



TOWN OF FLOWER MOUND

PROGRAM YEAR 2015

ANNUAL ACTION PLAN

**Prepared for the U. S. Dept. of Housing and Urban Development
Approved by the Flower Mound Town Council on
August 3, 2015**

Expected Resources

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

Introduction

This section discusses the resources that will be used to meet the goals of the 2015-2019 Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	177,667	0	0	177,667	0	Funds will be used for the Town-wide transit program, Residential Rehabilitation Program and the Minor Home Repair Program.

Table 1 - 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 Town’s Financial Services Division is the lead agency for the implementation of the community development plan. Internally, the Financial Services Division works in collaboration with all Town departments to deliver projects, services and other benefits to eligible clients. Externally, the Division works with clients and subrecipients of the program.

The Financial Services Division is the lead agency for the administration of CDBG funding. To effectively implement the Community Development Plan, funding for the department comes from CDGB funds as well as the Town Council. The Town Council makes available an estimated \$200,000 a year in general fund resources to fund agencies that are actively engaged in the provision of social services and cultural

arts in Flower Mound.

There are no matching requirements for CDBG funds.

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

The Town does not intend to use publicly owned land or property to fulfill the goals of the 2015-2019 Consolidated Plan.

Discussion

Please see above.

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	Preserve Existing Housing Stock	2015	2019	Affordable Housing	Town of Flower Mound	Housing Rehabilitation Minor Home Repair	CDBG: \$146,017	Homeowner Housing Rehabilitated: 4 Household Housing Unit
2	Transportation Services	2015	2019	Non-Homeless Special Needs	Town of Flower Mound	Public Service-Transportation	CDBG: \$26,650	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted
3	Planning and Administration	2015	2019	Planning and Administration	Town of Flower Mound	Public Service-Transportation Housing Rehabilitation Minor Home Repair	CDBG: \$5,000	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve Existing Housing Stock
	Goal Description	Continue to fund the Town's Residential Rehabilitation Program and start a Minor Home Repair Program. These programs are designed to expand the supply of decent, safe, sanitary and affordable housing, to correct health and safety hazards in deteriorated housing and to extend the useful life of existing housing units.
2	Goal Name	Transportation Services
	Goal Description	Continue to fund the Town's town-wide transit service for the Town's elderly who are 65 years and older and severely disabled adults who are 21 years and older. This is a Town-wide project to be carried out within the boundaries of the Town of Flower Mound, Denton County, Texas
3	Goal Name	Planning and Administration
	Goal Description	Up to 20 percent of total CDBG grant expenditures will be used for planning and administration.

Projects

AP-35 Projects – 91.220(d)

Introduction

This document serves as the Town of Flower Mound’s 2015 Action Plan for the Community Development Block Grant (CDBG) Program. In accordance with 24 CFR Part 91.220 of Title I of the Housing and Community Development Act of 1974, as amended, the Town of Flower Mound is required to submit a One-Year Action Plan to the U.S. Department of Housing and Urban Development. The plan outlines the specific projects and services that will be funded during the 2015 program year to address Flower Mound’s strategies stated in the 2015-2019 Consolidated Plan for Housing and Community Development. The following five-year goals were identified in the 2015-2019 Consolidated Plan:

- Preserve the Town’s existing housing stock through the Residential Rehabilitation Program and Minor Home Repair Program.
- Planning and Administration.
- Transportation services through a Town-wide program for age 65 and older and adult handicapped individuals.

This section details the projects proposed for the 2015-2016 program year.

Projects

#	Project Name
1	Residential Rehabilitation Program
2	Town-wide Transit
3	Planning and Administration
4	Minor Home Repair Program

Table 3 - Project Information

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

- \$116,017- Residential Rehabilitation Program
- \$26,650- Town-wide transit service
- \$5,000- Planning and Administration
- \$30,000- Minor Home Repair

The largest obstacle to address the underserved needs is the lack of sufficient resources.

