROVEMENTS):**

Situated in Webb County, Texas and being the Surface Only of_____, a subdivision situated in the City of Laredo, as per Plat recorded in Volume 20, Page 93, Webb County Plat Records.

**OTHER LIENS:**

The indebtedness evidenced by this note is subordinate to the indebtedness evidenced by a note dated _____, 20__, executed by _____ and payable to _____, Trustee for _____, in the original principal sum of _____No/100 ($.00), which is recorded in Volume_____, PP.____ Official Property Records, Webb County, Texas, which First Lien Debt is also secured by a deed of trust lien on the Property.

**TERMS OF PAYMENT:**

The terms of payment shall be in accordance with the City of Laredo HOME Program Down Payment Assistance Program Contract between maker and Payee, attached hereto as exhibit "A" and incorporated herein by reference as if Fully set fourth at length. Owner understands and agrees that if Owner sells the Property, as provided in this paragraph, within the period of affordability, five (5) years following the beginning date used in the Loan Documents:

(A) Accordingly, in the event of a voluntary or involuntary transfer of the property during the applicable period of affordability, the City will recapture all or a portion of the direct subsidy provided to the homebuyer.

The loan will be forgiven pro rata over the period of affordability under the following terms, as
long as the home remains the principal residence of the home buyer:

(i) Upon completion of the 1st year of the Loan Documents -20% of the original principal amount will be forgiven;
(ii) Upon completion of the 2nd year of the Loan Documents -40% of the original principal amount will be forgiven;
(iii) Upon completion of the 3rd year of the Loan Documents - 60% of the original principal amount will be forgiven;
(iv) Upon completion of the 4th year of the Loan Documents - 80% of the original principal amount will be forgiven; and
(v) Upon completion of the 5th year of the Loan Documents -100% of the original principal amount will be forgiven

(B). If the net proceeds from a voluntary or involuntary sale are insufficient to repay the prorated amount of the HOME subsidy, the City shall recapture the entire amount of net proceeds from the sale. If there are no net proceeds from the sale, no repayment is required. Net proceeds are defined as the sales price minus superior loan repayment and any closing costs incurred by the homebuyer.

**Penalties for Non-Compliance**

In the event that the city determines that the assisted homebuyer(s) is non-compliant with the residency requirements and the other requirements stated in the Down Payment Assistance Program (DPA) Contract then the entire face value of the DPA loan is immediately due and payable to the city. Homebuyer will be given 30 days to return to compliance. If homebuyer(s) does not return to compliance the entire face value of the DPA will be due and payable and will incur a four percent (4%) interest per annum.

**Events of Default:**

**Maker** shall be in default ("**Event of Default**") under the terms of this Real Estate Lien Note if any one or more of the following occurs:

1. **Maker** fails to keep any promise contained in: (i) the DPA Contract; or (ii) the First Lien Debt;

2. **Maker** fails to payments on this note or the First Lien Debt in the amount due;

3. **Maker** fails to keep any promise contained in this note and/or fails to keep any promise contained in any agreement which secures the repayment of this note, including the Deed of Trust and/or the First Lien Debt deed of trust; or

4. **Maker** makes any written statement or provides any financial information that is untrue or inaccurate at the time it was made or provided.

**Acceleration of Payment:**

The repayment of the **Principal Amount** may, at **Payee's** option, be accelerated if any of the following occur:

1. **Maker** fails to continuously use the residence located on the **Property** as **Maker's** principal residence; or

2. Except to the extent permitted in this note or the **DPA Contract**, the voluntary transfer of beneficial ownership of all or part of the **Property**, whether by deed, contract for deed, or otherwise; or

3. Except as provided in the **Deed of Trust** or the **DPA Contract**, the existence of any voluntary or involuntary lien, encumbrance or charge against the **Property**, or any part thereof, which is superior to the **Payee's** liens, except for the lien for non-delinquent ad valorem taxes and the **First Lien Debt**; or

4. An **Event of Default** exists.

**Additional Terms:**

**Maker** also agrees to the following additional terms and conditions:

1. This note incorporates and is subject to the **DPA Contract** and the **Deed of Trust**.

**2.** **Maker** promises to pay to the order of **Payee** at the place for payment and according to the terms of payment the principal amount plus interest at the rates stated above. All unpaid amounts shall be due immediately.

3. If **Maker** defaults in the payment of this note or in the performance of any obligation in any instrument securing or collateral to it, and the default continues after **Payee** gives **Maker** notice of the default and the time within which it must be cured, as may be required by law or by written agreement, then **Payee** may declare the unpaid recaptured amount and earned interest on this note immediately due as provided in the **DPA Contract**. **Maker** and each surety, endorser, and guarantor waive all demands for payment, presentations for payment, notices of default, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protest, to the extent permitted by law.

4. **Maker** may at any time make full or partial prepayments on the principal without paying any penalty.

5. If this note or any instrument securing or collateral to it is given to an attorney for collection or enforcement, or if suit is brought for collection or enforcement, or if it is collected or enforced through probate, bankruptcy, or other judicial proceeding, then **Maker** shall pay **Payee** all costs of collection and enforcement, including court costs and reasonable attorney's fees paid to an attorney who is not an employee of **Payee**, in addition to other amounts due.

Reasonable attorney's fees shall be 10% of all amounts due unless either party pleads otherwise.

6. Interest on the debt evidenced by this note shall not exceed the maximum amount of non-usurious interest that may be contracted for, taken, reserved, charged, or received under law; any interest in excess of that maximum amount shall be credited on the principal of the debt or, if that has been paid, refunded. On any acceleration or required or permitted prepayment, any such excess shall be canceled automatically as of the acceleration or prepayment or, if already paid, credited on the principal of the debt or, if the principal of the debt has been paid, refunded. This provision overrides other provisions in this and all other instruments concerning the debt.

7. Each **Maker** is responsible for all obligations represented by this note.

8. When the context requires, singular nouns and pronouns include the plural.

**NOTICE TO MAKER:**

**THIS PROMISSORY NOTE IS SUBJECT TO THE AFFORDABILITY PROVISIONS OF 24 CODE OF FEDERAL REGULATIONS, SECTION 92.254, & THE HOME INVESTMENT PARTNERSHIP PROGRAM OF THE CITY OF LAREDO ADOPTED UNDER SAID 24 CFR Part 92.**

**SINCE THESE REGULATIONS PLACE SOME LIMITATIONS ON THE MAKER'S FREEDOM OF SALE FOR A PERIOD OF FIVE (5) YEARS IN RELATION TO THE PROPERTY TO BE SECURED BY THE LOAN, MAKER HAS BEEN INFORMED THAT THEY SHOULD OBTAIN LEGAL ADVICE BEFORE SIGNING THIS DOCUMENT.**

_____

## HOME-TBRA APPLICATION

## APPLICATION FOR TENANT-BASED RENTAL ASSISTANCE

APPLICANT NAME: _____

Current Address: _____

City, State, Zip Code: _____

Home Phone No.: _____ Alternate Phone No.: _____

**HOUSEHOLD COMPOSITION**

(List the Head of Household and all other members who will be living in the unit. Give the relationship of each family member to the head.)

| Member's Full Name | Relationship | Birthdate | Age | Sex | Social Security No. |
|---|---|---|---|---|---|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

**Race of Head of Household (Check One)—Optional**
This information is being collected to assure compliance with fair housing and equal opportunity rules.)

☐ White ☐ Black ☐ Asian/Pacific Islander

☐ Native American/Alaskan Native ☐ Hispanic

**Preference Information**. You may qualify for a preference for housing assistance if any of the following circumstances can be verified for your family. Please check all that apply to you.

☐ Elderly, 62 years and older ☐ Displaced Homemaker
☐ Elderly, disabled ☐ Other _____

**INCOME INFORMATION**

What is the total annual income of all household members? (include wages, salaries and tips; other income such as alimony, child support; and Social Security, AFDC or other benefits)
$ _____

| Member's Full Name | Source of Income | Annual Amount | Payment Basis (weekly, Monthly, etc.) |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

**ASSET INFORMATION**
List the type and source of any family assets. Provide both the cash value and the estimated annual income from the asset.

| Member's Full Name | Type and Source of Asset (e.g. Bank accounts, investments) | Cash Value of Asset | Annual Income from Asset |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

**EXPENSE INFORMATION**

☐ Yes ☐ No Does your household have un-reimbursed medical expenses in excess of 3 percent of annual income?

☐ Yes ☐ No Does your household pay childcare expenses for children under the age of 13 that enable a family member to work or go to school?

☐ Yes ☐ No Does your household pay care expenses for the care of a family member with disabilities that enable a family member to work?

**APPLICANT CERTIFICATION**: I/We understand that the above information is being collected to determine if I/we are eligible to receive rental assistance. I/we authorize the City of Laredo HOME Program and _____ to verify all information provided on this application.

| | |
|---|---|
| Signature Date | Signature Date |

**HOME RENTAL ASSISTANCE PROGRAM**
**REQUEST FOR UNIT APPROVAL**

| Tenant Name & Application No. | Landlord Name | No. Of Bedrooms |
|---|---|---|
| Unit No. & Address | Landlord's Address<br><br>Telephone No. | |

**INSTRUCTIONS**:

This form should be completed by the Tenant and the Landlord to request the City of Laredo's approval of the unit for which the Tenant has elected to receive rental assistance.

**LANDLORD**: Please read the sample Lease Addendum and information about Housing Quality Standards provided in the Tenant's Rental Packet. After the Tenant submits this request to the City of Laredo, a staff member will contact you to arrange for an inspection. The City of Laredo is not responsible for any part of the rent prior to unit approval and execution of the HOME Coupon Contract. Please attach a copy of your proposed lease to this form.

**TENANT**: With the Landlord, fill out this form completely and return it to : Department of Community Development—HOME Program, 1301 Farragut, P.O. Box 1276, Laredo, Texas 78042-1276. DO NOT sign a lease until the City of Laredo has inspected and approved the unit.

(1) Type of Unit: ☐ Single Family ☐ Semi-detached/Row House ☐ Garden/Walk-up
☐ Elevator/High Rise ☐ Mobile Home Date Constructed:_____

(2) Most recent rent charged: _____

(3)

| Utilities and Appliances | Provided by Owner | Provided by Tenant |
|---|---|---|
| Heating (Fuel Type:_____) | ☐ | ☐ |
| Cooking (Fuel Type:_____) | ☐ | ☐ |
| Electric | ☐ | ☐ |
| Hot Water (Fuel Type:_____) | ☐ | ☐ |
| Water | ☐ | ☐ |
| Refrigerator | ☐ | ☐ |
| Range | ☐ | ☐ |
| Trash Collection | ☐ | ☐ |

OWNER CERTIFICATICATION: By executing this request, the owner agrees that the required Lease Addendum is acceptable and certifies that: (1) the information provided on the form is accurate and true; (2) the proposed unit is not assisted or covered by any other federally funded rental subsidy contract; (3) the unit currently meets Housing Quality Standards (or will be brought to HQS standards before the Rental Assistance Contract is executed; and (4) this unit is made available, managed, and operated regardless of race, color, creed, religion, sex, national origin, handicap, or familial status.

| | |
|---|---|
| Tenant Name (Type or Print) | Landlord Name (Type or Print) |
| Signature/Date | Signature/Date |

| | |
|---|---|
| Tenant Name (Type or Print) | Landlord Name (Type or Print) |
| Signature/Date | Signature/Date |

## HOME RENTAL ASSISTANCE CONTRACT

| LANDLORD NAME AND ADDRESS | UNIT NO. AND ADDRESS<br># | TENANT NAME |
|---|---|---|
| | | |

This HOME Rental Assistance Contract is entered into between the "City of Laredo" DCD and the Landlord identified above. This Contract applies only to the Tenant family and the dwelling unit identified above.

1. **TERM OF THE CONTRACT**

   The term of this Contract shall begin on _____ and end no later than _____. The Contract automatically terminates on the last day of the term of the Lease.

2. **RENT AND AMOUNT PAYABLE BY TENANT AND CITY OF LAREDO.**

   A. *Initial Rent*. The initial total monthly rent payable to the Landlord for the first twelve months of this Contract is $_____.

   B. *Rent Adjustments*. With no less than _____ days' notice to the Tenant and the City of Laredo, the owner may propose a reasonable adjustment to be effective no earlier than the 13th month of this Contract. The proposed rent may be rejected by either Tenant of the City of Laredo. The Tenant may reject the proposed rent by providing the Landlord with 30 days' written notice of intent to vacate. If the City of Laredo rejects the proposed rent, the City of Laredo must give both the Tenant and the Landlord 30 days' notice of intent to terminate the Contract.

   C. *Tenant Share of the Rent*. Initially, and until such time as both the Landlord and the Tenant are notified by the City of Laredo, the Tenant's share of the rent shall be $_____.

   D. *Program Administrator Share of the Rent*. Initially, and until such time as both the Landlord and the Tenant are notified by the City of Laredo, the City of Laredo's share of the rent shall be $_____. Neither the City of Laredo nor HUD assumes any obligation for the Tenant's rent, or for payment of any claim by the Owner against the Tenant. The City of Laredo's obligation is limited to making rental payments on behalf of the Tenant in accordance with this Contract.

   E. *Payment Conditions*. The right of the owner to receive payments under this Contract shall be subject to compliance with all of the provisions of the Contract. The Landlord shall be paid under this Contract on or about the first day of the month for which the payment is due. The Landlord agrees that the endorsement on the check shall be conclusive evidence that the Landlord received the full amount due for the month, and shall be a certification that:

1. the Contract unit is in decent, safe, and sanitary condition, and that the Landlord is providing the services, maintenance, and utilities agreed to in the Lease.
2. the Contract unit is leased to and occupied by the Tenant named above in this Contract.
3. the Landlord has not received and will not receive any payments as rent for this Contract unit other than those identified in this Contract.
4. to the best of the Landlord's knowledge, the unit is used solely as the Tenants principal place of residence.

F. *Overpayments*. If the City of Laredo determines that the Landlord is not entitled to any payments received, in addition to other remedies, the City of Laredo may deduct the amount of the overpayment from any amounts due to the Landlord, including the amounts due under any other Rental Assistance Coupon Contract.

## 3. HOUSING QUALITY STANDARDS AND LANDLORD-PROVIDED SERVICES

A. The Landlord agrees to maintain and operate the Contract unit and related facilities to provide decent, safe, and sanitary housing in accordance with 24 CFR §882.109, including all of the services, maintenance, and utilities agreed to in the Lease.

B. The City of Laredo shall have the right to inspect the Contract unit and related facilities at least annually, and such other times as may be necessary to assure that the unit is in decent, safe, and sanitary condition, and that required maintenance, services, and utilities are provided.

C. If the City of Laredo determines that the Landlord is not meeting these obligations, the City of Laredo shall have the right, even if the Tenant continues in occupancy, to terminate payment of the City of Laredo's share of the rent and/or terminate the Contract.

## 4. TERMINATION OF TENANCY

The Landlord may evict the Tenant following applicable state and local laws. The Landlord must five the Tenant at least 30 days' written notice of the termination and notify the City of Laredo in writing when the eviction proceedings are begun. This may be done by providing the City of Laredo with a copy of the required notice to the tenant.

## 5. FAIR HOUSING REQUIREMENTS

A. *Nondiscrimination*. The landlord shall not, in the provision of services or in any other manner, discriminate against any person on the grounds of age, race, color, creed, religion, sex, handicap, national origin, or familial status. The Obligation of the Landlord to comply with Fair Housing Requirements ensures to the benefit of the United States of America, the Department of Housing and Urban Development, and the City of Laredo, any of which shall be entitled to involve any of the remedies available by law to redress any breach or to compel compliance by the Landlord.

B. *Cooperation in Quality Opportunity Compliance Reviews*. The Landlord shall comply with the City of Laredo and with HUD in conducting compliance reviews and complaint investigations pursuant to all applicable civil rights statutes, Executive orders, and all related rules and regulations.

## 6. CITY OF LAREDO AND HUD ACCESS TO LANDLORD RECORDS

A. The Landlord shall provide any information pertinent to this Contract which the City of Laredo or HUD may reasonably require.

B. The Landlord shall permit the City of Laredo of HUD, or any of their authorized representatives, to have access to the premises and, for the purpose of audit and examination, to have access to any books, documents, papers, and records of the Landlord to the extent necessary to determine compliance with this Contract.

## 7. RIGHTS OF CITY OF LAREDO IF LANDLORD BREACHES THE CONTRACT

A. Any of the following shall constitute a breach of Contract:

1. If the Landlord has violated any obligation under this Contract; or

2. If the Landlord has demonstrated any intention to violate any obligation under this Contract; or

3. If the Landlord has committed any fraud or made any false statement in connection with the Contract, or has committed fraud or made any false statements in connection with any Federal housing assistance program.

B. The PHA's right and remedies under the Contract include recovery of overpayments, termination or reduction of payments, and termination of the contract. If the City of Laredo determines that a breach has occurred, the program administrator may exercise any of its rights or remedies under the Contract. The City of Laredo shall notify the Landlord in writing of such determination, including a brief statement of the reasons for the corrective action by a time prescribed in the notice.

C. Any remedies employed by the City of Laredo in accordance with this Contract shall be effective as provided in a written notice by the City of Laredo to the Landlord. The City of Laredo's exercise or non-exercise of any remedy shall not constitute a waiver of the right to exercise that or any other right or remedy at any time.

## 8. PHA RELATION TO THIRD PARTIES

A. The City of Laredo does not assume any responsibility for, or liability to, any person injured as a result of the Landlord's action or failure to act in connection with the implementation of this Contract, or as a result of any other action or failure to act by the Landlord.

B. The Landlord is not the agent of the City of Laredo and this Contract does not create or affect any relationship between the City of Laredo and any lender to the Landlord, or any suppliers, employees, contractors, or subcontractors used by the landlord in connection with this Contract.

C. Nothing in this Contract shall be construed as creating any right of the Tenant or a third party (other than HUD) to enforce any provision of this Contract or to assess any claim again HUD, the City of Laredo, or the Landlord under this Contract.

## 9. CONFLICT OF INTEREST

No employee of the City of Laredo who formulates policy or influences decisions with respect to the Rental Assistance Program, and no public official or member or a governing body or state of local legislator who exercises his functions or responsibilities with respect to the program shall have any direct or indirect interest during this person's tenure, or for one year thereafter, in this contract or in any proceeds or benefits arising from the Contract or to any benefits which may arise from it.

## 10. TRANSFER OF THE CONTRACT

The Landlord shall not transfer in any form this Contract without the prior written consent of the City of Laredo. The City of Laredo shall give its consent to a transfer if the transferee agrees in writing (in form acceptable to the City of Laredo) to comply with all terms and conditions of this Contract.

## 11. ENTIRE AGREEMENT: INTERPRETATION

A. This Contract contains the entire agreement between the Landlord and the program administrator. Not changes in this Contract shall be made except in writing signed by both the Landlord and the City of Laredo.

B. The Contract shall be interpreted and implemented in accordance with HUD requirements.

## 12. WARRANTY OF LEGAL CAPACITY AND CONDITION OF UNIT

A. The Landlord warrants the unit is in decent, safe, and sanitary condition as defined in 24 CFR §882.109 and that the Landlord has the legal right to lease the dwelling unit covered by this Contract during the Contract term.

B. The party, if any, executing this Contract on behalf of the Landlord hereby warrants that authorization has been given by the Landlord to execute it on behalf of the Landlord.

| Landlord Name (Type or Print) | City of Laredo Representative (Type or Print) |
|---|---|
| Signature/Date | Signature/Date |

**WARNING**: 18 U.S.C. 1001 provides, among other things, that whoever knowingly and willingly makes or uses a document or writing containing any false, fictitious statements or entries, in any matter within the jurisdiction of any department or agency of the United States, shall be fined not more than $10,000.00, or imprisoned for not more than five years, or both.

LANDLORD'S CHECK MAILED TO: SS. NO._____

NAME (S)_____

ADDRESS_____ Laredo, Texas _____

_____

SIGNATURE OF OWNER DATE

_____

SIGNATURE OF OWNER DATE

## LEASE ADDENDUM

| TENANT | LANDLORD | UNIT NO. & ADDRESS<br># |
|---|---|---|

This lease addendum adds the following paragraphs to the Lease between the Tenant and Landlord referred to above.

A. **Purpose of Addendum**. The lease for the above-referenced unit is being amended to include the provisions of this addendum because the Tenant has been approved to receive rental assistance under the City of Laredo's HOME Rental Assistance Program. Under the Rental Assistance Program, the City of Laredo will make monthly payments to the Landlord on behalf of the Tenant.

   The parties have signed the Lease on the condition that the City of Laredo and Landlord will promptly execute a HOME Rental Assistance Contract. This Lease shall not become effective unless both the Landlord and the City of Laredo, have executed the Contract effective the first day of the term of the Lease.

B. **Conflict with Other Provisions of the Lease**. Incase of any conflict between the provisions of this Addendum and other sections of the Lease, the provisions of this Addendum shall prevail.

C. **Terms of the Lease**. The term shall begin on_____ and shall continue until: (1) the Lease is terminated by the Landlord in accordance with the applicable state and local Tenant/Landlord laws; (2) the Lease is terminated by the Tenant in accordance with the Lease or mutual agreement during the term of the Lease; or (3) termination of the HOME Rental Assistance Program Contract by the City of Laredo.

D. **Rental Assistance Payment**. Each month the City of Laredo will make a rental assistance payment to the landlord on behalf of the Tenant. This payment shall be credited by the Landlord toward the monthly rent payable by the Tenant. The Tenant shall pay the balance of the monthly rent.

E. **Utilities and Appliances**. The utilities and appliances listed in Column 1 are provided by the Landlord and are included in the rent. The utilities and appliances listed in Column 2 below are not included in the rent and are paid separately by the Tenant.

| Utility/Appliance | Included in Rent | Tenant Paid |
|---|---|---|
| Garbage Collection | | |
| Water/Sewer | | |
| Heating Fuel (Specify) | | |
| Lights, electric | | |
| Cooking Fuel (Specify) | | |

| | | |
|---|---|---|
| Other (Specify) | | |
| Refrigerator | | |
| Stove/Range | | |

F. **Household Members**. Household members authorized to live in this unit are listed below. The Tenant may not permit other persons to join the Household without notifying the City of Laredo and obtaining the Landlord's permission. Household members are:

G. **Housing Quality Standards**. The Landlord shall maintain the dwelling unit, common areas, equipment, facilities, and appliances in decent, safe, and sanitary condition (as determined by Section 8 Housing Quality Standards).

H. **Termination of Tenancy**. The Landlord may evict the Tenant following applicable state and local laws. The Landlord must provide the Tenant with at least 30 days' written notice of the termination. The Landlord must notify the City of Laredo in writing when eviction proceedings are begun. This may be done by providing the City of Laredo with a copy of the required notice to the Tenant.

I. **Prohibited Lease Provision**. Any provision of the lease which falls within the classifications below, shall not apply and not be enforced by the Landlord.

(1) *Confession of judgment*. Consent by the Tenant to be sued, to admit guilt, or a judgment in favor of the landlord in a lawsuit brought in connection with the Lease.

(2) *Treatment of Property*. Agreement by the Tenant that the Landlord may take or hold the Tenant's property, or may sell such property without notice to the tenant and a court decision on the rights of the parties.

(3) *Excusing the Landlord from Responsibility*. Agreement by the Tenant no tot hold the Landlord or Landlord's agent legally responsible for any action or failure to act, whether intentional or negligent.

(4) *Waiver of Legal Notice*. Agreement by the Tenant that the Landlord may institute a lawsuit without notice to the Tenant.

(5) *Waiver of Court Proceedings for Eviction*. Agreement by the Tenant that the landlord may evict the Tenant Family (i) without instituting a civil court proceedings in which the Family has the opportunity to present a defense, or (ii) before a decision by the court on the rights of the parties.

(6) *Waiver of Jury Trial*. Authorization to the Landlord to waive the Tenant's right to a trial by jury.

(7) *Waiver of right to Appeal Court Decision*. Authorization to the landlord to waive the Tenant's right to appeal a court decision or waive the Tenant's right to sue to prevent a judgment from being put into effect.

(8) *Tenant Chargeable with Cost of Legal Actions Regardless of Outcome of the Lawsuit*. Agreement by the Tenant to pay lawyer's fees or other legal costs whenever the Landlord decides to sue, whether or not the Tenant wins.

J. **Nondiscrimination**. The Landlord shall not discriminate against the Tenant in the provision of services, or any other manner, on the grounds of age, race, color, creed, religion, sex, handicap, national origin, or familial status.

<table>
<tr><th>TENANT SIGNATURE(S)</th><th>LANDLORD SIGNATURE(S)</th></tr>
<tr><td>By:<br>(Type or Print Name of Tenant Representative)</td><td>Landlord Name:</td></tr>
<tr><td>Signature/Date</td><td rowspan="2">By:<br>(Type or Print Name of Tenant Representative)</td></tr>
<tr><td>By:<br>(Type or Print Name of Tenant Representative)</td></tr>
<tr><td>Signature/Date</td><td>Signature/Date</td></tr>
</table>

## HOME RENTAL ASSITANCE COUPON

| Tenant Name:<br><br>Number of Household Members: | Unit Size:* | Coupon No.<br><br>Issued On:<br><br>Expires On: |
|---|---|---|
| * This is the number of bedroom for which the tenant family qualifies. | | |

### 1. HOME Rental Assistance Program

This coupon has been issued by the City of Laredo to the identified above who is eligible to participate in the HOME Rental Assistance Program. Under this program, the program administrator makes monthly payments to a Landlord on behalf of an eligible Tenant. The tenant selects a decent, safe, and sanitary dwelling unit and the City of Laredo makes payments to the Landlord to help the Tenant to afford the rent.

When the City of Laredo issues this Coupon, it fully expects to have money available to provide assistance. However, the City of Laredo is under no obligation to the Tenant or the landlord or any other party until the City of Laredo has approved the unit and entered into an Agreement with the Landlord and the Tenant.

### 2. Key Steps in Using this Coupon

A. The Tenant must select a rental unit within the Downtown area of the City of Laredo that meets the program's housing quality standards and has a reasonable rent. When the Tenant finds a suitable unit, the Tenant must give the City of Laredo a "Request for Unit Approval" form, signed by the Landlord and also provide a copy of the Landlord's lease.

(Note: The Tenant has **30 days** to use the Coupon. If a Request for Unit Approval has not been submitted by the expiration date shown above, the Coupon will expire unless the City of Laredo approves an extension.)

B. After the City of Laredo received the Request for Unit Approval, the City of Laredo will inspect the unit and review the Landlord's lease. If the unit meets the program's standards and the rent for the unit is reasonable, the City of Laredo will notify the Landlord and the Tenant that the unit has been approved.

[Note: If the unit of lease cannot be approved, the City of Laredo will give the Landlord an opportunity to correct the problem, or the Tenant can begin to look for another unit.]

C. The City of Laredo will then work the Landlord and the tenant to execute all of the necessary documents as follows:

- The Landlord and the Tenant must sign a City of Laredo approved lease.

- The Landlord and the City of Laredo must sign a HOME Coupon Contract.

- Once all necessary documents have been signed and the Tenant moves into the unit, payments to the Landlord will begin.

**3. Tenant and City of Laredo Share of the Rent**

A. The portion of the rent payable by the Tenant to the Landlord ("tenant's share") is calculated based upon the Tenant's ability to pay. The Tenant must provide the City of Laredo with information about income, assets, and other family circumstances that affect the amount the Tenant will pay. The Tenant's Share may change as a result of changes in income or other family circumstances. The Tenant is also responsible for payment of all utilities not included in rent.

B. Each month the program administrator will make a rental payment to the Landlord on behalf of the Tenant. The monthly payment will be equal to the difference between the approved rent the Landlord is charging and the Tenant's share of the rent.

**4. Requirements for Participating Tenants**

The Family must:

- Supply information about the family's income, assets, and other family circumstances that affect the eligibility and the amount of the Tenant's share, and cooperate fully with annual and interim re-examinations;

- Allow the City of Laredo to inspect the unit at reasonable times and after giving reasonable notice;

- Notify the City of Laredo when any person moves in or out of the unit before vacating the dwelling unit; and

- Use the dwelling unit as the family's principal place of residence and solely as a residence for the family.

**5. Length of Coupon Assistance**

Assistance under the HOME Rental Assistance Program is not guaranteed. Assistance may be terminated if:

- At any re-examination the Tenant's income is greater than the published income limit for the program;

- The Tenant provides false information, commits any fraud in connection with the program, or fails to cooperate with required re-examinations; or

- Funding for the City of Laredo's Rental Assistance Program is terminated.

The City of Laredo will give the Tenant at least 30 days' notice of termination of assistance.

