

RESOLUTION NO. 31-2005

A RESOLUTION OF THE CITY COUNCIL OF THE CITY OF MESQUITE, TEXAS, ADOPTING AND APPROVING THE 2005-10 CONSOLIDATED PLAN AS REQUIRED BY THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT.

WHEREAS, the City of Mesquite (the "City") is an entitlement city scheduled to receive certain funds under the Housing and Community Development Act annually; and

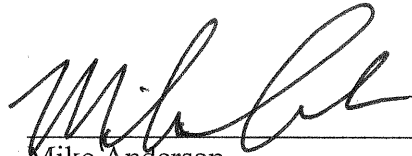
WHEREAS, the City has conducted public hearings; and

WHEREAS, the Mesquite City Council has considered the suggestions and recommendations raised at the hearings.

NOW, THEREFORE, BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF MESQUITE, TEXAS:

SECTION 1. That the 2005-10 Consolidated Plan for the City of Mesquite, attached hereto as Exhibit "A" and incorporated herein by reference, is hereby adopted and approved for submission.


DULY RESOLVED by the City Council of the City of Mesquite, Texas, on this 1st day of August, 2005.




Mike Anderson
Mayor

ATTEST:

APPROVED:



Judy Womack
City Secretary

B. J. Smith
City Attorney

Final Report

August 15, 2005

**City of Mesquite, Consolidated Plan
for Housing and Community
Development, FY2006-FY2010**

Prepared for

City of Mesquite
Housing and Community Services Department
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Table of Contents

I. Executive Summary

Purpose of the Consolidated Plan	I-1
Compliance with Consolidated Plan Regulations.....	I-1
Lead Agency and Consultation Process.....	I-1
Citizen Participation Process	I-2
Housing and Community Profile.....	I-4
Five Year Strategic Plan Summary	I-5
Housing and Community Development Goals and Objectives	I-5

II. Housing and Community Profile

Community Profile.....	II-1
Housing Supply and Condition	II-20
Housing Affordability	II-26
Profile of Assisted Housing	II-38
Housing Needs	II-42
Lead Based Paint.....	II-49
Summary of Housing Needs	II-52

III. Citizen Participation Plans and Activities

Advertising the Process.....	III-1
Findings from the Public Forums.....	III-1
Interviews with City Leaders, City Departments and Service Providers.....	III-2
Public Comments and Responses.....	III-4

Attachments:

Citizen Participation Plan
Public Outreach Notices and Publications
Public Forums Attendees
Public Forums Presentation
Key Person Interview List and Questions
Public Hearing Presentation
Public Comments

Table of Contents

IV. Fair Housing Analysis

Analysis of Impediments Background	IV-1
Concentration of Housing	IV-3
Public Input	IV-3
Fair Housing Complaint Data	IV-3
Review of Housing Policies and Procedures	IV-5
Legal Cases	IV-6
Fair Lending Analysis	IV-7

V. FY2006-2010 Strategic Plan and FY2006 Action Plan

General	1
Housing	9
Homeless	15
Community Development.....	19
Non-Homeless Special Needs.....	21
Other Narrative.....	25

Strategic Plan Supplement

VI. Projects and Needs Tables

SECTION I.

Executive Summary

In January 2005, the City of Mesquite Department of Housing and Community Services contracted with BBC Research & Consulting (BBC) to assist the City with completing its Five-Year Consolidated Plan for fiscal year (FY)2006-FY2010. This Executive Summary summarizes the primary research findings in the Consolidated Plan and the City's Five-Year Goals and Objectives for allocating its block grant resources.

Purpose of the Consolidated Plan

Beginning in FY1995, the U.S. Department of Housing and Urban Development (HUD) required local communities and states to prepare a Consolidated Plan in order to receive federal housing and community development funding. The Plan consolidates into a single document the previously separate planning and application requirements for Community Development Block Grants (CDBG), Emergency Shelter Grants (ESG), the HOME Investment Partnerships Program, Housing Opportunities for People with AIDS (HOPWA) funding and the Comprehensive Housing Affordability Strategy (CHAS). Consolidated Plans are required to be prepared every three to five years; updates are required annually.

The purpose of the Consolidated Plan is:

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

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

Compliance with Consolidated Plan Regulations

The City of Mesquite FY2006 – FY2010 Consolidated Plan was prepared in accordance with Sections 91.100 through 91.230 of the HUD's Consolidated Plan regulations.

Lead Agency and Consultation Process

The City of Mesquite Housing and Community Services Department is the lead agency within the City that is responsible for overseeing and development of the Consolidated Plan, as well as administering the HUD block grants. The Plan was developed with an extensive consultation process involving stakeholders, housing and service providers, City and community leaders, City departments and Mesquite residents.

Citizen Participation Process

The citizen and organization participation process consisted of the following:

- Three public forums for City residents and community groups and a public hearing.
- In person and telephone interviews with the Mayor, City Council Members, City staff and community service providers to identify the greatest community and housing needs Citywide.
- A 30-day public comment period for the Strategic Plan.

Advertising the Process. The City of Mesquite extensively publicized the opportunities for participation in the Consolidated Plan. Flyers announcing the public forums and comment period were posted at City Hall and both libraries. An ad was published in the local newspaper, *The Mesquite News*. The flyer was also distributed to approximately 2,000 houses in the City's CDBG target neighborhoods and was posted on the City's Web site. Copies of the notifications about the Consolidated Plan process appear at the end of this section.

To encourage involvement of the City's minorities, non-English speaking residents, low-income persons and persons with special needs (including persons with disabilities), the City made a strong effort to involve organizations that assist these populations, including the City's housing authority, in the Consolidated Plan process. In addition, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, community centers and posted it on its Web site. The City also provided information about how the Five-Year Consolidated Plan could be obtained, information about the 30-day public comment period and instructions about how to submit public comments.

Findings from the public forums and key person interviews. The City held three public forums to collect input into the Consolidated Plan process. The three forums were held on March 21 and 22, 2005. During the forums, citizens participated in a process where they identified the top needs in the City of Mesquite. These included the following:

- Infrastructure improvements – maintain and improve roads, alleys, drainage systems, etc. throughout the City;
- Code enforcement/residential inspection – improve safety and property values of areas in the City that contain older homes through stronger code enforcement;
- Neighborhood maintenance – keep yards cleaner, free of clutter and maintain upkeep of homes;
- Neighborhood policing and traffic control – increase policing in residential areas to improve safety and reduce crime for residents;
- Community education – increase community awareness of programs that are available, along with volunteer opportunities; and
- Executive housing – increase the City's opportunities for “move up” or higher end housing.

Mayor and City Council interviews. Interviews were conducted of the Mayor and most City Council Members. The Mayor and Council Members highlighted similar housing and community development needs in the City. They also discussed potential activities for addressing the greatest needs in the City. These included:

- Housing rehabilitation and stabilization of aging neighborhoods;
- Road, sidewalk and alley repair/maintenance;
- Rental housing code inspection;
- Continued funding of needed programs for special needs populations; and
- Executive level housing.

City department and program interviews. Interviews were conducted, either in-person or by telephone, with City staff to gather their input into the Consolidated Plan. The interviewees were asked to identify the top housing and community development needs in the City. The needs they identified included the following:

- Rental property maintenance – specifically, a need for rental property code inspection;
- Housing rehabilitation – increase aging housing stock rehabilitation in target neighborhoods and throughout the City;
- Seniors – increase senior affordable housing opportunities, in-home health care services and employment opportunities for seniors;
- Education to reduce public “Not In My Backyard Syndrome” associated with affordable housing;
- Economic development – revitalization of older retail areas; and
- Housing – higher density, mixed-use development near a transportation hub.

Service provider interviews. Interviews were conducted with various organizations that serve the special needs populations of the community. The community contacts highlighted many similar housing and community development needs in the City. They also discussed potential activities for addressing the greatest needs in the City. These included:

- Limitations/lack of transportation services;
- Affordable and quality health and dental care;
- Elderly and disabled housing – rental, independent living and affordable assisted living, along with implementation of universal design and visitability standards in new housing;
- More funding for housing and emergency assistance for Mesquite residents;

- Housing rehabilitation;
- Jobs that pay higher wages and job training; and
- More funding to provide needed services for special needs populations.

Housing and Community Profile

As required by the HUD Consolidated Plan regulations, the City also conducted a housing market analysis as part of the Plan. The analysis appears in Section II. – Housing and Community Profile of the Plan. Summary findings from the analysis include:

- From 1990 to 2000, the strongest growth occurred in the southwest portion of the City. This is the same area of the City where new housing development mostly occurred.
- In 2000, approximately 46 percent of persons living in Mesquite commuted to Dallas for work.
- In 2000, the median home value in Mesquite was \$85,500; the median gross rent was \$691. The income required to afford the median home in the City was \$22,976; the income required to afford the median rent was \$27,640. Seventy-eight percent of households in the City could afford to pay the median rent and 84 percent of households could afford to purchase the median priced home. Overall, in 2000 it was more expensive for median income households to rent than to buy a median priced home.
- Between 2000 and 2004, the median value of a single family home for sale had increased approximately 17 percent.
- In 2000, there were 4,800 homeowners (17 percent of all homeowners) and 4,900 renters (33 percent of all renters) in Mesquite paying more than 30 percent of their incomes for housing costs and, as such, were cost burdened. The City's youngest households (15 to 24 years old) and seniors are more likely to be cost burdened renters. The City's extremely low-income households face the greatest incidence of cost burden for homeowners and renters.
- For all household types, elderly renter households (consisting of one member 62 years or older) and owner large households (5 or more members) were the most likely to be occupying housing with problems. Sixty percent of all elderly renter households and 31 percent of all large owner occupied households were living in housing with condition problems in 2000.
- Renter and owner households earning less than 50 percent of median family income were more than twice as likely to be living in housing with condition problems: 77 percent of households earning less than 50 percent of median family income reported condition problems in 2000 compared to only 16 percent of households earning more than 50 percent of median family income.

- In 2000, Hispanic households were the most likely to be living in housing with condition problems. In comparison, Native American Non-Hispanic/Latino households¹ were the least likely to be living in problematic housing: 45 percent of all Hispanic households in the City lived in housing with condition problems compared to only 19 percent of all Native American households.
- In 2000, the estimated number of low and moderate-income households in the City who were occupying housing with lead-based paint risk was 2,499 homeowners and 1,275 renters.

Five-Year Strategic Plan Summary

During the five-year Consolidated Planning period, the City expects to receive approximately \$1.1 million annually in CDBG funding, for a five-year total of \$5.5 million. The City of Mesquite has adopted the following goals and objectives to address the identified housing and community development needs from FY2006 to FY2010.

Housing and Community Development Strategic Plan Goals and Objectives

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations

- Assist with operational expenses of nonprofit organizations serving persons with special needs.
- Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

Strategy 3. Improve and maintain the City's neighborhoods.

- Continue strong code enforcement of substandard single family and multifamily properties.
- Continue supporting community policing efforts in target neighborhoods.

¹ There are 147 Native American households, which in comparison to the other races is rather low.

SECTION II.

Housing and Community Profile

This section of the City of Mesquite FY2006-FY2010 Consolidated Plan contains a discussion of the demographics of the community, the housing market in the City, a profile of assisted housing, identification of housing needs and a discussion of lead-based paint hazards. This section fulfills the requirements of Sections 91.210, 91.205 and 91.215 of the Consolidated Plan regulations.

The Consolidated Plan regulations, Section 91.210, require a description of the significant characteristics of the housing market in terms of supply, demand, condition and cost of housing, as well as the identification of housing available to serve populations with special needs. The regulations also require the identification of assisted housing stock and an assessment of whether units of assisted housing are expected to be removed from the inventory.

The data collected and analyzed for this section were primarily gathered from the 2000 U.S. Census, the City of Mesquite, the U.S. Bureau of Labor Statistics, the U.S. Bureau of Economic Analysis, various state sources, including the Texas Workforce Commission and the North Central Texas Council of Governments, and PCensus – a commercial provider of socioeconomic and housing data. These data represent the most recent community and housing data available for the City at the time this report was prepared.

Community Profile

Population and Households. From 1990 to 2000, the City of Mesquite grew at a much slower pace than in the prior decade. The 1990 Census reported a population of 101,484 for the City of Mesquite. The 2000 Census counted 124,578 people in Mesquite – 23,094 more than in 1990 and a 23 percent increase. This growth rate equates to a compound annual growth of about 2.1 percent and means that, on average, 2,309 persons were added to the City each year. In comparison, from 1980 to 1990, the City's population increased by 51 percent. During the 1980s, the City added about 3,429 persons per year on average.

The City's population in 2004 was estimated by PCensus to be 128,485. This population level assumes a compound annual growth rate of about 0.8 percent since 2000 – less than half of the rate experienced in the 1990s.

The North Central Texas Council of Governments projects a population of 132,988 persons and 47,294 households in Mesquite for 2005.

Comparison with other cities. Relative to other areas in the Metroplex, Mesquite's population growth was about average. The following exhibit shows the population levels and growth rates for Mesquite compared to surrounding areas.

Exhibit II-1.
Population Comparisons of Total Population and Growth, 1990, 2000 and 2004.

	1990	2000	1990-2000 Percent Change	Avg. Persons Added Per Year	2004	2000-2004 Percent Change
Mesquite	101,484	124,578	23%	2,309	128,485	3.14%
<i>Surrounding Areas</i>						
Dallas-Fort Worth CMSA	3,885,415	5,221,801	34%	133,639	5,720,764	9.56%
Dallas	1,006,831	1,188,204	18%	18,137	1,242,589	4.58%
Garland	180,635	215,991	20%	3,536	219,828	1.78%
Grand Prairie	99,613	127,049	28%	2,744	141,375	11.28%
Irving	155,037	191,611	24%	3,657	199,283	4.00%

Source: U.S. Census Bureau, 1990 and 2000 Census and PCensus, 2004 AGS.

Location of Mesquite's growth. As shown in Exhibit II-2, the City's strongest growth from 1990 to 2000 occurred in the southwest portion of the City. This is also the area of the City where new housing development mostly occurred.

Exhibit II-2.
**Population Growth
 by Census Tract,
 1990 to 2000**

Source:
 PCensus.

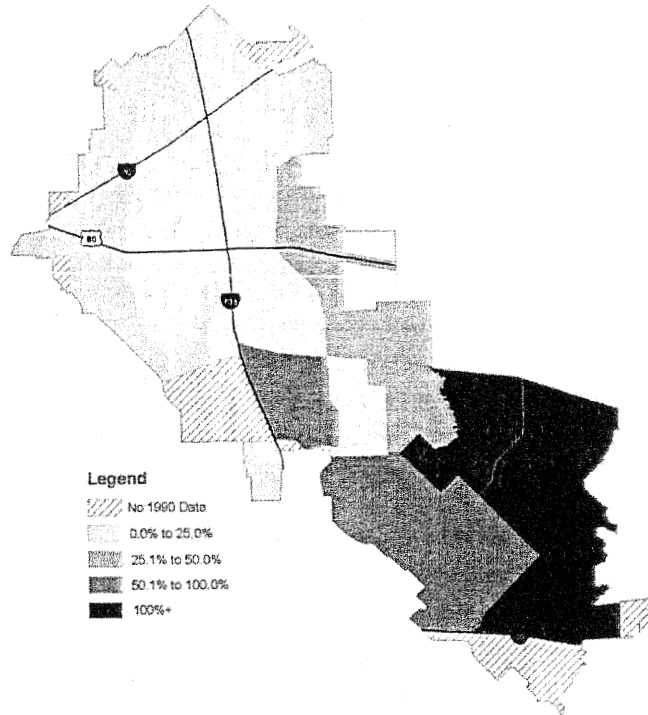
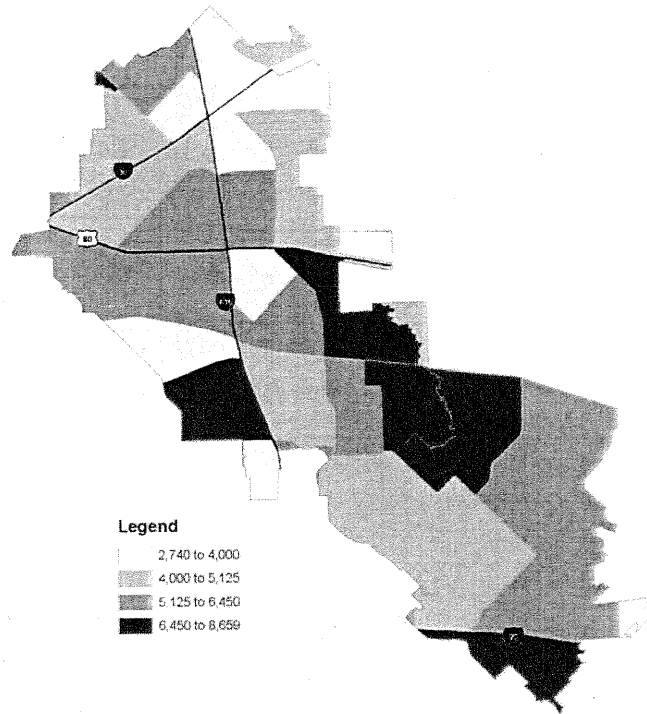


Exhibit II-3 shows the concentration of the City's population in 2000. The areas of the greatest population density are generally located in the central portion of the City, near major roadways.

