



City of Laredo

Community Development Department



2024-2025

DRAFT ANNUAL ACTION PLAN



Executive Summary

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

1. Introduction

The 2024 One-Year Action Plan serves as an application to the U.S. Department of Housing and Urban Development (HUD) for 50th Action Year funds for the Community Development Block Grant (CDBG), 2024 HOME Investment Partnerships Program (HOME), and 2024 Emergency Solutions Grants Program (ESG). This plan also serves as a strategic outline, which describes the proposed projects for the City during FY 2024-2025. The City of Laredo's Consolidated One-Year Action Plan for FY 2024-2025 represents the implementation of housing and non-housing strategies identified in the City's Consolidated Five-Year Action Plan. The City will receive \$3,032,219 in CDBG funds, \$957,641 in HOME funds, and \$283,741 in ESG funds from HUD. Upon award of these funds, the City proposes to undertake numerous activities to address the housing and non-housing needs of the community. Federal resources are as follows:

- Community Development Block Grants (CDBG) – CDBG is a flexible grant that can be used for housing, neighborhood revitalization, workforce and economic development, community and nonprofit facilities, infrastructure, and public services in low-moderate income communities.
- HOME Investment Partnerships (HOME) – HOME is used for building, acquiring, and rehabilitating affordable housing for rent and homeownership. It may also be used for direct rental assistance to low-income residents.
- Emergency Solutions Grants (ESG) – ESG funds programs and services supporting homeless individuals and families. Activities include operating shelters, providing essential services to shelter residents, offering Rapid Rehousing, and preventing homelessness.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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Through the use of CDBG funds, the City anticipates funding the Housing Rehabilitation Loan Program, Code Enforcement Program, Homeless Services – Bethany House Expansion Project, Section 108 Loan Repayment, and Rental Rehabilitation Program.

Affordable housing continues to be a high priority for the City of Laredo. In order to address this need, the City plans to use HOME funds to provide the Down Payment Assistance Program, Tenant-Based Rental

Assistance, Community Housing Development Organizations (CHDO), a Homeowner Reconstruction Program, and Affordable Rental Housing Program. These activities are targeted to address the lack of available affordable housing units. This was identified as one of the impediments in the Analysis of Impediments (AI) for the City of Laredo and in the City's Comprehensive Plan.

Through the use of Emergency Solutions Grants Program (ESG) funds, the City will fund Administration, Homelessness Prevention, Rapid Re-housing, Emergency Shelter, Street Outreach, and Homelessness Management Information System (HMIS) in order to reduce homelessness in the city.

In an effort to provide the above mentioned services for CDBG, HOME, and ESG initiatives, funds will be allocated for the payment of reasonable administrative costs and project delivery charges related to the planning and execution of community development activities. The City proposes to undertake all of the above-outlined initiatives in order to address the housing and non-housing needs of the community. These activities are proposed for the period beginning October 1, 2024 and ending September 30, 2025, contingent upon the award of CDBG, HOME, and ESG funds. Refer to the Project section for a full description of each of these proposed projects.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

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The City is confident that efforts carried out in the past have met the overall strategy to address the housing and non-housing needs in the community. As a result of opportunities provided and situations specific to each proposed activity, the degree of success in meeting the desired goals and objectives has varied. The City is proposing to continue to fund successful and still much needed programs such as the Housing Rehabilitation Program, Code Enforcement, Down Payment Assistance Program, and Tenant-Based Rental Assistance.

Also, the City of Laredo has, and will continue to utilize available federal, state, local, and private funds in a manner consistent with the priorities previously identified in its 2020-2024 Five-Year Consolidated Plan.

As evidenced by the submission of the Consolidated Annual Performance and Evaluation Report (CAPER) to HUD, the City of Laredo has been able to demonstrate that activities undertaken during the previous reporting period were consistent with the strategies identified in the City's 5 Year Consolidated Plan and 2022 Annual Plan. The City utilized CDBG Program funds for a variety of activities, including, housing, code enforcement, public facilities and improvements, and public services.

On April 22, 2024, the City received correspondence from HUD regarding the 2022-2023 Consolidated Annual Performance and Evaluation Report (CAPER). The City was congratulated for its performance and

dedication to serving low and moderate-income persons and for its continuous timely delivery of services to the citizens of Laredo.

Regarding the HOME grant, HUD mentioned that the activities undertaken during this reporting period were consistent with the affordable housing strategy identified in the City's 5-Year Consolidated Plan and its 2022 Annual Action Plan.

Regarding the ESG program, HUD noted that activities undertaken by the City during this reporting period were found to be consistent with the homeless assistance strategy identified in the City's 2020-2024 Consolidated Plan and its FY2022 Action Plan (AP). HUD also thanked the City of Laredo and its dedicated staff for the continued effort of providing shelter and other services to its homeless clients and those at risk of becoming homeless.

As a conclusion, HUD also determined, as a result of their analysis, that the City of Laredo's overall progress is satisfactory.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The citizen participation process included public notices, public hearings, an online survey, multiple locations to complete survey and a comment period. Public is now allowed to attend City Council meeting in person for comments.

City staff collected surveys regarding the need for programs and services. All comments, questions, and concerns were welcomed when projects were being considered for funding. The City's Citizen Participation Plan includes language stating that the Citizen Participation Plan will be made available in a format accessible to persons with disabilities, upon timely request, to ensure that persons with disabilities have access to the Plan on an equal basis with others. All advertisements and surveys are published in the local newspaper in both English and Spanish, include the Fair Housing Logo, and state that special services will be made available upon timely request for the physically impaired. In addition, program posters and the HUD Fair Housing Logo are displayed throughout the Community Development (CD) Department offices.

On March 17th, 2024 a notice was published in the Laredo Morning Times, the local newspaper with the greatest circulation notifying citizens that CD would be receiving surveys and public comments through the following methods: public hearing in person, by phone, via e-mail at cdcomments@ci.laredo.tx.us, orally or in writing at the CD Administration office, and via an online survey.