AP-38 Project Summary
Project Summary Information

1	Project Name	Residential Rehabilitation Program
	Target Area	Town of Flower Mound
	Goals Supported	Preserve Existing Housing Stock
	Needs Addressed	Housing Rehabilitation
	Funding	CDBG: \$116,017
	Description	The goals of the Program are to expand the supply of decent, safe, sanitary and affordable housing, to correct health and safety hazards in deteriorated housing and to extend the useful life of existing housing units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The Town estimates to complete 2 units annually. The town-wide program is based upon cumulative gross annual income.
	Location Description	This activity will be carried out within the boundaries of the Town of Flower Mound.
	Planned Activities	Funding for owner occupied unit home repair. The program pays for repairs up to \$60,000.
2	Project Name	Town-wide Transit
	Target Area	Town of Flower Mound
	Goals Supported	Transportation Services
	Needs Addressed	Public Service- Transportation
	Funding	CDBG: \$26,650
	Description	Subsidize the increase in cost in Town-wide transit service for the number of Town's elderly who are 65 years and older and severely disabled adults who are 21 years and older. The Town will contract with Special Programs for Aging Needs to provide the service. Flower Mound General Funds will also be used.
	Target Date	

	Estimate the number and type of families that will benefit from the proposed activities	Subsidize the increase in cost in Town-wide transit service for the number of Town's elderly who are 65 years and older and severely disabled adults who are 21 years and older. The Town will contract with Special Programs for Aging Needs to provide the service. Flower Mound General Funds will be used to provide services for those riders who are not CDBG project participants. The Town hopes to help at least 20 people per year.
	Location Description	This project will be undertaken within the boundaries of Denton County.
	Planned Activities	The Town-wide transit service will subsidize the increase in cost in the service for the Town's elderly who are 65 years and older and severely disabled adults who are 21 years and older. The Town will contract with Special Programs for Aging Needs to provide the service.
3	Project Name	Planning and Administration
	Target Area	Town of Flower Mound
	Goals Supported	Planning and Administration
	Needs Addressed	Public Service- Transportation Housing Rehabilitation Minor Home Repair
	Funding	CDBG: \$5,000
	Description	Administration costs of the CDBG Program, including contract administration, publication of public notices, salaries, office equipment and supplies, planning, monitoring, and all other related expenses.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	N/A
	Planned Activities	The budget goes towards the administration costs of the CDBG Program including: contract administration, developing an internal cost estimate for the rehabilitation projects, onsite progress inspections of the rehabilitation projects, planning, monitoring, and all other related expenses.

4	Project Name	Minor Home Repair Program
	Target Area	Town of Flower Mound
	Goals Supported	Preserve Existing Housing Stock
	Needs Addressed	Minor Home Repair
	Funding	CDBG: \$30,000
	Description	The goals of the Program are to expand the supply of decent, safe, sanitary and affordable housing, to correct health and safety hazards in deteriorated housing and to extend the useful life of existing housing units.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The Town estimates to complete 2 units annually. The town-wide program is based upon cumulative gross annual income.
	Location Description	This activity will be completed within the boundaries of the Town of Flower Mound.
	Planned Activities	Funding for owner occupied unit minor home repair. The program pays for repairs up to \$15,000.

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

Because of the size of the Town’s allocation, the Advisory Committee decided not to target a certain area of the Town. All of the activities are intended to have a town-wide benefit.

Geographic Distribution

Target Area	Percentage of Funds

Table 4 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

N/A

Discussion

Please see above.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

This section summarizes the affordable housing goals for the FY 2015-2016 Action Plan. The Town of Flower Mound is proposing to use 82 percent of its 2015 CDBG allocation to fund the rehabilitation of homes owned and occupied by low to moderate income households through the Residential Rehabilitation Program and the Minor Home Repair Program. The majority of the households applying for funds are elderly and/or disabled.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	4
Special-Needs	0
Total	4

Table 5 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	4
Acquisition of Existing Units	0
Total	4

Table 6 - One Year Goals for Affordable Housing by Support Type

Discussion

The Town of Flower Mound is proposing to use 82 percent of its annual CDBG allocation to fund the rehabilitation of low to moderate income owner occupied houses. It is anticipated that two homes will be served through the Residential Rehabilitation Program and two homes will be served through the Minor Home Repair Program.