**6. Equal Housing Opportunity**

If a Tenant has reason to believe that he/she has been discriminated against on the basis of age, race, color, creed, religion, sex, handicap, national origin, or familial status, the Tenant may file a complaint with HUD. HUD has set up a "hot line" to answer questions and take complaints about Fair Housing and Equal Opportunity. The toll-free number is (800) 424-8590.

| ISSUED BY: City of Laredo Community Development Department | |
|---|---|
| Name: HOME Coordinator | Signature: |
| Date: | Telephone: 956-795-2675 |

| ACCEPTED BY COUPON HOLDER | |
|---|---|
| Name: | Signature: |
| Date: | Telephone: |

| ACCEPTED BY COUPON HOLDER | |
|---|---|
| Name: | Signature: |
| Date: | Telephone: |

## RENT REASONABLENESS CHECKLIST AND CERTIFICATION

| | Proposed Unit | Unit #1 | Unit #2 | Unit #3 |
|---|---|---|---|---|
| Address | # | | | |
| No. Of Bedrooms | | | | |
| Square Feet | | | | |
| Type of Unit/Construction | | | | |
| Location/Accessibility | | | | |
| Amenities<br>Unit:<br>Site:<br>Neighborhood: | | | | |
| Age in Years | | | | |
| Utilities (type) | | | | |
| Unit Rent | | | | |
| Utility Allowance | | | | |
| Gross Rent | | | | |
| Handicap Accessible? | | | | |

**CERTIFICATION**:

A. Compliance with Payment Standard

_____ + _____ = _____

Proposed Contract Rent + Utility Allowance = Proposed Gross Rent

Approved rent does not exceed Payment Standard of $ ____$_____.

B. Rent Reasonableness

Based upon a comparison with rents for comparable units, I have determined that the proposed rent for the unit ☐ is ☐ is not reasonable.

| Name: | Signature: | Date: |
|---|---|---|
| | | |

# APPENDIX 9

## SAMPLE FORMAT FOR CALCULATING ANNUAL AND ADJUSTED INCOME AND TENANT PAYMENT USING SECTION 8 DEFINITIONS

PART I. SUMMARY OF FAMILY INCOME DATA

| 1. Name | 2. Identification |
|---|---|

**Assets**

| Family Member | Asset Description | Current Cash Value | Income from Assets |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| 3. Total Net Family Assets | | 3. | |
| 4. Total Actual Asset Income…….…….. | | | 4. |
| 5. If line 3 is greater than $5,000.00, multiply by ___ (Passbook Rate) and enter result here; otherwise, leave blank. | | | 5. |

**ANTICIPATED ANNUAL INCOME**

| Family Member | a. Wages/ Salaries | b. Benefits/ Pensions | c. Public Assistance | d. Other Income | e. Asset Income |
|---|---|---|---|---|---|
| | | | | | enter the greater of lines 4 or five from above in e. |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| 6. Totals | a. | b. | c. | d. | e. |
| 7. Enter total of items from 6a. Through 6e. This is *Annual Income*. | | | | | 7. |

# PART II. CALCULATING ADJUSTED INCOME

| | | |
|---|---|---|
| 8. Annual Income (from line 7). | 8. | |
| 9. Number of family (except head or spouse) under 18, disabled, handicapped, or full-time students. | 9. | |
| 10. Multiply line 9 by 480 | | 10. |
| 11. Child care deduction (reasonable expenses for children age 12 and under). [ If family has Handicap Assistance Expenses or qualified as an elderly family, proceed to line 12; otherwise, skip to line 20.] | | 11. |
| 12. Enter Handicap Assistance Expenses. | 12. | |
| 13. Multiply line 8 by 0.03 | 13. | |
| 14. Subtract line 13 from 12, if negative, enter 0 | 14. | |
| 15. Enter amount earned by family member enabled to work as a result of Handicap Assistance Expenses. | 15. | |
| 16. Enter the lesser of 14 or 15. This is the Handicap Assistance Allowance. | | 16. |

*** FILL IN LINES 17 THROUGH 19 FOR ELDERLY FAMILIES ONLY.***

| | | |
|---|---|---|
| 17. Enter total medical expenses. | 17. | |
| 18. Allowable medical expenses:<br>• If the household reported no expenses in line 12, enter line 17 minus 13.<br>• If the household reported expenses in line 12, but in line 14 is zero, enter line 17 minus (line 13 minus 12).<br>• If the household reported expenses in line 12 and in line 14 is greater than zero, enter line 17. | | 18. |
| 19. Enter $400.00 | | 19. |
| 20. Add lines 10, 11, 16, 18, and 19. | | 20. |
| 21. Subtract line 20 from line 8. This is Adjusted Income. | | 21. |

# PART III. TTP CALCULATION AND PJ SUBSIDY RENTAL CERTIFICATE MODEL*

| | | |
|---|---|---|
| 22. Rent Standard | 22. | |
| 23. 30% of Monthly Adjusted Income (line 21 / 12) x 0.30). | 23. | |
| 24. Maximum Subsidy (line 22 minus line 23). | | 24. |
| 25. Rent Charged by Owner.* | 25. | |
| 26. Utility Allowance-- If any. | 26. | |
| 27. Gross Rent for the Unit (line 25 plus line 26). | | 27. |
| 28. Gross Rent minus Maximum Subsidy (line 27 minus line 24). | | 28. |
| 29. 10% of Monthly Gross Income (line 8 / 12 x 0.10). | 29. | |
| 30. Total Family Contribution (higher of line 28 or line 29). | | 30. |
| 31. Gross Rent minus Family Contribution (line 27 minus line 30). | 31. | |
| 32. Total Voucher Subsidy (lower of line 24 or line 31). | | 32. |
| 33. PJ Payment to Owner (lower of line 25 minus line 32). | | 33. |
| 34. Family Rent to Owner (line 25 minus line 33). | | 34. |
| 35. Utility Reimbursement-- if any (line 32 minus line 33). | | 35. |

# APPENDIX C

# PUBLIC NOTICES

**Publication date: Sunday, February 2, 2025**

## NOTICE OF REQUEST FOR PUBLIC COMMENT

The City of Laredo, Department of Community Development, will be conducting surveys and receiving public comment at various sites throughout the City in order to give citizens an opportunity to express their housing and community development needs. Staff will also be providing information regarding current Community Development programs and services available to the community. Comments received will be made part of the 2025-2026 One-Year Action Plan and 2025-2029 Five Year Consolidated Plan that will outline how funding made available through the U.S. Department of Housing and Urban Development (HUD) will be utilized.

### WE WILL BE ACCEPTING COMMENTS AT THE FOLLOWING LOCATIONS:

**Tuesday, February 11, 2025 9:30 a.m. to 11:30 a.m.**
City of Laredo, City Hall at 1110 Houston

**Tuesday, February 11, 2025 2:00 p.m. to 4:00 p.m.**
City of Laredo, City Hall Annex at 1102 Bob Bullock Loop

**Tuesday, February 11, 2025 5:00 p.m. to 7:00 p.m.**
El Eden Recreation Center 4735 Loma Vista

**Wednesday, February 12, 2025 9:30 a.m. to 11:30 a.m. and 2:00 p.m. to 4:00 p.m.**
City of Laredo Health Department Courtyard 2600 Cedar Ave.

**Thursday, February 13, 2025 9:30 a.m. to 11:30 a.m.**
Hamilton Apartments at 815 Salinas

**Thursday, February 13, 2025 5:00 p.m. to 7:00 p.m.**
Haynes Health & Wellness Center at 2102 Clark Crossing Blvd.

**Friday, February 14, 2025 9:30 a.m. to 11:30 a.m.**
Laredo Housing Authority Offices at 2000 San Francisco

**Friday, February 14, 2025 3:30 p.m. to 5:30 p.m.**
Laredo Public Library – Main at 1120 E. Calton Rd.

**Wednesday, February 19, 2025 3:30 p.m. to 5:30 p.m.**
MOS Branch Library at 1920 Palo Blanco

**Thursday, February 20, 2025 9:30 a.m. to 11:30 a.m.**
Bethany House of Laredo at 817 Hidalgo St.

In addition, a public hearing will be held on Tuesday, February 18, 2025 during the regularly scheduled City Council meeting at 5:30 p.m. at City Council Chambers located at 1110 Houston Street, Laredo, Texas, 78040. City staff would like to invite the community to attend and make their needs known. Special services will be made available upon timely request for the physically impaired. Comments may be provided at the public hearing, submitted orally or in writing to Ms. Tina Martinez, Community Development Director, P.O. Box 1276 or 1301 Farragut, Transit Center, 3rd Floor, East Wing, Laredo, Texas 78040 or via e-mail at cdcomments@ci.laredo.tx.us. For more information, contact the Department of Community Development at 795-2675.




Equal Housing Opportunity

Tina Martinez
Community Development Director

**Fecha de Publicación: Domingo, 2 de Febrero, 2025**

## AVISO DE SOLICITUD DE COMENTARIO PÚBLICO

El Departamento de Desarrollo de la Comunidad de la Ciudad de Laredo, estará realizando encuestas y recibiendo comentarios en diversos sitios de la ciudad para dar a nuestros ciudadanos la oportunidad de expresar sus ideas y sugerencias acerca del mejoramiento de viviendas y el desarrollo de la comunidad. El personal también proporcionará información sobre los programas y servicios del Departamento de Desarrollo de la Comunidad que están disponibles a la comunidad. Las sugerencias recibidas serán incluidas en el Plan Anual del Año 2025-2026 y el Plan Consolidado de Cinco Años 2025-2029 en el cual se explica el proceso del uso de los fondos disponibles por el Departamento de Viviendas y Desarrollo Urbano de los Estados Unidos.

### SE ACEPTARÁN COMENTARIOS EN LAS SIGUENTES UBICACIONES:

**Martes, 11 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
City Hall de la Ciudad de Laredo localizado en 1110 Houston

**Martes, 11 de Febrero, 2025 2:00 p.m. to 4:00 p.m.**
City Hall Annex de la Ciudad de Laredo localizado en 1102 Bob Bullock Loop

**Martes, 11 de Febrero, 2025 5:00 p.m. to 7:00 p.m.**
Centero de Recreacion El Eden 4735 Loma Vista

**Miercoles, 12 de Febrero, 2025 9:30 a.m. to 11:30 a.m. and 2:00 p.m. to 4:00 p.m.**
Departamento de Salud de la Ciudad de Laredo (Patio) localizado en 2600 Cedar Ave.

**Jueves, 13 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
Departamentos Hamilton localizados en 815 Salinas Ave.

**Jueves, 13 de Febrero, 2025 5:00 p.m. to 7:00 p.m.**
Centro de Recreación Haynes localizado en 2102 Clark Crossing Blvd.

**Viernes, 14 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
Oficinas de Laredo Housing Authority localizadas en 2000 San Francisco

**Viernes, 14 de Febrero, 2025 3:30 p.m. to 5:30 p.m.**
Libreria Publica localizada en 1120 E. Calton Rd.

**Miercoles, 19 de Febrero, 2025 3:30 p.m. to 5:30 p.m.**
Librería MOS localizada en 1920 Palo Blanco

**Jueves, 20 de Febrero, 2025 9:00 a.m. to 11:00 a.m.**
Bethany House de Laredo localizado en 817 Hidalgo St.

Adicionalmente, una audiencia pública se llevará a cabo el Martes, 18 de Febrero del 2025 durante la junta regular de Cabildo a las 5:30 de la tarde en la Sala de Cabildo localizada en City Hall, 1110 Houston, Laredo, Texas 78040. El personal de la Ciudad los invita a que asista y nos exprese sus necesidades/sugerencias. Servicios para personas con impedimentos físicos serán disponibles con previo aviso. Comentarios pueden ser proporcionados en la audiencia pública, presentados oralmente o por escrito a la Sra. Tina Martinez, Directora del Departamento de Desarrollo de la Comunidad, P.O. Box 1276 o 1301 Farragut, Centro de Transito, Tercer piso, al lado este, Laredo, Texas, 78040 o por correo electronico a cdcomments@ci.laredo.tx.us. Para obtener información adicional, por favor llame al Departamento de Desarrollo de la Comunidad al número (956)795-2675.




Igualdad de Oportunidad en la Vivienda

Tina Martinez
Directora del Departamento
de Desarrollo de la Comunidad

**IMMIGRATION**

## UISD: ICE WON'T GET KIDS' DATA

United ISD tells parents their children's information is safe from ICE without a court order.

**PAGE A3**

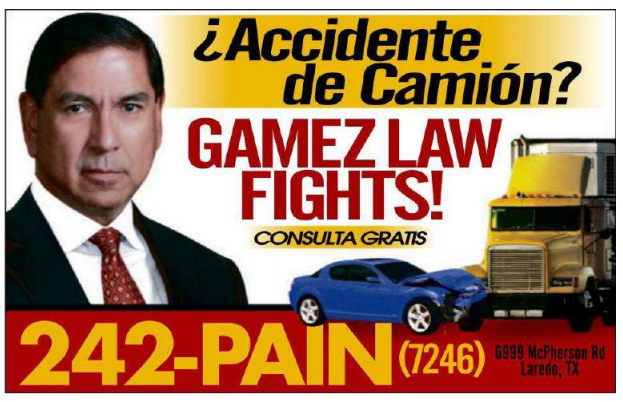


**NEWS**

## FIREWORKS TO KICK OFF WCBA EVENTS

Annual show this evening invites residents to watch fiery colors scatter in a patriotic display.

**PAGE A7**




YOUR NO.1 HOMETOWN NEWS SOURCE

Laredo Morning Times

ESTABLISHED 1881 LMTONLINE.COM

SUNDAY, FEBRUARY 2, 2025 • VOL. 144, NO. 234 • $3.00

# Laredo to repair oldest water pipes

City, Cuellar announce infrastructure will receive $20M in emergency federal funds

**By Jose De La Rosa**
LAREDO MORNING TIMES

Laredo will soon see significant improvements to its water infrastructure following the announcement of $20 million in federal funding. This investment is a crucial step in addressing the city's urgent water infrastructure needs, enhancing reliability and quality for residents.

The announcement by Laredo Mayor Dr. Victor Trevino and U.S. Rep. Henry Cuellar at City Hall on Friday provided more details about the project, highlighting the collaborative efforts to secure and fund it.

"I'm happy to be here with Congressman Cuellar as we tackle some of the most vital issues in our community, such as water infrastructure, which is a priority in my administration," Trevino said.

The funds come from the Army Corps of Engineers' environmental infrastructure assistance program, which provided resources following the disaster declaration for Hurricane Helene. Despite some initial hurdles, Cuellar successfully secured these funds and announced them in December 2024. The program also supports other states affected by similar disasters.

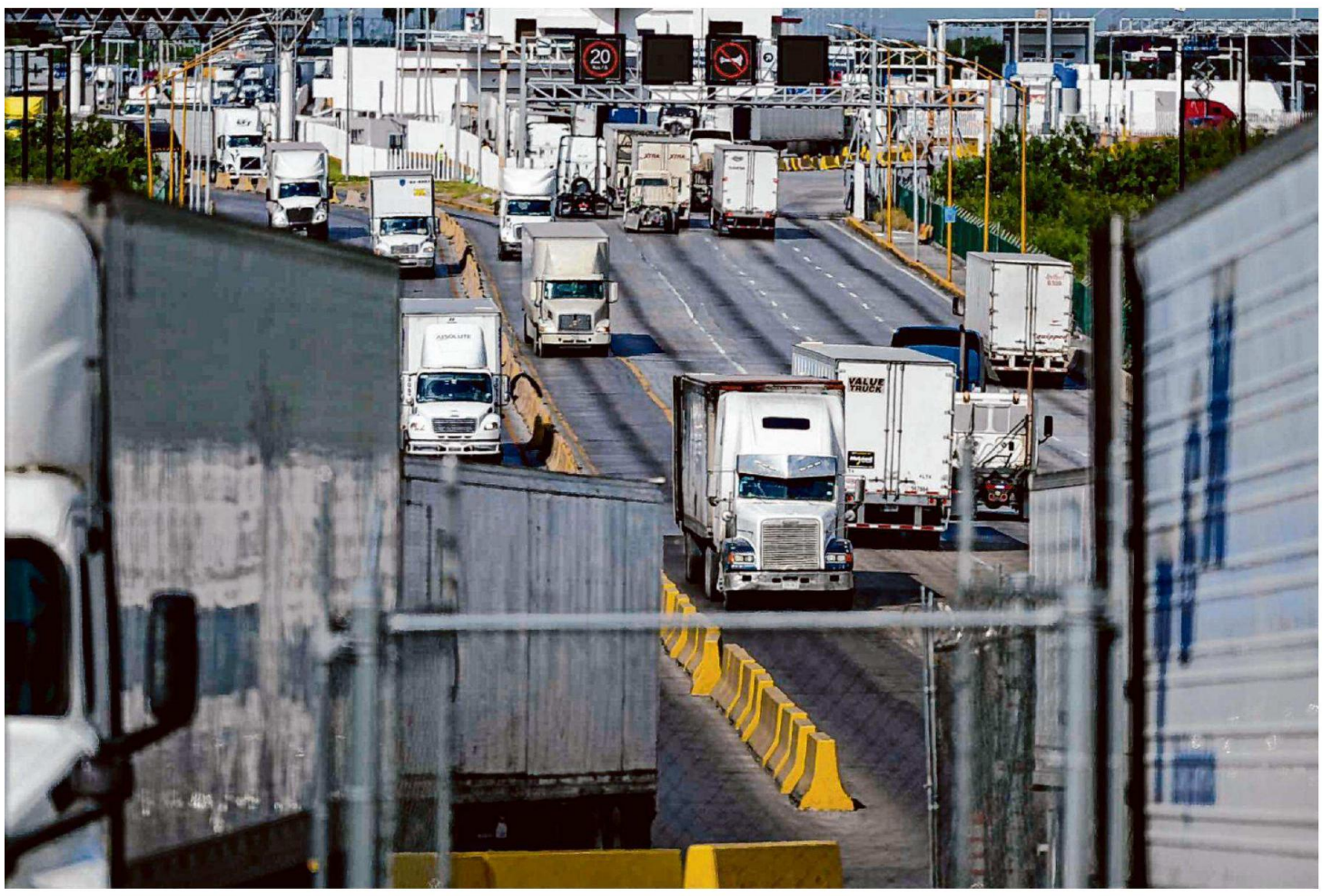
"I know water is so basic, but it's one of the most important things that we have to address for any community," Cuellar said. "I thank the mayor for taking leadership and laying out a plan."

Trevino said Cuellar's role is complete. Now, it is up to the local government to spend the funds effectively and responsibly. He added that he and Laredo City Manager Joseph Neeb have developed a plan of action and set target dates for the project.

The initial phase will focus on repairing the city's oldest pipes, consisting of 69 lines identified as the most critical. This project alone will cost approximately $29 million. It will be open for bidding in February, with construction starting shortly thereafter.

"There will also be implementation of a capital investment to

***Pipes continues on A6***



Eric Gay/Associated Press

**Trucks cross into the Port of Laredo last year. Local officials are bracing for the impact of tariffs on cross-border trade.**

# Laredo braces for Trump's 25% tariffs on Mexico, Canada

**By David Gomez Jr.**
LAREDO MORNING TIMES

President Donald Trump's executive order was set to enact 25% tariffs on imports from Mexico and Canada on Saturday. As of press time, there had been no official announcement made discussing the measures.

Trump's original decision to impose the tariffs comes with both economic and political stakes, as the move is expected to raise prices on goods ranging from cars to groceries. The administration has framed the tariffs as a tool to pressure Mexico and Canada into stronger cooperation on border security and fentanyl smuggling, while also aiming to boost domestic manufacturing. However, trade experts warn that the new tariffs could disrupt supply chains, escalate inflation and trigger retaliatory measures from affected countries.

According to the Census Bureau's most recent data, the U.S. imported $466.6 billion worth of goods from Mexico in the first 11 months of 2024 while exporting $309.4 billion. Trade with Canada was similarly significant, with $377.2 billion in imports and $322.2 billion in exports during the same period.

Both Canada and Mexico have signaled they are prepared to respond if necessary, raising the possibility of a broader trade conflict. Canadian Prime Minister Justin Trudeau said the tariffs would have "disastrous consequences" for the U.S. economy, while Mexican President Claudia Sheinbaum stated that her government has multiple contingency plans in place. Meanwhile, economists caution that a prolonged tariff policy could lead to supply chain disruptions, market instability and increased costs for U.S. manufacturers and consumers alike. The S&P 500 stock index fell sharply after Trump's announcement Friday.

North America is not the only potential site for upcoming tariffs. Trump has indicated that further tariffs on Chinese imports, including computer chips and energy products,

***Tariffs continues on A6***

# Arrested student: Bullying case was 'playing around'

**By Cesar G. Rodriguez**
LAREDO MORNING TIMES

One of the two United High School students arrested in relation to a bullying case reported within the cross country team said they were "playing around," according to an arrest affidavit.

David Cardenas, 17, is facing two counts of misdemeanor assault while Matthew Rabago, 18, faces four counts of the same charge. Rabago faces additional misdemeanor charges of harassment and criminal trespass.

Webb County Jail records show that both are out on bond.

Asked if Cardenas and Rabago received any discipline or if they were still students at United, United ISD said in a statement that due to student privacy rights under applicable federal law, the district cannot provide specific details on this ongoing investigation.

The district added that the coach has resigned from his coaching duties but remains with the district. United ISD also released a statement regarding the second arrest of Cardenas and Rabago.

"United ISD has been in close contact with the Laredo Police Department as they continue their investigation on the off-campus incidents involving United High School students," the district said.

"The district has been made aware that the students are fac-

***Bullying continues on A6***

CONTACT US

lmtonline.com | @lmtnews | @lmtnews

**OPINION:** opinion@LMTOnline.com | **SPORTS:** sports@LMTOnline.com | **EMAIL:** editorial@LMTOnline.com

6 18780 71516 0



## Real Estate
For Sale | For Rent | Services

### Homes for Sale

3 bed/2 bath owner finance home.50k down. Lomas del sur area.185k non negotiable. (956) 337-3081. Serious inquiries only.

### Homes for Sale

**Concan-Garner Park 5 Acres with new 1Bd, 1Bath, Cedar Cabin, well, etc. Scenic mountain views, Highway 83 frontage,Commercial use ok. $250,000. Greg Tom, owner-broker (830) 796-0520**

### For Rent/Lease

**APARTMENT** For Rent
1 & 2 BD. APTS.
For more Information
Call:(956) 722-2084

**BIG** CONDO
2bd/2ba.-NO PETS.
4219 Tilden. By Appointment
(281) 450-1549

**House** for Rent 4 BdRm all Bills included, Washer & Dryer hookups. 1, 2, & 3 Bd Apartments for Rent. For information, Call: (956) 712-2527

**Office** Spaces For Rent
Calton Professional Plaza.
For inquiries, Call Mr.
Escamilla at (956)744-1827

**S.** Laredo Apartments, 3BdRm & 2 BdRm, Water Paid, Starting $650/Mon. + $500/Dep. (956) 337-1675

### Announcements

**Lost Dog**
**Cocker Spaniel Mix name Guera**

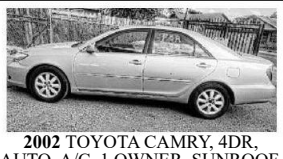


**Lost on 1/18/25**
**San Bernardo & Jefferson St**
**She is 13 years old and very friendly**
**$ 300.00 reward**
**no questions asked**
**Call (956) 237-3315**

## Commercial/ Industrial

**Renta** Espacio De Bodega Con Oficina 1907 Aduanales Ln
Informe/Whatsapp y Tel
52-867-198-6517
52-867-284-8396
956-693-0044

## Trucks, SUVs & Vans



**2002** TOYOTA CAMRY, 4DR, AUTO, A/C, 1 OWNER, SUNROOF, ALUMINUM WHEELS, SUPER CLEAN, LIKE NEW. $4,000, (956) 774-1710.

## Autos



**2011** MERCEDES BENZ GLK350, automatic, BLUE TITLE, ONLY 77,K Miles, V6, Leather, Sunroof Panoramic, Camara-Reversa, Alarm, LIKE NEW, $9,600.00 dls. Cell(956) 319-1121

## Autos



**BUICK** LACROSSE 2013, automátic, V6, TÍTULO AZUL, ONLY 69,K MILLAS, Alarm, 2 a/c, like new $ 8,900.00 dls. Cell(956) 319-1121

### Announcements






## Autos & More
Vehicles | Boats | RVs
Motorcycles | Misc.

## Autos



**COMPRO** CARROS
PARA YONK!
$200 EN ADELANTE!
(956) 326-5908



**COMPRO** CARROS
Y TROCAS PARA YONKE
LE LEVANTO. LLAME AL
(956)771-7047

## Recreation



**2017** Hyundai Santa Fe Sport automatic Blue Title Like New 124k mi. 6 cyl Reverse Camera A/C Runs and looks great! 9k OBO 956-774-4225

## Miscellaneous



**2019** International LT, day cab, Cummins X15, automatic, 600K Mi., good condition, $26,500. (956) 251-3500

## Autos



**2014** HONDA ODYSSEY, AUTOMATIC, V6 (3.5 eng), ONLY 74,K MILLAS, REVERSA CAMARA, LLAVE INTELIGENTE, Sport Rims Originales, 3 SEATS, very good condition $ 10,500.00 dls. Cell (956) 319-1121

## Autos



**2012** BUICK ENCLAVE LEATHER, AUTOMATIC, V6 (3.6 eng.), Reverse Cámara, 3 Seats, SUNROOF PANORAMIC, 126,K miles, good tires Michellin, Air Bag Intactas, like new $ 6,600. Cell (956) 319-1121

## Autos



**2017** FORD ESCAPE SE 4WD ECOBOOST, automatic, BLUE TITLE, 4 CYL, ONLY 66,K miles, REVERSE-CAMARA, Gas Saver, sport Rims Originales, Alarm, Like new $10,200 dls. Cell (956) 319-1121

### Legals/Public Notices

CAUSE NO. 2024-PB-4000002L1
CITATION BY PUBLICATION

THE STATE OF TEXAS

THE UNKNOWN HEIRS OF ESTATE OF NEFTALY SOTO, DECEASED:

On the 11th day of July 2024, ROBERTO SOTO filed a first amended application for Determination of Heirship and Independent Administration and Letters of Administration in a proceeding styled the ESTATE OF NEFTALY SOTO, DECEASED, and bearing Cause No.: 2024-PB-4000002L1, in the Probate Court of Webb County, Texas.

The Court may hear the said Application for the Determination of Heirship and Independent Administration and Letters of Administration at 10:00 A.M. on the first Monday after the expiration of ten (10) days from the date this citation is published, at the County Courthouse in Laredo, Texas.

All persons interested in the aforesaid estate are commanded to appear at or before the time set for said hearing by filing a written contest or answer to the Application for the Determination and Independent Administration and Letters of Administration of Heirship should they desire to oppose or contest it. Said written contest or answer shall be filed in the office of the County Clerk of Webb County, Texas, in Laredo, Texas.

The officer serving this citation shall, in compliance with the law, serve it by publication once in a newspaper of general circulation in this, the county in which such proceeding is pending, for not less than ten (10) days before the return day hereof, exclusive of the day of publication and the date of publication said newspaper bears shall be the day of publication.

If this citation is not served within ninety days after the date of issuance it shall be returned unserved.

The officer executing this writ shall promptly serve the same according to requirements of law, and the mandates thereof, and make due return as the law directs.

Issued and given under my hand of said court at Laredo Texas, this 17th day of January, 2025.

MARGIE IZARRA, COUNTY CLERK
WEBB COUNTY COURT AT LAW NO. 2
WEBB COUNTY, TEXAS
1110 VICTORIA #201
LAREDO, TEXAS 78040

L-56

### Legals/Public Notices

**SECTION A-1**
**NOTICE TO BIDDERS**

Sealed bids shall be hand delivered and received at C**ity Secretary's Office, 1110 Houston Street, 3rd floor, City Hall Building, Laredo, Texas, until Wednesday, February 26th, 2025 at 4:00 P.M. and publicly opened, read, and taken under advisement on Thursday, February 27th, 2025 at 10:00 A.M.** for the furnishing of all necessary materials, machinery, equipment, labor, superintendence, and all other services and appurtenances required for the **City of Laredo Uniroyal Lift Station Elimination**, and shall include acknowledgement of any addenda submitted, and all other documents included in said bid call. Said bid shall be marked,

**City of Laredo Uniroyal Lift Station Elimination**

The City of Laredo proposes to eliminate the Uniroyal Lift Station by installing 1,417 LF of new 8" PVC, five (5) fiberglass manholes, services, access road, and related appurtenances.

**Construction contract time for the project is 240 calendar days.**

Each bid and a bid guaranty must be originals and must be submitted in a sealed envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. When submitted by mail, this envelope shall be placed in another envelope addressed as indicated in this Notice to Bidders and shall be marked as a bid for the project above referred.

**Only the bids and bid guaranties actually in the hands of the designated official at the time set in this Notice to Bidders shall be considered. Bids submitted by telephone, telegraph, or fax, will not be considered**.