The City is conducting City Council meetings in person, and citizens comments are now held in person in the City Council Chambers room.

The City collected a total of 344 online surveys which were available through the Survey Monkey site in English and Spanish in an effort to collect additional public input. The availability of the online survey was advertised in the newspaper, in the City's website, City's newsletter, and via posters posted at different City and Non-profit agencies' offices and during the City Council meeting. The survey helped in identifying the community needs and projects they would like to see funded in FY 2024-2025.

A public hearing was held on April 2, 2024 during the regular scheduled City Council meeting, 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 10, 2024 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. Additionally, the thirty day comment period will begin on 5/29/2024 and end on 6/28/2024 in order for the public to review the plan and provide comments.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

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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 Appendix D of this Plan. In addition, a list of comments received from citizens is also included.

All comments listed were obtained from citizens who filled out a survey online via Survey Monkey. 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 people living in the street, recreation centers, additional emergency centers, and parks and play grounds.

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

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.

7. Summary

In an effort to broaden public participation in the development of this Action Plan and heighten community awareness, the City advertised through various means in English and Spanish including public

notices in the Laredo Morning Times (local newspaper with the greatest circulation). As previously explained, this year, the City also took an added approach to encouraging public participation by scheduling the dissemination of program information and collecting a needs survey online and in person.

Posters announcing the survey information, survey locations and other ways to comment were posted at the Laredo Housing Authority, Bethany House (homeless shelter), CD Administration 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.

These places were selected to ensure that appropriate actions were taken to encourage the participation of all residents, including the elderly, minorities, persons with limited English proficiency, as well as persons with disabilities. The poster is attached on Appendix J of this plan.

The community needs survey was available online through Survey Monkey and posted on our City website for easy accessibility. The link to the survey was also emailed internally to city staff members and nonprofits. Paper surveys were also available at the multiple locations in different days for those who couldn't access the survey via a computer. To accommodate employed individuals, the City also met on evenings from 5:00 p.m. to 7:00 p.m. which would allow citizens the time to attend the meeting or event and still give them time to attend to their family needs before or after the meeting. Additionally, a public informational session was held at convenient locations such as at recreational and community centers, City Hall downtown and its annex in south Laredo, and at the City's Health Department. The majority of location sites were located in residential neighborhoods, thereby providing access to the meetings to persons with limited means of transportation.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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	
HOME Administrator	LAREDO	City of Laredo - Community Development Department	
ESG Administrator	LAREDO	City of Laredo - Community Development Department	

Table 1 – Responsible Agencies

Narrative (optional)

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 2024-2025 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

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

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 2024-2025 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(I))

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.

On May 30, 2024, 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 will be added to this section after the comment period has ended to be part of our final Annual Action Plan.

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.

On April 22, 2024, The Texas Homeless Network (THN) shared with us data from the Point-in-Time (PIT) Count. Which included the number of sheltered and unsheltered individuals within the City.

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.

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

The City of Laredo submitted to the Texas Balance of State Continuum of Care (TX BoS CoC), as part of its consultation process, an overview of how ESG funds will be allocated per component and its written standards. THN serves as the HMIS Lead Agency for the TX BoS CoC.

Within these documents the City of Laredo outlined how ESG funds will be allocated, activity descriptions, and provides a copy of the written standards for the operation and administration of the ESG program. The written standards serve as a guide in administering the City's ESG Funds. They 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 Texas Balance of State Continuum of Care.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's 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 Services-Persons with Disabilities Services-homeless Services-Health Other government - State
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. 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 Services-Elderly Persons Services-homeless Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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 the Bethany House umbrella, 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. Texas Homeless Network provides a data system called HMIS (Homeless Management Information System) 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. Monthly 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,</p>
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		<p>intervention and prevention care among the medical, substance and mental factors. With the upcoming opening of The Resource Center in late May 2024, and the full construction of The Courtyard and Resource Center in October 2024 for full completion, 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. However, with 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 of The Center 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.</p>
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 Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. 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 Services-Elderly Persons Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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 are: 1) Emergency Assistance to help individuals/families with utilities, rent, food, and case management. 2) Immigration Services which help families to stay united and allow for lawful employment as permanent legal residents or becoming a US Citizen. 3) Disaster or Humanitarian Relief assists families who have suffered a disaster and seek emergency shelter or who find themselves in desperate or emergency situations, such as fleeing their countries to request asylum. Other services include mission work such as a coordinated medical mission which provides medical services to the indigent and home repair mission to assist low income families with a home improvement project. Catholic Charities also provide the seasonal Volunteer Income Tax Assistance (VITA), a free income tax preparation program for lower income individuals, food drives for Thanksgiving and Christmas and 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 Other government - Local
	What section of the Plan was addressed by Consultation?	HOPWA Strategy

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consulted through email. Over the past three decades the CLHD has developed a one stop shop service model that includes outreach and prevention, HIV testing/counseling, HIV early intervention services, STD screenings and treatment, case management, medical care, basic dental care, mental health and transportation services housing assistance, diagnostic services and pharmaceutical assistance. Collectively, these services establish a continuum of care for reducing new HIV infections and increasing access to care and improving health outcomes for PLWH (People Living with HIV). The CLHD HIV/AIDS Program is servicing a geographical service area that includes Webb, Zapata, Jim Hogg and Starr Counties. CLHD provides comprehensive outpatient primary health care and support services primarily to minority, economically disadvantaged, uninsured, and underinsured PLWH along the U.S. and Mexico Border. Additionally, the program will focus on increasing linkage to care for vulnerable populations such as: people who inject drugs, transgender individuals, MSMs, female sex workers, and pregnant women. CLHD continues: 1. counseling for individuals with respect to HIV; 2. targeted HIV testing; 3. medical evaluation, clinical, and diagnostic services; 4. therapeutic measures for preventing and treating the deterioration of the immune system, and for preventing and treating conditions arising from HIV/AIDS; and 5. referrals to appropriate providers of health care and support services. The CLHD HIV/AIDS program is the largest HIV service provider in the area dedicated to the prevention and treatment of HIV/AIDS. The program will continue to focus on increasing the number of persons from racial and ethnic minority populations, primarily Latinos identified with HIV infection and increasing their linkage to HIV care. The absolute goal is to address gaps and barriers in access to care by linking and initiating primary medical care for PLWH shortly after diagnosis or upon enrollment and ensure that each client has access to the supportive services necessary to retain them in ongoing primary medical care. CLHD HIV/AIDS program aims to integrate the HIV Care Continuum models strategy that links individuals to medical care and access Anti-Retroviral Therapy</p>
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		(ART) in order to reach viral suppression to improve health outcomes. 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.
6	Agency/Group/Organization	HABITAT FOR HUMANITY OF LAREDO, INC.
	Agency/Group/Organization Type	Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. 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