AP-60 Public Housing – 91.220(h)

Introduction

This section is not application. Flower Mound currently has no public housing. There are no plans for public housing in Flower Mound at this time.

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

N/A

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

N/A

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

N/A

Discussion

Please see above.

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

Introduction

This section describes the activities planned during the 2015-2016 program year to address the needs of persons who are homeless and other non-homeless special needs. The Town will not be allocating funds directly for addressing the needs of the homeless this plan year.

The Town's strategy to address the needs of homeless and the needs of persons who are not homeless but require supportive help is to identify and partner with those community agencies that have the resources to provide the necessary services, to maintain an awareness of the level of need, and to address specific needs as they are identified. Flower Mound has made substantial efforts to identify and locate the chronically homeless. In January 2015, the Denton County Homeless Coalition conducted a count of homeless persons throughout Denton County. No homeless were identified in Flower Mound during the counts or through other resources. Potential obstacles to completing these action steps include a reduction in funding available to the Denton County Homeless Coalition, the Salvation Army, and the Christian Community Action Agency.

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

Outreach to persons experiencing homelessness is done through the Town's partners, primarily Christian Community Action. Flower Mound allocates a portion of general funds each year to support Christian Community Action and their efforts to prevent homelessness and provide needed services to the homeless population. The needs of persons who are homeless are assessed routinely as part of program provision.

The Town also collaborates with the Denton County Homeless Coalition (DCHC). DCHC conducts general monthly meetings and is attended by representatives from area cities, service providers, and faith-based groups. The meetings provide a forum for problem solving, information sharing, and referral services. Agencies that serve a wide variety of special needs in locations throughout the cities of Flower Mound, Lewisville and Denton regularly attend and participate.

Addressing the emergency shelter and transitional housing needs of homeless persons

Flower Mound Staff will continue to participate in the Denton County Homeless Coalition over the next year. This network of providers serves as a catalyst for developing and providing needed services to those individuals and families who are homeless or at risk of homelessness in the county. Barriers to achieving this would include a lack of funding sources available to the Coalition.

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

Flower Mound Staff will continue to participate in the Denton County Homeless Coalition over the next year. This network of providers serves as a catalyst for developing and providing needed services to those individuals and families who are homeless or at risk of homelessness in the county. Barriers to achieving this would include a lack of funding sources available to the Coalition.

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.

The Town will serve as a referral source for individuals and families with children at imminent risk of becoming homeless. Town staff will identify and contact providers who offer the services needed by the individuals and families.

Discussion

Please see above.

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

Introduction:

The Fair Housing Committee meets annually to update the Analysis of Impediments to Fair Housing Choice. No overt barriers to fair housing were identified in the analysis. However, the report did note that the Town will benefit by certain activities to help ensure that unanticipated barriers do not develop.

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

The Fair Housing Committee discussed a few items that the Town should do to ensure that unanticipated barriers do not develop. To address the identified issues and ensure that unanticipated barriers do not develop in the future, the Town will benefit by:

The SMARTGrowth Commission continuing its periodic review of development criteria to help mitigate the ill effects of overcrowding and congestion, including overburdened infrastructure, facilities, and services.

The Fair Housing Committee continuing its routine review of the Town's zoning and subdivision ordinances, building codes and impact fees; and when necessary, bringing any potential impediments to the attention of management and the Town Council.

The Economic Development Department working closely with the Chamber of Commerce to provide business and retention development programs with incentives for economic development.

The Financial Services Department continuing to foster partnerships with community agencies established to provide the necessary resources for affordable housing. Services should be targeted to those areas where larger percentages of low- and moderate-income families reside and to identified populations in need of services such as the elderly, youth, and female householders living below the poverty level with children and no husband present.

The Community Services Department ensuring that residents living in those Census Tracts with a high percentage of poverty level incomes are made aware of job training and job search workshop opportunities at the Library.