**Exhibit II-3.
Location of Population
by Census Tract, 2000**

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



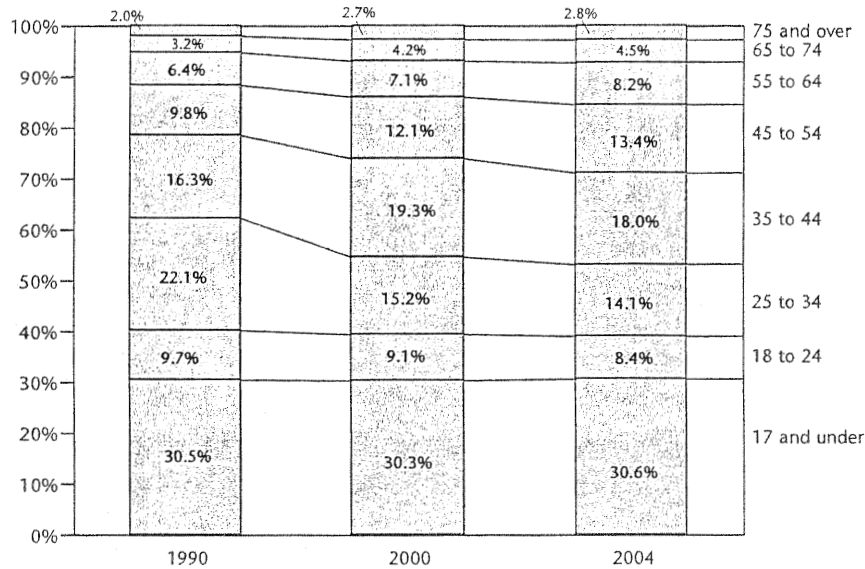
Age. The Census Bureau reported a median age of 31.9 for Mesquite residents in 2000. As of the 2000 Census, more than 43,055 (35 percent) of Mesquite residents were between 25 and 44 years of age, with the next largest portion of the population being represented by children 17 and under (30 percent). Seniors (age 65 and older) made up 7 percent of the City's population in 2000.

From 1990 to 2000, the fastest growing age cohorts, in numbers, were the City's youngest populations (17 and under) and persons between the ages of 35 and 54. During the decade, the City's population of persons 17 and under increased by 6,846; persons 35 to 44 increased by 7,547; and persons 45 to 54 increased by 5,069. Together, the growth of persons in these age cohorts made up approximately 84 percent of the total population growth from 1990 to 2000.

The fastest growing age cohorts *by percentage* were the City's seniors. From 1990 to 2000, the City's population aged 65 to 74 grew by 60 percent and the population 75 and older grew by 65 percent. This compares to 51 percent growth for the 45 to 54 age cohort and 46 percent growth for the 35 to 44 age cohort.

Exhibit II-4 shows the age distribution of Mesquite residents in 1990, 2000 and 2004.

**Exhibit II-4.
Percent of Population by Age, 1990, City of Mesquite, 2000 and 2004**



Source: U.S. Census Bureau, 1990 and 2000 Census and PCensus, 2004 AGS.

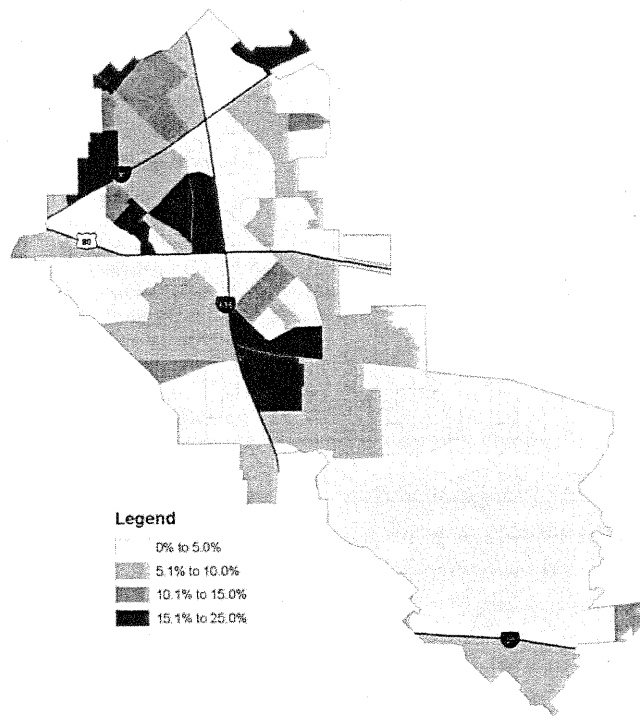
As shown above, the age distribution of the City's population has changed modestly since 1990. Persons between 18 and 34 years of age made up less of the City's population in 2004 compared to 1990, while persons between the ages of 35 and 54 made up proportionately more.

It is important to note that females outweigh males in the age category of 65 and older by 2 to 4 percentage points. According to the 2000 Census, there were 5,321 females (4.3 percent of the total population) and 3,270 males (2.6 percent of the total population) 65 years and over in Mesquite. In younger age groupings, there is not a marked difference between male and female cohorts.

The following exhibit shows the location of the City's seniors by block group according to the 2000 Census. As shown in the map, seniors occupy a greater proportion of the City's housing stock in the central and northern portions of the City and very little of the housing in the southwest portion.

**Exhibit II-5.
Percent of Population
65 years and over by
Block Group, 2000**

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



Comparison with other cities. Exhibit II-6 compares the age distribution of Mesquite's population with those of surrounding areas in 2000. Mesquite has a slightly smaller share of its population between the ages of 25 and 34 than surrounding areas. The share of its population in other age cohorts is fairly similar to the surrounding areas.

**Exhibit II-6.
Comparison of Age Distribution as a Percent of Total Population, 2000**

	17 and Under	18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75 and over	Total
Mesquite	30%	9%	15%	19%	12%	7%	4%	3%	124,578
<i>Surrounding Areas</i>									
Dallas-Fort Worth CMSA	28%	10%	17%	18%	13%	7%	5%	4%	5,221,801
Dallas	26%	12%	20%	16%	11%	6%	5%	4%	1,188,204
Garland	30%	9%	16%	18%	13%	7%	4%	3%	215,991
Grand Prairie	30%	10%	17%	18%	12%	7%	4%	3%	127,049
Irving	25%	12%	23%	17%	11%	7%	4%	2%	191,611

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

Age by race. Mesquite's minority populations are much younger than its White population. As shown in the exhibit below, in 2000, the median age of the City's Hispanic/Latino population was almost 10 years younger than the median age of the City's White population. The City's Native Hawaiian/Pacific Islander populations and populations of other races were also significantly younger than the City's White population.

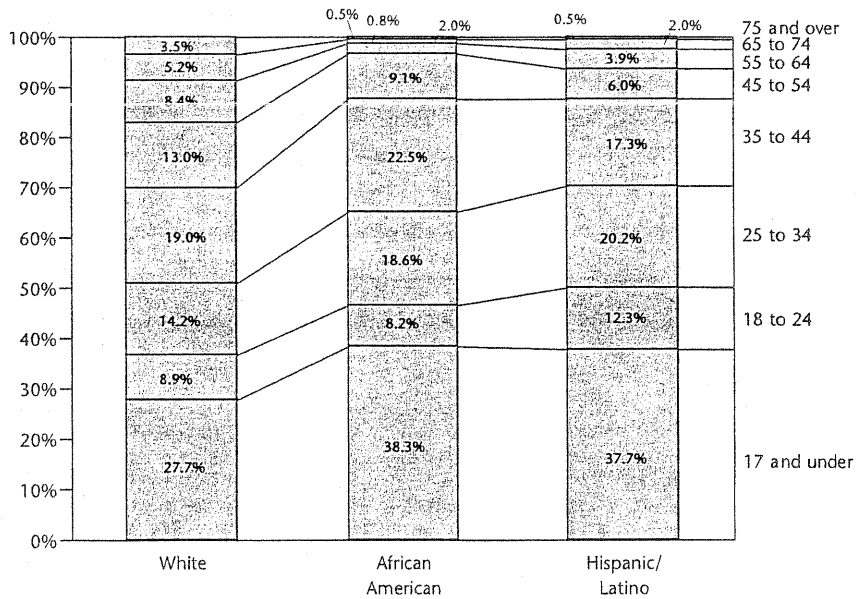
**Exhibit II-7.
Median Age, by Race
and Ethnicity, City of
Mesquite, 2000**

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

	Median Age
Mesquite Overall	31.9
<i>By Race</i>	
African American	27.2
American Indian/Alaskan Native	30.7
Asian	32.7
Native Hawaiian/Pacific Islander	28.5
Some other race	24.2
Two or more races	18.8
White	34.4
<i>By Ethnicity</i>	
Hispanic/Latino	24.1

Exhibit II-8 compares the age distributions of the City's White, African American and Hispanic/Latino populations. As demonstrated by the exhibit, the City's White population has a much smaller share of younger populations and a larger share of older populations than the African American and Hispanic/Latino populations.

**Exhibit II-8.
Comparison of Age Distribution for
White, African American and Hispanic/Latino Populations, 2000**

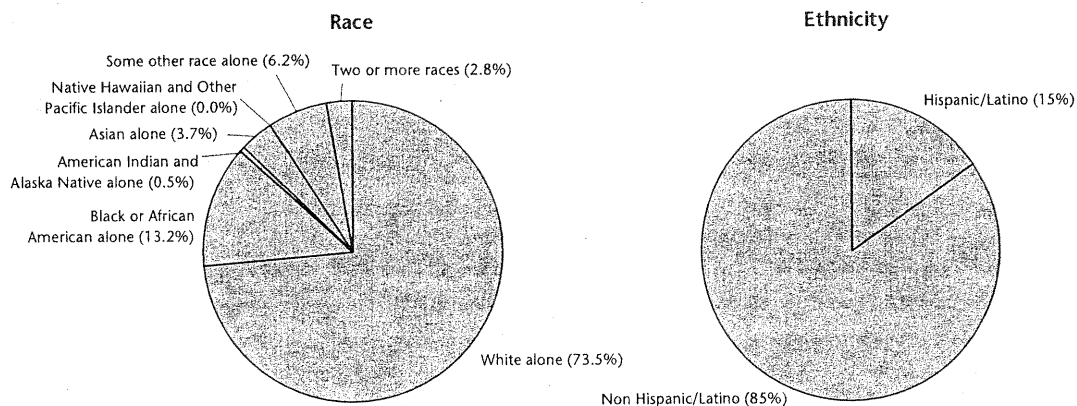


Source: U.S. Census Bureau, 2000 Census.

Race/Ethnicity. According to 2000 Census, the City of Mesquite was 85 percent non-Hispanic/Latino and 15 percent Hispanic/Latino. The majority of Mesquite residents were White (74 percent in 2000). The next largest racial category in the City was African Americans, representing 13 percent of the City's population in 2000. Six percent of Mesquite's population was "Some other race" in 2000 and 4 percent was reported as Asian¹.

Exhibit II-9 shows the distribution of Mesquite's population by race and ethnicity in 2000.

**Exhibit II-9.
Racial and Ethnic Composition of Mesquite's Population, 2000**



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

Race data in the 2000 Census (and more recent estimates) are not directly comparable to the 1990 Census and other previous censuses. Beginning with the 2000 Census, people were able to identify themselves as more than one race, whereas in previous censuses, people could indicate only one race. Therefore, calculations reflecting percent change in race and ethnicity from 1990 to 2000 could vary. However, the general positive or negative direction of the change in particular population groups is likely to be accurate.

The City of Mesquite has continued to grow more racially and ethnically diverse, although the proportion of minority residents is still slightly lower in Mesquite than most cities in the Metroplex. From 1990 to 2000 Mesquite's population as a whole grew by 23 percent. Over the same period, the City's African American population grew by 177 percent to more than 16,438 people; the Asian/Native Hawaiian/Pacific Islander population grew 70 percent to 4,557; and the Hispanic/Latino population grew 118 percent to 19,128. It should be noted that Native Hawaiians/Alaskan Natives make up a very small percentage of the City's population overall.

Mesquite's racial minority population was comparable to the Dallas-Fort Worth CMSA and lower than Dallas, Grand Prairie, Garland and Irving. Compared to surrounding areas, Mesquite had the lowest percentage of its population that is Hispanic/Latino.

¹ The U.S. Census considers Hispanic as an ethnicity, not a race. As a result, many people of Hispanic descent report their race as "Other" or do not report their race on the decennial Census survey form.

Exhibit II-10 compares the racial and ethnic distribution of major categories of Mesquite's population in 2000 with surrounding areas.

**Exhibit II-10.
Race and Ethnicity as a Percent of Total Population, Mesquite and Surrounding Areas, 2000**

	Mesquite	Dallas - Fort Worth CMSA	Dallas	Garland	Grand Prairie	Irving
Total Population	124,578	5,221,801	1,188,204	215,991	127,049	191,611
Race						
American Indian and Alaska Native alone	0%	1%	0%	1%	1%	1%
Asian alone	4%	4%	3%	7%	4%	8%
Black or African American alone	13%	14%	26%	12%	13%	10%
Native Hawaiian and Other Pacific Islander alone	0%	0%	0%	0%	0%	0%
Some other race alone	6%	10%	17%	12%	16%	14%
Two or more races	3%	3%	3%	3%	4%	3%
White alone	74%	70%	51%	65%	62%	64%
Ethnicity						
Hispanic/Latino	15%	21%	36%	26%	33%	31%
Non Hispanic/Latino	85%	79%	64%	74%	67%	69%

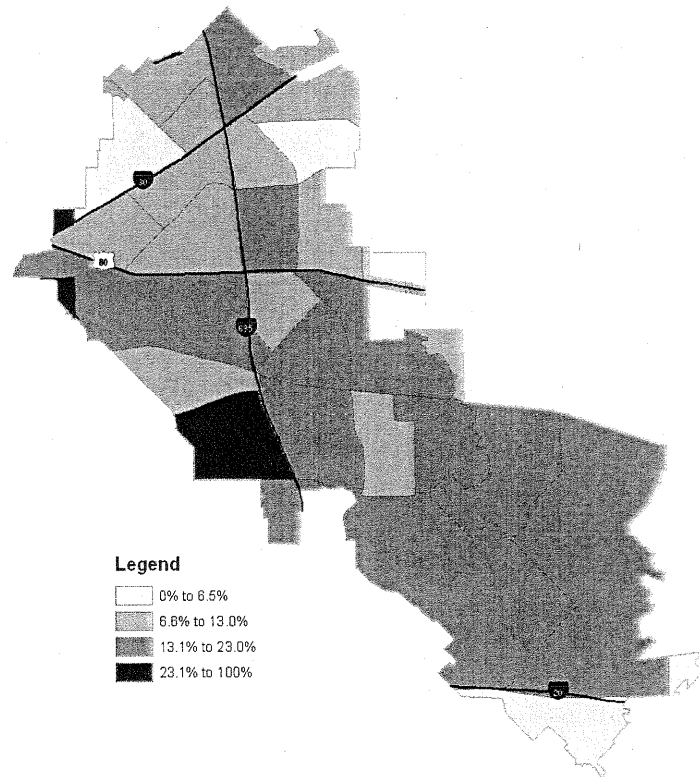
Source: U.S. Census Bureau, 2000 Census.

According to HUD, a disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. An area of racial and ethnic concentration is an area where the percentage of persons in a particular race or ethnicity is at least 10 percentage points higher than the percentage of person in the category for the City as a whole.

African Americans. The Census Bureau reported that 16,438 African Americans lived in Mesquite in 2000; the estimated population was 17,951 in 2004. According to the Census Bureau, African Americans made up 13 percent of the City's population in 2000 and an estimated 14 percent in 2004. In 1990, African Americans made up just 6 percent of the City's population. As shown on the following map, the Census data suggest that most of the City's African American residents live in the east central and southern parts of Mesquite. African Americans also live in the area just west of Mesquite, in East Dallas. The Census Tracts with the highest percentage of population that are a minority race are located in the east central part of the City and also in the west central part of the City. Again minorities also live in the area just west of Mesquite, in east Dallas.

**Exhibit II-11.
Percent of Population
that is African American
by Census Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census
(SF1 Table) and ESRI.



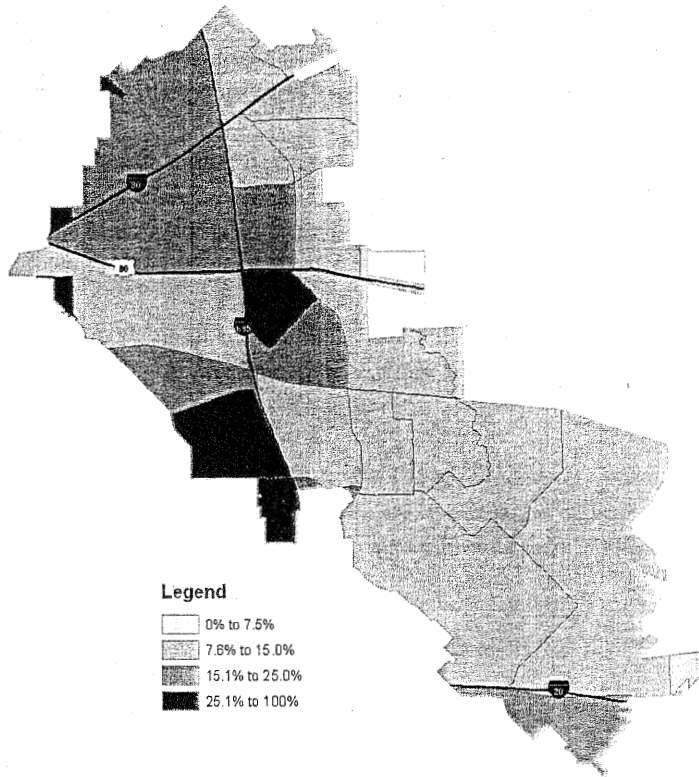
Census tracts that are greater than 13 percent African American are considered to have a concentration of African Americans. These census tracts are shaded the two darkest colors and are located the southeastern portion of the City and are also scattered throughout.