Bidders are expressly advised to review Section C-3.10 of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids are rejected, the Owner agrees to give Notice of Award of Contract to the successful bidder within ninety (90) days of the bid opening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

Bidders are advised to review the **Key Points of Public Right-of-Way Ordinance** on Legal Relations and Responsibilities to the Public Division C-7.15. The entire ordinance may be viewed at the following website under Building Services Department.
https://www.cityoflaredo.com/departments/building-development-services/right-of-way-row-utility

See Section A-13 Texas Ethics Commission Houston Bill 1295, Section 2252.908 of the Government Code.

**A pre-bid conference with prospective bidders will be held on Monday, February 10th, 2025 at 10:00 A.M. at City of Laredo Utilities Department conference room located at 5816 Daugherty Avenue, Laredo, TX 78041. Questions will be accepted until 4:00 p.m. on Friday, February 14th, 2025.**

Construction Documents and specifications may be viewed and/or downloaded free of charge from the City of Laredo's website:
https://www.cityoflaredo.com/departments/purchasing-division/bids

Mario I. Maldonado, Jr.
City Secretary

L-26

### Legals/Public Notices

CITY OF LAREDO
ENGINEERING DEPARTMENT

January 26, 2025

**REQUEST FOR QUALIFICATIONS (RFQ)**
**RFQ FY25-ENG-11**
**Due: February 27, 2025 at 4:00 P.M. (Central Time) or before**

**RFQ FY25-ENG-11 Health Department Building Improvements**

Notice is hereby given that the City of Laredo is accepting Statement of Qualifications (SOQs) from qualified firms interested in providing Architectural professional services including but not limited to prepare schematic design, design development, construction documents, procurement services, bid documents, specifications, cost estimates and construction administration for the completion of the Health Department Building Improvements located at 2600 Cedar Avenue. Consultants are cautioned to refer to other sections of this Request for Qualifications (RFQ) packet for further details.

This solicitation will follow policies and procedures related to the procurement of goods and services with Federal funding, State of Texas and/or local sources.

Interested Firms shall familiarize themselves with conditions relating to the scope, specifications, and restrictions regarding the execution of work to be performed under the contract. It is the firm's responsibility to obtain any additional information it deems necessary to submit in its RFQ proposal, as well as in the performance of the contract. Selection of the most highly qualified professionals will be based upon demonstrated competence, detailed credentials and a statement of qualifications as set forth in this solicitation. Consultants are cautioned to refer to other sections of this RFQ packet for further details. Professional Service Agreement will be issued for the project upon funding available.

The accompanying RFQ with its terms, conditions, attachments and all other forms in this RFQ package are due by or **before 4:00 P.M. (Central Time) on February 27, 2025. *RFQ received after the due date and time will not be accepted***. All RFQ submissions meeting the required deadline will be read publicly at the City Secretary's Office via teleconference on **February 28, 2025 at 11:00A.M. (Central Time)** in accordance with City of Laredo Purchasing Policies and Procedures.

RFQ's will be received at the City Secretary's Office or electronically through Cit-E-Bid up to the time before they are due.

Hand delivered RFQ's are to be submitted in a sealed envelope clearly marked with the following

- RFQ Title
- Name of Company submitting RFQ
- Address of Company submitting RFQ
- Phone number of Company submitting RFQ

| **Electronically Delivered:** | **Hand Delivered:** |
|---|---|
| City of Laredo Cit-E-Bid<br>https://cityoflaredo.ionwave.net/ | City of Laredo-City Secretary<br>City Secretary's Office<br>1110 Houston Street (3rd Floor)<br>Laredo, Texas 78040 |

**Complete Request for Qualifications of the above referenced project is available on the City of Laredo official website at https://cityoflaredo.ionwave.net/ Please contact the City of Laredo Engineering Department at (956) 791-7346 for any questions.**

City of Laredo reserves the right to waive any informality or to reject any or all proposals. Alteration or modification of the Proposal Forms shall be cause for rejection of the Proposal. Responses that do not comply with the requirements of the RFQ may, at the City's sole discretion, be deemed non-responsive.

Formal questions related to the RFQ may be submitted by email: rchavez@ci.laredo.tx.us or gsaavedra@ci.laredo.tx.us with subject title: **"RFQ FY25-ENG-11"** no later than **February 14, 2025, at 12:00 P.M. (CT)**. Questions received after this date may not be responded prior to the required submittal deadline.

**A pre-response conference will be held at the Engineering Department located at 1110 Houston Street (2nd Floor) on Wednesday February 12, 2025, at 10:00 A.M. Interested firms may also join virtually and shall refer to other sections of this RFQ packet for complete details.**

**Local participation is encouraged, and the City of Laredo reserves the right to reject any or all proposals received, award one or more contracts based on specific tasks, to award a contract to the principal company submitting their statement of qualifications, or to a secondary firm named therein, and to award contract only upon availability of funding.**

Mario Maldonado., City Secretary

L-46

### Legals/Public Notices

**NOTICE OF HEALTH**
**AND NUISANCE VIOLATIONS**
**THE STATE OF TEXAS**
**COUNTY OF WEBB**

Notice is hereby given, pursuant to Chapter 15, Article III, Section 15-38 and Chapter 21, Article II, Section 21-17 of the Code of Ordinance of the City of Laredo, that the lot or lots located at the following locations are declared to be and constitute a nuisance and health hazard due to the existence of all or part of the following: accumulation of noxious weeds and other rank vegetation, rubbish, trash, refuse, junk and other abandoned materials, metals, lumber or other objectionable, or unwholesome matter:

1. LOT 4 BLK 15 CROWN RIDGE 1
204 SHILOH DR.
LAREDO, TX 78045
GARZA ZULEMA J.
124 ALLEN DR.
LAREDO, TX 78045

2. E 1/2 OF LOT 6 BLK 804 ED
1404 GATES ST.
LAREDO, TX 78040
CITY OF LAREDO ETAL
PO BOX 579
LAREDO, TX 78042

3. SIERRA VISTA UNIT V, BLOCK 9, LOT 18
2102 LOS CEREZOS DR.
LAREDO, TX 78046
DELGADO DAVID & WF BLANCA E.
3117 FLORES AVE.
LAREDO, Tx 78040

4. N 1/2 OF LOT 1 & S 1/2 OF LOT 3 BLK 254 WD
1412 SANTA MARIA AVE.
LAREDO, TX 78040
TRUJILLO ROY RICARDO
2605 CATHERINE ST.
DALLAS, TX 75211

5. SO 1/2 OF 1 BLK 254 WD
1402 SANTA MARIA AVE.
LAREDO, TX 78040
ZUNIGA NESTOR
1402 SANTA MARIA AVE.
LAREDO, TX 78040

6. E 1/3 OF S 2/3 OF 2 & S 2/3 OF 1 BLK 556 WD
2502 STA CLEOTILDE AVE.
LAREDO, TX 78040
RAMIREZ DIAMANTINA C.
2501 STA CLEOTILDE AVE.
LAREDO, TX 78040

7. LOT 2 BLK 435 WD
2118 CAMP
LAREDO, TX 78040
REYES JUANITA M.
135 CHESLEY DR.
SAN ANTONIO, TX 78226

8. N 1/3 OF LOT 5 & NI/3 OF THE EI/3 OF LOT 6 BLK 505 ED
4514 SPRINGFIELD AVE.
LAREDO, TX 78041
MADRIGAL MARGARITA & HUSBAND
4514 SPRINGFIELD AVE.
LAREDO, TX 78041

If these conditions are not corrected on or before February 9, 2025, such violations will be corrected by the City of Laredo, its agents or employees. A statement of the expense incurred will be filed with the Webb County Clerk and the City shall have privileged lien on the lot or lots cleaned. If you have any questions, please contact Mr. Tracey X. Castafion, at the Department of Community Development, (956) 795-5730.

GUILLERMO HEARD
FIRE CHIEF

Mario Maldonado, Jr.
City Secretary

L-57

### Legals/Public Notices

**NOTICE OF REQUEST FOR PUBLIC COMMENT**

The City of Laredo, Department of Community Development, will be conducting surveys and receiving public comment at various sites throughout the City in order to give citizens an opportunity to express their housing and community development needs. Staff will also be providing information regarding current Community Development programs and services available to the community. Comments received will be made part of the 2025-2026 One-Year Action Plan and 2025-2029 Five Year Consolidated Plan that will outline how funding made available through the U.S. Department of Housing and Urban Development (HUD) will be utilized.

**WE WILL BE ACCEPTING COMMENTS AT THE FOLLOWING LOCATIONS:**

**Tuesday, February 11, 2025 9:30 a.m. to 11:30 a.m.**
City of Laredo, City Hall at 1110 Houston

**Tuesday, February 11, 2025 2:00 p.m. to 4:00 p.m.**
City of Laredo, City Hall Annex at 1102 Bob Bullock Loop

**Tuesday, February 11, 2025 5:00 p.m. to 7:00 p.m.**
El Eden Recreation Center 4735 Loma Vista

**Wednesday, February 12, 2025 9:30 a.m. to 11:30 a.m. and 2:00 p.m. to 4:00 p.m.**
City of Laredo Health Department Courtyard 2600 Cedar Ave.

**Thursday, February 13, 2025 9:30 a.m. to 11:30 a.m.**
Hamilton Apartments at 815 Salinas

**Thursday, February 13, 2025 5:00 p.m. to 7:00 p.m.**
Haynes Health & Wellness Center at 2102 Clark Crossing Blvd.

**Friday, February 14, 2025 9:30 a.m. to 11:30 a.m.**
Laredo Housing Authority Offices at 2000 San Francisco

**Friday, February 14, 2025 3:30 p.m. to 5:30 p.m.**
Laredo Public Library – Main at 1120 E. Calton Rd.

**Wednesday, February 19, 2025 3:30 p.m. to 5:30 p.m.**
MOS Branch Library at 1920 Palo Blanco

**Thursday, February 20, 2025 9:30 a.m. to 11:30 a.m.**
Bethany House of Laredo at 817 Hidalgo St.

In addition, a public hearing will be held on Tuesday, February 18, 2025 during the regularly scheduled City Council meeting at 5:30 p.m. at City Council Chambers located at 1110 Houston Street, Laredo, Texas, 78040. City staff would like to invite the community to attend and make their needs known. Special services will be made available upon timely request for the physically impaired. Comments may be provided at the public hearing, submitted orally or in writing to Ms. Tina Martinez, Community Development Director, P.O. Box 1276 or 1301 Farragut, Transit Center, 3rd Floor, East Wing, Laredo, Texas 78040 or via e-mail at cdcomments@ci.laredo.tx.us. For more information, contact the Department of Community Development at 795-2675.

Equal Housing Opportunity

Tina Martinez
Community Development Director

**AVISO DE SOLICITUD DE COMENTARIO PÚBLICO**

El Departamento de Desarrollo de la Comunidad de la Ciudad de Laredo, estará realizando encuestas y recibiendo comentarios en diversos sitios de la ciudad para dar a nuestros ciudadanos la oportunidad de expresar sus ideas y sugerencias acerca del mejoramiento de viviendas y el desarrollo de la comunidad. El personal también proporcionará información sobre los programas y servicios del Departamento de Desarrollo de la Comunidad que están disponibles a la comunidad. Las sugerencias recibidas serán incluidas en el Plan Anual del Año 2025-2026 y el Plan Consolidado de Cinco Años 2025-2029 en el cual se explica el proceso del uso de los fondos disponibles por el Departamento de Viviendas y Desarrollo Urbano de los Estados Unidos.

**SE ACEPTARÁN COMENTARIOS EN LAS SIGUENTES UBICACIONES:**

**Martes, 11 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
City Hall de la Ciudad de Laredo localizado en 1110 Houston

**Martes, 11 de Febrero, 2025 2:00 p.m. to 4:00 p.m.**
City Hall Annex de la Ciudad de Laredo localizado en 1102 Bob Bullock Loop

**Martes, 11 de Febrero, 2025 5:00 p.m. to 7:00 p.m.**
Centero de Recreacion El Eden 4735 Loma Vista

**Miercoles, 12 de Febrero, 2025 9:30 a.m. to 11:30 a.m. and 2:00 p.m. to 4:00 p.m.**
Departamento de Salud de la Ciudad de Laredo (Patio) localizado en 2600 Cedar Ave.

**Jueves, 13 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
Departamentos Hamilton localizados en 815 Salinas Ave.

**Jueves, 13 de Febrero, 2025 5:00 p.m. to 7:00 p.m.**
Centro de Recreación Haynes localizado en 2102 Clark Crossing Blvd.

**Viernes, 14 de Febrero, 2025 9:30 a.m. to 11:30 a.m.**
Oficinas de Laredo Housing Authority localizadas en 2000 San Francisco

**Viernes, 14 de Febrero, 2025 3:30 p.m. to 5:30 p.m.**
Libreria Publica localizada en 1120 E. Calton Rd.

**Miercoles, 19 de Febrero, 2025 3:30 p.m. to 5:30 p.m.**
Librería MOS localizada en 1920 Palo Blanco

**Jueves, 20 de Febrero, 2025 9:00 a.m. to 11:00 a.m.**
**Bethany House de Laredo localizado en 817 Hidalgo St.**

Adicionalmente, una audiencia pública se llevará a cabo el Martes, 18 de Febrero del 2025 durante la junta regular de Cabildo a las 5:30 de la tarde en la Sala de Cabildo localizada en City Hall, 1110 Houston, Laredo, Texas 78040. El personal de la Ciudad los invita a que asista y nos exprese sus necesidades/sugerencias. Servicios para personas con impedimentos físicos serán disponibles con previo aviso. Comentarios pueden ser proporcionados en la audiencia pública, presentados oralmente o por escrito a la Sra. Tina Martinez, Directora del Departamento de Desarrollo de la Comunidad, P.O. Box 1276 o 1301 Farragut, Centro de Transito, Tercer piso, al lado este, Laredo, Texas, 78040 o por correo electronico a cdcomments@ci.laredo.tx.us. Para obtener información adicional, por favor llame al Departamento de Desarrollo de la Comunidad al número (956)795-2675.

Igualdad de Oportunidad en la Vivienda

Tina Martinez
Directora del Departamento
de Desarrollo de la Comunidad

L-53

Laredo Morning Times
AFFIDAVIT OF PUBLICATION

11028838

STATE OF TEXAS:
COUNTY OF WEBB

Before me, the undersigned authority, a Notary Public in and for the State of Texas, on this day personally appeared, a Newspaper Representative for the Hearst Newspapers II, LLC – dba: Laredo Morning Times, a newspaper published in Webb County, Texas and generally circulated in the Counties of: Webb and that the publication, of which the annexed herein, or attached to, is a true and correct copy, was published to wit:

| Customer ID | Customer | Campaign ID | Publication | Pub Date |
|---|---|---|---|---|
| 21020331 | CITY OF LAREDO LEGALS ACCT | 11028838<br>L-53 | Laredo Morning Times | 02/02/2025 |

Gabriela Garcia
Newspaper Representative (signature) Newspaper Representative (printed)

Sworn and subscribed to before me, this 4th day of February A.D. 2025.

Notary Public in and for the State of Texas

11028838

Angelica R. Salinas
My Commission Expires
4/1/2027
Notary ID 129758421

**Public Notice**

Publication date: Sunday, May 18, 2025 & June 1, 2025

The City of Laredo prepared its **2025-2029 Five Year Consolidated Plan and its 2025-2026** One Year Action Plan which will be submitted to the U.S. Department of Housing and Urban Development as a prerequisite for receiving continued funding from the same. The One Year Action Plan outlines the specific federal, state, and local resources that are anticipated to be made available and the specific housing and non-housing activities to be carried out over the next year. The City anticipates receiving **$2,859,543** in 51st Action Year Community Development Block Grant (CDBG) funds, **$946,902.88** through the HOME Investment Partnership Program, and **$266,495** through the Emergency Solutions Grant (ESG).

An additional **$80,000** is anticipated to be received in Housing Rehabilitation Revolving Loan funds, and **$125,000** in HOME program income. The following projects are proposed and subject to City Council approval.

All proposed activities/project budgets will be proportionally increased or decreased from the funding levels contingent on City Council approval. Any changes to the activities/projects will be reflected in the City's 2025 One Year Action Plan.

| | **51st AY Community Development Block Grant** | |
|---|---|---|
| 1 | Administration | $571,908 |
| 2 | Housing Rehabilitation Administration | $387,635 |
| 3 | Housing Rehabilitation Loan Program | $800,000 |
| 4 | Homeless Services – Bethany House | $400,000 |
| 5 | Section 108 Loan Repayment | $400,000 |
| 6 | Rental Rehab Program | $300,000 |
| | **TOTAL** | **$2,859,543** |

| | **Revolving Loan** | |
|---|---|---|
| 7 | Housing Rehabilitation Revolving Loan Administration | $10,000 |
| 8 | Housing Rehabilitation Revolving Loan Program | $70,000 |
| | **TOTAL** | **$80,000** |

| | **HOME Investment Partnership Grant** | |
|---|---|---|
| 9 | HOME Program Administration | $94,500 |
| 10 | Down Payment Assistance Program | $180,000 |
| 11 | Tenant-Based Rental Assistance (PI & EN) | $365,000 |
| 12 | Community Housing Development Organization (CHDO) | $150,000 |
| 13 | Homeowner Reconstruction Program | $132,402.88 |
| 14 | HOME Affordable Rental Housing Program | $150,000 |
| | **TOTAL** | **$1,071,902.88** |

| | **Emergency Solutions Grant** | |
|---|---|---|
| 15 | ESG Program Administration | $20,000 |
| 16 | Emergency Shelter – Shelter Operations | $85,000 |
| 17 | Emergency Shelter – Essential Services | $30,000 |
| 18 | Street Outreach | $35,000 |
| 19 | Rapid Re-Housing | $40,045 |
| 20 | Homelessness Prevention | $50,000 |
| 21 | Homeless Management Information System (HMIS) | $6,450 |
| | **TOTAL** | **$266,495** |

If feasible, copies of the draft Plans can be viewed in person at the offices of the City Secretary located in City Hall at 1110 Houston, 3rd Floor, and at the Laredo Public Library located at 1120 E. Calton Road during the hours of operation.
A copy of the plans will also be available at the Department of Community Development located at 1301 Farragut, Transit Center, 3rd Floor, East Wing, Monday through Friday, 8:00 a.m. – 5:00 p.m. The plan can also be viewed in the Community Development Department website at: https://www.cityoflaredo.com/departments/community-development

The period of time to review the plans and provide comments will be from **May 23 – June 23, 2025**

Also, a public hearing will be scheduled to provide interested citizens an opportunity to comment on the draft 2025-2029 Five Year Consolidated Plan and One Year Action Plan. The hearing will be held on **June 2, 2025** in the City Council Chambers of City Hall located at 1110 Houston during the regularly scheduled City Council meeting beginning at 5:30 p.m. Special services will be made available, upon timely request, for the physically impaired and translations in Spanish. Citizens will be able to submit Public Comments and can fill out a participation form online or in person.

Comments may be provided at the public hearing or submitted in writing during the 30 day comment period to Tina Martinez, Community Development Director, P.O. Box 1276 in Laredo, Texas 78042-1276 or 1301 Farragut, Transit Center, 3rd Floor, East Wing, Laredo, Texas 78040. Comments may also be submitted via email to: cdcomments@ci.laredo.tx.us. Comments will be accepted until **June 23, 2025**, 5:00 p.m. For more information, contact the Department of Community Development at (956)795-2675.

Equal Housing Opportunity




Tina Martinez
Community Development Director

**Aviso Público**

La Ciudad de Laredo preparó su Plan de Acción de Cinco Años 2025-2029 y de un año **2025-2026** que será sometido al Departamento Federal de Vivienda y Desarrollo Urbano como un requisito previo para continuar recibiendo fondos financieros del departamento. El Plan de Acción de un año describe los recursos federales, estatales, y locales específicos que se anticipa serán disponibles y las actividades de vivienda y otros tipos de actividades que se llevarán acabo el próximo año. La Ciudad anticipa recibir **$2,859,543** para el año de acción No. 51 en fondos del Programa "CDBG", **$946,902.88** del programa "HOME", y **$266,495** del programa "ESG".

Además, se anticipa que **$80,000** dólares adicionales sean recibidos en fondos adicionales del Programa "Housing Rehabilitation Revolving Loan" y **$125,000** en ingresos del programa "HOME". Los proyectos siguientes son propuestos y sujetos a la aprobación del Cabildo de la Ciudad.

Todos los presupuestos propuestos para las actividades y los proyectos se incrementarán o disminuirán proporcionalmente con respecto a la aprobación del Cabildo de la Ciudad. Cualquier cambio en las actividades/proyectos se reflejará en el Plan de Acción de un año de la Ciudad para 2025.

| | **51st AY Community Development Block Grant** | |
|---|---|---|
| 1 | Administración | $571,908 |
| 2 | Administración del Programa de Rehabilitación de Viviendas | $387,635 |
| 3 | Programa de Rehabilitación de Viviendas | $800,000 |
| 4 | Servicios a Personas sin Hogar – Bethany House | $400,000 |
| 5 | Pago de préstamo Sección 108 | $400,000 |
| 6 | Programa de Rehabilitación de Unidades de Renta | $300,000 |
| | **TOTAL** | **$2,859,543** |

| | **Revolving Loan** | |
|---|---|---|
| 7 | Administración del Programa "Housing Rehabilitation Revolving Loan" | $10,000 |
| 8 | Programa "Housing Rehabilitation Revolving Loan" | $70,000 |
| | **TOTAL** | **$80,000** |

| | **HOME Investment Partnership Grant** | |
|---|---|---|
| 9 | Administración del Programa "HOME" | $94,500 |
| 10 | Asistencia Financiera para Enganche de Viviendas | $180,000 |
| 11 | Asistencia de Renta para Arrendatarios (PI) & (EN) | $365,000 |
| 12 | Fondos Reservados para Organizaciones llamadas "CHDO" | $150,000 |
| 13 | Programa de Reconstrucción de Viviendas de Propietarios | $132,402.88 |
| 14 | Programa de Viviendas de Renta Accesible de HOME | $150,000 |
| | **TOTAL** | **$1,071,902.88** |

| | **Emergency Solutions Grant** | |
|---|---|---|
| 15 | Administración del Programa "ESG" | $20,000 |
| 16 | Operaciones del Programa de Refugio de Emergencia | $85,000 |
| 17 | Servicios Esenciales del Programa de Refugio de Emergencia | $30,000 |
| 18 | Concientización al Público | $35,000 |
| 19 | Reubicación Rápida de Viviendas | $40,045 |
| 20 | Prevención de Personas sin Hogar | $50,000 |
| 21 | Manejamiento del Sistema "HMIS" | $6,450 |
| | **TOTAL** | **$266,495** |

En caso de ser viable, debido a la situación de salud actual, las copias del plan se podrán ver presencialmente en las oficinas del Secretario Municipal ubicadas en 1110 Houston, 3ª planta, y en la Biblioteca Pública de Laredo ubicada en 1120 E. Calton Rd. durante las horas de operación. Una copia del plan también estará disponible en el Departamento de Desarrollo de la Comunidad ubicado en 1301 Farragut, Transit Center, 3er piso, Lado Este, de Lunes a Viernes, de 8:00 a.m. – 5:00 p.m. El plan también se puede ver en el sitio web del Departamento de Desarrollo de la Comunidad en: https://www.cityoflaredo.com/departments/community-development

El período de tiempo para revisar el plan y proporcionar comentarios será del **23 de mayo al 23 de junio del 2025**.

Además, se programará una audiencia pública para ofrecer a los ciudadanos interesados la oportunidad de comentar en el plan. La audiencia se llevará a cabo el **2 de junio del 2025** en la Cámaras de Cabildo en 1110 Houston St. durante la reunión programada regularmente del Cabildo Municipal a partir de las 5:30 p.m. Se pondrá a disposición de los discapacitados físicos servicios especiales y traducciones en español, con previa solicitud oportuna. El público tendrá la oportunidad enviar comentarios públicos y llenar un formulario de participación en línea o en persona.

Los comentarios pueden ser proporcionados en la audiencia pública o presentados por escrito durante el período de comentarios de 30 días a Tina Martinez, Directora de Desarrollo Comunitario, P.O. Box 1276 en Laredo, Texas 78042-1276 o 1301 Farragut, Transit Center, 3er piso, Lado Este, Laredo, Texas 78040. Los comentarios también pueden enviarse por correo electrónico a: cdcomments@ci.laredo.tx.us. Los comentarios serán aceptados hasta el **23 de junio del 2025**, 5:00 p.m. Para obtener más información, comuníquese con el Departamento de Desarrollo de la Comunidad al (956)795-2675.

Igualdad de Oportunidad
En La Vivienda




Tina Martinez
Directora del Departamento de Desarrollo de la Comunidad

**SPORTS**

## A TIMELY RETURN

Pina scores a touchdown at his first game back as Laredo Seniors play final snaps in South Texas All-Star Football Game.

**PAGE B1**



**NEWS**

## 23 KILLED IN STORM

A storm system sweeping the U.S. has killed at least 23 people, mostly in Kentucky, but numbers are projected to rise.

**PAGE A2**




YOUR NO. 1 HOMETOWN NEWS SOURCE

# Laredo Morning Times

ESTABLISHED 1881 — LMTONLINE.COM

SUNDAY, MAY 18, 2025 • VOL. 144, NO. 339 • $3.00

# Self-inflicted shooting ruled accidental

**By Cesar G. Rodriguez and Maria Ruiz**
LAREDO MORNING TIMES

The fatal shooting of a juvenile in the Mines Road area was accidental, according to Laredo Police Chief Miguel A. Rodriguez Jr.

At approximately 10 p.m. May 11, officers responded to a report of a "shooting victim" in the 400 block of Potrero Court.

First responders encountered a 16-year-old with an apparent self-inflicted gunshot wound. He was taken to a local hospital, where he was later pronounced dead.

A preliminary investigation indicates that the shooting was the result of a mishandling of a firearm, authorities said.

"It was accidental," Rodriguez said. "It was a very traumatic event because there were other juveniles surrounding the juvenile who ended up being the victim.

"It's a completely sad case because of the fact that it was accidental. It was Mother's Day."

According to Rodriguez, the firearm was owned by the juvenile.

An investigation is underway to determine how he acquired it.

The incident, which unfolded in front of several other youths, prompted police to remind locals to practice gun safety and responsible firearm storage in homes.

"We continue to tell the public that any weapon, any firearm that they have in their homes, to make sure that they secure that firearm so that no person mishandles it," Rodriguez said.



Courtesy/Google Maps

**Police said a teen died of a self-inflicted gunshot in this area near Rancho Viejo Road and Potrero Court.**



Courtesy of Texas DPS

**Damage is shown to Amanda Gaylord's ambulance after it was struck by an 18-wheeler last year.**

# From trauma to triumph

## Paramedic continues to defy odds after near-fatal ambulance crash

**By Jason Mack**
LAREDO MORNING TIMES

Doctors didn't expect Amanda Gaylord to survive — let alone walk — after an 18-wheeler crushed her ambulance last year. But on the anniversary of her release from the hospital, she defied those odds again by running through the finish line of a 5K race in Laredo, despite lasting damage to her lungs, diaphragm and more from the crash that nearly killed her.

The finish line was both a milestone and a memory. The race began and ended just steps from the Air Evac Lifeteam base where paramedics performed invasive procedures to keep Gaylord alive as their helicopter refueled mid-mission, rerouted by stormy weather. Returning to that exact spot marked how far she has come — and how close she came to never getting there at all.

"To start the race there was really emotional," she said. "That's where I laid begging for my husband and my kids."



Jason Mack/Laredo Morning Times

**Amanda and Brad Gaylord embrace May 10 after crossing the finish line of the Laredo Police Department's Back the Blue 5K, 10K and Walk.**

Gaylord is a medical anomaly — surviving a crash that left her with more than 100 broken bones and multiple typically fatal injuries. After being on the other side of the equation countless times, she believes the greatest gift you can give the people who saved you is getting back to doing what you love.

"Anybody in health care will tell you the greatest reward is watching a patient do what they love to do again," she said. "Yeah, we can bring them back to life, but quality of life is important. For them to see me run again — that's the greatest gift I could give."

That means being with family, running and — if her body ever allows — returning to the paramedic work she still dreams about. She accomplished two of those goals on May 10 by completing the Laredo

*Triumph continues on A6*

# Laredo invests $100M into upgrades to water system

**By David Gomez Jr.**
LAREDO MORNING TIMES

As part of the city of Laredo Utilities Department's Capital Improvement Plan, the Laredo leaders recently received an update on the numerous water projects currently underway and budgeted for fiscal year 2025-26.

The ongoing projects aim to enhance the overall water system, as they are crucial for improving water quality, reliability and capacity to meet the growing demands of the community.

As of late, certain projects have not taken priority as then-Interim Utilities Director Walter "Buzz" Pishkur — now a consultant for the utilities department — challenged the department's capabilities and is running on all cylinders.

District III Councilmember Melissa Cigarroa praised Pishkur's efforts for bringing a sense of stability to the department. She noted his past experiences in different parts of the United States may have given him a clear path and called him a "knowledgeable professional."