	Briefly describe how the Agency/Group/Organization was consulted. 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?	Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through email. The Laredo Housing Authority administers three housing programs: Public Housing, Farm Labor, and Housing Choice Voucher (Section 8). The Public Housing Program provides decent and safe rental housing for 764 eligible low-income families with 732 units in Laredo and 32 in Asherton. The Farm Labor Housing Program provides decent and safe rental housing for eligible migrant families in 48 USDA designated farm labor units. The HCV Program provides assistance to 1,823 low-income families with various types of vouchers such as the Housing Choice, Project Based, Veterans Affairs Supportive Housing, Mainstream, Emergency Housing, Stability, Foster Youth to Independence, and Rental Assistance Demonstration. 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	Housing Services-Education Service-Fair Housing

What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<p>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 Classes and Counseling, Foreclosure Prevention Counseling, Financial Management, Credit Coaching, has 67 affordable rental units, small consumer lending, and weatherization 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. NWL is in an emerging CDFI (Community Development Financial Institution) that manages a loan fund and offers alternative lending to payday loans. NWLaredo is engaging more in affordable real estate development. Recently, NWL constructed three affordable single-family houses at Las Fincas Subdivision and is planning on constructed three more homes within the next year. In addition, NW Laredo broke ground on March 19, 2024 to prepare 24 lots that will situate 24 affordable single-family home at the Three Points Village Subdivision. 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 the families. NWL has also expanded its services to include weatherization and rehab of single property homes in Laredo, Texas and has expanded to rural communities including the 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.</p>

10	Agency/Group/Organization	LULAC Haven, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. 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	Housing Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through e-mail. Sacred Heart Children's Home in the Diocese of Laredo provides care for nearly 60 children (boys ages 5 thru 10 and girls 5 thru 17.) The home provides shelter, food, clothing, a humane environment, welfare, safety, care, supervision, medical and dental care, counseling and psychological aid (as needed), educational opportunities, and moral guidance. This agency plans to continue to serve children who need to be placed away from their family home for some justified reason. At the present time, the number of children we have served is 45. The anticipated outcome of the consultation was the identification of the needs of the community and identification of programs or projects to address these needs.
12	Agency/Group/Organization	Serving Children and Adults in Need (SCAN)
	Agency/Group/Organization Type	Services - Housing Services-Children Services - Victims
	What section of the Plan was addressed by Consultation?	Homelessness Needs - Unaccompanied youth

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency was consulted through email. Serving Children and Adults in Need (SCAN) was officially formed in 1982 as Stop Child Abuse and Neglect in Laredo, Texas. Today, SCAN is a community-based, nonprofit social services organization with a 42-year history of providing a variety of comprehensive and culturally sensitive services to a population that is almost 95% Hispanic and which resides along the Texas-Mexico Border in Southwest Texas. SCAN programs provide diverse prevention, intervention, and treatment services for children, adolescents, adults, and families. SCAN has more than 35 programs providing services in 17 different counties. SCAN provides prevention and intervention, services for at-risk children and youth, trauma mental health treatment for children and youth, early intervention services for families experiencing family conflict, street outreach, and services for runaway youth. SCAN operates programs that address mental health, substance use disorders and or co-occurring disorders. SCAN's substance use disorder treatment programs are aimed for both adolescents and adults. This includes outpatient counseling and intensive/ supportive residential treatment services. 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 Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	<p>The agency was consulted through email. Texas A&M International University (TAMIU), a proud member of The Texas A&M University System, prepares students for leadership roles in an increasingly complex, culturally diverse state, national, and global society. TAMIU provides a learning environment built on a solid academic foundation in the arts and sciences with a commitment to community engagement through its service learning programs. The University offers a range of baccalaureate and masters programs and Doctor of Philosophy degrees in International Business Administration and Criminal Justice. Now a regional University of choice serving over 8,500 students, TAMIU is home to six colleges and schools: The College of Arts and Sciences, the A. R. Sanchez, Jr. School of Business, the College of Education, the College of Nursing and Health Sciences with its Dr. F. M. Canseco School of Nursing, University College, and the Graduate School. The campus, located on 300 acres of former ranchland in North Laredo, continues to grow with the planned addition of a new Health Sciences Education and Research Center and an expansion of the Western Hemispheric Trade Center. The University has also recently completed a Master Plan to guide the campus growth for decades to come. 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.</p>

15	Agency/Group/Organization	The Salvation Army
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. 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, Breakfast and 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 Services-Education Services-Employment Other government - County
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. 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 through 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 Services-Employment Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	Briefly describe how the Agency/Group/Organization was consulted. 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	Webb County Youth Village
	Agency/Group/Organization Type	Services-Education Other government - County Corrections Programs and Institutions
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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.
19	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 Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. 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 community's 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.
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
	Briefly describe how the Agency/Group/Organization was consulted. 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 Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Hazard Mitigation

	Briefly describe how the Agency/Group/Organization was consulted. 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
	Briefly describe how the Agency/Group/Organization was consulted. 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. Through an ongoing CDBG project, the City is also contributing to the provision of additional connectivity. This project will enhance the City's 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.