In some cases, minority concentrations are a reflection of preferences – e.g., minorities may choose to live near family and friends of the same race/ethnicities or where they have access to grocery stores or restaurants that cater to them. In other cases, minority populations are intentionally steered away or discouraged from living in certain areas. Housing prices can also heavily influence where minorities live, to the extent that there are economic disparities among persons of different races and ethnicities. It is important to examine the location of housing units by race and ethnicity to identify areas of concentration, particularly if there are differences in housing and community development needs among locations in a city.

Hispanic/Latino. In 2000, approximately 19,128 persons of Hispanic/Latino descent lived in Mesquite where they comprised 15 percent of the population. In 2004, the Hispanic/Latino population was estimated at 29,289, representing 23 percent of the City's population. Census data show that the central and west areas in the City have the highest proportion of Hispanic/Latino residents, as shown in the following map.

**Exhibit II-12.
Percent of Population
that is Hispanic/Latino
by Census Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census
(SF1 Table) and ESRI.



Census tracts that are greater than 15 percent Hispanic/Latino are considered to have a concentration of Hispanic/Latinos. These census tracts are shaded the two darkest colors and are located the mainly in the western and north central portion of the City.

Asians. In 2000, approximately 4,000 Asians lived in Mesquite where they accounted for 4 percent of the population. In 2004, the population was estimated at 4,808 – still 4 percent of the City’s population. Census data show that the east central parts of the City contain the highest percentages of Asian residents.

Household Characteristics. In 2000, approximately 75 percent of Mesquite’s households were family households. The Census defines a family household as the householder and one or more people who are related to the householder by birth, marriage or adoption².

Of all households in the City (family and nonfamily), 32 percent were made up of married couples with children; 25 percent were married couples without children; 7 percent were other types of families; and 25 percent were nonfamily households (e.g., students living together, elderly persons living alone, non-married couples).

Three percent of the City’s families were made up of a single male with children. Twelve percent were made up of a single female with children – approximately four times as many households as single males with children

About 12 percent of the City’s households were seniors (65 years and older). Of the City’s senior households, 56 percent were seniors living with family; 44 percent lived in nonfamily arrangements or lived alone. Approximately 2 percent of the City’s population living with families in 2000 was made up of children who are living with their grandparents.

Exhibit II-13 compares Mesquite’s family structure with that of other Metroplex cities.

**Exhibit II-13.
Family and Nonfamily Structure, Mesquite and Surrounding Areas, 2000**

	Married Couples With Children	Married Couples Without Children	Other Families With Children	Other Families Without Children	Nonfamily Households
Mesquite	32%	25%	11%	7%	25%
Dallas/Fort Worth CMSA	28%	26%	9%	7%	30%
Dallas	20%	19%	11%	9%	40%
Garland	32%	26%	11%	7%	24%
Grand Prairie	31%	25%	12%	7%	26%
Irving	23%	22%	10%	6%	39%

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

As shown in the exhibit, Dallas had the smallest percentage of married couples with and without children, and a higher percentage of other families without children and nonfamily households than surrounding areas. Mesquite’s distribution of households and family types were similar to the surrounding areas.

² The Census defines a household as all of the people occupying a housing unit who may or may not be related. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room occupied as separate living quarters. In comparison, a “family” is a group of related persons occupying a housing unit.

The average household size in Mesquite was 2.82 persons in 2000; the average family size was 3.27 persons. Household size varied considerably by race and ethnicity. White households in the City had the smallest household size of any racial or ethnic group; persons of "Some other race" and of Hispanic/Latino descent had the largest, as shown in the following exhibit.

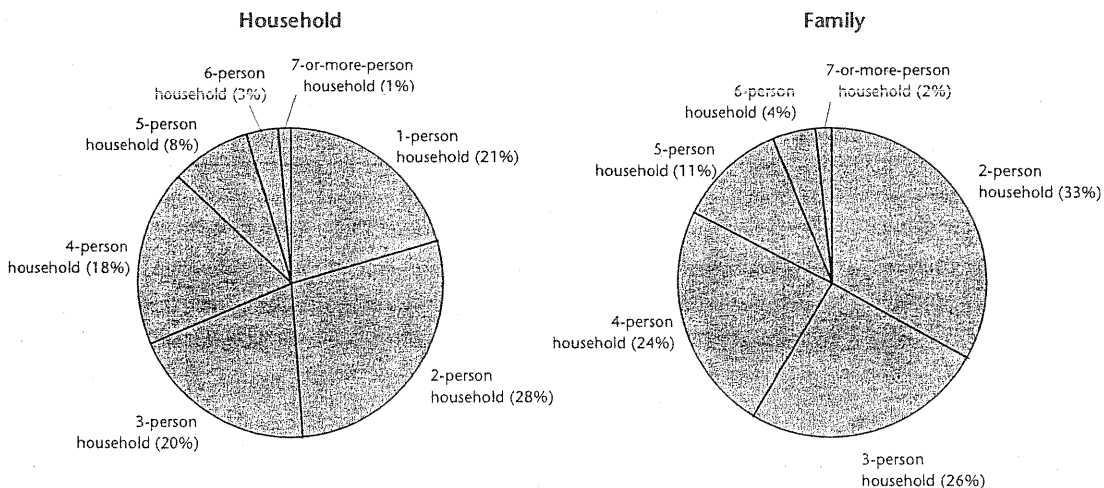
**Exhibit II-14.
Household Size by Race
and Ethnicity, 2000**

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

	Average Household Size
All households	2.82
African American	2.95
American Indian/Alaskan Native	3.03
Hawaiian/Pacific Islander	2.89
Hispanic/Latino	3.63
Some other race	3.68
Two or More Races	3.17
White	2.70

In 2000, the majority of households in Mesquite were one- and two-person households. According to 2000 Census data, 21 percent of the City's households were one-person; 28 percent were two-person. The majority of the City's families were two- and three-person families. Large households are defined as having five or more members in a household. In 2000, 17 percent of Mesquite's households were large. The following exhibit shows the breakdown of Mesquite households and families by size in 2000.

**Exhibit II-15.
Household and Family Size, City of Mesquite, 2000**



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

Mesquite's household and family structure has changed very little since 1990. During the 1990s, the City's percentage of married couples with and without children declined by about 5 percentage points and was offset by growth in nonfamily and other households. In 1990, married couples with children made up 36 percent of all households, and married couples without children made up 27 percent (compared to 32 and 25 percent in 2000, respectively).

Linguistic Isolation. Within the City of Mesquite, those individuals 5 years and over who speak only English represented 83 percent of the population in 2000. Of the remaining population that speaks other languages, 60 percent speak English *very well*, another 21 percent speak English *well*, and the remainder are *linguistically isolated*, meaning that English is not spoken well or at all. Of those persons linguistically isolated, 82 percent were Spanish speaking. The Dallas-Fort Worth CMSA had 76 percent of its population 5 years and over that speak only English and 88 percent of its linguistically isolated population was Spanish speaking.

Educational Attainment. This section uses two variables to measure the educational attainment of Mesquite's population relative to surrounding areas: the percentage of the population that is enrolled in school and the percentage with diplomas and/or degrees.

School enrollment. As of 2000, 31 percent of Mesquite's population age 3 and over was enrolled in school, which is equivalent to Grand Prairie's enrollment percentages.

Four percent of Mesquite's population was enrolled in an undergraduate institution, which is the same as the majority of the surrounding areas. One percent of Mesquite's population was enrolled in graduate or professional school, which is also the same as the majority of surrounding areas. Conversely, 69 percent of Mesquite's population is not enrolled in school. This is comparable to 71 percent in the Dallas-Fort Worth CMSA.

Diplomas/degrees. According to the 2000 Census, Mesquite's citizens are less likely to have completed college comparable to residents of surrounding areas in the Metroplex. Thirty percent of Mesquite's population 25 years and older had received at least a high school diploma, which is the highest percentage of the surrounding areas. Eighteen percent of Mesquite residents had a bachelor's degree or higher educational achievement. In comparison, 26 percent of residents in the Dallas-Fort Worth CMSA had received a higher education.

Exhibit II-16 below shows educational attainment as of 2000 in Mesquite and the surrounding areas.

**Exhibit II-16.
Comparison of
Educational Attainment,
Population 25 years and
Older, 2000**

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

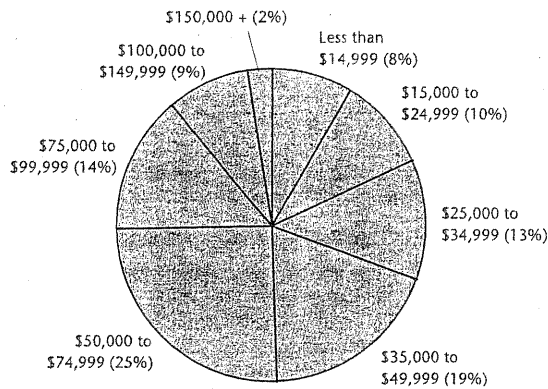
	High School Graduate (includes equivalency)	Associate Degree	Bachelor's Degree
Mesquite	30%	7%	13%
<i>Surrounding Areas</i>			
Dallas-Fort Worth CMSA	23%	6%	20%
Dallas	20%	4%	18%
Garland	26%	6%	16%
Grand Prairie	26%	6%	14%
Irving	21%	5%	20%

Income. According to the 2000 Census, the median *household* income in Mesquite was \$50,424, a 40 percent increase over the 1990 median of \$35,934. (The inflation adjusted increase was 7.8 percent). Median *family* income increased from \$40,198 in 1990 to \$56,357 in 2000. This was an increase of 40 percent. PCensus estimates for 2004 show Mesquite's median household income at \$54,467.

Exhibit II-17 shows the City's income distribution in 2000.

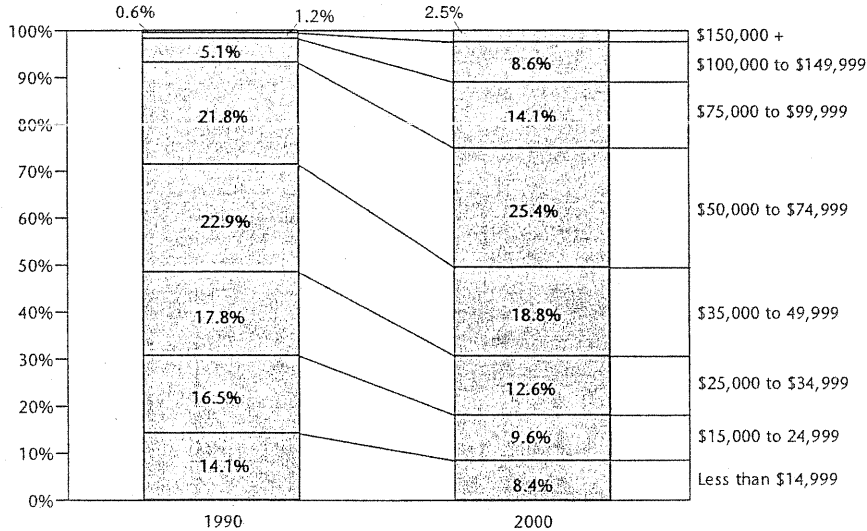
**Exhibit II-17.
Household Income
by Category, City of
Mesquite, 2000**

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



From 1990 to 2000, the largest shift in the household by income category in Mesquite occurred for the income ranges of less than \$25,000, and \$75,000 to \$150,000. That is, Mesquite grew wealthier during the decade by reducing the percentage of its population in the lowest income categories and increasing the percentage of its population in higher income categories. The percentage of households in the City's low to moderate and very high-income ranges also shifted, but the change was not as dramatic as for the other ranges. Exhibit II-18 shows the 1990 to 2000 change in household income by range.

**Exhibit II-18.
Household Income Distribution, City of Mesquite, 1990 and 2000**



Source: U.S. Census Bureau, 1990 and 2000 Census.

Mesquite's Asian households tend to have higher incomes than its White population and the remaining non-White population overall. In 2000, the Census reported a median income for Asian households of \$59,167; this was about \$8,000 higher than the next highest medians (for the City's White and African American households) and about \$37,000 higher than the lowest medians (for the City's Native Hawaiian and Other Pacific Islander households). Exhibit II-19 presents median income by race and ethnicity for 2000.

**Exhibit II-19.
Median Household
Income by Race and
Ethnicity, 2000**

	Median Household Income
Mesquite Overall	\$50,424
African American	\$49,036
American Indian and Alaska Native	\$44,375
Asian	\$59,167
Hispanic/Latino	\$43,401
Native Hawaiian and Other Pacific Islander	\$21,250
Some Other Race	\$42,908
Two or More Races	\$40,816
White	\$51,029

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

Comparison to other cities. In 1990, Mesquite's median household income was around average compared to surrounding areas. The 2000 Census estimated Mesquite's median household income at \$50,424. This was the highest of the surrounding areas of Dallas, Garland, Grand Prairie, Irving and the Dallas-Fort Worth CMSA, as shown below.

**Exhibit II-20.
Median Household
Income by Surrounding
Areas, 1990 and 2000**

	1990	2000	Numeric Change	Percent Change
Mesquite	\$35,934	\$50,424	\$14,490	40%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	\$32,825	\$47,418	\$14,593	44%
Dallas	\$27,489	\$37,628	\$10,139	37%
Garland	\$37,274	\$49,156	\$11,882	32%
Grand Prairie	\$34,507	\$46,816	\$12,309	36%
Irving	\$31,767	\$44,956	\$13,189	42%

Source:
U.S. Census Bureau, 1990 and 2000 Census.

HUD income categories. HUD divides low-income households into four categories based on their relationship to the median family income (MFI): extremely low-income (earning 30 percent of the MFI and less), very low-income (earning between 31 and 50 percent of the MFI), low-income (earning between 51 and 80 percent of MFI) and moderate to middle-income (earning between 81 and 120 percent of MFI). HUD reported the median family income in 2000 to be \$60,800 for Mesquite. The following exhibit shows the maximum earnings of households and families in various income categories for 2000, using the HUD definition of low-income.

**Exhibit II-21.
HUD Median Family
Income and HUD Income
Categories, 2000**

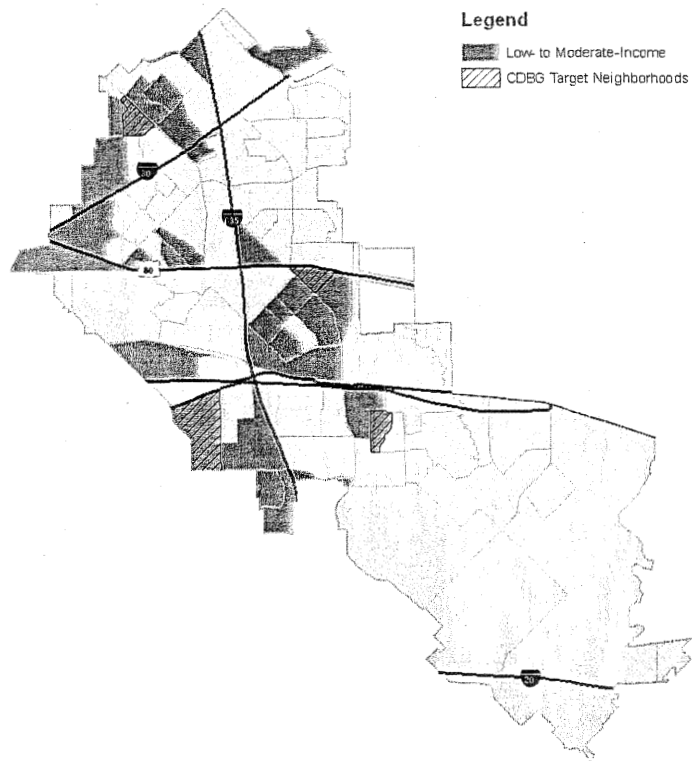
	2000
Median Family Income (MFI)-HUD	\$60,800
Extremely low-income (0-30% of MFI)	\$18,240
Very low-income (31-50% of MFI)	\$30,400
Low-income (51-80% of MFI)	\$48,640
Moderate-income (81-100% of MFI)	\$60,800
Middle-income (100-120% of MFI)	\$72,960
Upper-income (121% or greater of MFI)	\$72,960 +

Source:
HUD and BBC Research & Consulting.

Exhibit II-22 shows the Census Tract Block Groups where more than 50 percent of total households earned less than 80 percent of the median family income (\$60,800). These maps are based on 2000 Census data. Exhibit II-22 demonstrates that most Census Tract Block Groups constituting low- and moderate-income households were located in the central and east sections of Mesquite.

