

City of Irving, Texas

2009-2014 Consolidated Plan



**Honorable Herbert A. Gears, Mayor
City of Irving**

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**Prepared by:
J-QUAD Planning Group
14683 Midway Road, Suite 210
Addison, Texas 75001
Ph (972) 458-0600
Fax (972) 458-0602**

City of Irving Consolidated Plan



Vision

Irving has a full spectrum of quality housing opportunities and supportive services.

HHS Mission

Assist Irving’s low and moderate income residents in achieving an improved quality of life by providing affordable housing and a broad range of social services through innovative programs and community partnerships.

What is the Consolidated Plan?

The Consolidated Plan is a strategic plan designed to address community needs in housing, economic development and public services. The community’s priority needs have been identified through a community participation process, an analysis of the local housing market and an assessment of housing and homeless needs in Irving. Together these activities have provided a means of defining the current environment in which federal funding will be invested in the community.

The primary objective for the use of Community Development Block Grant and other federal program funds governed by the Consolidated Plan is the development of a healthy and viable urban community, including decent and affordable housing, a suitable living environment, and expanding economic opportunities, principally for persons of lower and moderate income. Consistent with this primary objective, the 2009 – 2014 Consolidated Plan and 2009 Annual Action Plan articulates the City of Irving’s local development plan for the use of federal funds to enable community development objectives to be realized.

The major sections of the Consolidated Plan include Citizen Participation, Housing Market Analysis, Housing and Homeless Needs Assessment, Strategic Plan, and Annual Action Plan.

The **Citizen Participation Plan** provides details for public notice of all meetings and various stages of Consolidated Plan development, including public hearings and the conduct of public review of draft documents. Surveys, focus group sessions, and community forums were used to assess priority needs from the community.

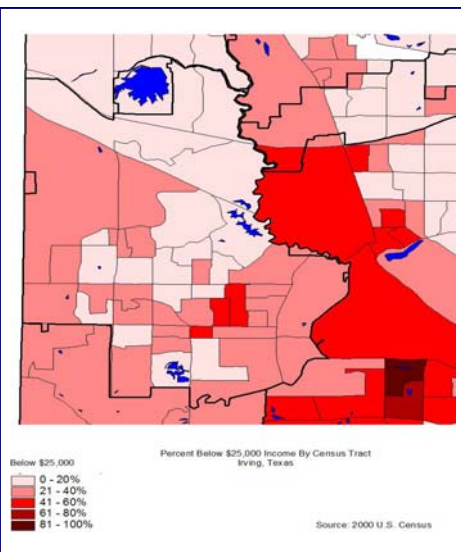
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Need Indicators

Below are some key need factors describing households and housing stock.

- Over 21 percent were under the age of 15, and over six percent were over the age of 65.
- over 11 percent of family households were female headed, with about seven percent having children over the age of 18 present.
- Over 34 percent of all households included children under the age of 18 and 11 percent included persons over the age of 65.
- Over 36 percent of all households earned below \$35,000, approximating the below 80 percent of median income HUD uses for low-income designations.



Snapshot of our Community

Population Trends

According to the City of Irving’s 2009 estimate, the population had grown to 215,893, a 12.7 percent increase from 2000. This comes on the heels of an almost 24 percent rate of growth between 1990 and 2000.

Race/Ethnicity in 2000	Number	Percentage
White	123,019	64.20
African-American	19,583	10.22
American Indian/Alaskan Native	1,244	0.65
Asian	15,784	8.24
Native Hawaiian/Pacific Islander	248	0.13
Other	25,608	13.36
Two or More Races	6,129	3.20
Total Population	191,615	100.00
Hispanic	59,838	31.23

Income and Poverty

The median household income for Irving according to the 2005-07 American Communities Survey was \$46,574. The income category with the largest percentage of households was the \$50,000 to \$74,999 income group, with close to 20 percent of all households.

Over 12 percent of all families in Irving were living in poverty during 2007. In the case of female-headed households, almost 23 percent were living in poverty, with 28.6 percent of female-headed households with children under the age of 18 living in poverty.