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

The City of Laredo contacted and consulted with all required agencies through emails and phone-calls in order to seek information regarding the various programs and services offered. This was done in order to better identify the needs and gaps in the services provided. The City believes that agencies consulted were those vital and did not purposely fail to consult with an agency.

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	Every year, the City consults with the Texas Homeless Network (THN) on homeless related topics. The City believes that our goals overlap with the goals and strategies stated in the CoC Action plan.

Table 3 – Other local / regional / federal planning efforts

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

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

Narrative (optional)

The City recognizes that collaboration with both private and public entities is important in providing effective services to the citizens of Laredo. A high priority of the City of Laredo efforts to meeting its objectives and goals is the coordination of efforts between the City and the agencies that service our community. By continuing to work with the agencies, as well as other city departments we will strive to find new approaches to addressing the community issues.

Additionally, according to the 2018-2022 Census American Community Survey (ACS) estimates for Laredo, 92.8% of households have a computer and 81.9% have a broadband internet subscription. The City counts with multiple internet service providers including AT&T, Earth link, Spectrum, Viasat, HughesNet. Through an ongoing CDBG project, the City is also contributing to the provision of additional connectivity. This project will enhance the City's 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.

AP-12 Participation – 91.105, 91.200(c)

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

The Citizen Participation 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 17th, 2024 a notice was published in the Laredo Morning Times, the local newspaper with the greatest circulation notifying citizens that CD would be receiving surveys and public comments through the following methods: during a WebEx public meeting for organizations, during a public hearing, in person at two city office locations, by phone, via e-mail at cdcomments@ci.laredo.tx.us, orally or in writing at the CD Administration office, and via an online survey. The City collected a total of 344 online surveys which were available through the Survey Monkey site in English and Spanish in an effort to collect additional public input. The availability of the online survey was promoted in the newspaper, in the City's website, in the City's Facebook page, via posters posted at different City and Non-profit agencies' offices, during the City Council meeting, and CD staff visited 11 different locations to promote the survey. The survey helped in identifying the community needs and projects they would like to see funded in FY 2024-2025.

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 homeless 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 April 2, 2024 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 10, 2024 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. Additionally, the thirty day comment period began on 5/29/24 and will end on 6/28/24 in order for the public to review the plan and provide comments.

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 Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	The City of Laredo published a public notice in the Laredo Morning Times on 3/17/24 announcing the Community Needs survey, other ways of submitting public comments and the first public hearing held on 4/2/24.	No comments received.	No comments received.	N/A

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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The City of Laredo held an online live public meeting on 3/28/24 via WebEx in order to receive comments regarding the use of funds.	Comments received included how could the City offer Down Payment Assistance to include households over the 80% AMI.	All comments were heard and read.	N/A

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	Public Hearing	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The City of Laredo held a public hearing on 4/2/24 during the City Council meeting in order to receive comments regarding the use of funds.	No comments received.	No comments received.	Pending Information

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)
4	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Non-targeted/broad community</p>	The City of Laredo published a public notice in the Laredo Morning Times on 5/26/24 and a second notice on 6/9/24 announcing the list of proposed projects, 30 day public comment period, and availability of the draft plan for review.	PENDING INFORMATION.	PENDING INFORMATION.	N/A

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 5/26/24 and 6/9/24 announced the list of proposed projects, 30 day public comment period, and availability of the draft plan for review on the website.	PENDING INFORMATION.	PENDING INFORMATION.	www.cityoflaredo.com
6	E-Mail	Non-targeted/broad community	The City made public a Community Development Department e-mail address for the public to send comments via e-mail.	PENDING INFORMATION.	PENDING INFORMATION.	cdcomments@ci.laredo.tx.us

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	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	The City of Laredo had a public hearing on 6/10/24 during the City Council Meeting in order to receive comments regarding the proposed use of funds.	PENDING INFORMATION.	PENDING INFORMATION.	PENDING INFORMATION.

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)
8	Internet Outreach	Non-targeted/broad community	The City made its 2024-2025 Community Needs Survey available online in English and Spanish through Survey Monkey.	A total of 344 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.	N/A

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	Posters	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p>	<p>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.</p>	<p>Comments received through Survey Monkey (Appendix D)</p>	<p>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.</p>	N/A

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The anticipated budget for FY 2024-2025 is as follows: CDBG \$3,032,219, HOME \$957,641 and, ESG \$283,741. 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 (\$7,000) and projects under this program (\$73,000), totaling \$3,112,219 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 Admin and Planning Economic Development Housing Public Improvements Public Services	3,032,219	80,000	0	3,112,219	0	CDBG funds will be used for administration, housing rehabilitation loan program, code enforcement, homeless services Bethany House Expansion Project, Section 108 Loan Repayment and Rental Rehabilitation Program. A minimum of 70% of funds will be 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 Housing Rehabilitation Revolving Loan funds to be used for the administration of the Housing Rehabilitation Program (\$7,000) and projects under this program (\$73,000), to be used for the Housing Rehabilitation Loan Program totaling \$3,112,219.

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 Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	957,641	125,000	0	1,082,641	0	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.

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 Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	283,741	0	0	283,741	0	Emergency Solutions Grants Program (ESG) funds will be used for administration and to fund Homelessness Prevention, Rapid Re-housing, Emergency Shelter, Street Outreach, and Homelessness Management Information System (HMIS) in order to reduce homelessness in the city. ESG match requirements will be met by requiring organizations to achieve a 100% match of all funds received.