**Exhibit II-22.
City of Mesquite's Low-
to Moderate-Income
Census Tract Block
Groups and CDBG Target
Neighborhoods**

Source:
U.S. Census Bureau, 2000 Census and City
of Mesquite's 2004 Annual Action Plan.



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

According to the 2000 Census, more than 8,300 families, or approximately 5 percent of all families in the city, had incomes below the poverty level. Approximately 7 percent of all families *with children* had incomes below poverty, and 7 percent of families *with children under 5 years old* had incomes under the poverty level.

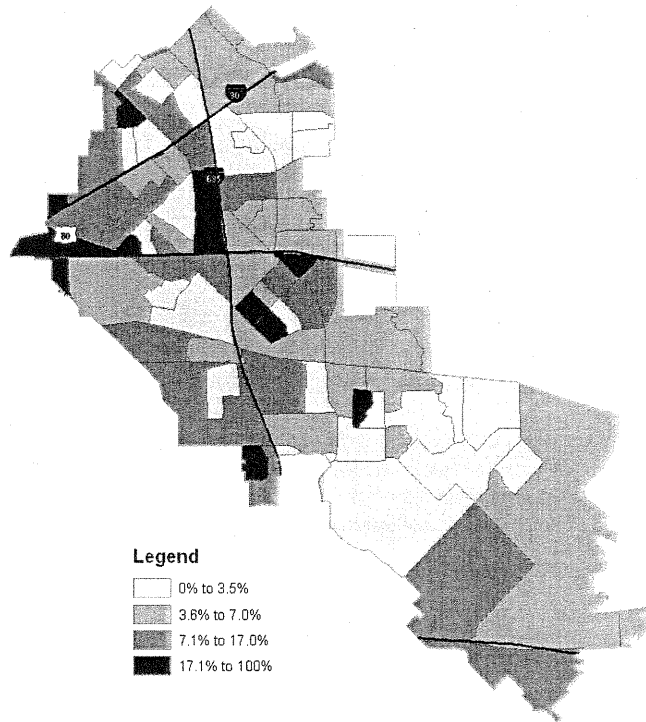
Compared to the Dallas-Fort Worth CMSA, these percentages of families in poverty are slightly lower. Approximately 8 percent of all families in the Dallas-Fort Worth CMSA had incomes below the poverty level; approximately 11 percent of all families *with children* had incomes below poverty; and 12 percent of families *with children under 5 years old* had incomes under the poverty level.

Exhibit II-23 below shows the concentration of persons living in poverty in Mesquite.

**Exhibit II-23.
Percent of Population
Living in Poverty, 2000**

Note:
Seven percent of the population in
Mesquite had income below the poverty
level.

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



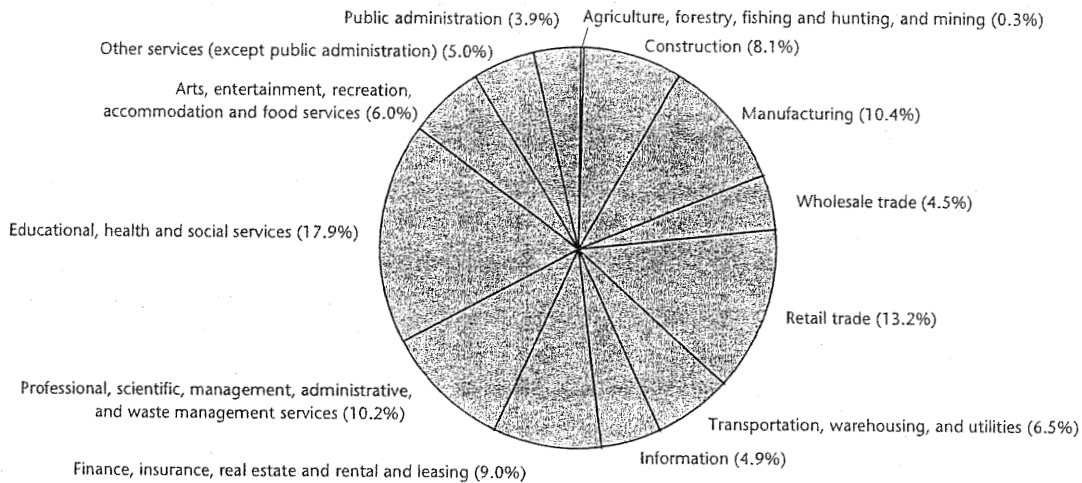
As shown above, the highest concentration of residents below poverty are scattered throughout the central and northern blocks of Mesquite. The blocks with the least percentage of residents below poverty are located in south central and scattered in the north central part of the city.

Employment. According the 2000 Census, approximately 76 percent of Mesquite's working population aged 16 years and over work outside of Mesquite. Approximately 46 percent of the 16 years and over worker population commuted to Dallas.

The U.S. Census Bureau reports employment data by industry. The Census estimates that in 2000, total employment in Mesquite was 64,561. Eighteen percent of the total jobs in the City (11,584) were from education, health and social services. Retail trade, manufacturing and professional, scientific, management, administrative and waste management services sectors were the next largest employment sectors in Mesquite. Retail trade accounted for 13 percent of the City's total employment, while manufacturing and professional, scientific, management, administrative and waste management services sectors both represented 10 percent of total City employment. Finance, insurance, real estate, rental and leasing, and construction were the next largest sectors making up 9 and 8 percent of the employment sector, respectively.

Exhibit II-24 displays jobs by industry for Mesquite, according to the 2000 Census.

**Exhibit II-24.
Jobs by Industry, City of Mesquite, 2000**



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

The top employers in the City, according to the North Central Texas Council of Governments and the City of Mesquite include the Mesquite Independent School District (4,000 employees), Town East Mall (also approximately 4,000 employees) and United Parcel Service (around 2,500 employees). Other major employers include the City of Mesquite, Pepsi Cola Bottling Company, Mesquite Community Hospital and the Medical Center of Mesquite, Eastfield Collage, Icon Health and Fitness and Tyco Electronics (formerly Lucent Technologies).

Exhibit II-25 provides employment trends between 1990 and 2003. Employment in Mesquite increased by 18 percent from 1990 to 2000 and decreased by 4.4 percent from 2000 to 2003. The largest increase in employment numbers over a one-year period occurred from 1999 to 2000, an increase of 1,785 jobs. The largest decrease in employment occurred just two years later between 2001 and 2002 with a loss of 2,578 jobs.

**Exhibit II-25.
Employment, City of
Mesquite, 1990 to 2003**

Year	Total	Annual percent change	Year	Total	Annual percent change
1990	57,456	-	1997	63,914	2.8%
1991	57,211	-0.4%	1998	65,282	2.1%
1992	57,350	0.2%	1999	66,068	1.2%
1993	58,105	1.3%	2000	67,853	2.7%
1994	59,873	3.0%	2001	67,031	-1.2%
1995	61,096	2.0%	2002	64,453	-3.8%
1996	62,181	1.8%	2003	64,870	0.6%

Source:
U.S. Bureau of Labor Statistics and Real Estate Center at Texas A&M University.

Exhibit II-26 shows the number of jobs in 1990 and 2000 in Mesquite and the surrounding areas. Compared to surrounding areas, Mesquite's job growth was low.

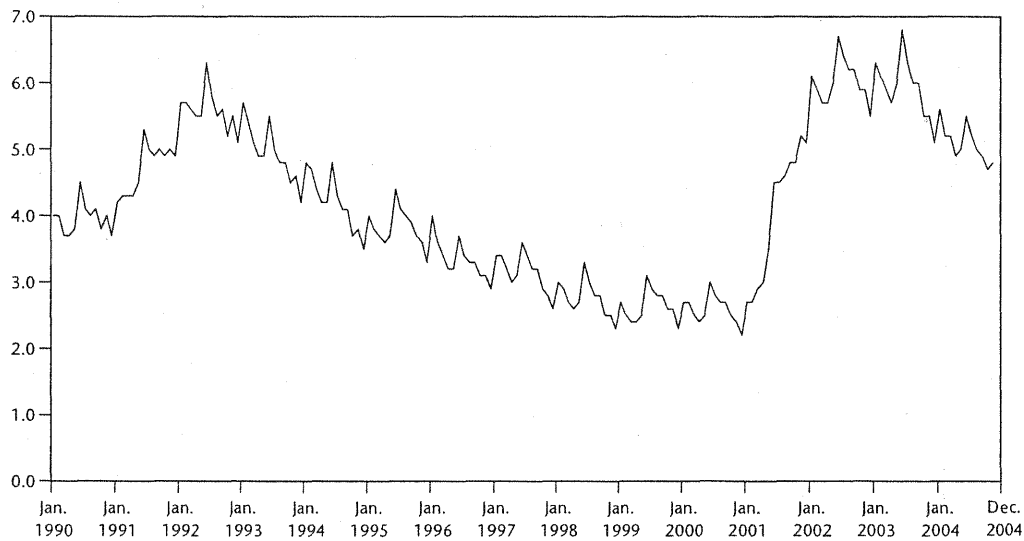
Exhibit II-26.
Comparison of Number of Jobs and Jobs Added, 1990 and 2000, Mesquite and Surrounding Areas

	Number of Jobs		Numerical Change	Percent Change
	1990	2000		
Mesquite	91,405	104,617	13,212	14%
<i>Surrounding Areas</i>				
Dallas-Fort Worth CMSA	2,010,378	2,573,740	563,362	28%
Dallas	511,202	549,191	37,989	7%
Garland	48,713	61,483	12,770	26%
Grand Prairie	50,781	61,275	10,494	21%
Irving	54,402	64,561	10,159	19%

Source:
 U.S. Census Bureau, 1990 and 2000 Census.

Exhibit II-27 graphs the monthly unemployment rate in Mesquite from 1990 to 2004. The most recent available data cites the November 2004 unemployment rate of 4.8 percent.

Exhibit II-27.
Unemployment Rate by Month, City of Mesquite, 1990 to 2004

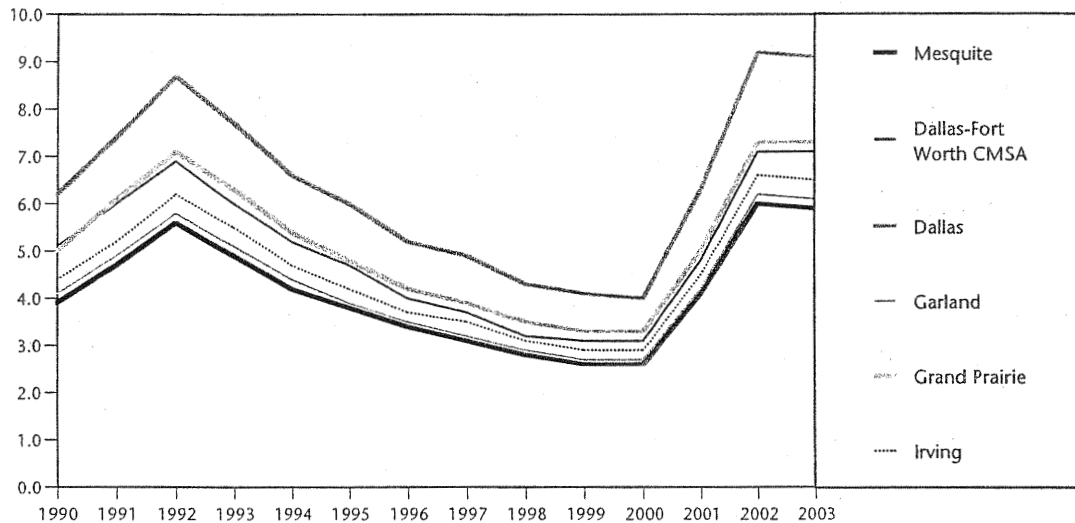


Source: U.S. Bureau of Labor Statistics and Real Estate Center at Texas A&M University.

The highest average annual unemployment rate over the 14-year period was 2002 with a 6.0 percent rate of unemployment. Conversely, the lowest average annual unemployment rate was in 1999 and 2000 at 2.6 percent.

Exhibit II-28 displays surrounding areas' unemployment rates from 1990 to 2003.

Exhibit II-28.
Unemployment Rates of Surrounding Cities, 1990 to 2003 2004



Source: U.S. Bureau of Labor Statistics and Real Estate Center at Texas A&M University.

According to the data above, Mesquite's unemployment trends were about average compared to those of surrounding cities from 1990 to 2003, and its unemployment rates were the lowest of the surrounding cities. Mesquite's unemployment rates were highest in 1992 and 2002 and lowest around 2000. Mesquite's unemployment rates have been most similar to those of Garland and Irving.

Seniors who are employed. According to the U.S. Census Bureau, approximately 8,500 persons ages 65 years and over lived in Mesquite in 2000. Of the City's persons 65 years and over, 15.7 were employed, 0.3 percent were unemployed, and the remaining 84 percent were not in the labor force.

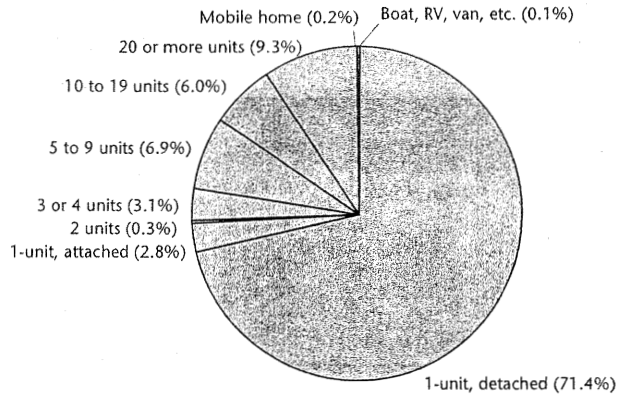
Housing Supply and Condition

Housing supply. According to the 2000 Census, there were 46,411 housing units in Mesquite. Between 1990 and 2000, the City of Mesquite's housing stock increased by 18 percent by adding 7,160 units. Sixty-six percent of the housing units in Mesquite were owner occupied in 2000; 34 percent were renter occupied.

In 2000, the majority of the City's housing units were single family, detached units. Twenty-five percent of the housing stock contained 3 or more units and 0.2 percent were mobile homes. Exhibit II-29 shows the distribution of housing units by size as of 2000.

**Exhibit II-29.
Distribution of Housing
Units by Size and Type,
2000**

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



In 2000, 96 percent of the City's housing units that were owner occupied consisted of single family detached homes. Approximately 3 percent of homeowners occupied townhomes, condominiums or other types of attached units; the remaining lived in a mobile home, a boat, RV or van. The City's renters mostly occupied apartments in large complexes (20 or more units) or small sized complexes (5 to 19 units). Twenty-nine percent of the City's renters rented single family homes. Exhibit II-30 shows the tenure (owner/renter) of housing occupants by size of unit.

**Exhibit II-30.
Occupied Units by Tenure
and Type of Structure,
2000**

Note: Totals may not add to 100 percent due to rounding.

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

	Percent of owner occupied	Percent of renter occupied
Total occupied units	28,882	15,195
1-unit, detached	96.4%	29.3%
1-unit, attached	2.8%	2.8%
2 units	0.1%	0.7%
3 or 4 units	0.2%	8.7%
5 to 9 units	0.0%	18.4%
10 to 19 units	0.1%	15.6%
20 or more units	0.1%	24.4%
Mobile home	0.2%	0.0%
Boat, RV, van	0.1%	0.0%

As shown in Exhibit II-31, there were approximately 32,300 single family detached units in Mesquite in 2000. Eighty-six percent of these units, or 27,800 units, were owner occupied; 14 percent, or 4,400 units, were renter occupied. For attached single family units (condos/townhomes), most were owner occupied at 65 percent (or 807 units) and 35 percent (or 432 units) were renter occupied. The majority of the City's duplexes, triplexes, quadplexes and medium to large multifamily developments were renter occupied.

**Exhibit II-31.
Tenure by Type of
Structure, 2000**

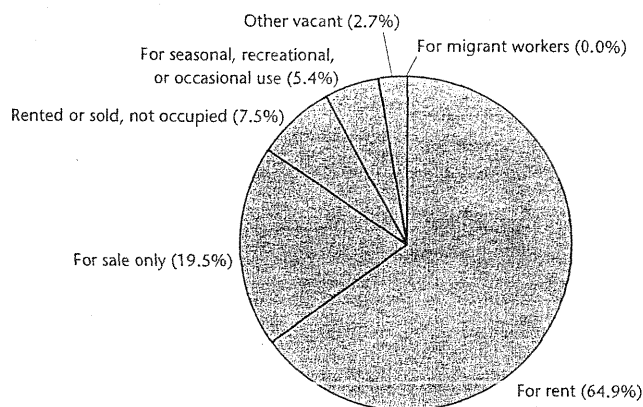
Source:
U.S. Census Bureau,
2000 Census.

	Owner occupied units	Renter occupied units	Total units by type	Percent of units owner occupied	Percent of units:renter occupied
Total occupied units	28,882	15,195	44,077	66%	34%
1-unit, detached	27,851	4,448	32,299	86%	14%
1-unit, attached	807	432	1,239	65%	35%
2 units	22	109	131	17%	83%
3 or 4 units	62	1,324	1,386	4%	96%
5 to 9 units	0	2,791	2,791	0%	100%
10 to 19 units	24	2,371	2,395	1%	99%
20 or more units	19	3,707	3,726	1%	99%
Mobile home	71	6	77	92%	8%
Boat, RV, van	26	7	33	79%	21%

Occupancy and vacancy rates. According to Census estimates, in 2000, 95 percent of the City's total housing units were occupied; 5 percent (or 2,334 units) were vacant. Exhibit II-32 shows the type of units that were vacant in 2000. As shown in the exhibit, the majority of vacant units were rentals.