Discussion:

Please see above.

AP-85 Other Actions – 91.220(k)

Introduction:

This section reports additional efforts the Town will undertake during the 2015-2016 program year to address residents' housing and community development needs.

Actions planned to address obstacles to meeting underserved needs

Limited funding and resources to address the most complicated situations are the primary obstacles to meeting underserved needs in Flower Mound. The Town will allocate approximately \$200,000 in general fund dollars to its social service partners to help meet the basic unmet needs of residents, including food, medical care, clothing and emergency housing assistance.

Actions planned to foster and maintain affordable housing

Housing priorities and objectives Flower Mound hopes to achieve during the next year include continuing the Residential Rehabilitation Program, starting a Minor Home Repair Program, leveraging funds to supplement scarce resources, facilitating the availability of affordable housing for disabled and senior citizens and fostering a balanced tax base:

Residential Rehabilitation Program - Based on citizen input and direction from Town Council, Flower Mound started a Residential Rehabilitation Program. The program is designed to assist low- and moderate- income homeowners in Flower Mound with the rehabilitation of their single-family, owner-occupied houses. The program will pay for the rehabilitation up to \$60,000.

Minor Home Repair Program - Based on citizen input and direction from Town Council, Flower Mound plans to start a Minor Home Repair Program in 2015. The program is designed to assist low- and moderate- income homeowners in Flower Mound with minor repairs of their single-family, owner-occupied houses. The program will pay for minor repairs to up \$15,000.

Leveraging funds - The Town collaborates with the Denton County Homeless Coalition, the Denton Housing Authority, the Denton County Housing Finance Corporation and local lending agencies. This collaboration is dedicated to providing those services needed to increase the number of low and moderate-income residents who become homeowners and to increasing available rental assistance for Flower Mound residents.

Affordable housing for the disabled and senior citizens – In 2006, the Town increased the exempted amount of appraised value of residence homesteads of the disabled and individuals 65 years of age or older to \$100,000. During 2015, this increase will affect approximately 2,591 property accounts.

Fostering a balanced tax base - The current ratio of assessed residential taxable values compared with assessed commercial taxable values is 80% residential to 20% commercial. The Town's Land Use Plan

projects a build out percentage of assessed residential taxable value to assessed commercial taxable value that is 64% residential to 36% commercial.

During the next year, Town staff will continue working closely with the Chamber of Commerce to provide business and retention development programs with incentives for economic development. This will help to ensure an increase in the number of businesses locating to Flower Mound and result in a more balanced tax base and increased local employment opportunities.

Actions planned to reduce lead-based paint hazards

The Town of Flower Mound currently has two housing activities (The Residential Rehabilitation Program and the Minor Home Repair Program) that are carried out through the Community Development Block Grant. The Town of Flower Mound has no housing activities which are carried out through programs such as HOME, Emergency Shelter Grant or Housing Opportunities for Persons with AIDS. In 2003, the Town formed a Lead-based Paint Task Force to determine what activities need to be undertaken to reduce any existing or potential lead-based paint hazards and ensure compliance with the Lead-based Paint Hazard Reduction Act of September 15, 2000. During the year, the Task Force (a) researched and analyzed Flower Mound's ordinances, laws, regulations, public policies, practices, procedures, records and reports for any references to lead-based paint; (b) identified the locations of the 859 houses in Flower Mound built before 1978; and (c) obtained and developed educational materials about the dangers of lead-based paint. These materials were made available for public access at Town Hall and posted on the Town's website. Based on Task Force recommendations, the Town's Environmental Services Division was identified as Flower Mound's point of contact for lead-based paint issues. This Division will continue to maintain and update the supply of educational materials available at Town Hall, as well as information on the Town website. For the Residential Rehabilitation Program and Minor Home Repair Program, occupants of units constructed prior to 1978 will receive proper notification of Lead-Based Paint (LBP) hazards and all projects will be subject to implementation of the Federal Lead Based Paint Regulations in accordance with the most recently published CDBG grant management manual chapter on Lead-Based Paint.