Table 5 - 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 \$1,200,000 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 2024 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 publicly 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 April 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	2020	2024	Affordable Housing Non-Homeless Special Needs		Housing Rehabilitation	CDBG: \$651,292 HOME: \$150,000	Homeowner Housing Rehabilitated: 22 Household Housing Unit Homeowner Housing Rehabilitated: 1 Household Housing Unit
2	Acquisition/Acquisition Relocation	2020	2024	Affordable Housing		New Construction of Housing	CDBG: \$427,061 HOME: \$350,000	Rental units rehabilitated: 24 Household Housing Unit Rental units constructed: 1 Household Housing Unit Homeowner Housing Added: 2 Household Housing Unit
3	Homebuyer Assistance	2020	2024	Affordable Housing		New Construction of Housing Homebuyer Assistance	HOME: \$180,000	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	2020	2024	Affordable Housing Non-Homeless Special Needs		Rental Assistance	HOME: \$307,641	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted
5	Homeless Assistance	2020	2024	Homeless		Homelessness Assistance	ESG: \$262,741	Tenant-based rental assistance / Rapid Rehousing: 10 Households Assisted Homeless Person Overnight Shelter: 7518 Persons Assisted Homelessness Prevention: 10 Persons Assisted
6	Public Improvements	2020	2024	Non-Housing Community Development		Public Improvements	CDBG: \$0	
7	Code Enforcement	2020	2024	Non-Housing Community Development		Code Enforcement	CDBG: \$625,000	Public service activities other than Low/Moderate Income Housing Benefit: 102155 Persons Assisted
8	Public Service	2020	2024	Non-Housing Community Development		Public Service	CDBG: \$440,000	Public service activities Homeless Person Overnight Shelter: 300 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Planning and Administration	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$968,866 HOME: \$95,000 ESG: \$21,000	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation of Existing Housing
	Goal Description	<p>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 17 households with the Housing Rehabilitation Program and 5 households with the Housing Rehabilitation Revolving Loan Program.</p> <p>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.</p>

2	Goal Name	Acquisition/Acquisition Relocation
	Goal Description	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>
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.

6	Goal Name	Code Enforcement
	Goal Description	The Code Enforcement program promotes enforcement of city codes and education related to weeded lots, junked vehicles, and nuisances is essential to improving and maintaining low income neighborhoods and areas clean and safe, and promote a healthy environment. The City estimates to assist 102,155 persons residing in low/moderate income census tracts with this program.
7	Goal Name	Public Service
	Goal Description	The City of Laredo will continue to allocate funding for Homeless Services – Bethany House Expansion Project 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.
8	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 \$3,032,219 in CDBG funds, \$957,641 in HOME funds, and \$283,741 in ESG funds from HUD.

Through the use of CDBG funds, the City anticipates funding the Housing Rehabilitation Loan Program, Code Enforcement Program, Homeless Services – Bethany House Expansion Project, 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 (\$7,000) and projects under this program (\$73,000).

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: \$21,000

Emergency Shelter – Shelter Operations: \$90,000

Emergency Shelter – Essential Services: \$30,000

Street Outreach: \$40,000

Rapid Re-housing: \$50,000

Homelessness Prevention: \$45,000

Homeless Management Information System (HMIS): \$7,741

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
1	2024 Community Development Administration
2	Housing Rehabilitation Administration
3	Housing Rehabilitation Loan Program
4	Code Enforcement
5	Homeless Services Bethany House Expansion Project
6	Section 108 Loan Repayment
7	Rental Rehabilitation Program
8	Housing Rehabilitation Revolving Loan Administration
9	Housing Rehabilitation Revolving Loan Program
10	HOME Program Administration
11	Down Payment Assistance Program
12	Tenant Based Rental Assistance
13	Community Housing Development Organization (CHDO)
14	Homeowner Reconstruction Program
15	Affordable Rental Housing Program
16	ESG 24 Laredo

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	2024 Community Development Administration
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing Homeless Assistance Code Enforcement Public Service Planning and Administration
	Needs Addressed	Housing Rehabilitation Homelessness Assistance Code Enforcement Public Service
	Funding	CDBG: \$606,000
	Description	This is for payment of reasonable administrative costs and carrying charges related to the planning and execution of community development activities assisted in whole or in part with Community Development Block Grant funds.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	To be reported in the various CDBG projects.
	Location Description	1301 Farragut St., Laredo, TX 78040
	Planned Activities	Administration
2	Project Name	Housing Rehabilitation Administration
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$355,866
	Description	This consists of the payment of reasonable administrative project delivery costs associated with the planning and implementation of rehabilitation services such as rehabilitation counseling, loan processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities.
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	To be reported under Project # 3.
	Location Description	1301 Farragut St., Laredo, TX 78040
	Planned Activities	Administration
3	Project Name	Housing Rehabilitation Loan Program
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$578,292
	Description	The Housing Rehabilitation Program will provide persons of low-moderate income 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; or livability grants of up to \$15,000. It is estimated that the program will fund 6 housing rehabilitation loans, 10 livability grants and 1 reconstruction loan.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 17 low and moderate income families will benefit from this activity.
	Location Description	Citywide in Laredo, TX.
	Planned Activities	Housing rehabilitation loans, livability grants, and reconstruction loans.
4	Project Name	Code Enforcement
	Target Area	
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement
	Funding	CDBG: \$625,000

	Description	This program will provide project delivery costs of salaries for Code Enforcement officers, office assistant and supervisor. Additionally, the operation services to ensure the goal of the program which is to eliminate slums and blighting influences and conditions which are detrimental to health, safety, and public welfare. The program responds to citizen complaints and performs inspections concerning the numerous violations detrimental to health, safety, and general welfare.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 102,155 low and moderate income persons will benefit from this activity.
	Location Description	CDBG eligible areas in Laredo, TX.
	Planned Activities	Code Enforcement
5	Project Name	Homeless Services Bethany House Expansion Project
	Target Area	
	Goals Supported	Public Service
	Needs Addressed	Homelessness Assistance Public Service
	Funding	CDBG: \$440,000
	Description	This project entails funds to be used to pay labor, supplies, and material as well to operate and/or maintain the portion of the new Bethany House Homeless facility expansion of a homeless shelter in which the public service is located. This may include the lease of a facility, equipment, and/or other items needed for the homeless public service program.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Based on the Point in Time count which reflects the total combination of sheltered and unsheltered homeless population to be 228 per year, we estimate to assist approximately 200 unsheltered people in a year.
	Location Description	901 Hidalgo St.