**Exhibit II-32.
Vacant Housing
Units by Type, 2000**

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



Housing condition. The median year in which all housing units were built in Mesquite as of 2000 was 1981 – that is, in 2000, 50 percent of the units in the City were more than 19 years old and 50 percent were less than 19 years old.

Approximately half of the City's owner occupied and rental housing was built between 1980 and 2000: 51 percent of the City's owner occupied stock and 52 percent of the rental stock was built during these two decades. The 1980s was a period of rapid housing development in Mesquite: 29 percent of the City's owner occupied stock and 37 percent of its rental stock was developed during the decade.

**Exhibit II-33.
Number and Percent of
Housing Units by Age
and Tenure, 2000**

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

	Owner occupied		Renter occupied	
1939 or earlier	191	1%	133	1%
1940-1949	456	2%	217	1%
1950-1959	3,803	13%	1,383	9%
1960-1969	4,835	17%	2,075	14%
1970-1979	4,950	17%	3,446	23%
1980-1989	8,475	29%	5,584	37%
1990 - March 2000	6,172	21%	2,357	15%
Total	28,882	100%	15,195	100%
Median Year Structure Built, as of 2000	1980		1981	

Substandard condition. HUD requires that the City define the terms “standard condition,” “substandard condition” and “substandard condition but suitable for rehabilitation.” For the purposes of this report, units are in standard condition if they meet the HUD Section 8 housing quality standards. Units that are substandard but suitable for rehabilitation do not meet one or more of the HUD Section 8 housing quality standards. These units are also likely to have deferred maintenance and may have some structural damage such as leaking roofs, deteriorated interior surfaces and inadequate insulation. A unit is defined as being substandard if it is *lacking the following*: complete plumbing, complete kitchen facilities and heating fuel (or uses heating fuel that is wood, kerosene or coal).

Units that are substandard but suitable for rehabilitation include units with some of the same features of substandard units (e.g., lacking complete kitchens or reliable and safe heating systems, or are not part of public water and sewer systems). However, the difference between substandard and substandard but suitable for rehabilitation is that units suitable for rehabilitation will have in place some (albeit limited) infrastructure that can be improved upon. In addition, these units might not be part of public water and sewer systems, but they will have sufficient systems to allow for clean water and adequate waste disposal.

Without evaluating units on a case-by-case basis, it is impossible to distinguish substandard units that are suitable for rehabilitation. In general, the substandard units that are less likely to be easily rehabilitated are those lacking complete plumbing; those which are not part of public water and sewer systems and require such improvements; and those heated with wood, coal or heating oil. Units with more than one substandard condition (e.g., lacking complete plumbing and heated with wood) and older units are also more difficult to rehabilitate. A rough assessment of condition data can be conducted by examining housing unit age and the presence or absence of basic housing amenities (kitchens, plumbing systems). Exhibit II-34 on the following page presents the numbers of owner occupied and rental units in Mesquite without these amenities or with some type of condition problem.

**Exhibit II-34.
Housing Units Lacking Basic Amenities, 2000**

	Total occupied		Owner occupied		Renter occupied	
	Units	% of Units	Units	% of Units	Units	% of Units
Total Housing Units	44,077		28,882		15,195	
Lacking complete plumbing facilities	143	0.32%	75	0.26%	68	0.45%
Lacking complete kitchen facilities	248	0.56%	91	0.32%	157	1.03%
No heating fuel used	129	0.29%	12	0.04%	117	0.77%
Total	520	1.18%	178	0.62%	342	2.25%

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

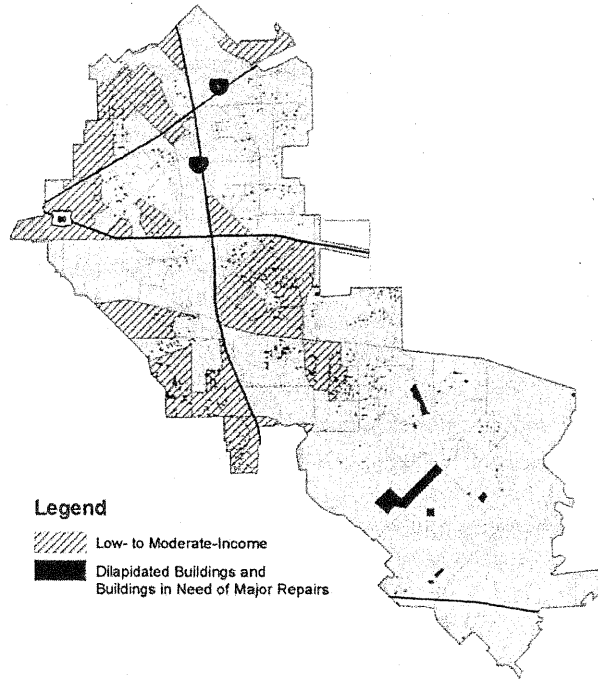
Assuming there is no overlap of these condition indicators, the Census data suggest that 2.3 percent of rental units and 0.6 percent of owner occupied units in the City were in substandard condition.

Mesquite's percentage of owner occupied households with some type of condition problem (1.18 percent) was slightly lower than the national average for owner occupied households (1.21 percent) and the State of Texas (1.39 percent), and slightly higher when compared to Dallas (1.03 percent). Mesquite's percentage of renter occupied households with some type of condition problem (2.25 percent) was lower than the national average for renter households (3.56 percent) and still lower when compared to Dallas (2.76 percent of Dallas's renter households) and the State of Texas (2.76 percent of Texas renter households in 2000).

The City of Mesquite recently completed a condition survey of over 36,000 properties of both primary and secondary premises. The purpose of the study is to provide objective comparative information in order to focus resources in neighborhoods with demonstrated need. The following map shows the location of the parcels with buildings in need of major repairs and buildings that are in a dilapidated structural condition. The CDBG low- to moderate-income block groups are overlaid on the map.

**Exhibit II-35.
Parcels with Dilapidated
Buildings and Buildings
In Need of Major Repairs,
City of Mesquite**

Source:
City of Mesquite, Building Condition
Assessment Program.



Overcrowded housing. In addition to substandard housing condition, another key factor to examine in evaluating housing condition is overcrowded housing. HUD defines an overcrowded unit as having more than one person per room. According to 2000 Census data, about 4.2 percent of owner occupied housing units were overcrowded and 11.3 percent of renter occupied units in Mesquite were overcrowded. Exhibit II-36 shows the number of households in Mesquite in overcrowded conditions, by tenure.

**Exhibit II-36.
Households Living in Overcrowded Conditions, 2000**

Persons per room	Total occupied		Owner occupied		Renter-occupied	
1.01 to 1.50	1,894	4.3%	873	3.0%	1,021	6.7%
1.51 or more	<u>1,036</u>	<u>2.4%</u>	<u>334</u>	<u>1.2%</u>	<u>702</u>	<u>4.6%</u>
Total overcrowded	2,930	6.6%	1,207	4.2%	1,723	11.3%
Average Household Size	2.81		2.99		2.47	

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

Mesquite's percentage of owner occupied households that were overcrowded was slightly higher than the national average (3.1 percent for owner occupied households), the same for renter households and lower when compared to Dallas (20.0 percent of Dallas's renter households and 8.7 percent of homeowners were overcrowded in 2000) and the State of Texas (15.0 percent of Texas renter households and 6.3 percent of homeowners were overcrowded in 2000).

Housing Affordability

This section presents an analysis of the affordability of Mesquite's single family and rental market. It begins with presenting recent data and trends on the prices of the City's single family homes and rental units. This is followed by an introduction to the definition of housing "affordability" and an analysis of the housing that various households could afford to purchase or rent and the location of such housing. The section also introduces the concept of "cost burden" and analyzes this measure of housing affordability in the City.

Affordability in 2000. According to the 2000 Census, the median home value in Mesquite was \$85,500; the median gross rent was \$691. The income required to afford the median home in the City in 2000 was \$22,976; the income required to afford the median rent was \$27,640. In 2000, 78 percent of households in the City could afford to pay the median rent. Eighty-four percent of households could afford to purchase the median priced home.

The Census also reports the median home value for units on the market at the time the Census was taken and median rents of vacant units that were available for rental. At the time the Census was taken, the median price of single family homes *on the market* in Mesquite was \$86,200, compared to a median value of \$85,400 for all *occupied* units. The median rent asked was \$658, compared to a median contract rent of \$592 paid by renters. In general, the difference in price between units on the market and for rent and owner occupied and rental units was relatively small in 2000. Overall, in 2000, it was more expensive for median income households to rent rather than buy a median priced home.

Affordability for low- and moderate-income households. A general rule used by both HUD and many lending institutions states that households should spend no more than 30 percent of their incomes on housing. If households are spending more than this amount, they are considered "cost burdened" or "overpaying for housing." If the share of income spent on housing grows to 50 percent or more, households are considered "severely cost burdened."

Low-income households are naturally of particular concern when examining the match between housing prices and incomes, as they are most likely to have housing needs. HUD divides low-income households into four categories based on their relationship to the median family income (MFI): extremely low-income (earning 30 percent of the MFI and less); very low-income (earning between 31 and 50 percent of the MFI); low-income (earning between 51 and 80 percent of MFI); and moderate to middle-income (earning between 81 and 120 percent of MFI). Affordable housing programs typically target households earning less than 80 percent of median income.

HUD reported the median family income in 2000 to be \$60,800 for Mesquite. The following exhibit shows the maximum earnings of households and families in various income categories for 2000, using the HUD definition of low-income.

**Exhibit II-37.
HUD Median Family
Income and HUD Income
Categories, 2000**

Source:
HUD and BBC Research & Consulting.

	2000
Median Family Income (MFI)-HUD	\$60,800
Extremely low-income (0-30% of MFI)	\$18,240
Very low-income (31-50% of MFI)	\$30,400
Low-income (51-80% of MFI)	\$48,640
Moderate-income (81-100% of MFI)	\$60,800
Middle-income (100-120% of MFI)	\$72,960
Upper-income (121% or greater of MFI)	\$72,960 +

Exhibit II-38 shows the maximum rent and housing prices that households would be able to afford by HUD income range, as of 2000. It also shows the number of households in Mesquite that fell into the HUD income ranges in 2000.

**Exhibit II-38.
Number of Households by HUD Income Range
and Affordable Rents and Mortgage Payments, 2000**

	Income limit	Number of renter households	Affordable rent or mortgage payment	Number of owner households	Affordable house price
Extremely low-income (0-30% of MFI)	\$18,240	2,911	\$456	2,066	\$49,351
Very low-income (31-50% of MFI)	\$30,400	3,463	\$760	2,644	\$82,252
Low-income (51-80% of MFI)	\$48,640	4,240	\$1,216	5,745	\$131,603
Moderate-income (81-100% of MFI)	\$60,800	1,510	\$1,520	4,062	\$164,504
Middle-income (100-120% of MFI)	\$72,960	1,378	\$1,824	4,062	\$197,405
Upper-income (121% or greater of MFI)	\$72,960 +	1,693	\$1,824 +	10,303	\$197,405 +
Total		15,195		28,882	

Note: The numbers assume loan terms of 5 percent down, 5.75 percent interest rate, and 30-year term, and are adjusted for PMI, hazard insurance, property taxes and utilities.

Source: U.S. Census Bureau, 2000 Census, HUD and BBC Research & Consulting.

Units affordable to extremely low-income households. A household in Mesquite that is “extremely low-income” by HUD standards earned \$18,240 or less in 2000. There were 2,911 Mesquite households in 2000 occupying rental units and 2,066 Mesquite households occupying units they owned who were extremely low-income. These households made up 19 percent of the City’s renter households and 7 percent of the City’s owner households, respectively. These households could afford to pay \$456 in rent and could buy a house priced at \$49,351 without being cost burdened. In 2000, 19 percent of rental households were extremely low-income; 7 percent of total rental units in the City were affordable to these households. In contrast, 7 percent of owner households were extremely low-income; 9 percent of total owner occupied housing units were affordable to these households.

Units affordable to very low-income households. In 2000, very low-income renters could afford a rent payment of up to \$760 and very low-income households could afford to buy a house that cost up to \$82,252. Twenty-three percent of all renter households were very low-income and these households could afford 55 percent of the rental housing stock in 2000. Owner occupied households who were very low-income constituted 9 percent of all owner occupied housing units; these households could afford 37 percent of the housing stock in the City.

Gaps in housing supply. Exhibit II-39, below, compares the number of households at different income ranges with the availability of rental and owner occupied units for their respective income ranges

Exhibit II-39.
Gaps Between Households and Affordable Units, 2000

	Number of renter households	Number of occupied rental units	Gap in rental units	Number of owner households	Number of occupied owner units	Gap in owner units
Extremely low-income (0-30% of MFI)	2,911	1,112	(1,799)	2,066	2,400	334
Very low-income (31-50% of MFI)	3,463	8,201	4,737	2,644	10,204	7,560
Low-income (51-80% of MFI)	4,240	5,042	802	5,745	11,601	5,856
Moderate-income (81-100% of MFI)	1,510	399	(1,111)	4,062	2,421	(1,641)
Middle-income (100-120% of MFI)	1,378	43	(1,335)	4,062	783	(3,279)
Upper-income (121% or greater of MFI)	1,693	37	(1,656)	10,303	368	(9,935)
Total	15,195	14,834		28,882	27,777	

Source: U.S. Census Bureau, 2000 Census, HUD and BBC Research & Consulting.

The gap analysis reveals a shortage of affordable rental units to households earning less than 30 percent of the MFI in 2000. This shortage is approximately 1,800 units. The gaps analysis also shows an excess of rental units that would be affordable to households earning between 30 percent and 80 percent of the MFI. These "excess" units may be occupied by lower income households who cannot find rental units they can afford and are therefore "overpaying" rent, or they may be occupied by moderate-, middle-, and upper-income households who cannot find rental units in their affordability range.

The gaps analysis also shows a "shortage" of about 14,900 units for owner households earning over 80 percent of the MFI. The data also suggest that there are approximately 10,000 upper-income homeowners occupying units that are priced less than what they could afford.

One limitation of the gaps analysis is that it tends to oversimplify reality a bit (i.e., it assumes that households should be living in units that are affordable for their specific income range). In actuality, households may be living in units that are more expensive than they can afford for very good reasons: e.g., a household might purchase an expensive house in anticipation of future income increases or an elderly household living on a fixed income may be occupying a home they have owned for a long time which has increased in value. Therefore, the gaps analysis in Exhibit II-35 shows where the market is under- and oversupplying housing, *assuming households desire to occupy housing that is exactly affordable for their income ranges.*

Exhibits II-40 and II-41, on the following page, show what type of housing households are living in, by value and rent. For example, in 2000, 22 percent of households earning less than \$10,000 were living in rental units with rents less than \$399 and which were affordable to them; 78 percent of these households were living in units more expensive than what they could afford. The darkly shaded areas highlight the approximate percentage of households by income level who are living in units they cannot afford – these households are "overpaying" for housing. The lightly shaded areas represent households who are living in units that are very affordable for their income range – these households

are “underpaying” for housing. Overpayment occurs when a household occupies a unit that is too expensive for their income category (these households are “cost burdened”). Underpayment occurs when a household is occupying a unit that costs less than what they could afford.

Exhibits II-40 and II-41 emphasize two primary characteristics of Mesquite’s housing market: 1) the lack of affordable rentals and homes for the very lowest income populations, which is shown in the percentage of households earning less than \$20,000 per year who are “overpaying” for housing; and 2) the large supply of affordable housing—particularly owner occupied housing—for households making more than \$20,000 per year. This is demonstrated by the high percentage of households who might be “underpaying” for housing.

**Exhibit II-40.
Rents Paid by Households by Household Income Range, 2000**

Gross rent	Household income less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Less than \$200	11%	1%	1%	1%	1%	1%	0%
\$200-399	11%	6%	2%	1%	2%	1%	0%
\$400-\$599	32%	43%	32%	20%	10%	10%	12%
\$600-799	30%	35%	45%	44%	41%	37%	26%
\$800-999	9%	11%	16%	25%	34%	29%	28%
\$1000+	6%	5%	5%	9%	12%	23%	34%
Total	100%	100%	100%	100%	100%	100%	100%
Percent of households who are overpaying	78%	50%	5%	0%	0%	0%	0%
Percent of households who might be underpaying	0%	1%	3%	67%	88%	77%	66%

Source: U.S. Census Bureau, 2000 Census, HUD and BBC Research & Consulting.