Current Interim Utilities Director Eliud De Los Santos has taken the reins from Pishkur but will continue to work and study under his tutelage until Pishkur's contract expires at the beginning of June.

With 13 water projects in the budget and allocated funding in place, the department is addressing the replacement of aging water lines throughout the city.

The projects and their estimated costs in the

*Water continues on A8*



David Gomez Jr./Laredo Morning Times

**Former interim Utilities Director Walter 'Buzz' Pishkur addresses the Laredo City Council on April 7, at City Hall. Pishkur is now a consultant for the department.**

CONTACT US

lmtonline.com | @lmtnews | @lmtnews

**OPINION:** opinion@LMTOnline.com | **SPORTS:** sports@LMTOnline.com | **EMAIL:** editorial@LMTOnline.com

0 18780 71516 0



**NHL PLAYOFFS: MAPLE LEAFS 2, PANTHERS 0** FRIDAY'S GAME

# Matthews helps Toronto top Florida to force Game 7

**By Tim Reynolds**
ASSOCIATED PRESS

SUNRISE, Fla. — Auston Matthews hadn't scored against Florida in more than a year. He ended the drought — and might have saved Toronto's season in the process.

Matthews got his first goal of the series to break a scoreless tie in the third period, Joseph Woll stopped 22 shots and the Toronto Maple Leafs kept their season alive by beating the Florida Panthers 2-0 in Game 6 of the Eastern Conference semifinal series Friday night.

"Just a gutsy, gutsy win," Matthews said.

Game 7 is Sunday night in Toronto. The winner will face Carolina in the East final.

"We played a simple game tonight," Leafs coach Craig Berube said.

Simple, but effective. Toronto blocked 31 shots, plus killed off all four Florida power plays.

Max Pacioretty added an insurance goal for the Maple Leafs, who improved to 4-2 when facing elimination since the start of the 2023 playoffs.

Sergei Bobrovsky stopped 15 shots for the Panthers, the defending Stanley Cup champions who oddly are only 8-7 in potential closeout games over the last three postseasons.

It was the 68th game of this season's playoffs — and only the second that was 0-0 after 40 minutes. The other was Wednesday night, when Edmonton wound up eliminating Vegas with a 1-0 victory in overtime in Game 5 of that Western Conference semifinal series.


5711 McPherson Ste. 503A
Mon-Fri
8:00 am - 5:00 pm
Sat & Sun Closed

# Classifieds

Laredo Morning Times
956.728.2527

## Pets



2 Female Schnauzers for Sale, 2 months, $350 ea. Call: (956) 942-7700.

## Pets

4 Male Shih Tzu Puppies for sale, $275 each. (956) 236-3782 or (956) 236-5370

## Merchandise

**Marco** (frame) de cama tamaño queen $400, 4 ACs de ventana $50 c/u, Pajaros - Cockatiels $200, Finches $30, Canarios $125. **(956) 602-6555**

## Announcements



**COMPRO** CARROS Y TROCAS PARA YONKE LE LEVANTO. LLAME AL (956)771-7047

## Homes for Sale

**2909** Bayard Unit B, Very nice Duplex with large 3 bedrooms, 2 full baths, large closet, shower glass doors, central air conditioning, private parking. No HOA, plus we offer some closing costs. Asking $199,000. RE/MAX Real Estate. Mark Dominguez (956) 415-3648 or (956) 740-0700

**ATTENTION BUILDERS!**
Cornered Lot for Sale. Block Fence, San Isidro La Paz. $176,990 OBO. (956) 251-0617

## For Rent/Lease

**1, 2, & 3 Bd Apartments** for Rent, Central & North, For information, Call: (956) 712-2527.

## For Rent/Lease



**219 E Cherry Ln House for Rent**
4 bedrooms, 4 baths with W/D hookups, water paid. **Call: (956) 712-2527**

## For Rent/Lease

**7610** Rocio Dr. 2Bd, 2Ba, Walk-In Closet, Living Rm, Kitch., Dining Rm, Stove, Fridge, Washer & Dryer HckUps, all Tile Floor, no receipts included, no pets. $1,200/Mon. + $500/Dep. (956) 334-7744. Call for PROMO!

## For Rent/Lease

**BIG** CONDO
2bd/2ba.-NO PETS.
4219 Tilden. By Appointment (281) 450-1549

## For Rent/Lease

**Fully** furnished apartment, ideal for 1 person, all utilities paid, fridge, stove and all appliances included. $875/Rent & $200/Dep. (956) 237-3442

## For Rent/Lease

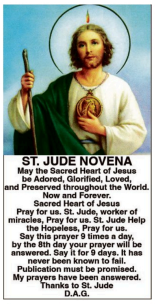
**Loop** 20 & Saunders Area 2Bd, 1Ba, Fridge & Stove, Water Paid, $800/Mon. & $500/Dep. (956)337-1675

## For Rent/Lease

**Office** Spaces For Rent Calton Professional Plaza. For inquiries, Call: (956) 791-0335

## For Rent/Lease

**OFFICE** RENTAL - EXECUTIVE OFFICE. ALL INCLUSIVE. 10' CEILINGS. CONFERENCE ROOM. COFFEE BAR. NORTH-TOWN PROFESSIONAL PLAZA. STARTING $500/ MO. (956) 489-6019



**ST. JUDE NOVENA**
**May the Sacred Heart of Jesus be Adored, Glorified, Loved, and Preserved throughout the World. Now and Forever. Sacred Heart of Jesus Pray for us. St. Jude, worker of miracles, Pray for us. St. Jude Help the Hopeless, Pray for us. Say this prayer 9 times a day. by the 8th day your prayer will be answered. Say it for 9 days. It has never been known to fail. Publication must be promised. My prayers have been answered. Thanks to St. Jude D.A.G.**

## For Rent/Lease

**Rento** Casa en el Centro Dos recamaras, sala, cocina, y baño. Agua y gas incluido. $875 Renta, $500 Deposito. (956) 319-8937.

## For Rent/Lease

**Se** Renta dúplex de 3 cuartos. Amplia sala. Incluye refrigerador, estufa, cocina, comedor, 1 baño, factura de agua incluida. 2 plazas de aparcamiento.1008 San Francisco St. 956-327-7307

## Land

**FOR SALE 21 ACs**
60 Mi. Marker, I-35 Frontage, Running Water, Large Pond, Bull Mesquite Trees, $325,000. (956) 326-9734

## Land

10 ACRES HWY 83N FRONTAGE
Multiuse: Commercial, RV park, Industrial Approx. 187ft HWY 83N frontage $245,000
BDBG REAL ESTATE,
Liz #(956)645-8567

## Land

4 ACRES $280,000 LEASE TO BUY/OWNER FINANCE suitable for equipment storage yard or parking. Located 18 miles east of loop 20 paved rd. frontage near Hwy 59. Property has a metal shade canopy, warehouse, electric poles non residential: Recreation, Commercial or Industrial use only
BDBG REAL ESTATE GROUP
info Call Liz#(956)645-8567

## Autos



**2019** Ninja 650, 1,100 Miles, $5500, Call Jesse **(956) 237-0624**

## Recreation



**2019** 5th wheel. Sleeps 6-8 People Like- New Condition. For More info, Call 956-763-2018

## Miscellaneous



**COMPRO** CARROS PARA YONK! $200 EN ADELANTE! (956) 326-5908

## Legals/Public Notices

2025FLA000423D2

DIVORCE CITATION BY PUBLICATION THE STATE OF TEXAS

TO: ASAHEL JESUS CONTRERAS

GREETINGS:

YOU ARE HEREBY COMMANDED to appear and answer before the Honorable Monica Z. Notzon of Webb County, Texas, at the Courthouse of said County in Laredo, Texas, at or before 10 O'clock a.m. of the Monday next after the expiration of 20 days from the date of service of this citation, then and there to answer the petition of DAISY ALONSO Petitioner, filed in said Court on the 12th day of March, 2025 against ASAHEL JESUS CONTRERAS Respondent, and said suit being numbered on the docket of said Court, and entitled In The Matter of the Marriage of:

DAISY ALONSO
vs.
ASAHEL JESUS CONTRERAS

the nature of which suit is a request **DIVORCE**

The Court has authority in this suit to enter any judgment or decree dissolving the marriage and providing for the division of property which will be binding on you.

The Court has authority in this suit to enter any judgment or decree in the child (ren) interest which will be binding upon you, including the termination of the parent- child relationship the determination of paternity and the appointment of a conservator with authority to consent to the child (ren) adoption.

Said Petitioner's Petition was filed in said Court
DAISY ALONSO, PRO SE

NOTICE TO RESPONDENT

"YOU HAVE BEEN SUED. YOU MAY EMPLOY AN ATTORNEY. IF YOU OR YOUR ATTORNEY DO NOT FILE A WRITTEN ANSWER WITH THE CLERK WHO ISSUED THIS CITATION BY 10:00 A.M. 08 THE MONDAY NEXT FOLLOWING THE EXPIRATION OF (20) TWENTY DAYS AFTER YOU WERE SERVED WITH THIS CITATION AND PETITION, A DEFAULT JUDGMENT MAY BE TAKEN AGAINST YOU."

ISSUED AND GIVEN UNDER MY HAND SEAL OF SAID COURT AT OFFICE, ON THIS THE 27TH DAY OF MARCH, 2025.

L-08

## Autos



**2004** Nissan Frontier, 3.3L / 6-cylinders, 2-WD, Automatic Overdrive, Crew Cab 4-Doors, Long Bed, Power locks & windows, AC, Blue Title. $5,600.00. SOLD

## Trucks, SUVs & Vans



**2019** Chevy Colorado Crew Cab, 86K Mi., $19,000. (956) 612-0013.

## Autos



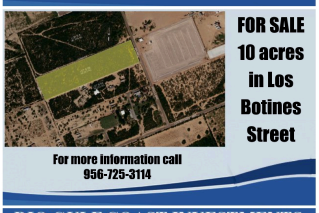
**2008** Nissan Quest, S Minivan, 3-Seater, 4Door, 3.5L Engine, Automatic, Dual AC (front & rear), Blue Title. Price $3,250.00. SOLD

## Autos



**2019** Ram 3500, Automatic, Dually, Diesel 6.7L, 4x4, Power locks & windows, A/C, new Grill Guard & customized Tool Box, front & rear and gooseneck backup cameras, air bag suspension, Blue Title. Price $30,000 Call (956) 645-5865







## Legals/Public Notices

**PUBLIC NOTICE**

The Board of Trustees of the Laredo College District is accepting sealed bids for the purchase of the following real property:

Lots 4, 5, 6, 7, 8, 9 and E11.61 of Lot 3 and 10, Block 880 situated in the Eastern Division of the City of Laredo, Webb County, Texas also commonly known as 1620 Clark St., Laredo, Texas 78043.

The Request for Sealed Bid packet is available for pick-up at the:

Laredo College Purchasing Office,
West End Washington St. Building P-49
Laredo, Texas.

Bid packets can also be downloaded at https://www.laredo.edu/about/administration/administration-and-finance/purchasingoffice/bids/current-bids.html under the Purchasing Office's – College Bids Section.

Bids will be received through **3:00 p.m. central time on Wednesday, May 28, 2025**, and will be opened at 3:15 p.m. on the same day.

L-07

## Autos



**2003** TOYOTA CAMRY, ONE OWNER, 4Cyl, 4Dr, A/C, Auto Super clean, New tires $4,800 956-774-1710



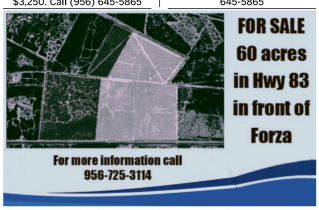
**2009** Lincoln MKS, automatic, 6-cylinders, AC, sunroof, power locks & windows, 173k miles. $3,250. Call (956) 645-5865



**2010** Audi Q7 Premium Sline, 45K Miles, $14,900. Call Jesse **(956) 237-0624**



**2015** Jeep Patriot, Sport 2-WD, 2.0L / 4-cylinders, Gas, Automatic, 138k miles. $5,250. (956) 645-5865







## Legals/Public Notices

**Aviso Público**

La Ciudad de Laredo preparó su Plan de Acción de Cinco Años **2025-2029** y de un año 2025-2026 que será sometido al Departamento Federal de Vivienda y Desarrollo Urbano como un requisito previo para continuar recibiendo fondos financieros del departamento. El Plan de Acción de un año describe los recursos federales, estatales, y locales específicos que se anticipa serán disponibles y las actividades de vivienda y otros tipos de actividades que se llevarán acabo el próximo año. La Ciudad anticipa recibir **$2,859,543** para el año de acción No. 51 en fondos del Programa "CDBG", **$946,902.88** del programa "HOME", y **$266,495** del programa "ESG".

Además, se anticipa que **$80,000** dólares adicionales sean recibidos en fondos adicionales del Programa "Housing Rehabilitation Revolving Loan" y **$125,000** en ingresos del programa "HOME". Los proyectos siguientes son propuestos y sujetos a la aprobación del Cabildo de la Ciudad.

Todos los presupuestos propuestos para las actividades y los proyectos se incrementarán o disminuirán proporcionalmente con respecto a la aprobación del Cabildo de la Ciudad. Cualquier cambio en las actividades/proyectos se reflejará en el Plan de Acción de un año de la Ciudad para 2025.

| | 51st AY Community Development Block Grant | |
|---|---|---|
| 1 | Administración | $571,908 |
| 2 | Administración del Programa de Rehabilitación de Viviendas | $387,635 |
| 3 | Programa de Rehabilitación de Viviendas | $800,000 |
| 4 | Servicios a Personas sin Hogar – Bethany House | $400,000 |
| 5 | Pago de préstamo Sección 108 | $400,000 |
| 6 | Programa de Rehabilitación de Unidades de Renta | $300,000 |
| | TOTAL | $2,859,543 |

| | Revolving Loan | |
|---|---|---|
| 7 | Administración del Programa "Housing Rehabilitation Revolving Loan" | $10,000 |
| 8 | Programa "Housing Rehabilitation Revolving Loan" | $70,000 |
| | TOTAL | $80,000 |

| | HOME Investment Partnership Grant | |
|---|---|---|
| 9 | Administración del Programa "HOME" | $94,500 |
| 10 | Asistencia Financiera para Enganche de Viviendas | $180,000 |
| 11 | Asistencia de Renta para Arrendatarios (PI) & (EN) | $365,000 |
| 12 | Fondos Reservados para Organizaciones llamadas "CHDO" | $150,000 |
| 13 | Programa de Reconstrucción de Viviendas de Propietarios | $132,402.88 |
| 14 | Programa de Viviendas de Renta Accesible de HOME | $150,000 |
| | TOTAL | $1,071,902.88 |

| | Emergency Solutions Grant | |
|---|---|---|
| 15 | Administración del Programa "ESG" | $20,000 |
| 16 | Operaciones del Programa de Refugio de Emergencia | $85,000 |
| 17 | Servicios Esenciales del Programa de Refugio de Emergencia | $30,000 |
| 18 | Concientización al Público | $35,000 |
| 19 | Reubicación Rápida de Viviendas | $40,045 |
| 20 | Prevención de Personas sin Hogar | $50,000 |
| 21 | Manejamiento del Sistema "HMIS" | $6,450 |
| | TOTAL | $266,495 |

En caso de ser viable, debido a la situación de salud actual, las copias del plan se podrán ver presencialmente en las oficinas del Secretario Municipal ubicadas en 1110 Houston, 3ª planta, y en la Biblioteca Pública de Laredo ubicada en 1120 E. Calton Rd. durante las horas de operación. Una copia del plan también estará disponible en el Departamento de Desarrollo de la Comunidad ubicado en 1301 Farragut, Transit Center, 3er piso, Lado Este, de Lunes a Viernes, de 8:00 a.m. – 5:00 p.m. El plan también se puede ver en el sitio web del Departamento de Desarrollo de la Comunidad en: https://www.cityoflaredo.com/departments/community-development

El período de tiempo para revisar el plan y proporcionar comentarios será del **23 de mayo al 23 de junio del 2025**.

Además, se programará una audiencia pública para ofrecer a los ciudadanos interesados la oportunidad de comentar en el plan. La audiencia se llevará a cabo el **2 de junio del 2025** en la Cámaras de Cabildo en 1110 Houston St. durante la reunión programada regularmente del Cabildo Municipal a partir de las 5:30 p.m. Se pondrá a disposición de los discapacitados físicos servicios especiales y traducciones en español, con previa solicitud oportuna. El público tendrá la oportunidad enviar comentarios públicos y llenar un formulario de participación en línea o en persona.

Los comentarios pueden ser proporcionados en la audiencia pública o presentados por escrito durante el período de comentarios de 30 días a Tina Martinez, Directora de Desarrollo Comunitario, P.O. Box 1276 en Laredo, Texas 78042-1276 o 1301 Farragut, Transit Center, 3er piso, Lado Este, Laredo, Texas 78040. Los comentarios también pueden enviarse por correo electrónico a: cdcomments@ci.laredo.tx.us. Los comentarios serán aceptados hasta el 23 de junio del 2025, 5:00 p.m. Para obtener más información, comuníquese con el Departamento de Desarrollo de la Comunidad al (956)795-2675.

Igualdad de Oportunidad

En La Vivienda
de Desarrollo de la Comunidad

Tina Martinez
Directora del Departamento

L-09

**REQUEST FOR PROPOSALS**

CITY OF LAREDO, TEXAS
DEPARTMENT OF COMMUNITY DEVELOPMENT
HOME INVESTMENT PARTNERSHIP PROGRAM

In regard to the HOME Investment Partnership Program (HOME), funded through the U.S. Department of Housing and Urban Development, the City of Laredo, as mandated, has reserved a minimum of 15 percent of its FY 2024 HOME Entitlement Grant ($150,000) for investment in housing to be developed, sponsored, or owned by a local Community Housing Development Organization (CHDO).

Funds will be awarded on a competitive basis. Proposals will be scored in accordance with specified procedures outlined in the City of Laredo's HOME Program Policy and Procedures Manual. Considered will be the proposed project's compliance with the housing priorities identified in the City's 2020-2024 Consolidated Five-Year Plan; the projects creativity and direct benefit to families/individuals of low and moderate-income levels; the CHDO'S administrative budget and proposed leveraging of funds for the project; the past performance of the CHDO; and other related requirements.

Local Community Housing Development Organizations interested in receiving funding through the HOME Investment Partnership Program are invited to submit individual proposals for the 2024 funds.

A request for proposal package may be obtained by contacting:

Mrs. Tina Martinez
Director
Department of Community Development
Transit Center
1301 Farragut, 3rd Floor, East Wing
Laredo, Texas 78040

Proposals must be submitted to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas no later than 3:00 P.M. on June 30, 2025. NO LATE PROPOSALS WILL BE ACCEPTED. For additional information, please contact Barbara Atilano, Program Coordinator at 956-795-2675.

THE CHDO SET ASIDE IS 100% FEDERALLY FUNDED.

EQUAL HOUSING OPPORTUNITY

L-82

**Notice to Bidders**

Notice is hereby given that the City of Laredo, Texas, Department of Community Development, Housing Rehabilitation Program is requesting bids for the rehabilitation of the following job:

**11-201-4615**

Copies of plans and specifications may be picked up from the Department of Community Development, Housing Rehabilitation Program, at no cost to prospective bidders at 1301 Farragut Street, 2nd Floor –East Wing. Bids are to be submitted in sealed envelopes to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas by no later than June 2, 2025 at 3:00 pm. Bids received will be opened and read publicly on June 3, 2025 at 10:00 a.m. The City of Laredo reserves the right to reject any and all bids, and to waive any minor irregularities.

In order to bid on the rehabilitation job, interested contractor must meet the department's qualification requirements:

• Provide references of fiscal responsibility, i.e. bank, etc.

• Provide references from at least four subcontractors used in previous jobs.

• Provide references from two material suppliers.

• Provide the names and addresses of three previous customers and letters of satisfactory performances.

• Carry public liability and property damage insurance. (Minimum $100,000.00)

For further information, please contact Ms. Barbara Atilano, Program Coordinator, at the Transit Center, 1301 Farragut Street, 2nd Floor – East Wing, or call at 795-2675.

These projects will be 100% federally funded by the Department of Housing and Urban Development.

EQUAL HOUSING OPPORTUNITY

TINA MARTINEZ
CD DIRECTOR

L-80



**RIO GULF COAST INVESTMENTS**

**220 E San Jose st.** - Newly Built Studio Apartment. Open space area that combines the Bedroom, Living and Kitchen Area. The kitchen is fully equipped with a Samsung Microwave, Karinear Hot Plate, Vissani Mini Fridge and Sink. The apartment also has a full Bathroom with a Washer and Dryer and a private driveway. Make Your Appointment Today!

FOR LEASE

Jose "Corky" Gonzalez (956) 324-0507

LAREDO HOUSING AUTHORITY
Strive. Collaborate. Empower.

**Public Notice**

Notice is hereby given that the Housing Authority of the City of Laredo (LHA) is requesting proposals from interested individuals and/or entities for the following:

**Request for Proposals (RFP) No. LHA 2025-0514-1**
**Physical Needs Assessment & Energy Audits**

All RFP documents may be obtained on our Procurement Portal at https://procurementportal.larha.org beginning Wednesday, May 14, 2025 at 8:00 am. For any questions regarding the RFP documents, please contact Valeria De Leon, Procurement Officer, at (956) 722-4521 extension 1210 or (956) 477-9199, between the hours of 8:00 am to 5:00 pm Monday through Friday, or e-mail at procurement@larha.org. All responses are to be submitted electronically on our Procurement Portal at https://procurementportal.larha.org no later than Wednesday, May 28, 2025 at 11:59 p.m.

All interested individuals are invited to attend the pre-proposal conference on Thursday, May 15, 2025 at 10:00 a.m. The pre-proposal conference will be streamed via Zoom using the invitation link below.

Zoom Link: https://us05web.zoom.us/j/86551545547?pwd=WHY9sTDCqNBGiD57z1pI7VZLhPfg5a.1

Meeting ID: 865 5154 5547

Passcode: eN8Zr9

L-98

WORKFORCE SOLUTIONS
SOUTH TEXAS
A proud partner of AmericanJobCenter network

**Public Notice**
**Request for Proposals**
**Audit Services**
**#21-01 AUD-01-2025**

Workforce Solutions for South Texas (WSST) is soliciting proposals from qualified organizations or firms of certified public accountants to provide compliance audit services to include review of financial statements, single audit in accordance with uniform guidance, and other related services.

Interested proposers may obtain a copy of the request for proposals at www.southtexasworkforce.org (click the About Us tab and select Procurement) or by sending an email request to procurement@southtexasworkforce.org

Proposals must be received at the address listed below by June 30, 2025 by 12:00 PM (CST). Proposals received after the deadline will not be accepted.

Workforce Solutions for South Texas
500 E. Mann Rd. Suite B5
Laredo, Texas 78041

Workforce Solutions for South Texas is an equal opportunity employer/program. Auxiliary aids and services are available upon request to individuals with disabilities. Relay Texas: (800)735-2989 (TDD) or (800)735-2988(Voice) or 711

L-02

WORKFORCE SOLUTIONS
SOUTH TEXAS
A proud partner of AmericanJobCenter network

**Public Notice**
**Request for Proposals (RFP)**
**Operation and Management of the Workforce Center**
**#21-02 WFC 01 2025**
**And**
**Operation and Management of the WIOA Youth Services Program**
**#21-03 YOUTH 01 2025**

Workforce Solutions for South Texas (WSST) as the administrative entity, fiscal agent and grant recipient for programs funded by the Texas Workforce Commission is soliciting proposals for the operation and management of the Workforce Center System and for the operation and management of the WIOA Youth Services Program. Proposers may bid for one or both of the RFPs. If bidding for both RFPs, each proposal must be submitted as a stand-alone proposal. WSST service delivery area includes Jim Hogg, Webb and Zapata counties.

Interested bidders must have extensive knowledge and experience including a successful track record in managing workforce system programs and complying with applicable state and federal laws and statutes.

Interested bidders may access the specifications of the request for proposals at www.southtexasworkforce.org (click the About Us tab and select Procurement) or by sending an email request to procurement@southtexasworkforce.org A bidder's virtual conference call will be held on June 3, 2025 at 11:00 am (CST); to obtain call-in information send an email request to procurement@southtexasworkforce.org Participation is not mandatory but strongly recommended.

Proposals must be received no later than 12:00 PM (CST), on June 30, 2025 at the address listed below. Proposals received after the deadline will not be accepted.

Workforce Solutions for South Texas
500 E. Mann Rd. Suite B5
Laredo, Texas 78041

Workforce Solutions for South Texas is an equal opportunity employer/program. Auxiliary aids and services are available, upon request, to individuals with disabilities. Relay Texas: (800)735-2989 (TDD) or (800)735-2988(Voice) or 711

L-03

**DIVISION A**
**SECTION 1**

**NOTICE TO BIDDERS**

Sealed bids will be received at **City Secretary's Office, 1110 Houston Street, 3 rd floor, City Hall Building, Laredo, Texas, or electronically through Cit-E-Bid until 4:00 P.M. on Tuesday, June 10, 2025 and publicly opened, read, and taken under advisement on Wednesday, June 11, 2025 at 10:00 A.M**. for the furnishing of all necessary materials, machinery, equipment, labor, superintendence, and all other services and appurtenances required for **FY24-ENG-44 Fleet Facility at Solid Waste** for the City of Laredo, and shall include acknowledgement of any addenda submitted, and all other documents included in said bid call. Said bid shall be marked,

**FY24-ENG-44**
**Fleet Facility at Solid Waste**

**This project consists of constructing a turn-key maintenance facility building at the Solid Waste Department which includes a septic system, and a control system to manage and regulate the distribution of lube and chemicals**

**Construction contract time for the project is (240) working days.**

Each bid and a bid guaranty in the form of a bidder's bond having a minimum **Best's Rating A** according to Best's Key Rating Guide Latest Edition from a surety duly authorized and licensed in the State of Texas; certified check, or cashier's check must be originals and must be hand-delivered to City Secretary's Office, 1110 Houston Street, 3 rd Floor, City Hall Building, Laredo, TX in a sealed envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. For Bidders electing to submit Bids and Bid Guaranties electronically via Cit-E-Bid, Bid Guaranties will be verified by the Owner prior to bid certification and electronic copies of Bid Guaranties **will not** be returned to Bidders. Mailed bids (i.e. USPS, FedEx, UPS), telegraphic, or facsimile submittals will not be allowed/considered. **Only the bids and bid guaranties actually in the hands of the designated official at the time set in this Notice to Bidders shall be considered**.

**Further, on federally funded projects only, contractor must comply with the Federal Labor Standards Provision, Davis Bacon Act, Equal Opportunity Clause, Wage Determination and HUD and Urban Development Federal Requirements especially as it regards payrolls and basic records**.

Bidders are expressly advised to review Section C-3.1() of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids are rejected, the () wner agrees to give Notice of Award of Contract to the successful bidder within ninety (90) days of the bid opening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

Bidders are advised to review the **Key Points of Public Right-of-Way Ordinance** on Legal Relations and Responsibilities to the Public Division C-7.15. The entire ordinance may be viewed at the following website under Building Services Department: http://www.ci.laredo.tx.us/Building/

**A pre-bid meeting with prospective bidders will be held at City of Laredo Engineering Department (City Hall 2 nd Floor) on Wednesday, May 28, 2025, at 10:00 A.M. Interested companies shall refer to other sections of this RFB packet for complete details**.