	Planned Activities	This activity will provide funds for the operational expenses in continued support of the Bethany House Homeless expansion shelter to ensure essential homeless services are provided.
6	Project Name	Section 108 Loan Repayment
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$300,000
	Description	This project will consist of the repayment of the Section 108 Loan for the rehabilitation of an existing building also known as the Southern Hotel Apartments Rehabilitation Project for the purpose of providing affordable rental housing units to be available to low- moderate income households.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated to add a total of 22 units, consisting of 13 low- moderate income and 9 market rate units.
	Location Description	1214 Matamoros St.
	Planned Activities	Housing Rehabilitation.
7	Project Name	Rental Rehabilitation Program
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$127,061
	Description	This project 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- moderate income households.
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 1 unit under the 80% AMI.
	Location Description	Downtown area in Laredo, TX.
	Planned Activities	Housing Rehabilitation
8	Project Name	Housing Rehabilitation Revolving Loan Administration
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$7,000
	Description	This consists of the payment of reasonable administrative project delivery costs associated with the planning and implementation of rehabilitation services such as rehabilitation counseling, loan processing, inspections, and other services related to assisting owners, tenants, contractors, and other entities.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	To be reported in Project # 10.
	Location Description	1301 Farragut St., Laredo, TX 78040.
	Planned Activities	Administration
9	Project Name	Housing Rehabilitation Revolving Loan Program
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$73,000

	Description	The Housing Rehab Program will provide persons of low-moderate income 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; or livability grants of up to \$15,000.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 5 low and moderate income families will benefit from this activity.
	Location Description	Citywide in Laredo, TX
	Planned Activities	Housing Rehabilitation
10	Project Name	HOME Program Administration
	Target Area	
	Goals Supported	Acquisition/ Acquisition Relocation Rehabilitation Existing housing Homebuyer Assistance Rental Assistance
	Needs Addressed	New Construction of Housing Homebuyer Assistance Rental Assistance
	Funding	HOME: \$95,000
	Description	Consists of payment of reasonable administrative costs related to the planning and execution of housing programs funded through the HOME Investment Partnership Program.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	To be reported in Projects # 12-16.
	Location Description	1301 Farragut St. , Laredo, TX 78040
	Planned Activities	Administration

11	Project Name	Down Payment Assistance Program
	Target Area	
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Homebuyer Assistance
	Funding	HOME: \$180,000
	Description	Provide down payment assistance to qualifying low and moderate income first-time homebuyers citywide at or below 80% of HAMFI. This years DPA loan program is funded from entitlement funds (\$180,000). Please note, the program was updated and restructured to become a forgivable loan up to 10 years from the previous deferred loan structure. These new loans are not expected to generate additional program income.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 6 qualifying low and moderate income homebuyers.
	Location Description	Citywide in Laredo, TX
	Planned Activities	Down Payment Assistance
12	Project Name	Tenant Based Rental Assistance
	Target Area	
	Goals Supported	Rental Assistance
	Needs Addressed	Rental Assistance
	Funding	HOME: \$307,641
	Description	Provide tenant-based rental assistance to elderly households at or below 60% of HAMFI. This years Tenant Based Rental Assistance Program is funded from program income (\$125,000) and entitlement funds (\$182,641).
	Target Date	9/30/2025

	Estimate the number and type of families that will benefit from the proposed activities	100 elderly households at or below 60% of HAMFI.
	Location Description	Downtown area
	Planned Activities	Tenant based rental assistance
13	Project Name	Community Housing Development Organization (CHDO)
	Target Area	
	Goals Supported	Acquisition/Acquisition Relocation
	Needs Addressed	New Construction of Housing
	Funding	HOME: \$200,000
	Description	The City will reserve not less than 15 percent of its 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-income and moderate-income persons. Eligible set aside activities include the following: acquisition and/or rehabilitation of rental housing; new construction of rental housing; acquisition and/or rehabilitation of homebuyer properties; new construction of homebuyer properties; and direct financial assistance to purchasers of home-assisted housing sponsored or developed by a CHDO with HOME funds.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 2 households at or below 80% of HAMFI will benefit from the proposed project
	Location Description	To be determined
	Planned Activities	New construction of owner occupied housing
14	Project Name	Homeowner Reconstruction Program
	Target Area	
	Goals Supported	Rehabilitation of Existing Housing
	Needs Addressed	Housing Rehabilitation

	Funding	HOME: \$150,000
	Description	The Homeowner Reconstruction Program will provide 1 low-moderate income household an opportunity to rehabilitate its home and live in a safe, decent, sanitary, and suitable environment. Qualifying owner occupant may receive a reconstruction loan in an amount determined on a case by case basis with an affordability period of 15 years.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that 1 low and moderate income household will benefit from this activity
	Location Description	Citywide in Laredo, TX
	Planned Activities	Housing reconstruction loan
15	Project Name	HOME Affordable Rental Housing Program
	Target Area	
	Goals Supported	Acquisition/Acquisition Relocation
	Needs Addressed	New Construction of Housing
	Funding	HOME: \$150,000
	Description	This project 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.
	Target Date	9/30/2025
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated that approximately 1 units will be constructed and/or rehabilitated.
	Location Description	To be determined
	Planned Activities	New construction of housing units
16	Project Name	ESG 24 Laredo
	Target Area	
	Goals Supported	Homeless Assistance