**Exhibit II-41.
Values of Owner Occupied Housing by Household Income Ranges, 2000**

Value	Household income less than \$10,000	\$10,000 to \$19,999	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more
Less than \$39,999	14%	8%	7%	6%	2%	0%	1%
\$40,000 to \$49,999	13%	14%	12%	7%	4%	3%	1%
\$50,000 to \$59,999	16%	19%	18%	12%	8%	7%	4%
\$60,000 to \$69,999	19%	17%	16%	14%	10%	9%	6%
\$70,000 to \$79,999	12%	14%	16%	14%	12%	9%	7%
\$80,000 to \$89,999	13%	7%	12%	16%	16%	16%	11%
\$90,000 to \$99,999	2%	7%	8%	13%	17%	14%	14%
\$100,000 to \$199,999	9%	13%	10%	17%	30%	41%	50%
\$200,000 to \$299,999	2%	0.0%	0.3%	0.4%	0.3%	1%	3%
\$300,000 to \$499,999	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	1%
\$500,000 or more	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	1%
Total	100%	100%	100%	100%	100%	100%	100%
Percent of households who are overpaying	86%	58%	11%	0.9%	0%	0%	0%
Percent of households who might be underpaying	0%	0%	19%	69%	70%	99%	95%

Source: U.S. Census Bureau, 2000 Census, HUD and BBC Research & Consulting.

Location of affordable housing stock. Within the City of Mesquite, affordable single family housing stock is mostly located in the northwest and central portions of the City. Exhibit II-42 shows the distribution of single family housing by median value as of the 2000 Census. The affordability ranges correspond to the affordable house price by HUD income category (i.e., the lightest shaded Block Groups have a median value affordable to extremely low-income households). For example, the lightest shaded blocks have a median home value that is affordable to the City's extremely low-income households (earning \$18,240 and less).

**Exhibit II-42.
Median Home Value
Distribution by
Block Group, 2000**

Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.

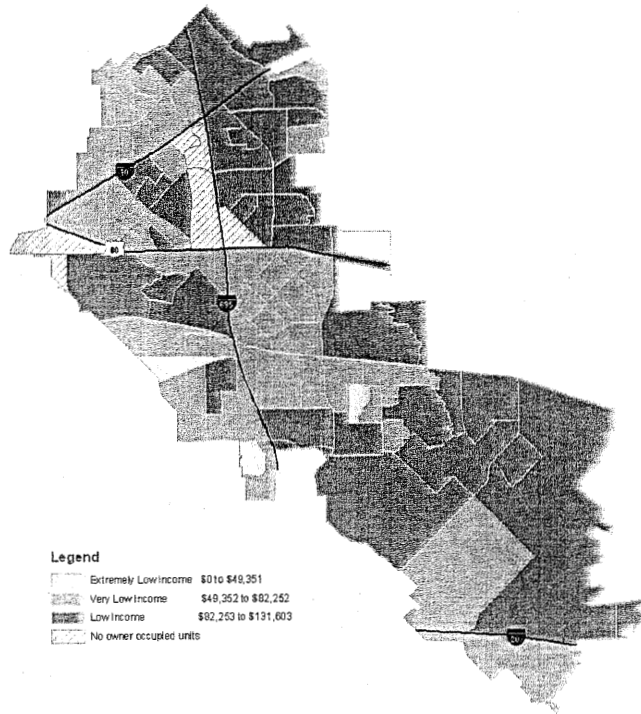
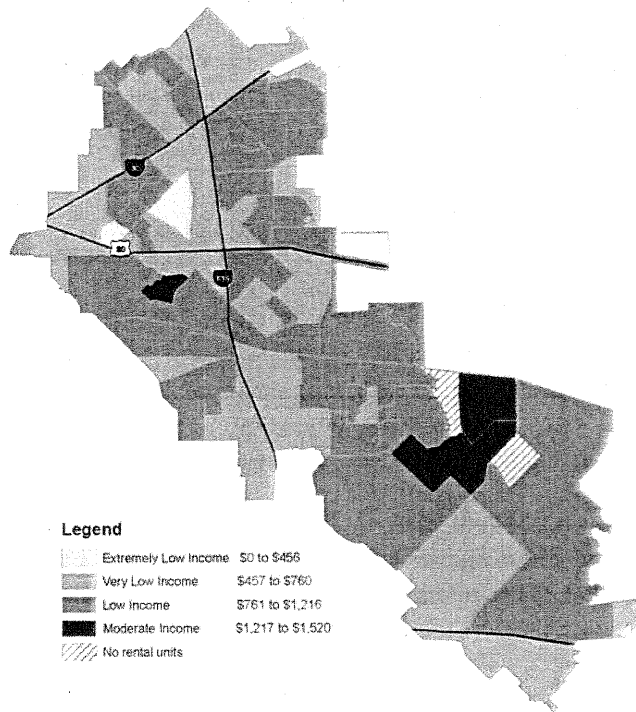


Exhibit II-43 shows the distribution of rental housing in Mesquite by median gross rent as of the 2000 Census. Affordable rental housing appears to be more evenly distributed throughout the City. As in Exhibit II-42, the legend corresponds to the rental affordability categories by HUD income ranges.

**Exhibit II-43.
Median Gross Rent
Distribution by
Block Groups, 2000**

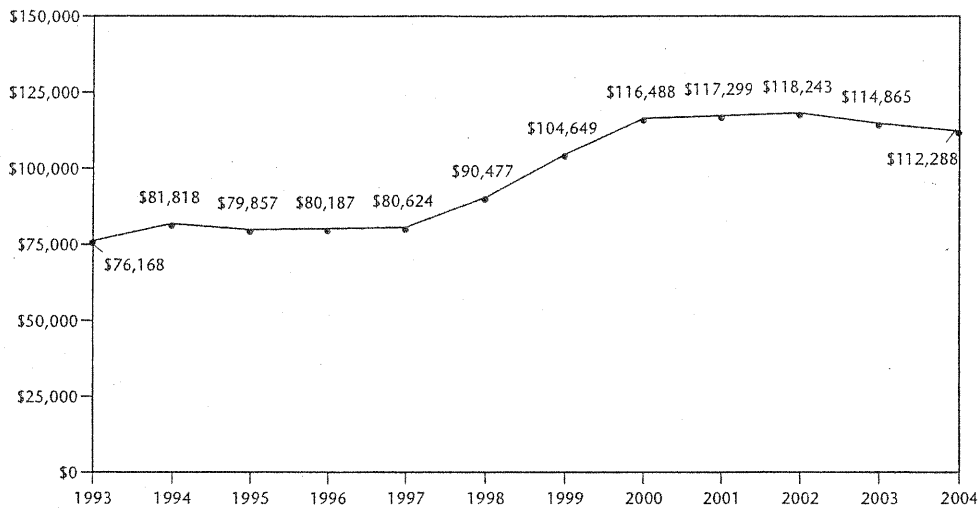
Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.



Affordability in 2004. The following section contains recent building permit data, real estate data and fair market rent trends that give an insight into the current characteristics of the housing market in Mesquite.

Single family housing affordability. An examination of the valuation of new single family building permits (which is correlated with home prices) issued by the City of Mesquite between 1993 and 2004 showed a gradual increase in building permit valuation between 1997 and 2000 and has remained steady since. Exhibit II-44 shows the average valuation for all single family permits during this period.

Exhibit II-44.
Average Annual Value of New Single Family Building Permits, 1993 to 2004



Source: Building Permit Report, City of Mesquite, Community Development Building Inspection Division.

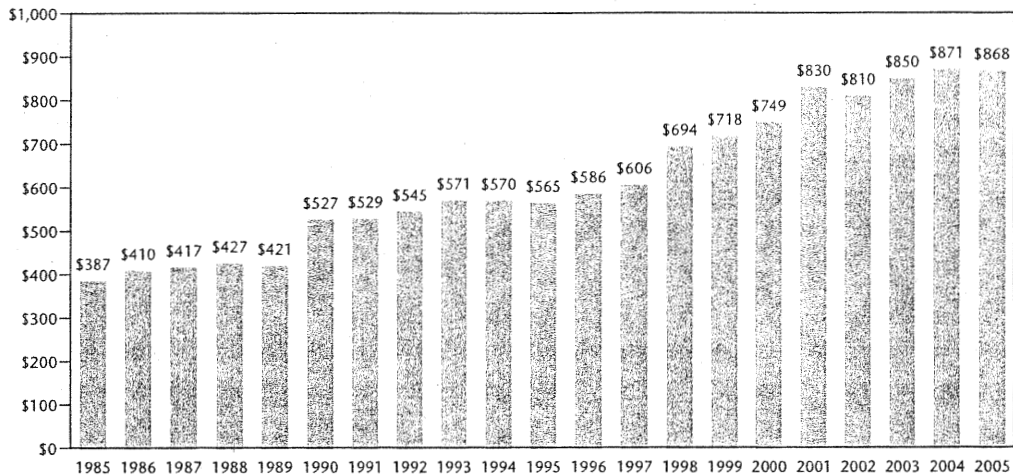
Recent real estate data from the Real Estate Center at Texas A&M University showed a median price of \$105,000 in the combined Mesquite and Balch Spring's area in 2004 for single family homes. In 2000 the Real Estate Center reported the median price of single family homes to be \$89,900. Therefore, the market has increased an estimated 17 percent.

According to the Dallas Central Appraisal District, the average residential property for the City of Mesquite in 2003 was valued at \$99,420.

Rental values. HUD establishes Fair Market Rents (FMR) for metropolitan areas annually, which are used to determine the subsidy that households are eligible to receive under the Section 8 program. Mesquite is located in the Dallas Primary Metropolitan Statistical Area (PMSA). The FMRs also have a role in determining supply of units available to households receiving Section 8 assistance.

Exhibit II-45 shows the trend in FMRs for 2 bedroom apartments during the past 20 years for the Dallas PMSA. As shown, the FMRs have more than doubled since 1985 and bounced between periods of increasing and stagnant rents.

Exhibit II-45.
Trends in Fair Market Rents for 2 Bedroom Apartments, Dallas PMSA, 1985 to 2005



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

The current FY2005 Fair Market Rents for the Dallas PMSA are as follows in Exhibit II-46.

Exhibit II-46.
Fair Market Rents,
Dallas PMSA, 2005

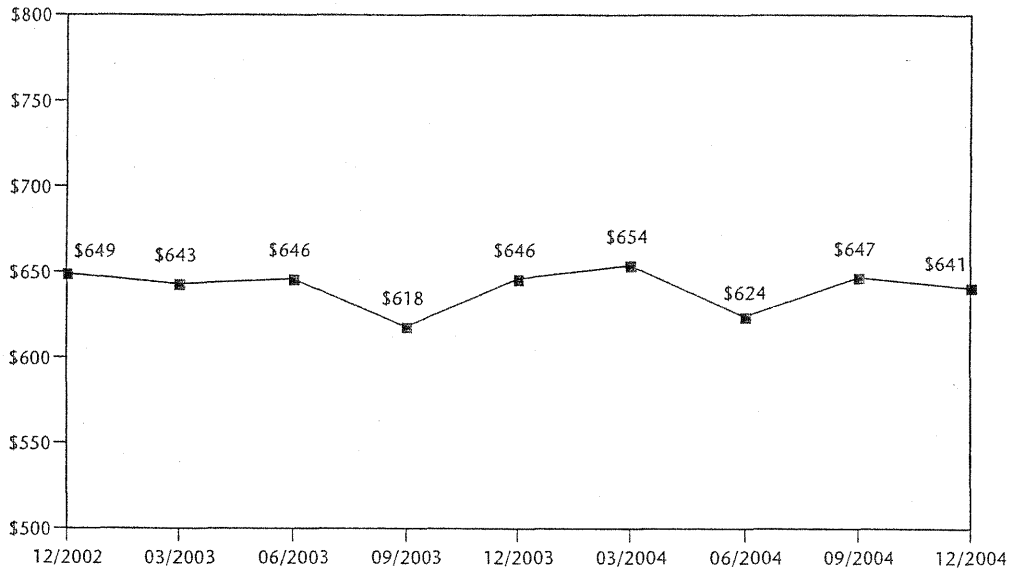
Source:
 U.S. Department of Housing and Urban
 Development.

	2005
Efficiency	\$633
One bedroom	\$713
Two bedrooms	\$868
Three bedrooms	\$1,147
Four bedrooms	\$1,412

M/PF Yieldstar Research, based in Carrollton, collects market data on multifamily units with five or more leased units through a central management company or agent. The company completes quarterly surveys of such units in major metropolitan areas, including the Dallas-Fort Worth Metroplex. Data are provided for metropolitan areas overall, as well as for submarkets of the areas. M/PF reports data from the City of Mesquite in a combined submarket also including the cities Sunnyvale, Balch Springs and Seagoville. Therefore, all data cited from M/PF research aggregates these areas' data and is referred to as the Mesquite submarket. The most recent M/PF apartment data available for Mesquite was for the last quarter of 2004 (4Q2004). The total number of apartments in the M/PF Mesquite dataset was 9,729 units (located in developments with five or more leased units), which represented about 72 percent of the existing 13,549 rental units in the cities as of 4Q2004.

The following exhibit shows the trends in average rents in Mesquite from the fourth quarter of 2002 through the fourth quarter of 2004.

Exhibit II-47.
Trend in Rent, Mesquite Submarket, 4Q 2002 – 4Q2004



Source: M/PF Yieldstar, 4Q04 Apartment Report.

As shown above, average rents have been relatively stable over the 2-year period, maintaining rents in the low to mid 600s.

M/PF apartment market data reported an average monthly rent of \$641 in Mesquite during 4Q2004. Exhibit II-48 shows the average monthly rent by bedroom type in Mesquite for the first through the fourth quarter of 2004. From the first through the fourth quarter, there were no noticeable changes in rents.

Exhibit II-48.
Average Monthly Rent by Bedroom Type, Mesquite Submarket, 1Q2004 to 4Q2004

Note:
 The rent excludes electricity.

Source:
 M/PF Yieldstar, 1Q2004-4Q2004 Apartment Report.

	Total	Efficiency	One Bedroom	Two Bedroom	Three Bedroom
First Quarter	\$654	\$474	\$570	\$722	\$871
Second Quarter	\$624	\$507	\$544	\$717	\$849
Third Quarter	\$647	\$488	\$568	\$720	\$869
Fourth Quarter	\$641	\$484	\$564	\$707	\$885
2004 Average	\$642	\$488	\$562	\$717	\$869

MP/F also produces rents by age of unit. As shown in Exhibit II-49, average rents were much higher for units built after 1989 than for units built before 1990.

Exhibit II-49.
Average Monthly Rent by Year Completed, Mesquite Submarket, 1Q2004 to 4Q2004

Source:
M/PF Yieldstar, 1Q2004-4Q2004 Apartment Report.

	Total	Year Built			Pre-1971
		1990 and after	1980 to 1989	1970 to 1979	
First Quarter	\$654	\$835	\$614	\$602	\$578
Second Quarter	\$624	\$744	\$600	\$532	\$532
Third Quarter	\$647	\$792	\$615	\$577	\$522
Fourth Quarter	\$641	\$747	\$603	\$610	N/A
2004 Average	\$642	\$780	\$608	\$580	\$544

Exhibit II-50 below depicts the relationship between bedroom size and occupancy rates and year completed, and occupancy rates in the Mesquite submarket. As shown in the exhibit, occupancies vary somewhat, by not significantly, based on apartment size and age of unit.

Exhibit II-50.
Occupancy Rate by Number of Bedrooms and Year Completed, Mesquite Submarket, 4Q2004

Source:
M/PF Yieldstar, 1Q2004-4Q2004 Apartment Report.

Bedrooms	Occupancy Rate	Year completed	Occupancy Rate
Efficiency	92.5%	1990 and after	88.9%
1-bedroom	90.9%	1980 to 1989	90.4%
2-bedroom	89.9%	1970 to 1979	93.9%
3-bedroom	91.7%	Pre-1971	N/A
Total	90.5%	Total	90.5%

A comparison of the median value of a vacant rental unit in 2000 (\$574) to the fourth quarter 2004 average rent (\$641) suggests that between 2000 and 2004, rents have increased by around 11 percent (or by about 3 percent per year).

Cost burden. Housing affordability can also be evaluated by assessing the share of household income spent on housing costs. These costs include mortgages, real estate taxes, insurance, utilities, fuels, and, where appropriate, costs such as condominium fees or monthly mobile home fees. Households paying over 30 percent of their income for housing are often categorized as cost burdened. The 2000 Census provides estimates of cost burden by household and includes some information about the characteristics of households that experience cost burden.

Exhibits II-51 through II-54 show the percentage of household income paid in housing costs by renters and homeowners in Mesquite in 2000. The Census data estimate that about 33 percent of the City's renter households – or about 4,900 renter households – and 17 percent of the City's homeowners – or about 4,800 households – were cost burdened in 2000.

The data also show that 13 percent of renters (2,000 households) and 5 percent of homeowners (1,500 households) were “severely” cost burdened, paying 50 percent or more of their incomes for housing costs.

**Exhibit II-51.
Renter's Housing
Costs as a Percentage of
Households Income, 2000**

Note:
Darkly shaded areas indicate cost burdened households. Units for which no cash rent is paid and units occupied by households that reported no income or a net loss in 1999 comprise the category "Not computed."

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

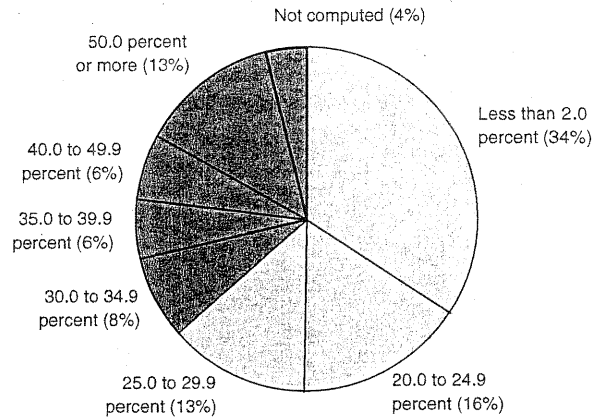


Exhibit II-52 maps the percentage of cost burdened renter households by Census Tract Block Group. The Block Groups with the highest percentage of cost burdened renter households were primarily located in the southeast section of Mesquite. It is notable that most of these Block Groups were not low-income, but they were Block Groups with higher median rents.