The Construction Documents and Specification may be viewed and/or downloaded free of charge from either of the following City of Laredo websites:
https://cityoflaredo.com/bids-and-rfps.html
https://cityoflaredo.ionwave.net/

Mario I. Maldonado Jr.
City Secretary

L-94

**Public Notice**

**The City of Laredo prepared its 2025-2029 Five Year Consolidated Plan and its 2025-2026 One Year Action Plan which will be submitted to the U.S. Department of Housing and Urban Development as a prerequisite for receiving continued funding from the same. The One Year Action Plan outlines the specific federal, state, and local resources that are anticipated to be made available and the specific housing and non-housing activities to be carried out over the next year. The City anticipates receiving $2,859,543 in 51st Action Year Community Development Block Grant (CDBG) funds, $946,902.88 through the HOME Investment Partnership Program, and $266,495 through the Emergency Solutions Grant (ESG).**

**An additional $80,000 is anticipated to be received in Housing Rehabilitation Revolving Loan funds, and $125,000 in HOME program income. The following projects are proposed and subject to City Council approval.**

**All proposed activities/project budgets will be proportionally increased or decreased from the funding levels contingent on City Council approval. Any changes to the activities/projects will be reflected in the City's 2025 One Year Action Plan.**

| | 51st AY Community Development Block Grant | |
|---|---|---|
| 1 | Administration | $571,908 |
| 2 | Housing Rehabilitation Administration | $387,635 |
| 3 | Housing Rehabilitation Loan Program | $800,000 |
| 4 | Homeless Services – Bethany House | $400,000 |
| 5 | Section 108 Loan Repayment | $400,000 |
| 6 | Rental Rehab Program | $300,000 |
| | TOTAL | $2,859,543 |

| | Revolving Loan | |
|---|---|---|
| 7 | Housing Rehabilitation Revolving Loan Administration | $10,000 |
| 8 | Housing Rehabilitation Revolving Loan Program | $70,000 |
| | TOTAL | $80,000 |

| | HOME Investment Partnership Grant | |
|---|---|---|
| 9 | HOME Program Administration | $94,500 |
| 10 | Down Payment Assistance Program | $180,000 |
| 11 | Tenant-Based Rental Assistance (PI & EN) | $365,000 |
| 12 | Community Housing Development Organization (CHDO) | $150,000 |
| 13 | Homeowner Reconstruction Program | $132,402.88 |
| 14 | HOME Affordable Rental Housing Program | $150,000 |
| | TOTAL | $1,071,902.88 |

| | Emergency Solutions Grant | |
|---|---|---|
| 15 | ESG Program Administration | $20,000 |
| 16 | Emergency Shelter – Shelter Operations | $85,000 |
| 17 | Emergency Shelter – Essential Services | $30,000 |
| 18 | Street Outreach | $35,000 |
| 19 | Rapid Re-Housing | $40,045 |
| 20 | Homelessness Prevention | $50,000 |
| 21 | Homeless Management Information System (HMIS) | $6,450 |
| | TOTAL | $266,495 |

If feasible, copies of the draft Plans can be viewed in person at the offices of the City Secretary located in City Hall at 1110 Houston, 3rd Floor, and at the Laredo Public Library located at 1120 E. Calton Road during the hours of operation.

A copy of the plans will also be available at the Department of Community Development located at 1301 Farragut, Transit Center, 3rd Floor, East Wing, Monday through Friday, 8:00 a.m. – 5:00 p.m. The plan can also be viewed in the Community Development Department website at: https://www.cityoflaredo.com/CommDev/index.html

The period of time to review the plans and provide comments will be from May 23 – June 23, 2025

Also, a public hearing will be scheduled to provide interested citizens an opportunity to comment on the draft 2025-2029 Five Year Consolidated Plan and One Year Action Plan. The hearing will be held on June 2, 2025 in the City Council Chambers of City Hall located at 1110 Houston during the regularly scheduled City Council meeting beginning at 5:30 p.m. Special services will be made available, upon

timely request, for the physically impaired and translations in Spanish. Citizens will be able to submit Public Comments and can fill out a participation form online or in person. Participation forms can be found at https://www.cityoflaredo.com/departments/community-development

Comments may be provided at the public hearing or submitted in writing during the 30 day comment period to Tina Martinez, Community Development Director, P.O. Box 1276 in Laredo, Texas 78042-1276 or 1301 Farragut, Transit Center, 3rd Floor, East Wing, Laredo, Texas 78040. Comments may also be submitted via email to: cdcomments@ci.laredo.tx.us. Comments will be accepted until June 23, 2025, 5:00 p.m. For more information, contact the Department of Community Development at (956)795-2675.

Equal Housing Opportunity

Tina Martinez
Community Development Director

L-01

**TEXAS COMMISSION ON ENVIRONMENTAL QUALITY**

**NOTICE OF RECEIPT OF APPLICATION AND INTENT TO OBTAIN WATER QUALITY PERMIT RENEWAL**

**PERMIT NO. WQ0004184000**

**APPLICATION**. Webb County, 515 Martha Drive, Rio Bravo, Texas 78046, which owns a reverse osmosis water treatment facility, has applied to the Texas Commission on Environmental Quality (TCEQ) to renew Texas Land Application Permit (TLAP) No. WQ0004184000 to authorize the disposal of reverse osmosis reject water at a volume not to exceed a daily average flow of 9,500 gallons per day via evaporation. The water treatment facility and disposal area are located approximately 0.5 miles northwest of the intersection of Las Lomas Road and U.S. Highway 59, near the city of Laredo, in Webb County, Texas 78044. TCEQ received this application on March 20, 2025. The permit application will be available for viewing and copying at Webb County Courthouse, 1000 Houston Street, Laredo, in Webb County, Texas prior to the date this notice is published in the newspaper. The application, including any updates, and associated notices are available electronically at the following webpage:
https://www.tceq.texas.gov/permitting/wastewater/pending-permits/tlap#applications
This link to an electronic map of the site or facility's general location is provided as a public courtesy and not part of the application or notice. For the exact location, refer to the application.
https://gisweb.tceq.texas.gov/LocationMapper/?marker=-99.229722,27.619444&level=18

**ALTERNATIVE LANGUAGE NOTICE**. Alternative language notice in Spanish is available at: https://www.tceq.texas.gov/permitting/wastewater/pending-permits/tlap-applications. El aviso de idioma alternativo en español está disponible en https://www.tceq.texas.gov/permitting/wastewater/pending-permits/tlap-applications.

**ADDITIONAL NOTICE**. TCEQ's Executive Director has determined the application is administratively complete and will conduct a technical review of the application. After technical review of the application is complete, the Executive Director may prepare a draft permit and will issue a preliminary decision on the application. **Notice of the Application and Preliminary Decision will be published and mailed to those who are on the county-wide mailing list and to those who are on the mailing list for this application. That notice will contain the deadline for submitting public comments**.

**PUBLIC COMMENT / PUBLIC MEETING. You may submit public comments or request a public meeting on this application**. The purpose of a public meeting is to provide the opportunity to submit comments or to ask questions about the application. TCEQ will hold a public meeting if the Executive Director determines that there is a significant degree of public interest in the application or if requested by a local legislator. A public meeting is not a contested case hearing.

**OPPORTUNITY FOR A CONTESTED CASE HEARING**. After the deadline for submitting public comments, the Executive Director will consider all timely comments and prepare a response to all relevant and material, or significant public comments. **Unless the application is directly referred for a contested case hearing, the response to comments, and the Executive Director's decision on the application, will be mailed to everyone who submitted public comments and to those persons who are on the mailing list for this application. If comments are received, the mailing will also provide instructions for requesting reconsideration of the Executive Director's decision and for requesting a contested case hearing**. A contested case hearing is a legal proceeding similar to a civil trial in state district court.

**TO REQUEST A CONTESTED CASE HEARING, YOU MUST INCLUDE THE FOLLOWING ITEMS IN YOUR REQUEST: your name, address, phone number; applicant's name and proposed permit number; the location and distance of your property/activities relative to the proposed facility; a specific description of how you would be adversely affected by the facility in a way not common to the general public; a list of all disputed issues of fact that you submit during the comment period and, the statement "[I/we] request a contested case hearing." If the request for contested case hearing is filed on behalf of a group or association, the request must designate the group's representative for receiving future correspondence; identify by name and physical address an individual member of the group who would be adversely affected by the proposed facility or activity; provide the information discussed above regarding the affected member's location and distance from the facility or activity; explain how and why the member would be affected; and explain how the interests the group seeks to protect are relevant to the group's purpose**.

Following the close of all applicable comment and request periods, the Executive Director will forward the application and any requests for reconsideration or for a contested case hearing to the TCEQ Commissioners for their consideration at a scheduled Commission meeting.

The Commission may only grant a request for a contested case hearing on issues the requestor submitted in their timely comments that were not subsequently withdrawn. **If a hearing is granted, the subject of a hearing will be limited to disputed issues of fact or mixed questions of fact and law relating to relevant and material water quality concerns submitted during the comment period. TCEQ may act on an application to renew a permit for discharge of wastewater without providing an opportunity for a contested case hearing if certain criteria are met.**

**MAILING LIST**. If you submit public comments, a request for a contested case hearing or a reconsideration of the Executive Director's decision, you will be added to the mailing list for this specific application to receive future public notices mailed by the Office of the Chief Clerk. In addition, you may request to be placed on: (1) the permanent mailing list for a specific applicant name and permit number; and/or (2) the mailing list for a specific county. If you wish to be placed on the permanent and/or the county mailing list, clearly specify which list(s) and send your request to TCEQ Office of the Chief Clerk at the address below.

**INFORMATION AVAILABLE ONLINE**. For details about the status of the application, visit the Commissioners' Integrated Database at www.tceq.texas.gov/goto/cid. Search the database using the permit number for this application, which is provided at the top of this notice.

**AGENCY CONTACTS AND INFORMATION**. All public comments and requests must be submitted either electronically at https://www14.tceq.texas.gov/epic/eComment/, or in writing to the Texas Commission on Environmental Quality, Office of the Chief Clerk, MC-105, P.O. Box 13087, Austin, Texas 78711-3087. Please be aware that any contact information you provide, including your name, phone number, email address and physical address will become part of the agency's public record. For more information about this permit application or the permitting process, please call the TCEQ Public Education Program, Toll Free, at 1-800-687-4040 or visit their website at www.tceq.texas.gov/goto/pep. Si desea información en Español, puede llamar al 1-800-687-4040.

Further information may also be obtained from Webb County at the address stated above or by calling Mr. Javier Gonzalez, Interim Director, at 956-480-8214.

Issuance Date: April 22, 2025

L-04

EDUCATION

## UNITED ISD STUDENT WINS CAR

Sames Kia awards vehicle to lucky winner with perfect attendance record.

PAGE A6



EDUCATION

## HIGH SCHOOL CELEBRATES MILESTONE

Alexander High School honors employees who have worked since founding 30 years ago.

PAGE A3




YOUR NO. 1 HOMETOWN NEWS SOURCE

# Laredo Morning Times

ESTABLISHED 1881 — LMTONLINE.COM

SUNDAY, JUNE 1, 2025 • VOL. 144, NO. 353 • $3.00

# City leaders reflect on spending pause

By David Gomez Jr.
LAREDO MORNING TIMES

Mayor Victor Trevino and four council members discussed the recent approval of a spending moratorium, which will be in place through Aug. 31.

The city of Laredo's Efficiency and Innovation Plan, or LEIP, was reviewed during the first budget workshop on Wednesday. The study aims to address financial challenges and prioritize essential services and infrastructure projects. City Council unanimously approved the moratorium to build public trust and demonstrate transparency.

City Manager Joseph Neeb said all work must stem from projects included in the failed bond referendum. He said he would pause expenditures — including unbudgeted general fund projects and job positions — before advertising for them.

"Finding room in a budget that is already overflowing is going to be the balancing act that we have through this," Neeb said.

Trevino said he wants to mirror the efforts of the federal Department of Government Efficiency, or DOGE, at the local level. He brought up the item, which was co-sponsored by District VII council member and Mayor pro tempore Vanessa Perez.

"We have to reflect that at a local level because sometimes we'll receive federal grants and funds that are not as abundant as before, so we also have to make some effort here," Trevino said. "It revolves around not spending on unnecessary things and tightening the belt a little bit. These things are a sign of the times."

Perez believes it is necessary to pause all new spending and projects that involve unbudgeted general fund expenditures.

"The mayor and I believe that the city needs to focus on its core government functions, like fixing our aged water infrastructure and roads," Perez said. "The move is part of the LEIP and applies to all new general fund commitments not currently budgeted, including feasibility studies, sponsorships and partner-

*Pause continues on A12*



Denis Tangney Jr./Getty Images/iStockphoto

**Laredo was named the most livable city in the United States, according to a recent study by the financial website GOBankingRates, which cited its affordability and accessibility.**

# Laredo ranked top city in America for livability

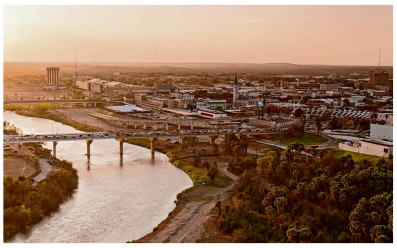
By Jose De La Rosa
LAREDO MORNING TIMES

Laredo has been ranked the most livable city in the United States, according to a study by the financial website GOBankingRates.

The ranking cites Laredo's affordability and accessibility, emphasizing its ability to offer a high standard of living without requiring a six-figure income.

GOBankingRates' "Most Livable Destinations" list used data from the broader "250 Best Places to Live in the U.S. for 2025-2026" ranking by U.S.

*Ranking continues on A12*



Hal Bergman/Getty Images/iStockphoto

**GOBankingRates' analysis focused on housing and living costs, using data from Zillow and the Bureau of Labor Statistics.**

# Webb County deputy arrested on DWI charge

By Cesar G. Rodriguez
LAREDO MORNING TIMES

A Webb County Sheriff's Office deputy has been arrested on suspicion of drunken driving, according to authorities.

On May 30, the Texas Department of Public Safety arrested Michael Anthony Gonzalez, 37, on the charge of driving while intoxicated, a misdemeanor.

Gonzalez was off duty at the time of his arrest, according to the sheriff's office.

A trooper pulled over a 2020 Chevrolet Silverado at about 2:47 a.m. May 30 by the intersection of Shiloh Drive and Bob Bullock Loop.

DPS identified the driver as Gonzalez. He showed signs of intoxication and was asked to perform standardized field sobriety tests, DPS said.

Gonzalez was taken into custody after performing the tests and taken to the Webb County Jail. He later posted bond, custody records show.

Webb County Sheriff Martin Cuellar released a statement saying he acknowledges the gravity of this situation and that his office is dedicated to carrying out a thorough and transparent investigation.

"I am extremely disappointed that this incident has taken place, and I regard allegations of officer misconduct with utmost seriousness. I expect my deputies to adhere to the highest standards of conduct, both on and off duty," Cuellar said in the statement.

"My office will conduct a complete review of the incident and determine appropriate disciplinary action based on the findings."

# Zaffirini-authored bill on puppy mills fails to progress

By Maria Ruiz
LAREDO MORNING TIMES

After being on the legislative floor for a few weeks, the bill filed by Sen. Judith Zaffirini died — failing to move through committee and leaving the effects of puppy mill industries unaddressed across Texas.

Senate Bill 1652 spotlighted the ethical dilemma of allowing pet stores to source puppies from mills, which can have a detrimental impact on their health and safety due to inhumane practices. The bill, although it listed fines and penalties for those who source animals from puppy mills, encouraged partnerships with local shelters to minimize stray overpopulation and foster animal adoption.

After remaining without motion for a few weeks, SB 1652 died in committee weeks

*Bill continues on A12*

CONTACT US

lmtonline.com | @lmtnews | @lmtnews

**OPINION:** opinion@LMTOnline.com | **SPORTS:** sports@LMTOnline.com | **EMAIL:** editorial@LMTOnline.com

0 18780 71516 0



**UNITED INDEPENDENT SCHOOL DISTRICT**

**REQUEST FOR COMPETITIVE SEALED BIDS/PROPOSALS/QUALIFICATIONS**

United Independent School District will solicit and receive Qualification Statements/Sealed Proposals for:

| RFP/RFQ NO: | DESCRIPTION |
|---|---|
| CSP 002-2025 | Job Order Contract (JOC) for District-Wide Construction and General Maintenance Projects |
| DUE DATE & TIME: | Wednesday, June 18, 2025 at 3:00 pm (CST) |

Specifications may be obtained by registering to EBID on **www.uisd.net**. Responses shall be received via online submittal **NO LATER THAN** the dates and times stated above for each RFQ/RFP listed. **FOR MORE INFORMATION, PLEASE SEND EMAIL TO PURCHASING@UISD.NET.** United ISD Purchasing Department, 3501 E. Saunders, Laredo, Texas 78041.

L-48

**REQUEST FOR PROPOSALS**

CITY OF LAREDO, TEXAS
DEPARTMENT OF COMMUNITY DEVELOPMENT
HOME INVESTMENT PARTNERSHIP PROGRAM

In regard to the HOME Investment Partnership Program (HOME), funded through the U.S. Department of Housing and Urban Development, the City of Laredo, as mandated, has reserved a minimum of 15 percent of its FY 2024 HOME Entitlement Grant ($150,000) for investment in housing to be developed, sponsored, or owned by a local Community Housing Development Organization (CHDO).

Funds will be awarded on a competitive basis. Proposals will be scored in accordance with specified procedures outlined in the City of Laredo's HOME Program Policy and Procedures Manual. Considered will be the proposed project's compliance with the housing priorities identified in the City's 2020-2024 Consolidated Five-Year Plan; the projects creativity and direct benefit to families/individuals of low and moderate-income levels; the CHDO'S administrative budget and proposed leveraging of funds for the project; the past performance of the CHDO; and other related requirements.

Local Community Housing Development Organizations interested in receiving funding through the HOME Investment Partnership Program are invited to submit individual proposals for the 2024 funds.

A request for proposal package may be obtained by contacting:

Mrs. Tina Martinez
Director
Department of Community Development
Transit Center
1301 Farragut, 3rd Floor, East Wing
Laredo, Texas 78040

Proposals must be submitted to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas no later than 3:00 P.M. on June 30, 2025. **NO LATE PROPOSALS WILL BE ACCEPTED**. For additional information, please contact Barbara Atilano, Program Coordinator at 956-795-2675.

THE CHDO SET ASIDE IS 100% FEDERALLY FUNDED.

EQUAL HOUSING OPPORTUNITY

L-19

**DIVISION A**
**SECTION 1**

**NOTICE TO BIDDERS**

Sealed bids will be received at City Secretary's Office, 1110 Houston Street, 3rd floor, City Hall Building, Laredo, Texas, or electronically through Cit-E-Bid until 4:00 P.M. on **Thursday, June 12, 2025** and publically opened, read, and taken under advisement on **Friday, June 13, 2025** at 9:00 A.M. for the furnishing of all necessary materials, machinery, equipement, labor, superintendence, and all other services and appurtenances required for **FY24-ENG-25 GEORGE PAPPAS TENNIS COURTS RESURFACING RE-BID** for the City of Laredo, and shall include acknowledgement of any addenda submitted, and all other documents included in said bid call. Said bid shall be marked,

**FY24-ENG-25**
**GEORGE PAPPAS TENNIS COURTS RESURFACING RE-BID**

**This project entails the resurfacing and repainting of the George Pappas Tennis Courts located at 1300 Market St., Laredo, TX 78040. It is a total of nine tennis courts and includes the placement of new concrete, new playing surface, new paint scheme. Contractor will also remove, repaint, and replace the fence frame and any missing hardware. New netting, center straps, and net posts will be provided and installed. Construction contract time for the project is Ninety (90) working days.**

Each proposal and a proposal guaranty must be originals and must be sealed in an envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. When submitted by mail, this envelope shall be placed in another envelope addressed as indicated in this Notice to Bidders and shall be marked as a bid for the project above referred.

Bidders for the construction work must submita satisfactory cashier's or certified check, or bidder's bond having a minimum **Best's Rating A** according to Best's Key Rating Guide Latest Edition from a surety duly authorized and licensed in the State of Texas, payable without recourse to the order of the City of Laredo, Texas, in an amount not less than five percent (5%) of the total bid based on the bid which check or bond shall be submitted asaguarantee that the bidder will enter into a contract, and execute performce and payment bonds within ten (10) days after Notice of Award of contract is given to him for contracts in excess of $50,000.00. **Bids without the required check or original bond will NOT be considered**.

**Further, on federally funded projects only, contractor must comply with the Federal Labor Standards Provision, Davis Bacon Act, Equal Opportunity Clause, Wage Determination and HUD and Urban Development Federal Requirements especially as it regards payrolls and basic records.**

**Only the bids and bid guaranties actually in the hands of the designated official at the time set in this Notice to Bidders shall be considered. Bids submitted by telephone, telegraph, or fax, will not be considered.**

Bidders are expressly advised to review Section C-3.10 of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids are rejected, the Owner agrees to give Notice of Award of Contract to the successful bidder within ninety (90) days of the bidopening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

Bidders are advised to review the **Key Points of Public Right-of-Way Ordinance** on Legal Relations and Responsibilities to the Public Division C-7.15. The entire ordinance may be viewed at the following website under Building Services Department:
**http://www.ci.laredo.tx.us/Building/**

**A pre-bid meeting with prospective bidders will be held at City of Laredo Engineering Department (City Hall 2nd Floor) on Wednesday, June 4, 2025 at 10:00 A.M. Interested companies shall refer to other sections of this RFB packet for complete details.**

The Construction Documents and Specification may be viewed and/or downloaded free of charge from either of the following City of Laredo websites:
**http://cityoflaredo.ionwave.net/**

Mario Maldonado., City Secretary

L-16

PUBLIC NOTICE

The Board of Trustees of the Laredo College District is accepting requests for proposals for Landscaping and Grounds Maintenance services. Landscaping and Grounds Maintenance Services for the LaredoCollege Fort McIntosh Campus and LC South Campus.
The Request for Sealed Bid packet is available for pick-up at the:

Laredo College Purchasing Office,
West End Washington St. Building P-49
Laredo, Texas.
Bid packets can also be downloaded at
https://www.laredo.edu/about/administration/administration-and-finance/purchasingoffice/bids/current-bids.html
under the Purchasing Office's – College Bids Section.
Bids will be received through 3:00 p.m. central time on Thursday, June 26, 2025, and will be opened at 3:15 p.m. on the same day

L-47

**SECTION A-1**
**NOTICE TO BIDDERS**

Sealed bids shall be hand delivered and received at City Secretary's Office, 1110 Houston Street, Laredo, Texas until **4:00 P.M.** on **Thursday, June 26, 2025** and publicly opened at **10:00 A.M.** on **Friday, June 27, 2025** read and taken under advisement for the furnishing of all necessary materials, machinery, equipment, labor, superintendence, and all other services and appurtenances required for the **"Zacate Creek Wastewater Treatment Plant Improvements"**. Said bid shall be marked,

**"Zacate Creek Wastewater Treatment Plant Improvements"**

**The improvements of the Zacate Creek Wastewater Treatment Plant include, but are not limited to: New DIP Header and Yard Piping, New Telescoping Valve and Piping Assembly and other necessary appurtenances.**

Bids shall be based on **Unit Price Basis** and shall include dollar amount for improvements including those items listed as alternatives as per the Schedule of Values included in the specifications of this project. Submit completed Schedule of Values form with the **Unit Price Basis**.

Each proposal and the proposal guaranty must be originals and must be sealed in an envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. When submitted by mail, this envelope shall be placed in another envelope addressed as indicated in this Notice to Bidders.

Only proposals and proposal guaranties actually in the hands of the designated official at the time set in this Notice to Bidders shall be considered. Proposals submitted by telephone, telegraph, or fax, will not be considered.

Bidders are expressly advised to review Section C-3.10 of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids rejected, Owner agrees to give Notice of Award of Contract to the successful bidder within sixty (60) days from the date of the bid opening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

No virtual Pre-Bid meeting will be scheduled for this project. Questions must be sent by **Friday, June 13, 2025, at 4:00 p.m.** by email to Gerardo "Jerry" Garza with the Utilities Department at ggarza2@ci.laredo.tx.us. Answers will be posted by Addendum on **Friday June 20, 2025**.

Copies of the plans and specifications may be reviewed and downloaded from City website at:
https://www.cityoflaredo.com/departments/purchasing-division/bids

Mario Maldonado, Jr., City Secretary

L-40

**Public Notice**

**The City of Laredo prepared its 2025-2029 Five Year Consolidated Plan and its 2025-2026 One Year Action Plan which will be submitted to the U.S. Department of Housing and Urban Development as a prerequisite for receiving continued funding from the same. The One Year Action Plan outlines the specific federal, state, and local resources that are anticipated to be made available and the specific housing and non-housing activities to be carried out over the next year. The City anticipates receiving $2,859,543 in 51st Action Year Community Development Block Grant (CDBG) funds, $946,902.88 through the HOME Investment Partnership Program, and $266,495 through the Emergency Solutions Grant (ESG).**

**An additional $80,000 is anticipated to be received in Housing Rehabilitation Revolving Loan funds, and $125,000 in HOME program income. The following projects are proposed and subject to City Council approval.**

**All proposed activities/project budgets will be proportionally increased or decreased from the funding levels contingent on City Council approval. Any changes to the activities/projects will be reflected in the City's 2025 One Year Action Plan.**

| | 51st AY Community Development Block Grant | |
|---|---|---|
| 1 | Administration | $571,908 |
| 2 | Housing Rehabilitation Administration | $387,635 |
| 3 | Housing Rehabilitation Loan Program | $800,000 |
| 4 | Homeless Services – Bethany House | $400,000 |
| 5 | Section 108 Loan Repayment | $400,000 |
| 6 | Rental Rehab Program | $300,000 |
| | TOTAL | $2,859,543 |
| | **Revolving Loan** | |
| 7 | Housing Rehabilitation Revolving Loan Administration | $10,000 |
| 8 | Housing Rehabilitation Revolving Loan Program | $70,000 |
| | TOTAL | $80,000 |
| | **HOME Investment Partnership Grant** | |
| 9 | HOME Program Administration | $94,500 |
| 10 | Down Payment Assistance Program | $180,000 |
| 11 | Tenant-Based Rental Assistance (PI & EN) | $365,000 |
| 12 | Community Housing Development Organization (CHDO) | $150,000 |
| 13 | Homeowner Reconstruction Program | $132,402.88 |
| 14 | HOME Affordable Rental Housing Program | $150,000 |
| | TOTAL | $1,071,902.88 |
| | **Emergency Solutions Grant** | |
| 15 | ESG Program Administration | $20,000 |
| 16 | Emergency Shelter – Shelter Operations | $85,000 |
| 17 | Emergency Shelter – Essential Services | $30,000 |
| 18 | Street Outreach | $35,000 |
| 19 | Rapid Re-Housing | $40,045 |
| 20 | Homelessness Prevention | $50,000 |
| 21 | Homeless Management Information System (HMIS) | $6,450 |
| | TOTAL | $266,495 |

If feasible, copies of the draft Plans can be viewed in person at the offices of the City Secretary located in City Hall at 1110 Houston, 3rd Floor, and at the Laredo Public Library located at 1120 E. Calton Road during the hours of operation.

A copy of the plans will also be available at the Department of Community Development located at 1301 Farragut, Transit Center, 3rd Floor, East Wing, Monday through Friday, 8:00 a.m. – 5:00 p.m. The plan can also be viewed in the Community Development Department website at: https://www.cityoflaredo.com/CommDev/index.html

The period of time to review the plans and provide comments will be from May 23 – June 23, 2025

Also, a public hearing will be scheduled to provide interested citizens an opportunity to comment on the draft 2025-2029 Five Year Consolidated Plan and One Year Action Plan.. The hearing will be held on June 2, 2025 in the City Council Chambers of City Hall located at 1110 Houston during the regularly scheduled City Council meeting beginning at 5:30 p.m. Special services will be made available, upon

timely request, for the physically impaired and translations in Spanish. Citizens will be able to submit Public Comments and can fill out a participation form online or in person. Participation forms can be found at https://www.cityoflaredo.com/departments/community-development

Comments may be provided at the public hearing or submitted in writing during the 30 day comment period to Tina Martinez, Community Development Director, P.O. Box 1276 in Laredo, Texas 78042-1276 or 1301 Farragut, Transit Center, 3rd Floor, East Wing, Laredo, Texas 78040. Comments may also be submitted via email to: cdcomments@ci.laredo.tx.us. Comments will be accepted until June 23, 2025, 5:00 p.m. For more information, contact the Department of Community Development at (956)795-2675.

Equal Housing Opportunity

Tina Martinez
Community Development Director

L-01

**DIVISION A**
**SECTION A-1**
**NOTICE TO BIDDERS**

The City of Laredo, hereafter called OWNER, is requesting Bids for the furnishing of all necessary materials, machinery, labor, superintendence, and all other services and appurtenances required for:
**FY24-ENG-87 Forest Loop Drainage Channel (REBID)**
Bidders are cautioned to refer to other sections of the Project Specifications Manual, Drawings, Addenda and other Bid Documents included in the Bid package for further details.

Sealed bids will be received at City Secretary's Office, 1110 Houston Street, 3rd floor, City Hall Building, Laredo, Texas or electronically through Cit-E-Bid until **4:00 PM** on **Thursday, June 19, 2025** and publicly opened, read, and taken under advisement on **Friday, June 20, 2025** at **10:00 AM**

Said bid shall be marked,

**FY24-ENG-87**
**Forest Loop Drainage Channel (REBID)**
Project description
This project consists of constructing 10,300 SF of reinforced concrete riprap (channel), 11,500 SF of reinforced concrete riprap (aprons), concrete energy dissipator blocks, 50 LF of retaining walls, and subsidiary work.

Construction contract time for the project is. **120 Working days**

All complete Bid Proposal in the hands of the designated official at the time set in this Notice to Bidders shall be considered. All Bid Proposal shall be accompanied by an acceptable Bid Deposit in an amount of not less than five percent (5%) of the total Base Bid. Bid Deposit will be verified by the Owner prior to bid certification. Bids without an acceptable Bid Deposit will NOT be considered. Refer to Section A-2 Information to Bidders for complete information.