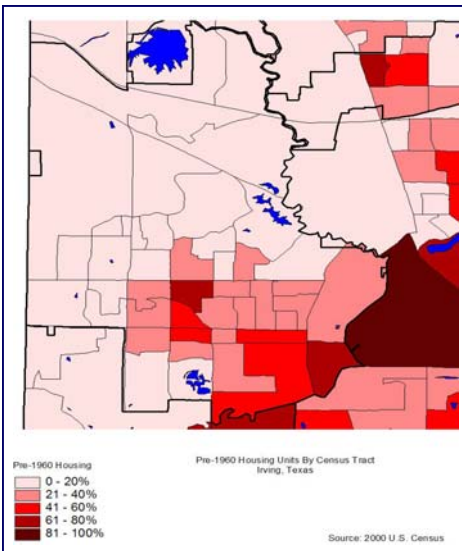
Employment

Unemployment peaked in January 2004 at 6.5% and steadily drifted downward through June 2008 to 4.0%. Since that time the rate has steadily increased as the economic crisis builds. As of November 2008 the rate had increased to almost 6 percent.

Housing Market Trends

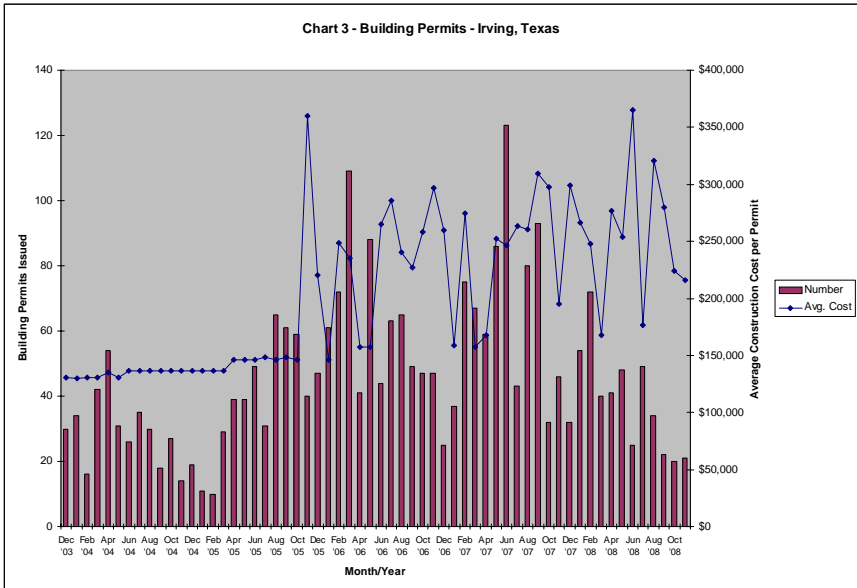
Irving's highly desirable location in the Dallas-Fort Worth Metroplex and its proximity to the DFW International Airport, good transportation resources, employment centers, and strong services has created tremendous demand for housing.

- According to the NCTCOG estimates, Irving had 89,292 units in 2009. Of those, 40.7% were single-family units and 58.1 were multifamily units.
- Approximately 51 percent of the housing stock is less than 30 years old, making it a relatively young housing stock.
- According to the Texas A&M Real Estate Center, there were 240 bank-owned foreclosed properties and 199 listed for trustee sale or auction for Irving in April 2009.



Single-Family Housing Supply

According to the U.S. Census, there were 76,241 housing units in Irving in 2000. Between December 2003 and November 2008, 2,766 new single-family homes were issued building permits.



Single-Family Housing Demand

A total of 281 housing units were sold during the months of September, October, and November of 2008, compared to 362 during the same months of 2007 and 379 during the same months of 2006. The general trend in both home sales and median sales price from the end of 2003 through the early months of 2008 was up. The end of 2008, though, shows dips in both indicators.

Multifamily Housing Supply

Over the past five years, permits have been issued for 2,371 multifamily housing units in 42 buildings. This figure represents about five percent of the stock of rental housing units reported in the 2000 Census.

Multifamily Housing Demand

With foreclosures forcing some families from their homes, demand for rental housing, including multifamily housing units, has increased. The Texas A&M Real Estate Center reported multifamily occupancy rates at over 93 percent in 2008, with a slightly higher rate for units built after 2000 (94.6%).

Housing Needs

HUD's Comprehensive Housing Affordability Strategy (CHAS) tables compare housing problems and cost burden for various income groups and household types. The tables show significant housing problems, cost burden, and affordability issues in low to moderate income households in Irving.