Actions planned to reduce the number of poverty-level families

Flower Mound's actions to reduce the number of poverty level families during the next year include economic development, tax exemptions for the disabled and senior citizens, leveraging resources, and serving as a referral source:

Economic development – Despite the fact that 3.0% of Flower Mound families live below the poverty level (compared to 8.5% in Denton County and 17.4% in Texas), the Town's unemployment rate of 4.4% is lower than Denton County's rate of 4.8%, the State's 5.7% rate, and the Nation's rate of 6.7%. Flower Mound's lower rate can be attributed to the Town's proximity to numerous major employers and educational institutions throughout the Dallas-Fort Worth area. However, within Town limits, only 21.62% of the tax base is commercial. While Flower Mound's property, county and school taxes are

among the lowest in the surrounding area, 77.32% of the Town's tax base is comprised of residential development, placing a disproportionate tax burden on homeowners. Community efforts during the past few years have resulted in an increase in commercial properties in Flower Mound. During the next year, Town staff will continue to work closely with the Chamber of Commerce to provide business and retention development programs with incentives for economic development.

Tax exemptions for the disabled and senior citizens - In 2014, the Town maintained the exempted amount of the appraised value of residence homesteads of the disabled and individuals 65 years of age or older at \$100,000. During the next year, our goal is to maintain the exemption. During 2015, this will affect approximately 2,591 property accounts.

Leveraging resources - Town staff will continue to liaison with community agencies established to provide the necessary resources for affordable housing and other needed services. These include the Denton Housing Authority which offers rental assistance and self-sufficiency training; the Denton Workforce Center/Texas Workforce Commission which offers training and supportive services leading to employment; the Texas Department of Housing and Community Affairs; and the Denton County Housing Finance Corp. which offers homebuyer assistance. In addition, the Town will continue to participate in the Denton County Homeless Coalition.

Serving as a referral source - To help ensure those citizens needing services are aware of available providers, Town staff will maintain established links to service providers on the Town website. In addition, the Town will continue to post information about available job training and job search workshop opportunities on the Town's website, at the library, and on the Town's cable television station.

These actions will assist in reducing the poverty level of Flower Mound families by increasing local employment opportunities, reducing homeowner costs for senior citizens and the disabled and providing a referral network for those families seeking rental and other assistance.

Actions planned to develop institutional structure

The Town will promote and emphasize the need for greater coordination between all agencies active in Flower Mound so as to minimize the duplication of efforts. Cooperative efforts in applying for available funds will be initiated between public and private housing providers so as to maximize the potential for being awarded funds by the State and Federal Government. Efforts to enhance coordination between the public and private sector will ensure that needs are being properly addressed and that resources are being maximized.

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

During the next year, Flower Mound will continue to share information and leverage funds with area

public and private housing, health, and social service agencies. This will help to ensure that access to needed services is available. Town staff will continue to liaison with the Denton County Housing Authority, the Denton County Housing Finance Corporation, and area lenders. Town staff will serve as a referral source to families with low- and moderate- incomes to assist them in obtaining rental assistance or below-market interest rate mortgage loans and down payment assistance through local lenders. Additionally, the Town will continue to maintain the links to housing rights, access groups, and other service providers on the Flower Mound website. Town staff will continue to participate in the Denton County Homeless Coalition. This organization includes a network of public and private housing, health, and social service representatives throughout Denton County. The Coalition also applies for and receives grants to serve Denton County's homeless and near-homeless population. Flower Mound will also continue to expand its Community Outreach Committee, to identify needs where gaps exist and areas where services overlap. In addition, Town staff will continue to attend and participate in HUD-sponsored activities which are informative and offer a ready network of Community Development Block Grant representatives and advisors.

Discussion:

Please see above.

Program Specific Requirements

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

Introduction:

The Town will receive no program income during PY 2015 and will expend an estimated 97.19 percent of its PY 2015 funds on low to moderate income individuals. The Town will ensure that 100 percent of the housing rehabilitation and public service allocations will be for low to moderate income.

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.	97.19%

Discussion:

Please see above.