Each bid and a bid guaranty in the form of a bidder's bond having a minimum Best's Rating A according to Best's Key Rating Guide Latest Edition from a surety duly authorized and licensed in the State of Texas; certified check, or cashier's check must be originals and must be hand-delivered to City Secretary's Office, 1110 Houston Street, 3rd Floor, City Hall Building, Laredo, TX in a sealed envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. For Bidders electing to submit Bids and Bid Guaranties electronically via Cit-E-Bid, Bid Guaranties will be verified by the Owner prior to bid certification and electronic copies of Bid Guaranties will not be returned to Bidders. Mailed bids (i.e. USPS, FedEx, UPS), telegraphic, or facsimile submittals will not be allowed/considered. Only the bids and bid guaranties actually in the hands of the desianated official at the time set in this Notice to Bidders shall be considered.

**On federally funded projects only, contractor must comply with the Federal Labor Standards Provision, Davis Bacon Act, Equal Opportunity Clause, Wage Determination and HUD and Urban Development Federal Requirements especially as it regards payrolls and basic records. All structural and reinforcement steel shall follow the Build America, Buy America Act (BABAA).**

Bidders are expressly advised to review Section C-3.10 of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids are rejected, the Owner agrees to give Notice of Award of Contract to the successful bidder within ninety (90) days of the bid opening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

Bidders are advised to review the Key Points of Public Right-of-Way Ordinance on Legal Relations and Responsibilities to the Public Division C-7.15. The entire ordinance may be viewed at the following website under Building Services Department: https://www.cityoflaredo.com/departments/building-development-services

A pre-bid meeting with prospective bidders will be held at City of Laredo Engineering Department (City Hall 2nd Floor) on **Wednesday, June 11, 2025** at **10:00 AM**

The Construction Documents and Specification may be viewed and/or downloaded free of charge from either of the following City of Laredo website.

https://cityoflaredo.ionwave.net/

Mario Maldonado, Jr., City Secretary

L-29

**NOTICE TO BIDDERS**

Sealed bids will be received at **City Secretary's Office, 1110 Houston Street, 3rd floor, City Hall Building, Laredo, Texas, until 4:00 P.M. on June 24th, 2025 as detailed in the Information to Bidder, and publicly opened, read, and taken under advisement on June 25th, 2025, at 10:00 A.M.** for the furnishing of all necessary materials, machinery, equipment, labor, superintendence, and all other services and appurtenances required for improvements for the City of Laredo, and shall include acknowledgement of any addenda submitted, and all other documents included in said bid call. Said bid shall be marked,

**FY24-ENG-52-A**

**"Plaza Theatre Roof Replacement**

**The City of Laredo Plaza Theatre** is an existing movie theatre building located in downtown Laredo, TX. The work includes the removal of the roofs existing MEP, HVAC equipment, equipment curbs, ducts, vents, piping, conduit, electric boxes, roof insulation and top roofing membrane. Refer to demolition plans for more information on scope. The existing roof deck will remain and be repaired based on the contractor's assessment after uncovering. The contractor will then provide and install new insulation, roof membrane and accessories, metal coping and trim as per the construction documents.

**Construction contract time for the project is one hundred days (100) working days.**

All complete Bid Proposal in the hands of the designated official at the time set in this Notice to Bidders shall be considered. **All Bids Proposal shall be accompanied by an acceptable Bid Deposit in an amout of not less than five percent (5%) of the total Base Bid. Bid Deposit will be verified by Owner prior to bid certification**. Bids without an acceptable Bid Deposit will NOT be considered. **Refer to Section A-2 Information to Bidders for complete information**.

Hand-delivered Bid Proposals and Bid Guaranties must be original and must be sealed in an envelope plainly marked with the name of the project as shown above, and the name and address of the Bidder. For Bidders electing to submit Bids and Bid Guaranties electronically via Cit-E-Bid, Bid Guaranties will be verified by Owner prior to bid certification and electronic copies of Bid Guaranties will not be returned to Bidders. Mailed bids (i.e. USPS, FedEx, UPS), telegraphic, or facsimile submittlas will not be allowed/considered.

**Further, on federally funded projects only, contractors must comply with the Federal Labor Standards Provision, Davis Bacon Act, Equal Opportunity Clause, Wage Determination and HUD and Urban Development Federal Requirements especially as it regards payrolls and basic records. All structural and reinforcement steel shall follow the Build America, Buy America Act (BABAA).**

Bidders are expressly to review Section C-3.10 of the General Conditions of the proposed Contract as to the causes which may lead to the disqualification of a bidder and/or the rejection of a bid proposal. Unless all bids are rejected, the Owner agrees to give Notice of Award of Contract to the bidder within ninety (90) days of the bid opening.

Bidders are expected to inspect the site of the work and inform themselves regarding all local conditions.

Bidders are advised to review the **Key Points of Public Right-of-Way Ordinance** on Legal Relations and Responsibilities to the Public Division C-7.15. The entire ordinance may be viewed at the following website under Building Services Department. http://www.ci.laredo.tx.us/Building/

**A pre-bid conference with prospective bidders will be held on, June 11th, 2025, at 10:00 A.M. at City of Laredo Engineering Department. Refer to Cit-E-Bid or City of Laredo website for meeting information. Deadline for questions shall be on June 13th, 2025 at 4:00pm.**

The Construction Documents and Specification may be reviewed or obtained free of charge at the office of the City Engineer, 1110 Houston Street, Laredo, Texas, or from the City of Laredo website www.cityofLaredo.com/bids.html.

Mario Maldonado., City Secretary

L-31

## Autos



**2003** TOYOTA CAMRY. ONE OWNER, 4Cyl, 4Dr, A/C, Auto Super clean, New tires, 69k Miles. $4,500 956-774-1710



**2004** Nissan Frontier, 3.3L / 6-cylinders, 2-WD, Automatic Overdrive, Crew Cab 4-Doors, Long Bed, Power locks & windows, AC, Blue Title. $5,600.00. SOLD



**2008** Nissan Quest, S Minivan. 3-Seater, 4Door, 3.5L Engine, Automatic, Dual AC (front & rear), Blue Title. Price $3,250.00. SOLD

## Autos



**2014 HONDA ODYSSEY, AUTOMATIC**, V6 (3.5 engi), **ONLY 74,K MILLAS, REVERSA CAMARA, LLAVE INTELIGENTE,** Sport Rims Originales, 3 SEATS, very good condition $9,700. Cell: (956) 319-1121

## Autos



**2015** Jeep Patriot, Sport 2-WD, 2.0L / 4-cylinders, Gas, Automatic, 138k miles, $5,250. (956) 645-5865



**2021** Bronco Sport 40k Miles, Great Cond, Asking $18,500 O.B.O. (956) 285-7001



**2009** Lincoln MKS, automatic, 6-cylinders, AC, sunroof, power locks & windows, 173k miles, $3,250. Call (956) 645-5865

## Legals/Public Notices

**CAUSE NO. 2021-FLD-000356-D4**

**IN THE INTEREST OF**

**JOSE RICARDO ESCOBAR, JR.**
**PAOLO DE JESUS ROSALES**
**THIAGO JOHAN ROSALES**

**IN THE DISTRICT COURT**
**406TH JUDICIAL DISTRICT**
**MINOR CHILDREN**
**WEBB COUNTY, TEXAS**

**CITATION BY PUBLICATION AND TERMINATION OF PARENTAL RIGHTS**

**THE STATE OF TEXAS**

**TO: Jose Ricardo Escobar Alvarado, and Jose De Jesus Rosales**, all whom it may concern, Respondent(s):

"You have been sued. You may employ an attorney. If you or your attorney do (does) not file a written answer with the clerk who issued this citation by 10:00 a.m. on the Monday next following the expiration of twenty days after you were served this citation and petition, You can log in Via Zoom for the next hearing on July 2, 2025 at 4:30 p.m., Meeting ID: 994 0129 9222, https://txcourts.zoom.us/j/99401299222, Dial In: +1 346 248 7799 & Meeting ID: 994 0129 9222, a default judgment may be taken against you. The petition of **TEXAS DEPARTMENT OF FAMILY AND PROTECTIVE SERVICES**, Petitioner, was filed in the 406TH District Court of Webb County, Texas, on 4th day of March, 2021, against **Jennifer Lynette Arce, Jose Ricardo Escobar Alvarado, Jose De Jesus Rosales Respondent(s), numbered 2021-FLD-000356 D4**, and entitled **"IN THE INTEREST OF JOSE RICARDO ESCOBAR, PAOLO DE JESUS ROSALES, THIAGO JOHAN ROSALES, MINOR CHILDREN"** The suit requests that Petitioner be named temporary managing conservator of the child, termination of parental rights, and appointment of petitioner as permanent managing conservator of the child. The date and place of birth of the child who are the subject of this suit are: **JOSE RICARDO ESCOBAR, DOB 10/10/2015, PAOLO DE JESUS ROSALES DOB 03/09/2017, THIAGO JOHAN ROSALES DOB 06/29/2018, WEBB COUNTY, TEXAS.**

"The court has authority in this suit to render an order in the child's interest that will be binding on you, including the termination of the parent-child relationship, the determination of paternity, and the appointment of a conservator with authority to consent to the child's adoption."

"Said petition was filed in said court by **Webb County Assistant Attorney, Reynaldo H. Rodriguez, Jr., Office of the Webb County Attorney, Laredo, Texas 78040**.

Issued and given under my hand and seal of said Court at Laredo, Webb County, Texas on this 27 day of MAY 2025.

L-39

## Legals/Public Notices

LISD LAREDO

Laredo Independent School District will accept sealed proposals until **2:30 p.m. June 17, 2025 on RFQ #2025-005 Professional Geotechnical and Materials Engineering and Testing Consultant Services** at which time they will be submitted electronically via Bonfire e-bid system or via hand-delivery to the Laredo Independent School District Administration Building Procurement Department, Room #D322, 3rd Floor, 2400 San Bernardo Avenue, Laredo, Texas 78040. Hand-delivered proposals will be stamped, with time and date received, at the time of delivery to the Procurement Department. If timely submitted, electronic submissions will be automatically time stamped at the time of submission on Bonfire. Proposals will be considered late and will not be accepted after the stated time and date. Proposals will be opened at **3:00 p.m. on June 17, 2025** at the Laredo Independent School District Procurement Department located at 2400 San Bernardo Ave. Specifications can be retrieved by registering to Bonfire at www.laredoisd.bonfirehub.com. The Board of Trustees at Laredo Independent School District, reserves the right to accept or reject any or all proposals and to waive any formalities and/or irregularities.

L-34

## . . . . . GENERAL HELP . . . . .

### Job Available: Operations Director at G.A.L.S. Inc.

Leverage your industrial engineering background to lead our operations and process improvement initiatives within our human capital framework. responsible for designing, implementing, and optimizing processes that enhance workforce efficiency, improve productivity, and ensure the alignment of human resources with ourstrategic objectives. Req: Masters in Engineering, Business Administration+36 months Operations Mgmt Exp. Apply at: rh@gals-inc.com
9807 Mines rd, Laredo, TX.

## Legals/Public Notices

## Legals/Public Notices

UNITED INDEPENDENT SCHOOL DISTRICT

**REQUEST FOR COMPETITIVE SEALED BIDS/PROPOSALS/QUALIFICATIONS**

United Independent School District will solicit and receive Qualification Statements/Sealed Proposals for:

| | |
|---|---|
| **RFP/RFQ NO:** | **DESCRIPTION** |
| **RFP 015-2025** | **Retail Electric Provider** |
| **DUE DATE & TIME:** | **Wednesday, June 18, 2025 at 3:00 pm (CST)** |

Specifications may be obtained by registering to EBID on **www.uisd.net**. Responses shall be received via online submittal **NO LATER THAN** the dates and times stated above for each RFQ/RFP listed. **FOR MORE INFORMATION, PLEASE SEND EMAIL TO PURCHASING@UISD.NET.** United ISD Purchasing Department, 3501 E. Saunders, Laredo, Texas 78041.

L-43

## United Independent School District
## June 6, 2025 Surplus Auction
## LIVE and Online Webcast Auction

**Pallets of Chromebooks, All in one Computers, Laptops, Printers, Projectors, IT Equipment, Kinder Furniture, Cafeteria Equipment, Buses, Cars, Trucks, Crown Vics, Tractors and so much more.....**

**Buyers Premium 12% got to AMTAUCTIONS.COM for online registration, terms and conditions, pictures and more information**

**Webcast Auction to be held on Friday June 6, 2025**

**Pre bidding Now Open auction day ring opens 10am CST**

**Preview Date: June 5, 2025 9am- 4pm Location: 802 Gale St., Laredo, TX. 78041**

**All Assets are being sold "AS IS WHERE IS AND WITH ALL FAULTS AND DEFECTS THEREIN AND WITHOUT ANY WARRANTY OF AN KIND".**
***Inventory Subject to Change**
***All announcements on Auction Day take precedence over all printed or other advertisement**
***Felix Barreras #17102**

### NOTICE TO BIDDERS

Leyendecker Construction of Texas, Inc., construction manager at risk for the **PACAKGE 1 WEBB COUNTY FAIRGROUNDS PROJECT PHASE II** will be receiving bids on the packages listed below on June 12, 2025. Interested bidders may obtain construction documents via electronic files by contacting Leyendecker Construction of Texas, Inc. purchasing department at 956-722-0531.

1. Chain link fencing
2. Utilities
3. All site electrical
4. Site clearing, grading, excavation, rock removal, building fill, aggregate base course, asphalt paving, concrete curb and gutter
5. Concrete paving and concrete sidewalks, including concrete forming, reinforcing steel, concrete materials, saw cutting, joint sealants, and all associated concrete paving materials
6. Pavement markings, parking signage, wheel stops

Bids may be delivered to Leyendecker Construction of Texas, Inc. at 4220 Sanders Laredo, Texas 78041, emailed to cortes@leycon.net, izzy@leycon.net or faxed to 956722-8215 on or before 3:00 p.m. June 12, 2025. Bidders must comply with requirements set forth in construction documents including specifications, drawings, and all addendums.

L-46

### Notice to Bidders

Notice is hereby given that the City of Laredo, Texas, Department of Community Development, HOME Homeowner Reconstruction Program is requesting bids for the reconstruction of the following job:

**24-201-0002**

Copies of plans and specifications may be picked up from the Department of Community Development, Homeowner Reconstruction Program, at no cost to prospective bidders at 1301 Farragut Street, 3rd Floor –East Wing. Bids are to be submitted in sealed envelopes to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas by no later than June 10, 2025 at 3:00 pm. Bids received will be opened and read publicly on June 11, 2025 at 2:00 p.m. The City of Laredo reserves the right to reject any and all bids, and to waive any minor irregularities.

In order to bid on the reconstruction job, interested contractor must meet the department's qualification requirements:

• Provide references of fiscal responsibility, i.e. bank, etc.

• Provide references from at least four subcontractors used in previous jobs.

• Provide references from two material suppliers.

• Provide the names and addresses of three previous customers and letters of satisfactory performances.

• Carry public liability and property damage insurance. (Minimum $100,000.00)

For further information, please contact Ms. Barbara Atilano, Program Coordinator, at the Transit Center, 1301 Farragut Street, 2nd Floor – East Wing, or call at 795-2675.

This project is 100% federally funded by the Department of Housing and Urban Development.

TINA MARTINEZ
CD DIRECTOR

L-21

### Aviso Público

La Ciudad de Laredo preparó su Plan de Acción de Cinco Años **2025-2029** y de un año 2025-2026 que será sometido al Departamento Federal de Vivienda y Desarrollo Urbano como un requisito previo para continuar recibiendo fondos financieros del departamento. El Plan de Acción de un año describe los recursos federales, estatales, y locales específicos que se anticipa serán disponibles y las actividades de vivienda y otros tipos de actividades que se llevarán acabo el próximo año. La Ciudad anticipa recibir **$2,859,543** para el año de acción No. 51 en fondos del Programa "CDBG", **$946,902.88** del programa "HOME", y **$266,495** del programa "ESG".

Además, se anticipa que **$80,000** dólares adicionales sean recibidos en fondos adicionales del Programa "Housing Rehabilitation Revolving Loan" y **$125,000** en ingresos del programa "HOME". Los proyectos siguientes son propuestos y sujetos a la aprobación del Cabildo de la Ciudad.

Todos los presupuestos propuestos para las actividades y los proyectos se incrementarán o disminuirán proporcionalmente con respecto a la aprobación del Cabildo de la Ciudad. Cualquier cambio en las actividades/proyectos se reflejará en el Plan de Acción de un año de la Ciudad para 2025.

| | 51st AY Community Development Block Grant | |
|---|---|---|
| 1 | Administración | $571,908 |
| 2 | Administración del Programa de Rehabilitación de Viviendas | $387,635 |
| 3 | Programa de Rehabilitación de Viviendas | $800,000 |
| 4 | Servicios a Personas sin Hogar – Bethany House | $400,000 |
| 5 | Pago de préstamo Sección 108 | $400,000 |
| 6 | Programa de Rehabilitación de Unidades de Renta | $300,000 |
| | TOTAL | $2,859,543 |

| | Revolving Loan | |
|---|---|---|
| 7 | Administración del Programa "Housing Rehabilitation Revolving Loan" | $10,000 |
| 8 | Programa "Housing Rehabilitation Revolving Loan" | $70,000 |
| | TOTAL | $80,000 |

| | HOME Investment Partnership Grant | |
|---|---|---|
| 9 | Administración del Programa "HOME" | $94,500 |
| 10 | Asistencia Financiera para Enganche de Viviendas | $180,000 |
| 11 | Asistencia de Renta para Arrendatarios (PI) & (EN) | $365,000 |
| 12 | Fondos Reservados para Organizaciones llamadas "CHDO" | $150,000 |
| 13 | Programa de Reconstrucción de Viviendas de Propietarios | $132,402.88 |
| 14 | Programa de Viviendas de Renta Accesible de HOME | $150,000 |
| | TOTAL | $1,071,902.88 |

| | Emergency Solutions Grant | |
|---|---|---|
| 15 | Administración del Programa "ESG" | $20,000 |
| 16 | Operaciones del Programa de Refugio de Emergencia | $85,000 |
| 17 | Servicios Esenciales del Programa de Refugio de Emergencia | $30,000 |
| 18 | Concientización al Público | $35,000 |
| 19 | Reubicación Rápida de Viviendas | $40,045 |
| 20 | Prevención de Personas sin Hogar | $50,000 |
| 21 | Manejamiento del Sistema "HMIS" | $6,450 |
| | TOTAL | $266,495 |

En caso de ser viable, debido a la situación de salud actual, las copias del plan se podrán ver presencialmente en las oficinas del Secretario Municipal ubicadas en 1110 Houston, 3° planta, y en la Biblioteca Pública de Laredo ubicada en 1120 E. Calton Rd. durante las horas de operación. Una copia del plan también estará disponible en el Departamento de Desarrollo de la Comunidad ubicado en 1301 Farragut, Transit Center, 3er piso, Lado Este, de Lunes a Viernes, de 8:00 a.m. – 5:00 p.m. El plan también se puede ver en el sitio web del Departamento de Desarrollo de la Comunidad en: https://www.cityoflaredo.com/departments/community-development

El período de tiempo para revisar el plan y proporcionar comentarios será del **23 de mayo al 23 de junio del 2025**.

Además, se programará una audiencia pública para ofrecer a los ciudadanos interesados la oportunidad de comentar en el plan. La audiencia se llevará a cabo el **2 de junio del 2025** en la Cámaras de Cabildo en 1110 Houston St. durante la reunión programada regularmente del Cabildo Municipal a partir de las 5:30 p.m. Se pondrá a disposición de los discapacitados físicos servicios especiales y traducciones en español, con previa solicitud oportuna. El público tendrá la oportunidad enviar comentarios públicos y llenar un formulario de participación en línea o en persona.

Los comentarios pueden ser proporcionados en la audiencia pública o presentados por escrito durante el período de comentarios de 30 días a Tina Martinez, Directora de Desarrollo Comunitario, P.O. Box 1276 en Laredo, Texas 78042-1276 o 1301 Farragut, Transit Center, 3er piso, Lado Este, Laredo, Texas 78040. Los comentarios también pueden enviarse por correo electrónico a: cdcomments@ci.laredo.tx.us. Los comentarios serán aceptados hasta el 23 de junio del 2025, 5:00 p.m. Para obtener más información, comuníquese con el Departamento de Desarrollo de la Comunidad al (956)795-2675.

Igualdad de Oportunidad
En La Vivienda
de Desarrollo de la Comunidad

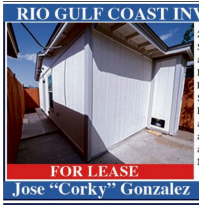
Tina Martinez
Directora del Departamento

L-09

## Lead Business Analyst – PP

Cooper-Standard Automotive Inc. has an opening for a Lead Business Analyst – PP in Laredo, Texas responsible for defining user needs for the SAP Production Planning (PP) solution. Produce 'as is' process maps of current business practices through team interviews with process owners and users. Bachelor's degree Information Technology, Business Administration, Logistics Management, or related field of study and five (5) years of experience in the job offered or related. International and domestic travel, as needed, up to 35%. Any applicant who is interested in this position should apply to job reference number R017329
https://careers.cooperstandard.com/.

## RIO GULF COAST INVESTMENTS



**220 E San Jose st. -** Newly Built Studio Apartment. Open space area that combines the Bedroom, Living and Kitchen Area. The kitchen is fully equipped with a Samsung Microwave, Kartneer Hot Plate, Vissani Mini Fridge and Sink. The apartment also has a full Bathroom with a Washer and Dryer and a private driveway. Make Your Appointment Today!

FOR LEASE

**Jose "Corky" Gonzalez (956) 324-0507**

## RIO GULF COAST INVESTMENTS



**3616 Nubes** - Beautiful Home in Cuatro Vientos Norte. 3 Bedrooms and 3 Full Bathrooms 1,934 Sq Ft. Living Area and 4,950 Lot Size. This Home Features Large Master Bedroom, Mini Master Bedroom, Formal Living Room, Huge Family Room, Walk-In Closet and New A/C. New Appliances to Convey Daewoo Refrigerator and Frigidaire Gas Range. Close to United South High School. Make Your Appointment Today!

**Jose "Corky" Gonzalez (956) 324-0507**

## RIO GULF COAST INVESTMENTS



**156 Well Ln. -** in Los Botines. 9.4 Acres. This Property is in the process of being re-plated industrial. The property has an Open Concept House with a covered Porch. This home has 2 Bedrooms, 2 Full Bathrooms, 2 Car Garage and attached Carport. There's a Huge Palapa Great for gathering. Electricity, Water Well, Septic Tank and Sprinkler System. Make Your Appointment Today.

**Jose "Corky" Gonzalez (956) 324-0507**

### REQUEST FOR PROPOSAL

The Area Agency on Aging of the South Texas Development Council is currently seeking contractors for Fiscal Year 2026 (October 1, 2025-September 30, 2026) who are qualified entities to provide Congregate Meals, Home Delivered Meals, Demand/Response Transportation, Residential Repair, Homemaker, Personal Assistance, In-home Respite, Emergency Response and Health Maintenance Services.

These services are provided to individuals 60 years of age and older, their family members and other caregivers under the Older Americans Act of 1965 as amended with funding administered by Health and Human Service Commission in the Counties of Jim Hogg, Starr, Webb and Zapata.

Parties interested in providing services within our service area must contact the Area Agency on Aging and request an application during the closed enrollment period June 1, 2025, through June 30, 2025, for consideration.

To request an application package contact:

South Texas Development Council
Area Agency on Aging
1002 Dickey Ln.
P.O. Box 2187
Laredo, Texas 78044-2187
(956) 722-3995
1-800-292-5426

L-49

### Notice to Bidders

Notice is hereby given that the City of Laredo, Texas, Department of Community Development, Housing Rehabilitation Program is requesting bids for the rehabilitation of the following job:

**11-201-4615**

Copies of plans and specifications may be picked up from the Department of Community Development, Housing Rehabilitation Program, at no cost to prospective bidders at 1301 Farragut Street, 3rd Floor –East Wing. Bids are to be submitted in sealed envelopes to the City Secretary Department, at the City Hall Building 1110 Houston Street, 3rd Floor, Laredo, Texas by no later than June 10, 2025 at 3:00 pm. Bids received will be opened and read publicly on June 11, 2025 at 9:00 a.m. The City of Laredo reserves the right to reject any and all bids, and to waive any minor irregularities.

In order to bid on the rehabilitation job, interested contractor must meet the department's qualification requirements:

• Provide references of fiscal responsibility, i.e. bank, etc.

• Provide references from at least four subcontractors used in previous jobs.

• Provide references from two material suppliers.

• Provide the names and addresses of three previous customers and letters of satisfactory performances.

• Carry public liability and property damage insurance. (Minimum $100,000.00)

For further information, please contact Ms. Barbara Atilano, Program Coordinator, at the Transit Center, 1301 Farragut Street, 2nd Floor – East Wing, or call at 795-2675.

This project is 100% federally funded by the Department of Housing and Urban Development.

TINA MARTINEZ
CD DIRECTOR

L-20

Laredo Morning Times
AFFIDAVIT OF PUBLICATION

11046754

STATE OF TEXAS:
COUNTY OF WEBB

Before me, the undersigned authority, a Notary Public in and for the State of Texas, on this day personally appeared, a Newspaper Representative for the Hearst Newspapers II, LLC – dba: Laredo Morning Times, a newspaper published in Webb County, Texas and generally circulated in the Counties of: Webb and that the publication, of which the annexed herein, or attached to, is a true and correct copy, was published to wit:

| Customer ID | Customer | Campaign ID | Publication | Pub Date |
|---|---|---|---|---|
| 21020331 | CITY OF LAREDO LEGALS ACCT | 11046754 | Laredo Morning Times | 5/18/2025 |
| | | L-01 | | 6/1/2025 |

Gabriela Garcia
Newspaper Representative (signature)

Gabriela Garcia
Newspaper Representative (printed)

Sworn and subscribed to before me, this 2nd day of June A.D. 2025.

11046754

Notary Public in and for the State of Texas

Angelica R. Salinas
My Commission Expires
4/1/2027
Notary ID 129758421

Laredo Morning Times
AFFIDAVIT OF PUBLICATION

11047266

STATE OF TEXAS:
COUNTY OF WEBB

Before me, the undersigned authority, a Notary Public in and for the State of Texas, on this day personally appeared, a Newspaper Representative for the Hearst Newspapers II, LLC – dba: Laredo Morning Times, a newspaper published in Webb County, Texas and generally circulated in the Counties of: Webb and that the publication, of which the annexed herein, or attached to, is a true and correct copy, was published to wit:

| Customer ID | Customer | Campaign ID | Publication | Pub Date |
|---|---|---|---|---|
| 21020331 | CITY OF LAREDO LEGALS ACCT | 11047266 | Laredo Morning Times | 5/18/2025 |
| | | L-09 | | 6/1/2025 |

Gabriela Garcia
Newspaper Representative (signature)

Gabriela Garcia
Newspaper Representative (printed)

Sworn and subscribed to before me, this 2nd day of June A.D. 2025.