**Exhibit II-52.
Cost Burdened Renter
Occupied Households
by Census Tract Block
Group, 2000**

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

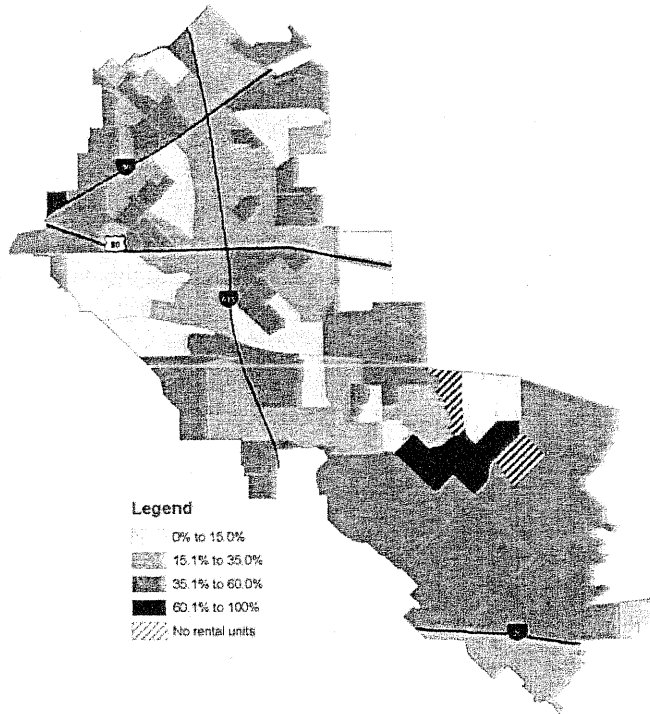


Exhibit II-53 displays housing cost as a percentage of household income for *owner* households with and without a mortgage.

**Exhibit II-53.
Owners' Housing
Costs as a Percentage of
Household Income, 2000**

Note:
Darkly shaded areas indicate cost burdened households. Units occupied by households reporting no income or a net loss in 1999 are included in the "not computed" category.

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

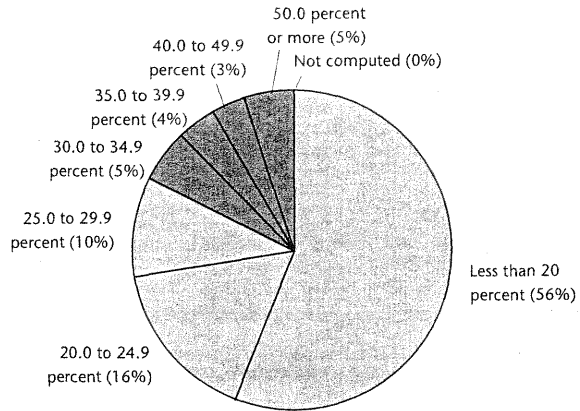
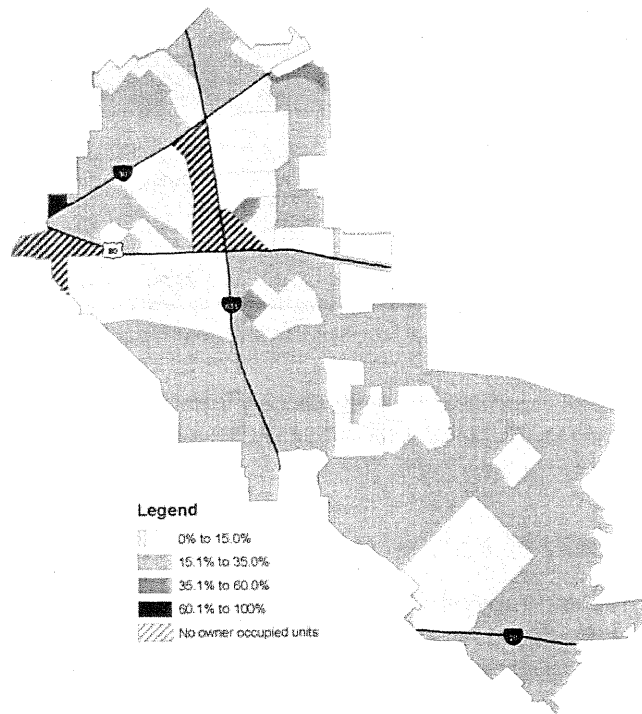


Exhibit II-54 maps the percentage of cost burdened owner households by Block Group. In contrast to the renter cost burdened map, most cost burdened owner Block Groups are lower income households.

**Exhibit II-54.
Cost Burdened Owner
Occupied Households
by Census Tract Block
Groups, 2000**

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



Exhibits II-55 and II-56 show the percentage of households that were cost burdened and not cost burdened by tenure, age and household income. For the City's renter households, cost burden was greatest for the oldest and youngest households: 62 percent of households with householders 65 years and older were cost burdened in 2000. Forty-one percent of renter households with the householder between the age of 15 and 24 years were cost burdened. Of the owner households, the younger households who were homeowners were more likely to be cost burdened. However, the statistics show that a higher percentage of renter households than owner households were cost burdened in each age category.

**Exhibit II-55.
Housing Cost Burdened by Age of Householder, 2000**

	15-24 years old	25-34 years old	35-44 years old	45-54 years old	55-64 years old	65 years and over
Renter Households	2,104	4,828	3,937	2,131	1,025	1,170
Percent not cost burdened	56%	69%	69%	70%	61%	32%
Percent cost burdened	41%	26%	28%	27%	36%	62%
Percent not computed	3%	4%	3%	3%	3%	5%
Owner Households	496	4,204	8,270	6,613	4,092	4,102
Percent not cost burdened	64%	80%	81%	85%	86%	79%
Percent cost burdened	36%	20%	18%	15%	13%	19%
Percent not computed	0%	0%	0%	0%	1%	2%

Note: Units for which no cash rent is paid and units occupied by households that reported no income or a net loss in 1999 comprise the category "Not computed." Units occupied by households reporting no income or a net loss in 1999 are included in the "not computed" category.

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

Exhibit II-53 shows cost burden by HUD income categories. Lower income renter and owner households were much more likely to be cost burdened than moderate to high-income households.

**Exhibit II-56.
Housing Cost Burden by HUD Income Categories, 2000**

	Income Limit	Specified Renter Occupied			Specified Owner Occupied		
		Total Households	Total Cost Burdened HH	Percent Cost Burdened	Total Households	Total Cost Burdened HH	Percent Cost Burdened
Median Family Income (MFI)-HUD	\$60,800						
Extremely low-income (0-30% of MFI)	\$18,240	2,976	2,441	82%	1,847	1,272	69%
Very low-income (31-50% of MFI)	\$30,400	3,411	1,650	48%	2,611	1,186	45%
Low-income (51-80% of MFI)	\$48,640	4,227	818	19%	5,440	1,631	30%
Moderate-income (81-100% of MFI)	\$60,800	1,510	25	2%	3,964	354	9%
Middle-income (100-120% of MFI)	\$72,960	1,378	2	0%	3,970	267	7%
Upper-income (121% or greater of MFI)	\$72,960 +	1,693	4	0%	9,946	134	1%
Total		15,195	4,941	33%	27,777	4,844	17%

Source: U.S. Census 2000, 2000 Census, HUD and BBC Research & Consulting.

In sum, in Mesquite, households who were cost burdened were disproportionately more likely to be renters with incomes less than \$18,240 (or 0-30 percent of the MFI) and to be the City's youngest and oldest households.

Profile of Assisted Housing

The type of housing assistance in Mesquite varies from units subsidized with Section 8 vouchers to project-based Section 8 units to units built or purchased through the Affordable Housing Disposition Program, Low Income Housing Tax Credits, and units that are privately owned HUD housing. The following exhibit shows the number of Section 8 vouchers administered by the Mesquite Housing Authority and the number of properties that have assisted housing units available that are located in the City of Mesquite.

**Exhibit II-57.
Assisted Rental Housing
Vouchers and Units Located In
the City of Mesquite**

Source:
Texas Low Income Housing Information Service and
the City of Mesquite's Housing Office.

	Properties	Vouchers/ Assisted units
Section 8 vouchers	na	1,197
Project-Based Section 8	5	73
Privately-Owned HUD Housing	4	91 +
Affordable Housing Disposition Program	2	84 +
Low-Income Housing Tax Credit	3	8

Mesquite Housing Authority. The Mesquite Housing Authority administers the City's Section 8 Housing Choice Voucher program and the City's Owner Occupied Rehabilitation Program.

Section 8 Housing Choice Voucher program. As of January 2005, the housing authority had 1,197 Section 8 vouchers that were assisting families in Mesquite and other cities. There are 394 vouchers that are "ported out" of Mesquite, meaning these vouchers are used in cities other than Mesquite. The housing authority offers rental assistance to extremely low-income (0-30 percent AMI) families.

As of March 2005, there were 2,926 persons on the waiting list for Section 8 vouchers. The majority of persons on the waiting list live outside of the City of Mesquite (mostly in Dallas). The following exhibit shows several characteristics of the households on the Section 8 voucher waiting list.

**Exhibit II-58.
Characteristics of
Households on Mesquite
Housing Authority's
Section 8 Voucher
Waiting List as of March
2005**

Source:
City of Mesquite, Housing Office.

	Households on Waiting List	
Households on waiting list, March 2005	2,926	100%
Race/Ethnicity		
African American	1,979	68%
Asian	21	1%
Pacific Islander	2	0%
White	924	32%
Hispanic/Latino	279	10%
Non-Hispanic/Latino	2,647	90%
Gender		
Female head of household	2,647	90%
Male head of household	279	10%
Family Status		
Single	322	11%
Small family (4 or less)	2,000	68%
Larger family (5 or more)	191	7%
Elderly (62+ years, head of household or spouse)	48	2%
Disabled (head of household or spouse)	365	12%
Where families currently live		
City of Dallas	1,732	59%
City of Mesquite	668	23%
Outside of Dallas and Mesquite	526	18%

Demand for housing. As noted above, the waiting list for Section 8 vouchers is 2,926. Potential cuts in the Section 8 program could reduce the number of vouchers available in Mesquite and lengthen the waiting list for vouchers.

Proposed changes in federal funding are expected to decrease the number of housing vouchers available in 2006 and possibly in 2005. Nationwide, the Center on Budget and Policy Priorities (CBPP) estimates a reduction of 370,000 after 2006.

The CBPP estimates a reduction in the number of vouchers for low-income households in localities across the nation. In its latest report, the CBPP concluded that "In 2005, the Mesquite Housing Authority will receive \$437,477 less funding than it needs to support its vouchers, causing an estimated 53 low-income families to go without housing assistance. Under the Administration's budget for 2006, the funding gap confronting the agency will drop to \$227,921, allowing it to temporarily restore 26 of the vouchers that were cut in 2005. But estimates based on available information from the Administration's budget plans through 2010 show the shortfall widening to approximately \$2,756,491, eliminating all of the vouchers restored in 2006 and cutting the number of families assisted by a further 240.

Similarly, the CBPP estimates the number of vouchers that will be lost in 2005 and 2010 for the elderly, persons with disabilities and working families. The CBPP defines working families as "families obtaining at least some of their income from wages." In 2005, the shortfall in voucher funding needed to support its vouchers will cause the Mesquite Housing Authority to cut an estimated 53 vouchers. As a result, 10 elderly families, nine persons with disabilities and seven working families will go without housing assistance. Information available about the Administration's budget plans through 2010 indicate the voucher funding shortfall will grow substantially, resulting in an estimated further cut in the number of elderly/disabled/working families assisted by 43, 41 and 77 vouchers, respectively.

Project-Based Section 8. According to the Texas Low Income Housing Information Service (TxLIHIS), there are five Project-Based Section 8 properties located in Mesquite. This is a program that helps low income people live in affordable units that are in these particular properties.

Privately-Owned HUD Housing. According to the TxLIHIS, there are four privately-owned HUD properties in Mesquite. These properties represent a number of different housing programs run by HUD and may include Section 236, Section 221(d)3, Section 202 and Section 811. All of the housing is owned by a private organization and HUD provides some financial help as long as the organization agrees to keep rents below a certain amount and reserves housing for people below a certain income level.

Section 202 is a HUD program that provides financing to private organizations and nonprofits to build affordable housing for the elderly (62 years and over). There are two such properties located in Mesquite. In addition to affordable housing, Section 202 requires that supportive services, such as cleaning, cooking and transportation, be available to the elderly. Mesquite has two Section 202 complexes, located on Range Drive. These two properties have contracts that are set to expire in 2011 and are included in the discussion below concerning expiring use units.

Section 811 is a HUD program that provides financing to private organizations and nonprofits to build affordable housing for low-income families in which at least one person is disabled. According to TxLIHIS there is one Section 811 property in Mesquite.

Affordable Housing Disposition Program (ADHP). ADHP is a program that allows nonprofit and for profit organizations to buy apartment properties inexpensively. These are apartment properties that went into foreclosure in the 1980s and, as a result, the federal government came to own them. As part of the program, the organizations are required to rent some of the apartments to low-income households in exchange for being able to purchase the units at a reduced cost. According the TxLIHIS, there are two properties in Mesquite in the ADHP.

Low Income Housing Tax Credit (LIHTC) program. According to TxLIHIS, there are three LIHTC projects located in Mesquite, consisting of a total of eight assisted units. The LIHTC program provides a developer with federal tax credits to build or rehabilitate housing for low-income persons.

The Texas Department of Housing and Community Affairs reported two LIHTC properties located within Mesquite. The following exhibit lists the LIHTC projects in Mesquite, the number of LIHTC units and the target populations.

**Exhibit II-59.
Low Income Housing Tax Credit Projects, as of June 2005, Mesquite**

Development	Year	Total units	LIHTC units	Population served	Disabled units
LBJ Garden Villas	2000	208	156	General	20
Evergreen at Mesquite Apartments	2003	<u>200</u>	<u>200</u>	Elderly	<u>10</u>
Total		408	356		30
LIHTC Units as a percent of Total Units	1%				
Disabled Units as a percent of LIHTC Units	7%				
Elderly Units as a percent of LIHTC Units	49%				

Source: Texas Department of Housing and Community Affairs.

According to TDHCA, there are a total of two LIHTC developments in the City, as of June 2005. One percent (408) of total units in these developments are dedicated to low-income households. Of the LIHTC units, 7 percent are designated for persons with disabilities and 49 percent serve the elderly population.

Expiring use units. According to HUD, there are four multifamily properties located in the City of Mesquite containing expiring use provisions. The earliest property, consisting of five affordable units, is set to expire in 2008. When a contract expires, the owner has an opportunity to convert their properties to market properties. The outcomes of expiring use conversions are hard to determine because of the many variables (location, level of subsidized rents, tenant preferences) that influence tenants' situations. Nonetheless, the loss of affordable rental units provided by expiring use properties could put additional pressure on the City's affordable rental market.

According to the HUD Multifamily Assistance and Section 8 Contracts Database (current as of March 8, 2005), five affordable housing units in Mesquite are at risk of converting to market rate units in 2008. The remaining 127 affordable housing units (included in three properties) are set to expire in 2010 and 2011.

Special Needs Populations

Special needs populations include people whose circumstances may make it more difficult for them to find housing. Exhibit II-60 below lists special needs populations and the housing and supportive service needs of these populations, if known. The table below will help to set the stage for future sections in this report that discuss the needs of various special needs populations. All numbers use the most current available data at the time this report was prepared, including 2000 Census and 2004 PCensus estimates data and data from service providers.

Exhibit II-60.
Special Population Characteristics, Mesquite, 2004 estimates

	Estimated Population	Proportion of City Population	Housing Need (beds/units)	Supportive Service Needs (slots)
Persons living in poverty	8,376	6.5%	N/A	N/A
Persons with disabilities	18,745	14.6%	1,946	899
Non-English speaking	907	0.7%	N/A	N/A
Elderly	14,545	11.3%	1,668	1,770
Persons who are experiencing homelessness ¹	4,052	0.1%	N/A	N/A
Persons with HIV/AIDS	385	0.3%	154	N/A
Persons with severe mental illness ²	6,424	5.2%	2,570	1,735
Persons with substance abuse ³	9,868	10.3%	183	N/A
Victims of domestic violence ⁴	16,514	12.9%	N/A	N/A

Note: 1. The numbers are from the Continuum of Care for the Metro Dallas Homeless Alliance, 2005. The proportion is taken from the population of the Dallas MSA.

2. It is estimated that 5 percent of the population has a severe mental illness - ADAPT of Texas interview.

3. It is estimated that 9.4 percent of population aged 12 and over had substance dependence 2002 National Survey on Drug Use and Health - Substance Abuse and Mental Health Administration. The proportion is taken from the population ages 15 and over for Mesquite.

4. The New Beginning Center in Garland, Texas reported that a common incidence rate used when calculating victims of domestic violence is that one in four women (or 25 percent of women) will be victims of domestic abuse in their lifetime.