Needs Addressed	Homelessness Assistance
Funding	ESG: \$283,741
Description	This consists of the payment of reasonable administrative costs and programs for homeless assistance activities funded through the Emergency Solutions Grant.
Target Date	9/30/2025
Estimate the number and type of families that will benefit from the proposed activities	<p>During the next fiscal year, ESG funding will provide assistance to approximately:</p> <ul style="list-style-type: none"> • Rapid Rehousing: 10 households • Homeless Person Overnight Shelter: 7,518 • Homelessness Prevention: 10 Households
Location Description	Laredo, TX
Planned Activities	<p>With the Emergency Solutions Grants Program (ESG), the City will fund the following activities in order to reduce homelessness in the city:</p> <p>ESG Program Administration: \$21,000</p> <p>Emergency Shelter – Shelter Operations: \$90,000</p> <p>Emergency Shelter – Essential Services: \$30,000</p> <p>Street Outreach: \$40,000</p> <p>Rapid Re-housing: \$50,000</p> <p>Homelessness Prevention: \$45,000</p> <p>Homeless Management Information System (HMIS): \$7,741</p> <p>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.</p>

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 FY 2022 ACS 5-Year 2011-2015 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, 3, & 4, 1.05 1 & 2, 1.06 2, 1.07 1, 1.08 1, 1.09 1, 2 1, 2, 3, & 4, 6.01 3, 6.02 1 & 2, 8 1, 9.01 1 & 3, 9.03 2, 9.04 1 & 3, 10.01 1 & 2, 10.04 2, 11.01 1 & 2, 11.03 1 & 2, 11.04 1 & 2, 12.01 2, 12.02 1, 13 1 & 2, 14.01 1 & 2, 15.01 1, 15.02 2, 16.01 2, 17.06 1, 2 & 4, 17.09 3, 17.10 1, 17.16 1, 17.17 1 & 2, 18.06 2, 18.07 1, 2 & 3, 18.08 3, 18.09 1, 18.11 1, 18.12 2, 18.13 1, 18.14 1, 18.17 1 & 3, 19 1 & 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 2, 1.06 1, 1.07 2, 1.08 2, 1.09 2, 3 1 & 2, 6.01 1 & 2, 7 1 & 2, 8 2 & 3, 9.01 4, 9.03 1, 9.04 2, 10.03 1, 10.04 1, 11.05 2, 12.01 1 & 3, 12.02 2, 13 3, 14.01 3, 14.02 1, 15.01 2, 15.02 1, 17.06 3, 18.06 1, 18.08 2, 18.14 2, 18.15 2, 18.17 2, 18.18 1, 19 3.

According to the 2022 American Community Survey 5-year estimates, in terms of race, Laredo's population is 53.4% White, 0.5% Black or African American, 0.3% American Indian and Alaska Native, 0.5% Asian, and, and 39.5% two or more races. Of the total population, 95.5% are Hispanic or Latino and 3.2% are White alone. Because Laredo's ethnic population is 95.5% 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

Table 8 - 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 2024-2025 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	36
Special-Needs	100
Total	146

Table 9 - 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	
Rehab of Existing Units	26
Acquisition of Existing Units	0
Total	146

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Laredo will take a several approaches to meeting the affordable housing need for low and moderate income households. First, the provision ESG funds for homeless households. The Homelessness Prevention program will pay back owed rent, rent, utilities, deposits, and/or housing placement for approximately 10 households this year. The Rapid Re-housing program will assist approximately 10 households with rent, utilities, deposits, and housing placement. Second, the City will provide Rental Assistance to qualifying households. Through the Tenant-based Rental Assistance Program, rent is provided to 100 elderly households at or below 60% of HAMFI. Third, the City will assist in the preservation of existing housing stock through the Housing Rehabilitation Loan Programs; 22 low and moderate income homeowners will be given the opportunity to rehabilitate their homes and live in a safe, decent, sanitary, and suitable environment. Fourth, HOME funds will be awarded to a Community Housing Development Organizations (CHDOs) for investment in approximately 2 housing units to be developed for low and moderate income persons.

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, 17 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 36 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: 17 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 23 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 Laredo Housing Authority (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 Laredo Housing Authority 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.

Laredo Housing Authority's mission is to serve the diverse housing needs of families, to increase the availability of safe, decent, and sanitary housing in its communities, ensure equal opportunity in housing, promote self-sufficiency and asset development of families and individuals, improve quality of life and economic viability, and provide high-quality services. LHA is also committed to ultimately providing the necessary assistance which will allow residents to live independently. LHA will continue to assist families and individuals of very-low income to secure safe, decent, and sanitary housing. During the next fiscal year, LHA anticipates providing assistance through its Public Housing Program as well as with various types of vouchers such as the Housing Choice, Project Based, Veterans Affairs Supportive Housing, Mainstream, Emergency Housing, Stability, Foster Youth to Independence, and Rental Assistance Demonstration. Assisted families are responsible for making rent co-payments, as applicable, and as per the requirements of HUD, depending on each assisted family's anticipated income. LHA will continue to work with the private sector in identifying available and suitable rental properties.

LHA will, through funding from different capital grants, continue to improve the physical condition of its units in the various housing developments, develop and collaborate with community partners, and improve its operations. In the Five-Year Plan, LHA has outlined their plans for the restoration and revitalization of the developments over the next five years. Planned improvements include: bathroom renovations, kitchen cabinets, door replacement, floor replacement, landscaping, grading and filling, fencing, electrical service upgrades, replacement of entry doors, sewer lines, exterior paint, boiler domestic water system, and installation of central air and heating.

In addition, the City of Laredo continues to support the Laredo Housing Authority's efforts in creating more affordable housing opportunities for the citizens through initiatives such as tiny homes, transitional housing, permanent supportive housing, redevelopment of housing through the Rental Assistance Demonstration (RAD) Program, and Low-Income Tax Credit properties such as the 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 maintain activities and services that promote self-sufficiency, resident organizations, resident training, community development, and other services. These will be accomplished by providing resident training related to housekeeping, and regulatory and policy requirements; conducting needs assessments, providing for future resource development, social services referrals, providing home maintenance; and promoting resident organization activities in the areas of resource development, adult basic education, technical and vocational training, and crime prevention.