- Over 98 percent of large related renter households had housing problems, with small related renter households at 86.5 percent and large homeowner households at 91 percent.
- Approximately 72 percent of all extremely low-income households were cost burdened and 58 percent were extremely cost burdened.
- Even very low-income households reported high percentages of housing problems - 81 percent for all households.

Cost Burden

According to the U.S. Census, almost 30 percent of renters were cost burdened in 2000. More than 10 percent paid more than 50 percent of their income on housing expenses, a level termed extreme cost burden.

Overcrowding

HUD's definition of overcrowding is more than one person per room. Eighteen percent of rental households fit this definition, while seven percent of owner-occupied housing qualifies.

Housing Problems

According to the CHAS data, over 34 percent of all households in Irving had some type of housing problem. Over 81 percent of large related renter households had housing problems. Fifty percent of elderly renter households, 44 percent of small related renter households, and 55 percent of large related owner households also had housing problems.

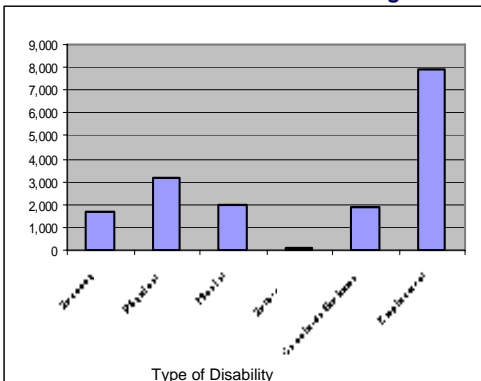
Homeownership Rates

The homeownership rate in 2000, according to the U.S. Census, was just over 37.2 percent. This is a remarkably low level of homeownership given Vice-President Gore's push in the 1990s to stimulate homeownership to a level of 65 percent. The 2007 American Communities Survey showed a revised homeownership rate of 41.4 percent, an improvement but still low.

Special Needs Populations

The number of people with various types of disabilities in Irving is significant. Typically, special home modifications must be made to accommodate residents and are not already available in units, with the exception of new apartments that must comply with the Americans with Disabilities Act (ADA) standards.

Number of Disabled Persons in Irving in 2000



Source: 2000 U.S. Census

The definition of "homelessness" used in this Consolidated Plan is derived from the Stewart B. McKinney Homeless Assistance Act. According to this definition, the term "homeless" or "homeless individual or homeless person" includes—

- an individual who lacks a fixed, regular, and adequate nighttime residence; and
- an individual who has a primary nighttime residence that is —
- a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- an institution that provides a temporary residence for individuals intended to be institutionalized; or
- a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Extent of Homelessness

The Metro Dallas Homeless Alliance (MDHA) compiled and submitted the 2008 Continuum of Care funding application from which these data were derived. MDHA also conducts regular surveys of homeless persons in Dallas County, the most recent of which was enumerated on January 29, 2009.

- According to the January 2008 point-in-time count report, there were 5,869 homeless persons in Dallas County, including 848 identified in a concurrent count in Irving on the night of the census. The January 29, 2009 count revealed an increase to 975 in Irving.
- Of that total, 4,563 were adults and 1,273 were children.
- Thirty-three were unaccompanied youth under the age of 18.
- The total was 14 percent higher than the count from 2007.
- Sixty-three percent of the adult population surveyed on the night of the count was male and 37 percent were female.
- Seventy-one homeless persons were counted in Irving.

Homeless Needs

According to the Continuum of Care in 2008. There was a need for an additional 39 beds for individuals in emergency shelters, an additional 71 family beds and 124 beds for individuals in transitional housing, 160 family beds and 630 beds for individuals in permanent supportive housing, and an additional 100 safe haven beds.

Year Round Beds—Dallas County	Individuals	Families
Emergency Shelters	2014	622
Transitional Housing	519	836
Permanent Supportive Housing	663	179

Source: 2008 Continuum of Care for Dallas County

Homeless Special Needs

Homeless persons are sub-categorized by HUD into a number of special needs categories. These include the seriously mentally ill, chronic substance abusers, dually diagnosed, veterans, persons with AIDS/HIV, victims of domestic violence, and youth. Of the 5,869 homeless persons in Dallas County in 2008, 14 percent were veterans, 21 percent were disabled, 19 percent were ex-offenders, 30 percent had medical problems, and 38 percent had a history of substance abuse. Additionally, 29 percent had a mental illness, five percent had been diagnosed with HIV/AIDS (35 percent had been tested), and 11 percent were victims of domestic abuse.