11047266

Angelica R. Salinas
Notary Public in and for the State of Texas

Angelica R. Salinas
My Commission Expires
4/1/2027
Notary ID 129758421

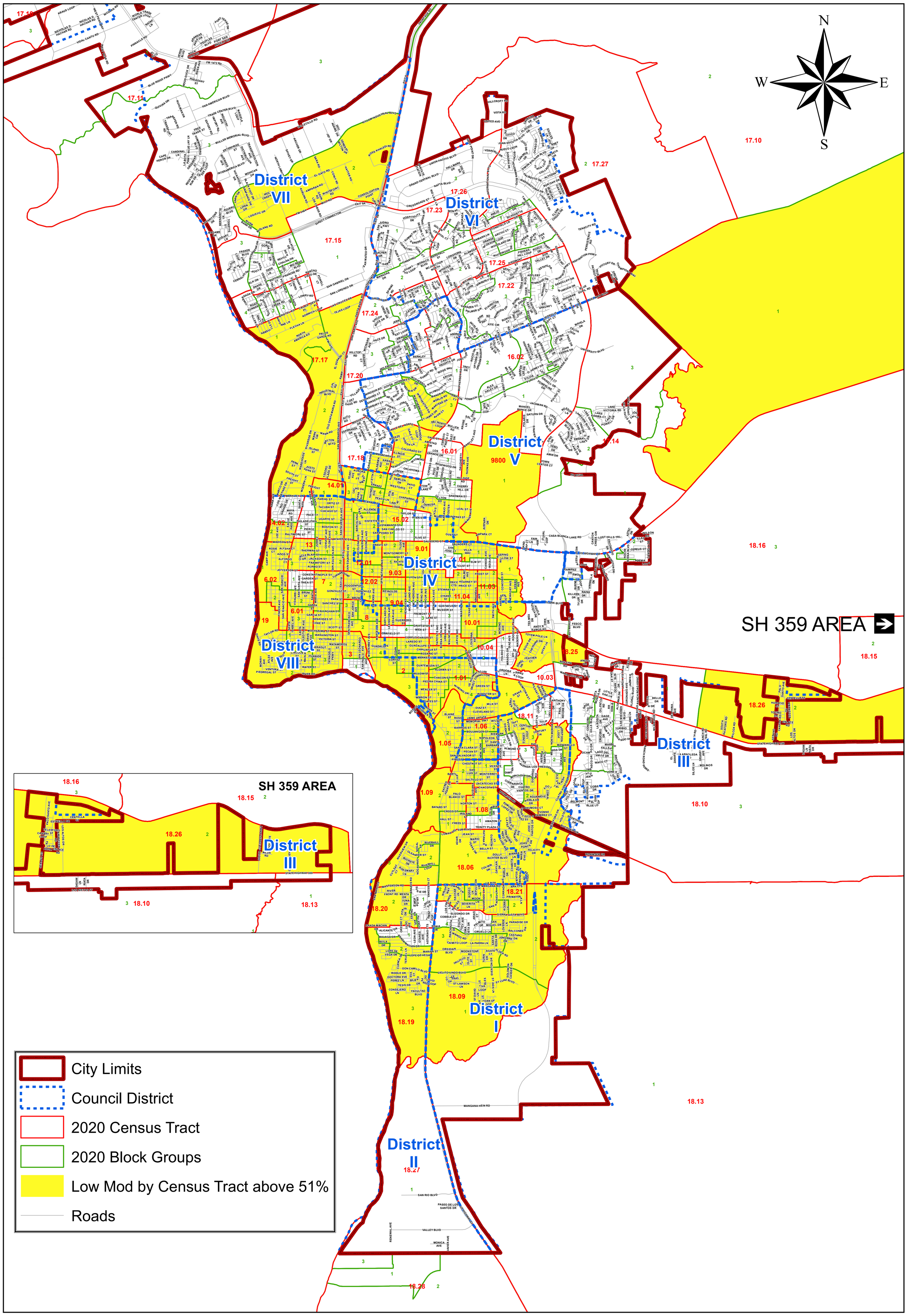
# APPENDIX E

# CDBG MAP

# CITY OF LAREDO

**Census 2020 Population: 255,205**

# Community Block Grant Map





*City of Laredo Planning Department*
*1413 Houston Street*
*Laredo, Texas 78040*



DISCLAIMER
The information provided in this map submited to, gathered by and/or developed by the City of Laredo from various sources. Geographic Information has a high probability of becoming outdated from the time it is collected and therefore, at-presentground conditions should be assessed to determine the accuracy of provided information. The city of Laredo assumes no liability for any decisions made or actions taken or no taken by the user of this data in reliance upon any data furnished herewith. The use of this data indicates your unconditional acceptance of all risks associated with the use of this data.



Author: Alexis Rodriguez



Publish Date: 7/16/2024

# APPENDIX F

# ESG WRITTEN STANDARDS

**CITY OF LAREDO**
COMMUNITY DEVELOPMENT DEPARTMENT

# EMERGENCY SOLUTION GRANT (ESG)
# WRITTEN STANDARDS

# WRITTEN STANDARDS FOR PROVISION OF ESG ASSISTANCE

The City has developed written standards for the provision of ESG assistance which include policies and procedures for evaluating each individual or family's eligibility to obtain ESG assistance. The Emergency Solutions Grants program written standards serve as a guide in administering the City's ESG Funds. While ESG regulations 24 CFR Part 576, as amended, are clear regarding eligible program uses, the City has the discretion of identifying how program funds can best be utilized based on the needs of the homeless in the community. The City will continue to refine its written standards as the community adapts and further develops strategies for targeting resources and as new best practices are established.

The written standards were developed using information obtained from the various service providers in the community who presented their views on how the program could best serve the homeless population within the community and through consultation with the Continuum of Care. These standards include client eligibility requirements including the number and types of risk factors that will be used to determine those that are most in need of assistance. The standards also discuss coordination of services, prioritization of homelessness prevention and rapid re-housing services, the limits on services such as the amounts, length of participation in the program, and the number of times an applicant can receive services within the 3-year period limitation.

## INCOME ELIGIBILITY REQUIREMENTS

At the initial assistance and at the time of re-evaluation, households applying for/receiving homelessness prevention assistance must have an annual income below 30 percent of median family income for the area based on household size (AMI), and as updated annually by HUD. Individuals and/or families who meet the definition of homeless in 24 CFR 576.2 paragraphs 1 or 4 and live in an emergency shelter or other placed described in paragraph 1 of the homeless definition, are not required to meet an income threshold at initial evaluation but incomes must be at or below 30 percent of AMI at the time of re-evaluation.

The most recent table of income limits is available on the Internet at:

http://www.huduser.org/datasets/il.html.

Certain rules and requirements apply in determining income as well as eligibility:

1. The ESG Program regulations require that income of all qualifying family and/or household members be included in the determination of income, as may be applicable. The applicant's income must not exceed 30% of the Housing Area Median Family Income (HAMFI).

2. The City or sub-recipient program staff must ensure the applicant's income meets low-income criteria within thirty (30) days prior to the time of the ESG application.

3. Staff must consider anticipated income in determining eligibility. To do so, a "snapshot" of the household's current circumstance is used to project future income, whether or not it is clear that the type of income received will continue in the coming year.

Recipients and/or sub-recipients will determine income eligibility of ESG applicants by examining source documents. The client must sign a General Release Form which will be notarized to allow staff to verify employment, income, and any other information required to process application.

In order to determine total applicable household income the documents noted below will be requested and updated, as necessary, for each qualifying individual who resides within the household to be assisted. The report of income determination will be documented on the application.

1. Last thirty (30) days of current employment payment stubs.
    a. Should overtime be reflected in the last thirty days of check stubs submitted, the last three (3) months of checks stubs will be needed.
    b. Should overtime in the last three (3) months prove to be sporadic, the overtime will not be used to calculate the household's income.
    c. Should overtime in the last three (3) months prove to be constant, the overtime will be used to calculate the household's income.

2. Self-employed households must:
    a. Submit a Profit and Loss Quarterly Report from a book keeper or accountant
    b. Submit a Profit and Loss report for the last thirty (30) days from a book keeper or accountant.
    c. If odd jobs were performed, invoices and receipts from the customers need to be submitted as well.

3. Verification of Employment Forms

4. Agency Assistance Statements including but not limited to:

    A. Social Security Benefits
    B. Disability Benefits
    C. Unemployment Compensation
    D. Retirement funds
    E. Pension
    F. Worker's Compensation
    G. Child Support

    * If child support was court-ordered but has not been paid, proof must be submitted.

5. Other Applicable Income Sources

6. If the individual has no income or is paid in cash and has no way of obtaining income verification from the employer, then a Declaration of Income form may be used, but only as a last measure for obtaining verification of income.

COORDINATION OF SERVICES

There are two important factors in the coordination of services. The first being helping individuals/families define and realize their goals to end homelessness and obtain permanent housing. The second part involves coordinating with service providers to become more aware of what assistance is offered and what funding is available. The service agency receiving ESG funds will work collaboratively with the individual/ family and other support providers to design a plan that will assist them to stabilize. This will involve advocating on behalf of the individual/family and working with a network of supports to enable them to increase skills or obtain the services necessary to achieve independent living. ESG funds may be utilized to pay for the costs of assessing, arranging, coordinating, and monitoring the delivery of individualized services to facilitate housing stability for a program participant who resides in permanent housing or to assist a program participant in overcoming immediate barriers to obtaining housing. This assistance cannot exceed 30 days during the period the program participant is seeking permanent housing and cannot exceed 6 months during the period the program participant is living in permanent housing.

Component services will consist of:

(A) Using the centralized system to evaluate individuals and families applying for or receiving homelessness prevention or rapid re-housing assistance;
(B) Conducting the initial evaluation required under § 576.401(a), including verifying and documenting eligibility, for individuals and families applying for homelessness prevention or rapid re-housing assistance;
(C) Counseling;
(D) Developing, securing, and coordinating services and obtaining Federal, State, and local benefits;
(E) Monitoring and evaluating program participant progress;
(F) Providing information and referrals to other providers;
(G) Developing an individualized housing and service plan, including planning a path to permanent housing stability; and
(H) Conducting re-evaluations required under § 576.401(b).

PRIORTIZATION OF HOMELESSNESS PREVENTION AND RAPID RE-HOUSING SERVICES

**Homelessness Prevention**

ESG Homelessness Prevention assistance funds may be used to provide housing relocation and stabilization services and short and/or medium term rental assistance up to 6 months including rental arrears when necessary to prevent an individual or family from moving into an emergency shelter or another place as described in the "homeless" definition. Homelessness prevention may be provided to individuals and families who meet the criteria under "at risk of homeless" and have an annual income below 30 percent of median family income for the area, as determined by HUD. The costs of homelessness prevention are only eligible to the extent that the assistance is necessary to help the program participant regain stability in the program participant's current permanent housing or move into other permanent housing and achieve stability in that housing.

***Homeless Discharge Coordination***

The City of Laredo continues to coordinate with other nonprofits to assisting low-income persons being discharged from publicly funded institutions or systems of care. Through this the City, partner agencies and providers refer eligible individuals that are exiting an institution and/or are at risk individuals of homelessness to sub-recipients providing Homeless Prevention Services. All participating providers and agencies are advised that Homelessness Prevention funds are available for the services mentioned above.

**Rapid Re-Housing**

ESG funds may be used to provide housing relocation and stabilization services and short- and/or medium-term rental assistance for up to 6 months to help a homeless individual or family move as quickly as possible into permanent housing and achieve stability in that housing. This assistance, referred to as rapid re-housing assistance, may be provided to program participants who meet the criteria of the ''homeless'' definition or who meet the criteria of the ''homeless'' definition and live in an emergency shelter or other place as describe in the ''homeless'' definition.

***Participant Eligibility for HP &RRH***

All participants must lack sufficient resources or support networks to retain housing without ESG or CoC assistance. Individuals & families assisted under ESG are required to have annual incomes at or below 30% of the area median at annual assessment.

***Eligible Activities for HP and RRH:***

- Housing Relocation & Stabilization Services:
- Moving Costs; No Limits
- Rent Application Fees;
- Security Deposits;
- Last Month's Rent;
- Utility Deposits;
- Utility Payments (ESG only);
- Housing Search/Placement;
- Housing Stability Case Management;
- Mediation and Legal Services;
- Credit Repair/Budgeting/Money Managemen

**Street Outreach**

Essential Services necessary to reach out to unsheltered homeless individuals and families, connect them with emergency shelter, housing, or critical services, and provide them with urgent, non-facility-based care. Component services generally consist of engagement, case management, emergency health and mental health services, and transportation. For specific requirements and eligible costs, see 24 CFR 576.101.

**Emergency Shelter**

- Essential Services for individuals and families in emergency shelter. Component services generally consist of case management, child care, education services, employment assistance and job training,

outpatient health services, life skills training, mental health services, substance abuse treatment services, and transportation.

- Shelter Operations, including maintenance, rent, security, fuel, equipment, insurance, utilities, and furnishings.

For specific requirements and eligible costs, see 24 CFR 576.102.

**HMIS**

Grant funds may be used for certain Homeless Management Information System (HMIS) and comparable database costs, as specified at 24 CFR 576.107.

LIMITS ON RENT SHARE AND UTILITY COSTS

The City's ESG program will be administered in compliance with 24 CFR 576, interim rule, with the exception that the City has the discretion to set a cap on the amount or percentage of rental assistance that a program participant may receive, and may also require program participants to share in the costs of rent and utilities.

If at any time during the program participant's term of assistance they are employed, obtain employment, or receive some type of financial income or benefit, they will as determined to be possible be encourage to pay increasing amounts of their income towards their rent and utilities until they exit the program based on need.

HOW LONG A PROGRAM PARTICIPANT WILL BE PROVIDED RENTAL ASSISTANCE AND ADJUSTMENT OVER TIME

The City has the option to set a maximum length of time that an individual/family may participate and receive assistance under the program. The City will provide no more than 6 months of assistance for a program participant including rent in arrears.

STANDARD FOR DETERMINING TYPE, AMOUNT, AND DURATION OF HOUSING ASSISTANCE: MAXIMUM AMOUNT; MAXIMUM NUMBER OF MONTHS; MAXIMUM NUMBER OF TIMES

**Housing relocation and stabilization services.**

(a) *Financial assistance costs.* Subject to the general conditions under 24 CFR § 576.103 and § 576.104, ESG funds may be used to pay housing owners, utility companies, and other third parties for the following costs:

(1) *Rental application fees.* ESG funds may pay for the rental housing application fee that is charged by the owner to all applicants.

(2) *Security deposits.* ESG funds may pay for a security deposit that is equal to no more than 2 months' rent.

(3) *Last month's rent.* If necessary to obtain housing for a program participant, the last month's rent may be paid from ESG funds to the owner of that housing at the time the owner is paid the security deposit and the first month's rent. This assistance must not exceed one month's rent and must be included in calculating the program participant's total rental assistance, which cannot exceed 6 months during any 3-year period.

(4) *Utility deposits.* ESG funds may pay for a standard utility deposit required by the utility company for all customers for the utilities listed in paragraph (5) of this section.

(5) *Utility payments.* ESG funds may pay for up to a total of 6 months of utility payments per program participant, per service, including utility payments in arrears, per service.

A partial payment of a utility bill counts as one month. This assistance may only be provided if the program participant or a member of the same household has an account in his or her name with a utility company or proof of responsibility to make utility payments.

Eligible utility services are gas, electric, water, and sewage. No program participant shall receive more than 6 months of utility assistance within any 3-year period nor receive assistance more than once within a 12 month period.

Staff will ensure that timely and accurate HMIS data is kept on each program participant to ensure that that those assisted do not receive more than 6 months of assistance including rent and utilities in arrears within any 3-year period and that they receive assistance only once every 12 months.

(6) *Moving costs.* ESG funds may pay for moving costs, such as truck rental or hiring a moving company. This assistance may include payment of temporary storage fees for up to 3 months, provided that the fees are accrued after the date the program participant begins receiving assistance under paragraph (b) of this section and before the program participant moves into permanent housing. Payment of temporary storage fees in arrears is not eligible.

**Short-term and medium-term rental assistance.**

(a) *General provisions.* Subject to the general conditions under § 576.103 and § 576.104, the recipient or subrecipient may provide a program participant with up to 6 months of rental assistance during any 3-year period. This assistance may be short-term rental assistance, medium-term rental assistance, payment of rental arrears, or any combination of this assistance.

(1) Short-term rental assistance is assistance for up to 3 months of rent.

(2) Medium-term rental assistance is assistance for more than 3 months but not more than 6 months of rent.

(3) Payment of rental arrears consists of a one-time payment for up to 2 months of rent in arrears, including any late fees on those arrears.

(4) Rental assistance is tenant-based and program participants must live within the City of Laredo limits.

(b) *Use with other subsidies.* Except for a one-time payment of rental arrears on the tenant's portion of the rental payment, rental assistance cannot be provided to a program participant who is receiving tenant-based rental assistance, or living in a housing unit receiving project-based rental assistance or operating assistance, through other public sources. Rental assistance may not be provided to a program participant who has been provided with replacement housing payments under the URA during the period of time covered by the URA payments.

(c) *Rent restrictions.*

(1) Rental assistance cannot be provided unless the rent does not exceed the Fair Market Rent established by HUD, as provided under 24 CFR part 888, and complies with HUD's standard of rent reasonableness, as established under 24 CFR 982.507.

(2) For purposes of calculating rent under this section, the rent shall equal the sum of the total

monthly rent for the unit, any fees required for occupancy under the lease (other than late fees and pet fees) and, if the tenant pays separately for utilities, the monthly allowance for utilities (excluding telephone) established by the public housing authority for the area in which the housing is located.

**Prioritization / Diversion / Referral:**

When appropriate, based on the individual's needs and wishes, the provision of or referral to Homelessness Prevention (HP) or Rapid Rehousing (RRH) services that can quickly assist individuals to maintain or obtain safe, permanent housing shall be prioritized over the provision of Emergency Shelter (ES) or Transitional Housing (TH) services. ESG and/or CoC Programfunded RRH and ESG Prevention projects must serve participants referred from the local Coordinated Entry System, which prioritizes the following characteristics:

- Households with the highest service needs
- Households with the longest history of homelessness
- Households sleeping in an unsheltered location

**Coordinated Entry System**

ESG sub-recipients are required to participate in the Laredo-Webb County coordinated entry system in order to initially assess the eligibility and needs of each individual or family who seeks homeless assistance or homelessness prevention assistance.

- Reduce the burden on households experiencing a housing crisis
- Identify the most appropriate housing resource to facilitate a rapid and permanent exit from homelessness
- Prioritize the most vulnerable households with the longest time homeless for housing resources
- Collect system-wide data to inform necessary shifts in resources, identify gaps, and enable data-driven decision making at the CoC, organizational and project levels.

**Reporting Requirements**

All agencies requesting Emergency Solutions Grant (ESG) funds are required to provide a certification letter stating that the agency has a software program that is compatible with HUD's Sage HMIS Reporting Repository (Sage). Funding is contingent on the software compatibility and its availability to create reports. In addition, the City will request a test report from the agency's software to confirm the compatibility. The agency must also ensure that the personnel are accurately reporting the homeless populations being served.

The City of Laredo will conduct on-site monitoring visits to provide training and require the sub-recipients to run a test report to ensure all data is being collected accurately and software is compatible.

On-site visits will be scheduled as follows:

- 1st year sub-recipients: Will be required to host on site monitoring visits and run a test of the Sage report on a quarterly basis.
- 2nd year sub-recipients: Will be required to host on site monitoring visits and run a test of the Sage report on a bi-annual basis.
- 3rd year sub-recipients and older: Will be required to submit the Sage report on an annual basis.

(NOTE: Requirements are subject to change depending on compliance with reporting tool.)

During the required on-site monitoring visits, City staff will review the sub-recipient's intake process. The City will make suggestions regarding changes that the City may consider appropriate to improve the agencies' intake process. After the visit, the City will detail all deficiencies and provide suggestions and/or new requirements in a letter addressed to the agency's leader (Executive Director, President, etc.), giving the agency a timeline to abide to the changes, if any. Failure to comply with the required changes in a timely manner may result in termination of funding.

It is also required for all new sub-recipients' to be awarded ESG funding to attend a mandatory training regarding the creation of reports to be submitted to the City of Laredo (e.g. Sage, request for payments, etc.).

Sub recipients are strongly encouraged to visit the following site for additional information.

Sage Guidance for ESG Subrecipients Webinar :

https://www.hudexchange.info/trainings/courses/sage-guidance-for-esg-subrecipients-webinar/2193/

# APPENDIX G

# CITIZEN PARTICIPATION PLAN




# City of Laredo, Texas

# Citizen Participation Plan

AMENDED DECEMBER 2024

# CITY OF LAREDO

# CITIZEN PARTICIPATION PLAN

The City of Laredo is identified as an Entitlement City by the U.S. Department of Housing and Urban Development (HUD), and consequently, receives funding annually through the Community Development Block Grant (CDBG), the HOME Investment Partnership Program and the Emergency Shelter/Solutions Grant (ESG). The amount of each CDBG, HOME, and ESG entitlement is determined by statutory formula. Within the statutory constraints of each of the HUD programs, the City of Laredo is able to develop its own programs and funding priorities.

It is the policy of City of Laredo to ensure adequate citizen involvement in the planning, implementation, and evaluation of its housing and community development programs. The City of Laredo has developed this Citizen Participation Plan in an effort to encourage citizen participation for its HUD programs, specifically in the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report.

In application for funding through these programs, the City of Laredo is required to develop and submit to the U.S. Department of Housing and Urban Development, Assessment of Fair Housing, Consolidated Plan, Annual Action Plan which identifies the housing and non-housing funding priorities of the community and the specific activities to be carried out with CDBG, HOME, and ESG funds. In developing the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, the City is charged with the responsibility of consulting with local citizens, community service organizations, and others as applicable in assessing needs and determining the best use of program funds.

The City of Laredo has amended its Citizen Participation Plan to adhere with 24 CFR Part 91.105 (pertaining to the Consolidated Submission for Community Planning and Development Programs) and 24 CFR Part 5 (the grantee's obligation to Affirmatively Further Fair Housing (AFFH)). Also, in accordance with 24 CFR Part 91.103 (3), the City will provide this Plan in a format that is accessible to persons with disabilities, upon request. The City's policies and procedures to encourage and allow for citizen participation in the development and submission of the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, any substantial amendments to the plans and the performance report.

## I. ENCOURAGEMENT OF CITIZEN PARTICIPATION

A. The City of Laredo shall take appropriate action to encourage the participation of all its citizens in the development of the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, and any substantial amendments to the plans, and on the performance report.

B. Particular emphasis will be placed on encouraging the participation of protected classes, low-and moderate-income persons, and particularly those living in slum and blighted areas and in areas where CDBG funds are proposed to be used. The City of Laredo will take whatever action is appropriate in the encouragement of the participation of all its citizens, including minorities and non-English speaking persons as well as persons with disabilities.

   Consultations, direct mailings/emails and/or other contact will be made with local and regional organizations that serve those in protected classes, or that provide assisted housing, health services, and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

C. The City shall encourage, in conjunction with consultation with the Laredo Housing Authority, the participation of residents of public and assisted housing developments, in the process of developing and implementing the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, along with other low-income residents of targeted revitalization areas in which the developments are located. During the consultation process, coordinated emphasis will be made to achieve comprehensive community development goals and ensure strategies and actions are taken to affirmatively further fair housing. Moreover, local and regional fair housing organizations and enforcement agencies will be consulted with.

D. The City shall provide citizens with a reasonable opportunity to comment on the development and submission of the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, any substantial amendments to the plans and the performance report. The citizen participation plan shall be in a format accessible to persons with disabilities, upon request.

E. In the event of a local or national emergency, the City will undertake other steps feasible in order to encourage citizen participation.

F. In the event of a local or national emergency, only if stated by HUD in each situation, ESG funds will not be subject to the citizen participation requirement. However, the City will publish on its website how the ESG funds will be utilized.

## II. DEVELOPMENT OF THE ASSESSMENT OF FAIR HOUSING, CONSOLIDATED PLAN, ANNUAL ACTION PLAN

A. Before adopting the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, the City will make available to citizens, public agencies, and other interested parties information that includes the amount of assistance the City is expected to receive (including grant funds and program income) and the range of activities that may be undertaken, including the estimated amount that will benefit persons of low- and moderate income.

B. City staff charged with the responsibility of preparing the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan will meet and request input from local citizens, service organizations, the Public Housing Authority, and other interested parties, when feasible, through:

1. Neighborhood meetings held in each of the City's regions (North, South, East, and West), will be schedules in a timely fashion to allow for sufficient time for preparation of the plan. Social Media sources and/or online platforms may be used when necessary.

2. At least one public hearing will be held at a location easily accessible to all, prior to the development of the plan in order to obtain the views of citizens on housing and community development needs, including priority non-housing community development needs. Social Media sources and/or online platforms may be used when necessary.

3. Scheduled meetings with service organizations, the Public Housing Authority, and others as necessary. Social Media sources and/or online platforms may be used when necessary.

In case of a local and/or national emergency, the City will undertake other feasible steps to encourage citizen participation. These steps could include but are not subject to or limited to:

1. Online live meetings such as City Council meetings and/or department organized meetings, through social media or other online platforms.

2. Availability of an office land line and/or City e-mail account.

3. Availability of a Community Needs Survey via de City of Laredo website

4. Availability of receiving oral and/or written comments at the City of Laredo Community Development Department physical office located at:
   1301 Farragut, Transit Center Building, 3rd Floor, East Wing
   Laredo, TX 78042

C. At the time the proposed plan is made available for public comment, a summary of the proposed Assessment of Fair Housing, Consolidated Plan, Annual Action Plan will be published in the Laredo Morning Times or other local newspaper which maintains the greatest circulation.

D. Paper copies of the complete Assessment of Fair Housing, Consolidated Plan, Annual Action Plan will be made available at City Offices and local libraries, for public review for a 30 day period. In case of a local and/or national emergency, the comment period is reduced to not less than 5 days or as directed by HUD in each situation.

Notice will be given through the Laredo Morning Times or other newspaper of greatest circulation; the Public Access Channel, and/or TV regarding the comment period.

E. A reasonable number of copies of the proposed Assessment of Fair Housing, Consolidated Plan, Annual Action Plan will be made available free of charge to citizens and groups who request it.

F. A public hearing noting the proposed activities to be carried out with CDBG, HOME, and ESG funds will be held before a request is made for City Council authorization to submit the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan to HUD.

G. In preparing the final Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, City staff will consider any comments or views of citizens received in writing or orally at public hearings/meetings. A summary of these comments or views, and a summary of any comments or views and the reasons therefore, shall be made part of the final Assessment of Fair Housing, Consolidated Plan, Annual Action Plan.

## III. DISPLACEMENT OF PERSONS

The City of Laredo does not anticipate any displacement to occur as a result of any HUD funded activities. All programs will be carried out is such a manner as to safeguard that no displacement occurs. However, in the event that a project involving displacement is mandated in order to address a concern for the general public's health and welfare, the City will take the following steps:

A. A public hearing will be held to allow interested citizens an opportunity to comment on the proposed project and voice any concerns regarding possible relocation. Notice of the public hearing/meeting will be made as per the procedure noted in a separate section of the Citizen Participation Plan.

B. In the event that a project involving displacement is pursued, the Community Development or other City staff will contact each person/household/business in the project area and/or hold block meetings, depending on the project size; inform persons of the project and their rights under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and respond to any questions or concerns.

C. Relocation assistance will be provided in adherence with the City's Project Relocation Plan and the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

## IV. SUBSTANTIAL AMENDMENTS

In the event that substantial amendments to the Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan are found necessary a notice will be published by the same procedures indicated above for a thirty (30) day comment period and a public hearing. In case of a local and/or national emergency, the comment period is reduced to not less than 5 days or as directed by HUD in each situation. Any written or oral comments received will be considered and a summary will be attached to the substantial amendment of the Assessment of Fair Housing, Consolidated Plan/ and or Annual Action Plan.

A substantial amendment shall be defined as any one or more of the following:

1. A change in the fair housing goals in the Assessment of Fair Housing Plan,

2. Any addition or deletion of the established priorities or activities described in the Consolidated Plan/ and or Annual Action Plan,

3. Any change in the purpose, location or beneficiaries of an identified CDBG, HOME, HOME-ARP and ESG funds project or activity providing for the addition/deletion of a project including the purpose, scope, location or beneficiary of an activity,

4. A change in the scope of an activity, such that an increase or transfer in the funding of a previously disclosed CDBG, HOME, or HOME-ARP activity, if the additional allocation, increase or transfer equals or exceeds $750,000; for ESG activities when increase or transfer equals or exceeds $50,000. In case of a local and/or national emergency, the ESG allocation, increase or transfer must equal or exceed $500,000 to trigger a substantial amendment.

5. A change in allocation priorities or a change in the method of distribution of funds.

A. City staff will insure that citizens and interested groups have an opportunity to comment on any substantial amendments to the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan.

1. Notice of the proposed substantial amendment and request for comment will be made through the Laredo Morning Times or other newspaper of greatest circulation.

2. Citizens will be provided a 30 day comment period to express views regarding the substantial amendment before the amendment is implemented. In case of a local and/or national emergency, the comment period is reduced to not less than 5 days or as directed by HUD in each situation. Copies of the substantial amendment will be made available at the Dept. of Community Development, the office of the City Secretary, and at the public library.

3. In preparing the substantial amendment, City staff will consider any comments or views of citizens received in writing or orally. Comments can be addressed to :

   Director:
   Department of Community Development
   1301 Farragut, Transit Center Building, 3rd Floor, East Wing
   Laredo, TX 78042

   *Or be mailed to:*
   P.O. Box 1276
   Laredo, TX 78042

4. A summary of these comments or views, and a summary of any comments or views not accepted and the reasons therefore, shall be made part of the substantial amendment to the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan.

## V. PERFORMANCE REPORTS

The City will also will prepare a performance report for submission to HUD on an annual basis which is due within ninety (90) days of the close of the program year. This report, called the Consolidated Annual Performance and Evaluation Report (CAPER), shall be made available at the Community Development Department, on the City's web page at *www.ci.laredo.tx.us,* and made available at public buildings for review by the public for no less than fifteen (15) days before the City submits the report to HUD.

A. Notice of each annual performance report and request for comment shall be made through the Laredo Morning Times or other newspaper of greatest circulation.

B. Citizens will be provided a 15 day comment period to express views regarding the performance report before the report is submitted to the U.S. Department of Housing and Urban Development. Copies of the performance report will be made available at the Department of Community Development, at the office of the City Secretary, and at the Laredo Public Library.

B. In preparing the performance report, City staff shall consider any comments or views of citizens received in writing or orally. Comments can be addressed to:

   Director
   Department of Community Development
   1301 Farragut, Transit Center Building, 3rd Floor, East Wing
   Laredo, TX 78042

*Or be mailed to:*
P.O. Box 1276
Laredo, TX 78042

## VI. PUBLIC HEARINGS/MEETINGS

Public hearings will be held at least twice per year at key stages of the process to obtain the public's views and to provide the public, to the greatest extent possible, with responses to their questions and comments. The City holds public hearings to obtain input regarding community needs during the development of the Assessment of Fair Housing and Consolidated Plan; to review proposed uses of the funds in each Annual Action Plan; and to review program performance in the Consolidated Annual Performance and Evaluation Report.