LHA provides services to its residents, known as Resident Initiatives. These initiatives include: Community Services, Elderly and Disabled Supportive Service Program, After School Program, Kids Café Program, BiblioTech Digital Library, and Family Self-Sufficiency Program (FSS). Six of LHA's developments have Resident Councils (RC), who coordinate and sponsor Community Services for their housing residents. The RCs meet on a monthly basis and participate in presentations covering an array of topics such as health care, job opportunities, education, nutrition, parenting classes, AIDS awareness, drug and alcohol abuse and awareness, and domestic violence. Job searching opportunities are provided through a partnership with Workforce Solutions for South Texas. In partnership with Laredo College, English as a Second Language classes are offered to residents. These classes are designed for adults of limited English proficiency. ESL consists of integrated listening, speaking, reading, and writing skills.

In addition, as part of the Action Plan process, the city consults with the LHA and its residents regarding their needs. Also, the City publishes its HOME programs in the newspaper including the Down Payment Assistance (DPA) Program to encourage home ownership, with the intention of reaching low/moderate income populations including LHA tenants. The city has also delivered DPA program flyers to be distributed among LHA tenants.

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

The Laredo Housing Authority 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 \$283,741 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 \$21,000
- Emergency Shelter – Shelter Operations \$90,000
- Emergency Shelter - Essential Services \$30,000
- Street Outreach \$40,000
- Rapid Re-Housing \$50,000
- Homelessness Prevention \$45,000
- Homeless Management Information System (HMIS) \$7,741

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 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 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. 2024 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 have 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 prescription medication assistance and low cost immigration services.
- 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 response to the findings of the '2018 Analysis of Impediments to Fair Housing Choice,' the City of Laredo has taken proactive steps to address key issues such as the lack of available housing units, fair housing education, economic barriers, and racially/ethnically concentrated areas, demonstrating a commitment to improving housing opportunities for its residents."

Proactive Measures: The City's collaboration with Blulynx Solutions and the Laredo Housing Authority to conduct the analysis showcases a proactive approach to identifying and tackling housing challenges.

Identified Impediments: The analysis identified significant obstacles to fair housing, including the lack of available housing units, limited fair housing education, economic barriers, and racial/ethnic disparities in housing access.

Actionable Solutions: The City's response to the identified impediments includes initiatives such as using Community Development Block Grant (CDBG) and HOME funds to increase the availability of affordable housing, setting aside funds for housing development and rehabilitation, partnering with community organizations to provide fair housing education, and efforts to increase livable wages.

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.

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.

Discussion:

The City of Laredo demonstrates its commitment to maintaining the availability of affordable housing through strategic initiatives such as Neighborhood Empowerment Zones (NEZ) in downtown and central areas, fostering inner-city redevelopment and reinvestment. Furthermore, the City's collaboration with housing organizations and developers underscores its dedication to exploring innovative strategies and leveraging partnerships to address housing barriers and promote affordable housing development.

Additionally, the utilization of vacant residential lots identified in a citywide study by the Laredo Housing Authority presents opportunities for infill housing activities, further enhancing affordability and 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, 2022, Population Estimates indicated that 21% of people lived in poverty in Laredo, 32.6% of children under 18 lived below the poverty level, compared with 21.2% of people 18-64 years of age and 24.3% 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:** The City's HOME Program offers down payment assistance to low to moderate income, first-time homebuyers, thereby increasing homeownership opportunities and promoting housing affordability for qualifying households.
- **Housing Rehabilitation Efforts:** By promoting housing rehabilitation initiatives, the City safeguards existing housing stock, addresses blight, and improves living conditions for residents, contributing to neighborhood revitalization and community stability.
- **Support for Affordable Rental Housing:** Through support for low-income housing tax credit projects, the City expands the availability of affordable rental housing options, addressing the needs of low-income individuals and families and promoting housing diversity.
- **Outreach and Education:** The City conducts outreach efforts to ensure that residents, tenants, and families are aware of available housing assistance programs and guidelines, fostering equitable access to housing resources and promoting informed decision-making among prospective homebuyers.
- **Collaboration with Housing Organizations:** Collaborating with housing organizations and developers enables the City to leverage resources, expertise, and community partnerships to create affordable housing opportunities and address housing challenges effectively.
- **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 2024-2025:

1. Promote economic development opportunities for persons living in poverty by providing economic incentives for businesses wishing to locate or/expand services in the community through non-federal sources.
2. 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.
3. Implement infrastructure projects and other public improvements that serve to attract and maintain industry.
4. 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.
5. Support initiatives that help further local educational objectives.
6. Support a program and utilize minority small business contractors as deemed possible in the award of all infrastructure and housing construction and rehabilitation contracts.
7. 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.
8. Adhere with the Section 3 requirements of the CDBG, HOME and ESG programs.
9. Continue to administer ESG funds, through partner agencies, to assist homeless individuals and families or those on the verge of being homeless become stabilized.
10. Continue conducting the 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 is working on ending veterans homelessness in the

community through a coordinated entry process established through the local Homeless Coalition.

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(I)(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(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	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(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is	
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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 - \$95,000
- Down Payment Assistance - \$180,000
- Tenant-Based Rental Assistance - \$307,641 (Entitlement & Program Income)
- Community Housing Development Organizations - \$200,000
- Homeowner Reconstruction Program - \$150,000
- 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)).

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 \$283,741 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 \$21,000
- Emergency Shelter – Shelter Operations \$90,000
- Emergency Shelter - Essential Services \$30,000
- Street Outreach \$40,000
- Rapid Re-Housing \$50,000
- Homelessness Prevention \$45,000
- Homeless Management Information System (HMIS) \$7,741

The City advertised a Request for Proposals in June 2024, 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).