The Strategic Plan provides a basis for funding decisions for FY 2009 through 2014, the 5-year span of this Consolidated Plan.



Strategic Plan

The Strategic Plan provides a framework for addressing the needs identified in the Housing Market Analysis and the Housing and Homeless Needs Assessment. The plan details the priorities assigned to the various types of services eligible for Community Development Block Grant funding and estimates the cost of meeting those needs. The major service categories are described in detail in the Strategic Plan including Housing, Homelessness, Other Special Needs, Non-Housing Community Development Needs, Barriers to Affordable Housing, Anti-Poverty Strategy, Lead-Based Paint, Institutional Structure, and Coordination. Goals, objectives, and strategies for each of the service areas are detailed in the Strategic Plan establishing the City’s planned initiatives over the next five years aimed at meeting the needs identified in the Consolidated Plan.

Table 1 below, provides an overview of City funding priorities ranked by general category.

Table 1: Funding Priorities

Funding Category	Priority Rank
Housing	1
Community Services	2
Homeless Prevention and Services	3
Homeless Facilities	4
Economic Development	5
Community Facilities	6
Public Improvements/ Infrastructure	7

Housing

- **Priority 1: Rehabilitate/reconstruct substandard owner-occupied housing**

Objective: Increase stability of neighborhoods and increase self-sufficiency and housing stability of low to moderate income households

Funding sources: HOME, CDBG, volunteer materials and labor, other grants to be determined

Performance Goal and Time Frame: Approximately 30 units per year

- **Priority 2: Increase the supply of owner-occupied affordable single family housing**

Objective: Construct/acquire single family housing under City-sponsored programs and non-profit housing corporations, assisting low-to-moderate-income households

Funding sources: HOME, CDBG, non-profit housing corporation contributions of cash, city surplus land, property, materials, services, etc.

Proposed Goal and Time Frame: Approximately 15 units per year

- **Priority 3: Increase opportunities for homeownership among low to moderate income households**

Objective: Provide down-payment/closing cost assistance and housing counseling services from City-sponsored programs and non-profit housing corporations, assisting low to moderate income households become homeowners with increased housing stability and a relatively secure investment

Funding sources: HOME, CDBG, lowest interest mortgages, reduction/waiving of closing fees, other grant sources, bond programs

Proposed Goal and Time Frame: Approximately 20 closings per year

- **Priority 4: Increase opportunities for renter occupied housing among very low to moderate income households**

Objective: Rehabilitate, stabilize and increase access and availability of safe, adequate, affordable rental housing options for very low to moderate income renter households

Funding sources: HOME, CDBG, HPRP, landlord cash participation, other grants to be determined

Proposed Goal

and Time Frame: Approximately 8 units rehabilitated and approximately 100 households provided temporary rental assistance over the five year period

Homelessness

- **Priority 1: Establish/support programs to prevent homelessness**

Objective 1: Fund and or support existing organizations currently engaged in provision of these services

Funding sources: ESG, HPRP, CDBG, HOME, community fundraising, other grants to be determined

Proposed Goal

and Time Frame: Prevent the homelessness of approximately 400 households at risk of becoming homeless within the 5 year funding period

Objective 2: Support human service planning/ case management and coordination efforts which improve organizational planning capabilities, streamline operational procedures and increase capacity

Proposed Goal

and Time Frame: Annually fund organizations providing services to persons and families at risk of homelessness; provide case management and housing support services program to increase housing stability among those at imminent risk of homelessness for a 2 to 3 year period.