The City will hold at least two public hearings prior to the submission of the Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan to HUD.

The initial public hearing will be held before the Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan is published for comment. This will be both an informational session and an opportunity for citizens to comment on the housing and community development needs in the City.

In case of a local and/or national emergency, only one public hearing for amendments will be conducted to expedite the process.

Citizens will be provided with reasonable and timely access to local meetings, information, and records relating to the Assessment of Fair Housing and Consolidated Plan, and Annual Action Plan, with the City's proposed and actual use of Community Development Block Grant, HOME Investment Partnerships Program, HOME-ARP and Emergency Shelter/Solutions Grant funds, through the following actions:

### A. Schedule of Public Hearings/Meetings

1. The City will hold at least 2 public hearings each fiscal year to obtain citizens' views and to respond to proposals and questions to be conducted at a minimum of two different stages of the program year. In case of a local and/or national emergency, only one public hearing will be conducted to expedite the process. The hearings shall address:
    a. Housing and community development needs. In order for the City to obtain views of citizens on housing and community development needs, including priority non-housing community development needs, the at least one of these hearings must be held before the proposed Assessment of Fair Housing, Consolidated Plan, Annual Action Plan is published for comment.
    b. Development of proposed projects, and
    c. Review of program performance.

2. If a hearing is scheduled as part of a City Council meeting, a notice of the public hearing will be included in the City Council agenda which will also be posted by the City Secretary 72 hours prior to the meeting date.

3. When feasible, public hearings will be held at times and location convenient to potential and actual beneficiaries, and with accommodation for persons with disabilities.

   a. The City will insure that meeting locations are centrally located, accessible by both private and public transportation, and present no barriers to persons with disabilities.
   b. Upon timely notice (at least 72 hours), City staff will make special arrangements for persons who are hearing impaired or have a special need.
   c. The City shall ensure that non-English speaking residents be presented with an opportunity to participate and comment in public hearings by conducting, upon request, the hearing in Spanish.

4. Additional public hearings can and will be held upon the request of City Council and/or concerned citizen requests to City Council.

5. When feasible, the City shall ensure that public meetings be held in neighborhoods that are in CDBG target areas in order to obtain citizen's views and to respond to proposals and questions.

6. Advertisement of public meetings shall be made both in English and Spanish in order to afford non-English speakers an opportunity to be aware of public meetings. When feasible, advertisements will be in the local newspaper of greatest circulation at least 2 weeks prior to the date of the meeting in order to provide timely notice to neighborhood residents. In case of a local and/or national emergency, a notification of no less than three days will be provided to neighborhood residents in order to expedite the process.

7. As appropriate, press releases will be issued through TV, to announce special scheduled meetings.

8. As appropriate, flyers noting a neighborhood meeting's purpose and scheduled time shall be distributed at locations frequented by affected residents (i.e. neighborhood schools, recreation centers, housing authority, etc…)

9. The Public Access Channel shall be utilized to broadcast information about the Assessment of Fair Housing, Consolidated Plan and Annual Action Plan meetings, etc… in both English and Spanish.

B. When feasible, the intended use of the Community Development Block Grant Program, the HOME Investment Partnership Program, and the Emergency

Shelter/Solutions Grant and other applicable HUD program funds will be publicized by and through:

1. Public Hearing. Prior to the request by staff that City Council approve the proposed Consolidated Plan, a hearing will be held, and the specific projects proposed to be carried out will be identified.

2. Neighborhood meetings. Residents will be encouraged to attend and learn of the proposed and ongoing activities of the City, including the projects/programs funded and proposed to be funded through CDBG, HOME, HOME-ARP and ESG programs, at neighborhood meetings held prior to the start of the fiscal year.

3. City Council Budget Hearings. Proposed CDBG, ESG, HOME-ARP and HOME budgets are discussed at City Council Budget Hearings, which are held approximately 60 days prior to the start of the new fiscal year. They are open to the public.

C. In case of a local and/or national emergency, or in the case where health authorities recommend social distancing and/or limit public gatherings for public health reasons, the City will undertake other feasible steps to conduct a public hearing and/or meeting. These steps could include but are not subject to or limited to:

    1. Online live (real-time) public hearings and/or meetings such as City Council meetings and/or department organized meetings, through social media or other online platforms.

    2. Hosting only one public hearing at a City Council meeting and conducting a motion to approve the emergency item after the public hearing is closed if no substantial comments are received during the public hearing on that same day.

If online hearings and/or meetings are conducted, real-time responses and accommodations for persons with disabilities and/or with limited English proficiency will be made available to the greatest extent possible.

## VII. PUBLIC COMMENT/AVAILIBILITY TO THE PUBLIC

The draft Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan will be made available for public comment for a minimum of thirty (30) days. In case of a local and/or national emergency, the comment period is reduced to not less than 5 days or as directed by HUD in each situation. A notice of the public comment period, the locations where the plan is available for review, and a summary of the plan will be published in a newspaper of general circulation and will also be posted at the City Office Building and in other places frequented by the public, especially low- and moderate-income persons and persons benefiting from or affected by proposed CDBG activities. The notice of the public comment period, as well as the draft, will be posted on the City's website at *www.ci.laredo.tx.us*. Additionally, direct outreach to local and

regional organizations that serve those in protected classes, assisted housing providers, public housing agencies, social service agencies, and advocacy groups, as well as their beneficiaries, will be utilized to broaden the efforts to notify all.
A reasonable number of free copies of the plan will be available upon request by calling or visiting the City's Community Development Department during regular business hours. During the comment period, at least one public hearing will be held. In case of a local and/or national emergency, the public hearing does not need to be held during the comment period; it can be held after the comment period is over.

A summary of the written and/or oral comments and the response to those comments will be included in the Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan.

A. Plan Approval:
The draft Assessment of Fair Housing, Consolidated Plan and/or Annual Action Plan will be presented to the City Council for approval before it is submitted to HUD. The presentations will be made during regularly scheduled Board meetings which are open public meetings and broadcast live.

B. Substantial Amendments Approval: In case of a local and/or national emergency, a public hearing followed by an approval motion for submission to HUD will occur on the same day during the City Council meeting

City Council meetings will be aired through the Public Access Channel for the purpose of allowing all residents of the community to be informed of City Council Action.

1. The Assessment of Fair Housing, Consolidated Plan, and Annual Action Plan, as adopted, substantial amendments, and the annual performance report, shall be available to the public, including the availability of materials in a form accessible to persons with disabilities, upon request, at the offices of the Department of Community Development.

2. It is the City's policy that all information required to be made public by the Texas Open Records Act, be made available for public review in accordance with Chapter 552 of the Texas Government Code. The City of Laredo will provide citizens, public agencies, and other interested parties with reasonable and timely access to information and records relating to the City's Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, and the City's use of assistance under the programs covered by 24 CFR 91 during the preceding 5 years.

## IX. TECHNICAL ASSISTANCE

Technical Assistance shall be provided to groups representing persons of low and moderate income that request assistance in developing proposals, be it for CDBG, HOME , ESG or other projects covered under the Assessment of Fair Housing, Consolidated Plan and Annual Action Plan.

A City staff shall meet with group representatives informally as well as formally, to discuss program needs and provide guidance as applicable.

B. City staff shall coordinate with other City Departments to ascertain information needed and/or requested by group representatives.

## X. COMPLAINTS

A. The City of Laredo maintains an Open Door Policy and encourages citizens to express their needs and issues of concern. All grievances shall be addressed in a courteous and timely manner.

B. Oral complaints will be addressed by the staff person receiving the complaint. If the complaint is not addressed to the satisfaction of the complainant, then the concern will be referred to the staff person's supervisor. If the complainant is still not satisfied, then the concern will be addressed by the Community Development Director. The nature of the complaint will be documented for further reference in the 311 Customer Service system or other complaint documentation system, as appropriate.

C. Written complaints will be addressed through a formal written response for the Assessment of Fair Housing, Consolidated Plan, and Annual Action Plan, any amendments and the Consolidated Annual Performance and Evaluation Report. Staff will respond to such complaints in writing within 15 working days after having received the complaint.

## XI. NEEDS OF NON-ENGLISH SPEAKING RESIDENTS

City staff will accommodate the needs of non-English speaking residents to insure their participation. If non-English speaking or hearing impaired residents request assistance to participate in a public hearing, the City will make arrangements to have an interpreter present given reasonable advanced notice. Instructions for making such request will be outlined in the public notice.

A. Newspaper notices regarding all HUD funded activities administered by the City, substantial amendments, and performance reports will be published both in English and in Spanish.

B. Depending on the needs of the residents in attendance, staff will insure that public hearings are conducted in English and/or Spanish, as appropriate.

C. Public comments will be received both in English and in Spanish during City Council meetings where the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, substantial amendments, and the performance report are discussed.

## XI. OTHER

A. The City of Laredo reserves the right to amend its Citizen Participation Plan as it relates to its HUD grants, as necessary, in order to meet the needs of citizens of the community and changes in program requirements.

B. Following City Council's approval of the amended Citizen Participation Plan, the City of Laredo is responsible for adhering, to the greatest extent feasible, to the citizen participation policies and procedures, as noted, in regard to the development and submission of the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan, Substantial Amendments, and Performance Report.

C. In case of a local and/or national emergency, the City of Laredo will abide by the regulations provided by HUD and may utilize the waivers provided by HUD for each grant.

D. The Citizen Participation Plan, as amended, does not restrict the responsibility or authority of the jurisdiction for the development and execution of the Assessment of Fair Housing, Consolidated Plan, Annual Action Plan.

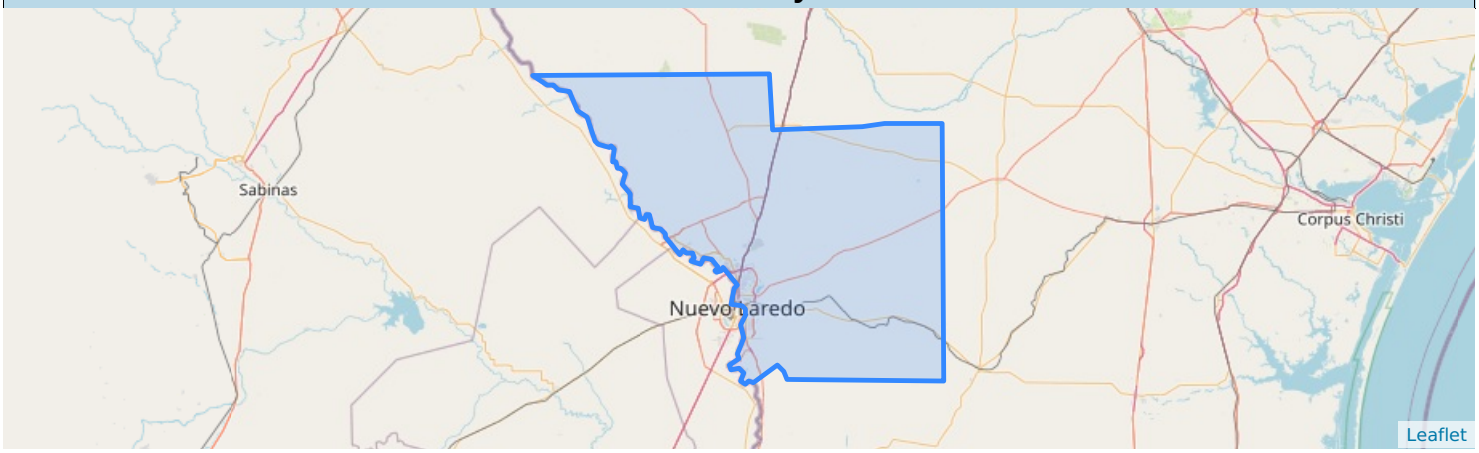
# APPENDIX K

# PIT COUNT DATA

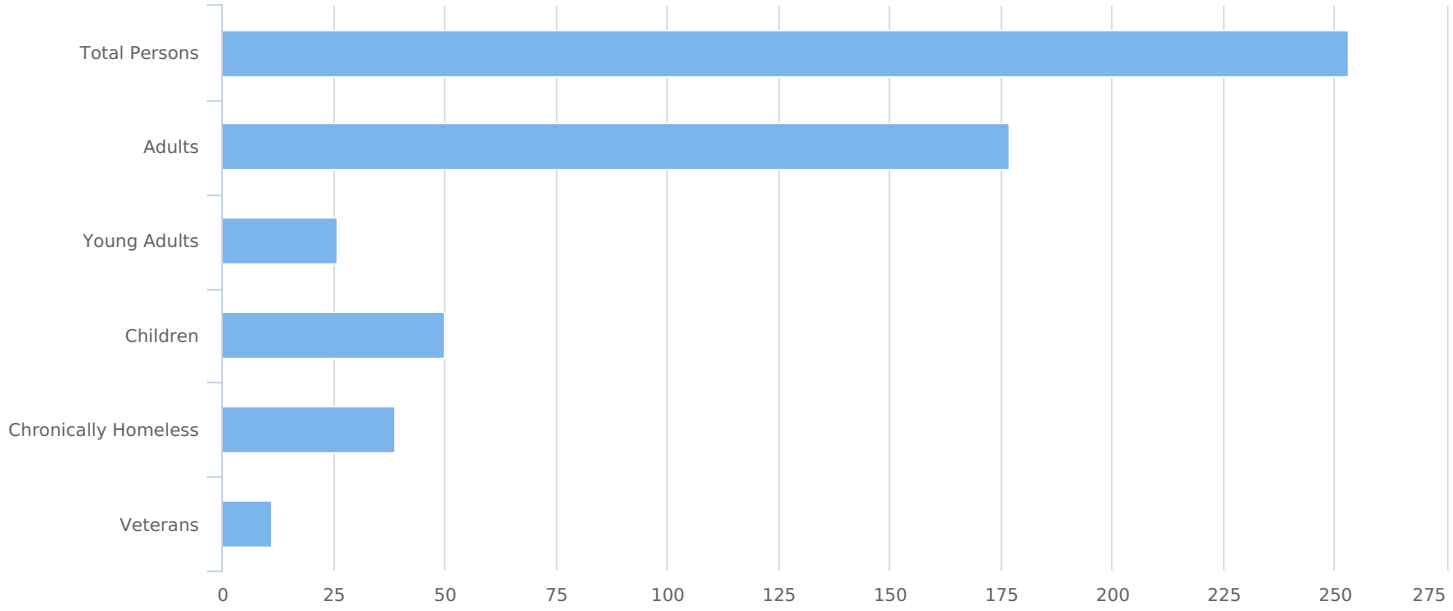
# HUD Point in Time Report - Combined

| | | | |
|---|---|---|---|
| Count: | **Texas Balance of State 2025 PIT Count** | Geography: | **Webb County** |
| Created by: | **Paredes,Ava** | Created on: | **02/27/2025 8:22 PM** |

## Summary

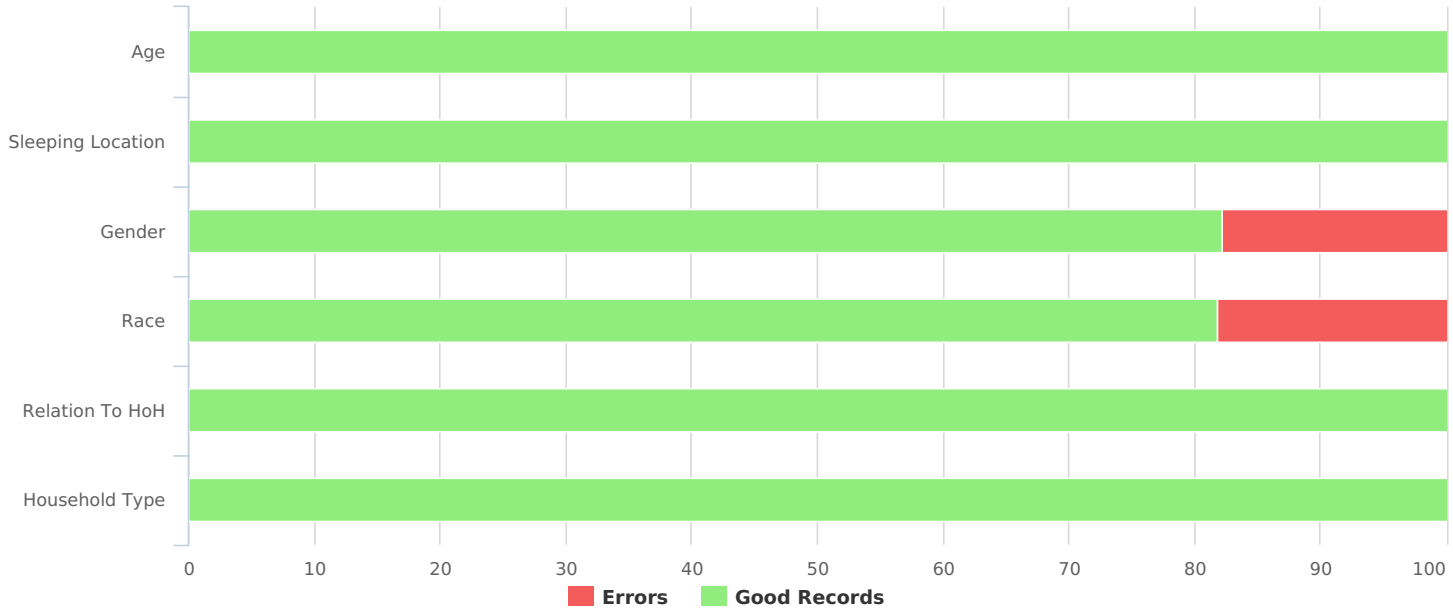



| | |
|---|---|
| Total number of persons | 253 |
| Number of children (under age 18) | 50 |
| Number of youth (age 18 to 24) | 26 |
| Number of adults (age 25 to 34) | 45 |
| Number of adults (age 35 to 44) | 31 |
| Number of adults (age 45 to 54) | 34 |
| Number of adults (age 55 to 64) | 46 |
| Number of adults (age 65 or older) | 21 |
| Observed age 25 or older | 0 |
| Unknown Age | 0 |
| Chronically Homeless | 39 |
| Veterans | 11 |




## Data Quality Checks

| | |
|---|---|
| Persons Missing Age Information | 0 |
| Persons Missing Sleeping Location | 0 |
| Persons Missing Gender | 45 |
| Persons Missing Race | 46 |
| Persons Missing Relation to HoH | 0 |
| Persons with Unknown Household Type | 0 |



# All Households

## Households with at Least One Adult and One Child

### Household and Person Breakdown

| | |
|---|---|
| Total number of households | 19 |
| Total number of persons | 81 |
| Number of children (under age 18) | 50 |
| Number of youth (age 18 to 24) | 10 |
| Number of adults (age 25 to 34) | 12 |
| Number of adults (age 35 to 44) | 5 |
| Number of adults (age 45 to 54) | 2 |
| Number of adults (age 55 to 64) | 0 |
| Number of adults (age 65 or older) | 2 |
| Observed age 25 or older | 0 |

### Gender

| | |
|---|---|
| Woman (Girl if child) | 32 |
| Man (Boy if child) | 32 |
| Culturally Specific Identity | 0 |
| Transgender | 0 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |

**Of those that selected More Than One Gender, how many people reported gender identities that:**

| | |
|---|---|
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 1 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 0 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |

| | |
|---|---|
| Hispanic/Latina/e/o | 61 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 0 |
| White & Hispanic/Latina/e/o | 2 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of households | 0 |
| Total number of persons | 0 |

## Households without Children

### Household and Person Breakdown

| | |
|---|---|
| Total number of households | 172 |
| Total number of persons | 172 |
| Number of youth (age 18 to 24) | 16 |
| Number of adults (age 25 to 34) | 33 |
| Number of adults (age 35 to 44) | 26 |
| Number of adults (age 45 to 54) | 32 |
| Number of adults (age 55 to 64) | 46 |
| Number of adults (age 65 or older) | 19 |
| Observed age 25 or older | 0 |

### Gender

| | |
|---|---|
| Woman (Girl if child) | 33 |
| Man (Boy if child) | 110 |
| Culturally Specific Identity | 0 |
| Transgender | 1 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |

**Of those that selected More Than One Gender, how many people reported gender identities that:**

| | |
|---|---|
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 3 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 2 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 7 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 98 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |

| | |
|---|---|
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 20 |
| White & Hispanic/Latina/e/o | 12 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of persons | 39 |

## Households with Only Children

### Household and Person Breakdown

| | |
|---|---|
| Total number of households | 0 |
| Total number of children (persons under age 18) | 0 |

### Gender

| | |
|---|---|
| Woman (Girl if child) | 0 |
| Man (Boy if child) | 0 |
| Culturally Specific Identity | 0 |
| Transgender | 0 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |

**Of those that selected More Than One Gender, how many people reported gender identities that:**

| | |
|---|---|
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 0 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 0 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 0 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 0 |
| White & Hispanic/Latina/e/o | 0 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

### Chronically Homeless

| | |
|---|---|
| Total number of persons | 0 |

# Veteran Households

## Veteran Households with at Least One Adult and One Child

### Household and Person Breakdown

| | |
|---|---|
| Total number of households | 0 |
| Total number of persons | 0 |
| Total number of Veterans | 0 |

### Gender (Veterans Only)

| | |
|---|---|
| Woman (Girl if child) | 0 |
| Man (Boy if child) | 0 |
| Culturally Specific Identity | 0 |
| Transgender | 0 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |
| **Of those that selected More Than One Gender, how many people reported gender identities that:** | |
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race (Veterans Only)

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 0 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 0 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 0 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 0 |
| White & Hispanic/Latina/e/o | 0 |

| | |
|---|---|
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of households | 0 |
| Total number of persons | 0 |

## Veteran Households without Children

### Household and Person Breakdown

| | |
|---|---|
| Total number of households | 11 |
| Total number of persons | 11 |
| Total Number of Veterans | 11 |

### Gender (Veterans Only)

| | |
|---|---|
| Woman (Girl if child) | 0 |
| Man (Boy if child) | 11 |
| Culturally Specific Identity | 0 |
| Transgender | 0 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |
| **Of those that selected More Than One Gender, how many people reported gender identities that:** | |
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race (Veterans Only)

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 1 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 0 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 3 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 2 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 4 |
| White & Hispanic/Latina/e/o | 1 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of households | 5 |
| Total number of persons | 5 |

# Youth Households

## Unaccompanied Youth Households

### Household and Person Breakdown

| | |
|---|---|
| Total number of unaccompanied youth households | 16 |
| Total number of unaccompanied youth | 16 |
| Number of unaccompanied youth (under age 18) | 0 |
| Number of unaccompanied youth (age 18 to 24) | 16 |

### Gender

| | |
|---|---|
| Woman (Girl if child) | 4 |
| Man (Boy if child) | 11 |
| Culturally Specific Identity | 0 |
| Transgender | 1 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |

**Of those that selected More Than One Gender, how many people reported gender identities that:**

| | |
|---|---|
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

### Race

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 1 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 0 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 0 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 14 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 0 |

| | |
|---|---|
| White & Hispanic/Latina/e/o | 1 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of persons | 3 |

# Parenting Youth

## Household and Person Breakdown

| | |
|---|---|
| Total number of parenting youth households | 2 |
| Total number of persons in parenting youth households | 6 |
| Total Parenting Youth (youth parents only) | 3 |
| Total Children in Parenting Youth Households | 3 |
| Number of parenting youth under age 18 | 0 |
| Children in households with parenting youth under age 18 | 0 |
| Number of parenting youth age 18 to 24 | 3 |
| Children in households with parenting youth age 18 to 24 | 3 |

## Gender (Youth Parents Only)

| | |
|---|---|
| Woman (Girl if child) | 1 |
| Man (Boy if child) | 1 |
| Culturally Specific Identity | 0 |
| Transgender | 0 |
| Non-Binary | 0 |
| Questioning | 0 |
| Different Identity | 0 |
| More Than One Gender | 0 |

**Of those that selected More Than One Gender, how many people reported gender identities that:**

| | |
|---|---|
| Includes Woman (Girl if child) | 0 |
| Includes Man (Boy if child) | 0 |
| Includes Culturally Specific Identity | 0 |
| Includes Transgender | 0 |
| Includes Non-Binary | 0 |
| Includes Questioning | 0 |
| Includes Different Identity | 0 |

## Race (Youth Parents Only)

| | |
|---|---|
| American Indian, Alaska Native, or Indigenous | 0 |
| American Indian, Alaska Native, or Indigenous & Hispanic/Latina/e/o | 0 |
| Asian or Asian American | 0 |
| Asian or Asian American & Hispanic/Latina/e/o | 0 |
| Black, African American, or African | 0 |
| Black, African American, or African & Hispanic/Latina/e/o | 0 |
| Hispanic/Latina/e/o | 2 |
| Middle Eastern or North African | 0 |
| Middle Eastern or North African & Hispanic/Latina/e/o | 0 |

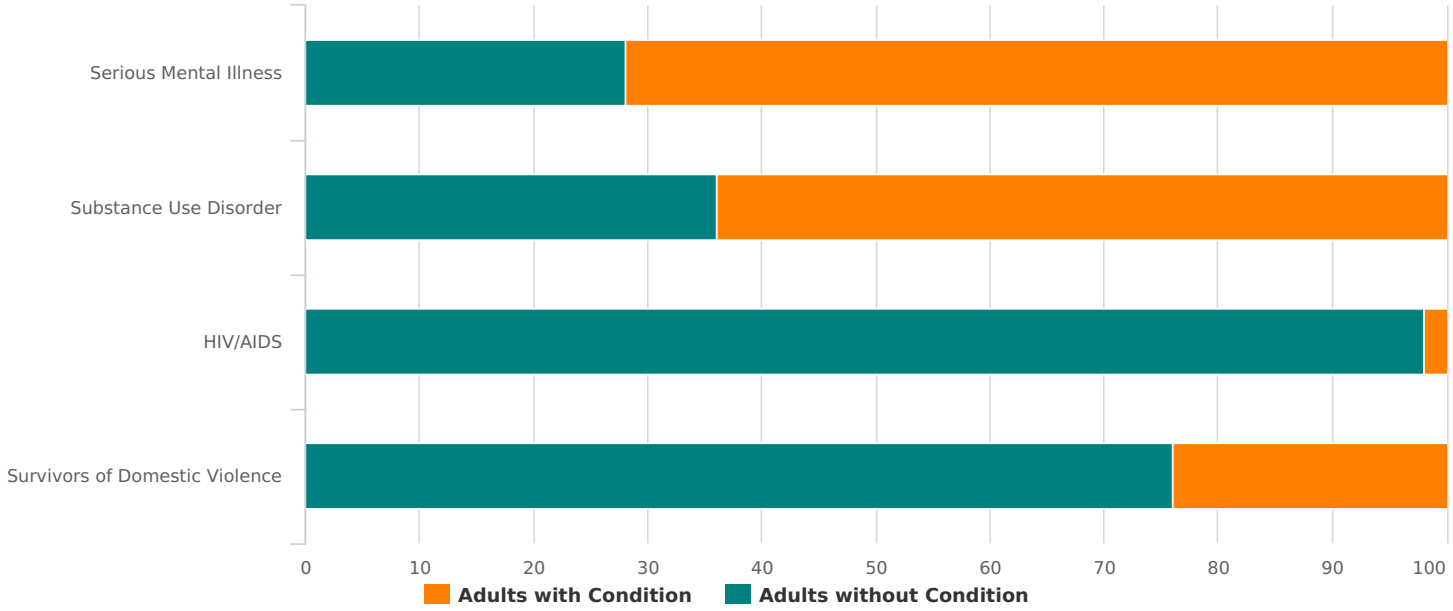
| | |
|---|---|
| Native Hawaiian or Pacific Islander | 0 |
| Native Hawaiian or Pacific Islander & Hispanic/Latina/e/o | 0 |
| White | 0 |
| White & Hispanic/Latina/e/o | 0 |
| Multi-Racial & Hispanic/Latina/e/o | 0 |
| Multiple Races (not Hispanic/Latina/e/o) | 0 |

## Chronically Homeless

| | |
|---|---|
| Total number of households | 0 |
| Total number of persons | 0 |

## Additional Homeless Populations (Adults Only)

| | |
|---|---|
| Adults with a Serious Mental Illness | 36 |
| Adults with a Substance Use Disorder | 32 |
| Adults with HIV/AIDS | 1 |
| Adult Survivors of Domestic Violence (optional) | 12 |



# APPENDIX A

# SF424 AND SF424B FORMS

(PENDING CITY MANAGER'S SIGNATURE AFTER CITY COUNCIL APPROVAL OF PLAN SUBMISSION)

# APPENDIX B CERTIFICATIONS

(PENDING CITY MANAGER'S SIGNATURE AFTER CITY COUNCIL APPROVAL OF PLAN SUBMISSION)