- **Priority 2: Increase support to transitional housing and/or emergency shelter units for homeless families and or victims of domestic violence**

Objective 1: Increase supply of transitional housing units by 10 units over the five year period

Funding sources: ESG, HPRP, CDBG, community fundraising, other grants to be determined

Proposed Goal

and Time Frame: Increase the housing stability and self-sufficiency of people who are homeless over the 5 year funding period; fund organizations providing transitional housing and/or emergency shelter services to homeless households including those who are victims of relationship abuse

Objective 2: Support human service planning/ case management and coordination efforts which improve organizational planning capabilities, streamline operational procedures and increase capacity

Proposed Goal

and Time Frame: Fund organizations providing services to persons and families who are homeless or who are risk of becoming homeless over the 5 year funding period

Special Needs

- **Priority 1: Support programs to assist the elderly and frail elderly in maintaining independent living and meeting daily needs for food, shelter, and medical services**

Objective 1: Increase housing stability of this vulnerable population; fund and or support community organizations engaged in providing support services to the elderly

Funding sources: HOME, CDBG, other grants to be determined

Proposed Goal

and Time Frame: Fund and or support organizations which provide services to the elderly over the 5 year period

Objective 2: Support human service planning/ case management and coordination efforts which improve organizational planning capabilities, streamline operational procedures and increase capacity

Proposed Goal

and Time Frame: Fund and or support organizations which provide service to the elderly over the 5 year period

- **Priority 2: Support programs to meet the health needs of the low income population of Irving**

Objective 1: Increase the capacity of existing health service programs through continued funding and or other support; assist in meeting the medical and dental needs of very low to moderate income households

Funding sources: CDBG, Section 108 loan guarantee, health care profession, foundations and corporations

Proposed Goal

and Time Frame: Annually fund the repayment of the Section 108 loan for the Irving Health Center and fund programs that increase the general and dental health of targeted low income populations over the 5 year period

Non-Housing Community Development Needs

- **Priority 1: Promote neighborhood revitalization through targeted marketing of housing and other services and implementation of programs which promote strong neighborhoods**

Objective 1: Strengthen and maintain the viability and vitality of older Irving neighborhoods, especially in the south of the city

Funding sources: HOME, CDBG, other grants to be determined, community and volunteer groups

Proposed Goal

and Time Frame: Fund projects that promote neighborhood revitalization and which support development of strong neighborhood associations over the five year period

Objective 2: Educate homeowners regarding needed property maintenance and about Housing and Human Services Department programs that can enhance neighborhood viability and vitality

Proposed Goal

and Time Frame: Hold annual housing fair and participate in other events designed to enhance neighborhoods



Major Funding Sources for FY 2009-2010

Community Development Block Grant (CDBG) \$2,317,710

Community Development Block Grant (CDBG) -Recovery \$ 493,226

HOME Investment Partnerships (HOME) \$1,079,679

Emergency Solutions Grants (ESG) \$ 99,772

Homeless Prevention and Rapid Re-Housing \$ 469,590



FY 2009-2010 Budget Recommendations

Community Development Block Grant	FY 2009-2010
	Allocation
Administration (20% Cap)	\$ 463,542
Home Restoration Program	\$ 710,000
Public Services (15% Cap)	\$ 288,406
Section 108 Repayment	\$ 450,000
Housing Services	\$ 181,086
Public Improvements - Lighting	\$ -
Public Facility - Counseling Center	\$ 224,676
Total	\$ 2,317,710

Community Development Block Grant - Recovery	FY 2009-2010
	Allocation
Administration (10% Cap)	\$ 25,477
Housing Services	\$ 90,000
Public Facility- Counseling Center	\$ 377,749
Total	\$ 493,226

Home Investment Partnership Grant	FY 2009-2010
	Allocation
Administration	\$ 107,968
CHDO Reserve (15% Minimum)	\$ 429,000
CHDO Operating (5% Cap)	\$ 53,984
Down Payment Assistance	\$ 488,727
IHFC/Other Projects	\$ -
Total	\$ 1,079,679

Emergency Solutions Grant	FY 2009-2010
	Allocation
Administration (5% Cap)	\$ 4,989
Essential Services (30% Cap)	\$ 25,000
Homelessness Prevention (30% Cap)	\$ 19,783
Maintenance and Operations	\$ 50,000
Total	\$ 99,772

Homelessness Prevention and Rapid Re-Housing Program Grant	FY 2009-2010
	Allocation
Administration	\$ 23,267
Data and Evaluation	\$ 23,267
Housing Stabilization and Relocation	\$ 109,750
Housing Assistance	\$ 313,306
Total	\$ 469,590