Source: U.S. Census Bureau, 2000 Census, PCensus, Continuum of Care for the Metro Dallas Homeless Alliance, ADAPT of Texas, Center for Disease Control and Prevention, The New Beginning Center in Garland, Texas, interviews with service providers and BBC Research & Consulting.

The largest special needs population in Mesquite is persons with disabilities, comprising 14.6 percent of the total population. However, based on available data, persons with serious mental illness have the greatest housing and supportive services needs.

Housing Needs

Pursuant to Section 91.205 of the Consolidated Plan regulations, this section estimates housing needs based on HUD CHAS data and estimated housing needs for the next five years for the City's lowest income populations. Indicators of housing need, as defined by the regulations, include cost burden, severe cost burden, overcrowding and units in substandard condition. This section also discusses disproportionate needs for housing. Disproportionate need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

2000 CHAS data. HUD provides data on households by income, tenure and housing problem (these data are called CHAS data, after the name of the first consolidated planning reports).³ The following seven exhibits present these data for all households in the City of Mesquite, for all racial categories and for households with mobility and self-care limitation.

The data in Exhibit II-61 show that of all household types, elderly renter households (consisting of one member 62 years or older) and owner large households (5 or more members) were the most likely to be occupying housing with problems. Sixty percent of all elderly renter households and 31 percent of all large owner occupied households were living in housing with condition problems. Second to elderly renter households, large renter households had the next highest percentage of housing condition problems. And second to large owner households, households classified as "all other" owner households had the next highest percentage of housing condition problems.

Housing conditions experienced by income. Calculated from Exhibit II-34, renter and owner households earning less than 50 percent of median family income were more than twice as likely to be living in housing with condition problems: 77 percent of households earning less than 50 percent of median family income reported condition problems in 2000 compared to only 16 percent of households earning more than 50 percent of median family income.

**Exhibit II-61.
HUD CHAS Data: Housing Problems Output for All Households, 2000**

Household by Type, Income, & Housing Problem	Renters					Owners					Total Households
	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	
	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Renters	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Owners	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	
1. Household Income <= 50% MFI	760	1,974	439	1,255	4,428	1,399	866	343	412	3,020	7,448
2. Household Income <=30% MFI	410	870	169	590	2,039	614	368	98	238	1,318	3,357
3. % with any housing problems	75.6	87.9	85.2	75.4	81.6	75.6	88	84.7	89.9	82.3	81.9
4. % Cost Burden >30%	75.6	86.2	74	75.4	79.9	74.9	88	80.6	89.9	81.7	80.6
5. % Cost Burden >50%	68.3	71.8	53.3	72	69.6	46.4	82.9	61.2	86.2	65.3	67.9
6. Household Income >30 to <=50% MFI	350	1,104	270	665	2,389	785	498	245	174	1,702	4,091
7. % with any housing problems	77.1	79.6	81.5	94	83.5	31.8	80.9	89.8	66.1	58	72.9
8. % Cost Burden >30%	77.1	73.7	51.9	94	77.4	31.8	80.1	73.5	60.3	54.9	68
9. % Cost Burden >50%	38.6	9	7.4	23.3	17.1	13.4	32.1	14.3	31.6	20.9	18.7
10. Household Income >50 to <=80% MFI	302	1,930	459	1,460	4,151	1,019	2,119	710	500	4,348	8,499
11. % with any housing problems	54	38.6	61.9	26.7	38.1	12.7	47.9	59.2	48	41.5	39.8
12. % Cost Burden >30%	54	26.2	12.9	24	25.9	12.7	42	33.1	48	34.3	30.2
13. % Cost Burden >50%	12.6	0	0	0	0.9	2	5.6	4.2	13	5.4	3.2
14. Household Income >80% MFI	211	3,339	685	2,354	6,589	2,140	14,055	2,975	2,310	21,480	28,069
15. % with any housing problems	12.3	9.1	35.8	7.2	11.3	3	7	17.6	12.8	8.7	9.3
16. % Cost Burden >30%	10.4	0.9	0	2.5	1.7	3	5.1	4.9	12.8	5.7	4.7
17. % Cost Burden >50%	1.9	0	0	0	0.1	0	0.2	0	0.9	0.2	0.2
18. Total Households	1,273	7,243	1,583	5,069	15,168	4,558	17,040	4,028	3,222	28,848	44,016
19. % with any housing problems	60.4	37.2	56.4	32.1	39.5	19.9	16	31	26.8	19.9	26.6
20. % Cost Burden >30	60.1	29	20.5	29.2	30.8	19.8	13.6	15.9	26.5	16.4	21.3
21. % Cost Burden >50	35.9	10	6.9	11.4	12.3	9	3.6	3.1	10.9	5.2	7.7

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source: Tables F5A, F5B, F5C, F5D

³ A household with a housing problem is cost burdened (paying more than 30 percent of income on housing) and/or living in overcrowded conditions and/or without complete kitchen and/or plumbing facilities.

Exhibits II-62 to II-66 show housing conditions for all Census racial designations. The data demonstrates that Hispanic/Latino households were the most likely to be living in housing with condition problems. In comparison, Native American Non-Hispanic/Latino households⁴ were the least likely to be living in problematic housing; 45 percent of all Hispanic/Latino households in the City lived in housing with condition problems compared to only 19 percent of all Native American households. Following Hispanic/Latino households in order from the highest percentage of households with condition problems to the lowest was Asian, African American, White and Native American households.

Exhibit II-62.
HUD CHAS Data: Housing Problems Output
for White Non-Hispanic/Latino Households, 2000

Household by Type, Income, & Housing Problem	Renters				Owners				
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	4	505	209	718	72	349	10	431	1,149
2. Household income <=30% MFI	4	170	35	209	64	69	10	143	352
% with any housing problems	100	85.3	28.6	76.1	93.8	94.2	100	94.4	83.5
3. Household Income >30 to <=50% MFI	0	335	174	509	8	280	0	288	797
% with any housing problems	N/A	80.6	97.7	86.4	50	87.5	N/A	86.5	86.4
4. Household Income >50 to <=80% MFI	4	440	85	529	49	670	55	774	1,303
% with any housing problems	100	53.4	35.3	50.9	8.2	56.7	36.4	52.2	51.7
5. Household Income >80% MFI	0	560	235	795	60	1,440	125	1,625	2,420
% with any housing problems	N/A	37.5	12.8	30.2	16.7	19.4	8	18.5	22.3
6. Total Households	8	1,505	529	2,042	181	2,459	190	2,830	4,872
% with any housing problems	100	57.1	45.4	54.3	43.1	39.4	21.1	38.4	45.1

Source: Tables A1C & A1D

Exhibit II-63.
HUD CHAS Data: Housing Problems Output for Hispanic Households, 2000

Household by Type, Income, & Housing Problem	Renters				Owners				
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household Income <=50% MFI	45	690	205	940	10	124	45	179	1,119
2. Household Income <=30% MFI	25	400	90	515	0	69	15	84	599
% with any housing problems	60	86.3	83.3	84.5	N/A	94.2	100	95.2	86
3. Household Income >30 to <=50% MFI	20	290	115	425	10	55	30	95	520
% with any housing problems	100	82.8	100	88.2	100	81.8	100	89.5	88.5
4. Household Income >50 to <=80% MFI	0	370	280	650	0	360	50	410	1,060
% with any housing problems	N/A	44.6	19.6	33.8	N/A	65.3	100	69.5	47.6
5. Household Income >80% MFI	0	715	490	1,205	30	2,010	315	2,355	3,560
% with any housing problems	N/A	16.1	7.1	12.4	33.3	12.9	19	14	13.5
6. Total Households	45	1,775	975	2,795	40	2,494	410	2,944	5,739
% with any housing problems	77.8	48.7	28.7	42.2	50	24.3	37.8	26.5	34.2

Source: Tables A1C & A1D

⁴ There are 147 Native American households, which in comparison to the other races is rather low.

Exhibit II-64.

HUD CHAS Data: Housing Problems Output for Black Non-Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member	Family	All Other	Total	Elderly 1 & 2 Member	Family	All Other	Total	Total	
	Households (A)	Households (B)	Households (C)	Renters (D)	Households (E)	Households (F)	Households (G)	Owners (H)	Households (I)	
1. Household Income <=50% MFI	45	690	205	940	10	124	45	179	1,119	
2. Household Income <=30% MFI	25	400	90	515	0	69	15	84	599	
% with any housing problems	60	86.3	83.3	84.5	N/A	94.2	100	95.2	86	
3. Household Income >30 to <=50% MFI	20	290	115	425	10	55	30	95	520	
% with any housing problems	100	82.8	100	88.2	100	81.8	100	89.5	88.5	
4. Household Income >50 to <=80% MFI	0	370	280	650	0	360	50	410	1,060	
% with any housing problems	N/A	44.6	19.6	33.8	N/A	65.3	100	69.5	47.6	
5. Household Income >80% MFI	0	715	490	1,205	30	2,010	315	2,355	3,560	
% with any housing problems	N/A	16.1	7.1	12.4	33.3	12.9	19	14	13.5	
6. Total Households	45	1,775	975	2,795	40	2,494	410	2,944	5,739	
% with any housing problems	77.8	48.7	28.7	42.2	50	24.3	37.8	26.5	34.2	

Source: Tables A1C & A1D

Exhibit II-65.

HUD CHAS Data: Housing Problems Output for Asian Non-Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member	Family	All Other	Total	Elderly 1 & 2 Member	Family	All Other	Total	Total	
	Households (A)	Households (B)	Households (C)	Renters (D)	Households (E)	Households (F)	Households (G)	Owners (H)	Households (I)	
1. Household Income <=50% MFI	N/A	N/A	N/A	70	N/A	N/A	N/A	50	120	
2. Household Income <=30% MFI	N/A	N/A	N/A	50	N/A	N/A	N/A	40	90	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100	
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	10	30	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100	
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	65	N/A	N/A	N/A	135	200	
% with any housing problems	N/A	N/A	N/A	46.2	N/A	N/A	N/A	92.6	77.5	
5. Household Income >80% MFI	N/A	N/A	N/A	120	N/A	N/A	N/A	755	875	
% with any housing problems	N/A	N/A	N/A	20.8	N/A	N/A	N/A	27.8	26.9	
6. Total Households	N/A	N/A	N/A	255	N/A	N/A	N/A	940	1,195	
% with any housing problems	N/A	N/A	N/A	49	N/A	N/A	N/A	41	42.7	

Source: Tables A1A & A1B

Exhibit II-66.
HUD CHAS Data: Housing Problems Output
for Native American Non-Hispanic Households, 2000

Household by Type, Income, & Housing Problem	Renters				Owners				
	Elderly 1 & 2 Member	Family	All Other	Total	Elderly 1 & 2 Member	Family	All Other	Total	Total
	Households	Households	Households	Renters	Households	Households	Households	Owners	Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household income <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	15	35
2. Household income <=30% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	N/A	100
3. Household income >30 to <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	15	25
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	0	40
4. Household income >50 to <=80% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	4	14
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	100	28.6
5. Household income >80% MFI	N/A	N/A	N/A	24	N/A	N/A	N/A	74	98
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	5.4	4.1
6. Total Households	N/A	N/A	N/A	54	N/A	N/A	N/A	93	147
% with any housing problems	N/A	N/A	N/A	37	N/A	N/A	N/A	8.6	19

Source: Tables A1A & A1B

Exhibit II-67 shows that 30 percent of all households with a mobility and self care limitation lived in housing with condition problems. For both renter and owner households, extra elderly households (1 or 2 member households with one person age 75 years or older) had the highest percentage living in housing with condition problems (63 percent for renter households and 29 percent for owner households). Households earning below 30 percent of median family income in 2000 were the most likely to be living in housing with condition problems.

Exhibit II-67.
HUD CHAS Data: Housing Problems Output for
Households with Mobility & Self Care Limitations, 2000

Household by Type, Income, & Housing Problem	Renters				Owners				
	Extra Elderly 1 & 2 Member	Elderly 2 & 2 Member	All Other	Total	Extra Elderly 1 & 2 Member	Elderly 1 & 2 Member	All Other	Total	Total
	Households	Households	Households	Renters	Households	Households	Households	Owners	Households
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
1. Household income <=50% MFI	240	145	525	910	270	235	249	754	1,664
2. Household income <=30% MFI	100	90	255	445	115	170	140	425	870
% with any housing problems	55	88.9	78.4	75.3	76.3	64.7	89.3	76.5	75.9
3. Household income >30 to <=50% MFI	140	55	270	465	155	65	109	329	794
% with any housing problems	71.4	54.5	75.9	72	36.7	15.4	50.5	38	57.9
4. Household income >50 to <=80% MFI	95	45	345	485	150	240	509	899	1,384
% with any housing problems	63.2	22.2	42	44.3	13.3	12.5	41.1	28.8	34.2
5. Household income >80% MFI	14	49	615	678	175	455	2,220	2,850	3,528
% with any housing problems	28.6	8.2	18.7	18.1	0	6.6	9	8.1	10
6. Total Households	349	239	1,485	2,073	595	930	2,978	4,503	6,576
% with any housing problems	62.8	51.9	44.8	48.6	28.6	19.4	19.8	20.9	29.6

Definitions for Mobility & Self-Care Table:

Extra Elderly: 1 or 2 Member households, either person 75 years or older

Elderly: 1 or 2 Member Households, either person 62 to 74 years

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

Source: Tables A7A, A7B, A7C

Future housing needs. Using the CHAS data for 2000 and forecasts of households and income provided by commercial data providers, housing needs of target populations in the City were estimated for 2009. Exhibit II-68 shows the projected housing needs by population type.

**Exhibit II-68.
Estimated Housing Needs Projected for 2009 for Special Needs Populations by Tenure**

	Owner Occupied				Renter Occupied				All Occupied Housing Units			
	Cost burden	Substandard housing	CB & Substandard housing	Total	Cost burden	Substandard housing	CB & Substandard housing	Total	Cost burden	Substandard housing	CB & Substandard housing	Total
Households	5,251	144	5,492	34,671	4,671	216	4,887	17,268	10,095	365	10,461	51,949
ELI	1,198	29	1,227	1,574	1,633	18	1,650	2,390	2,831	47	2,878	3,964
VLI	971	24	994	2,618	1,929	41	1,971	2,835	2,900	65	2,965	4,853
LI	1,636	17	1,653	5,022	1,135	81	1,215	4,792	2,770	98	2,868	9,814
Moderate (<= 80.1-95.0%)	677	30	706	3,443	89	12	101	1,965	766	42	807	5,408
Middle and above (> 95.0%)	744	42	786	22,134	36	71	107	5,895	780	113	893	28,030
Source: PCensus and HUD CHAS Tables A3A and A3B.												
Elderly (65+ yrs.)			570	3,239			350	681			921	3,921
ELI			280	372			199	234			479	606
VLI			132	443			102	138			234	581
LI			97	749			46	153			143	902
Moderate (<= 80.1-95.0%)			15	372			4	40			19	412
Middle and above (> 95.0%)			46	1,304			0	117			46	1,421
Extra elderly			360	1,429			441	638			801	2,067
ELI			199	265			117	183			316	448
VLI			122	362			173	218			295	580
LI			29	293			127	173			156	467
Moderate (<= 80.1-95.0%)			0	102			15	19			15	121
Middle and above (> 95.0%)			10	407			8	44			18	451
Mobility and Self Care Limitations			957	4,587			1,027	2,112			1,983	6,699
ELI			331	433			341	453			672	886
VLI			127	335			341	474			469	809
LI			264	916			219	494			483	1,410
Moderate (<= 80.1-95.0%)			112	530			30	203			142	732
Middle and above (> 95.0%)			122	2,373			96	488			218	2,861
Mobility and Self Care Limitations (non-elderly)			600	3,034			677	1,513			1,277	4,546
ELI			127	143			204	260			331	402
VLI			56	111			209	275			265	386
LI			213	518			148	351			361	870
Moderate (<= 80.1-95.0%)			112	397			25	178			138	576
Middle and above (> 95.0%)			92	1,864			92	448			183	2,312
Source: PCensus and HUD CHAS Tables A7A, A7B and A7C.												
Persons with HIV/AIDS									XXX			
Section 8 vouchers								2,981				
	Cost burden only	Substandard housing only	CB & Substandard housing both	Total	Cost burden only	Substandard housing only	CB & Substandard housing both	Total	Cost burden only	Substandard housing only	CB & Substandard housing both	Total
Single Elderly	659	5	0	1,995	631	5	77	1,116	1,301	9	80	3,116
ELI	341	5	0	486	311	0	23	440	652	5	23	927
VLI	206	0	0	591	207	0	30	284	413	0	30	875
LI	63	0	0	390	121	0	22	252	184	0	22	643
Moderate and above(> 80%)	36	0	0	488	12	5	5	176	48	5	5	664
Source: PCensus and HUD CHAS Tables F6A, F6B and F6C.												
Large families	605	731	162	4,836	142	647	226	1,799	741	1,388	394	6,613
ELI	52	5	41	115	41	22	106	199	93	27	147	314
VLI	160	47	53	290	53	95	112	320	213	142	166	610
LI	230	213	40	818	52	259	16	529	282	472	56	1,347
Moderate and above(> 80%)	149	452	24	3,541	0	292	0	815	149	744	24	4,356
Source: PCensus and HUD CHAS Tables F5A, F5B AND F5C.												

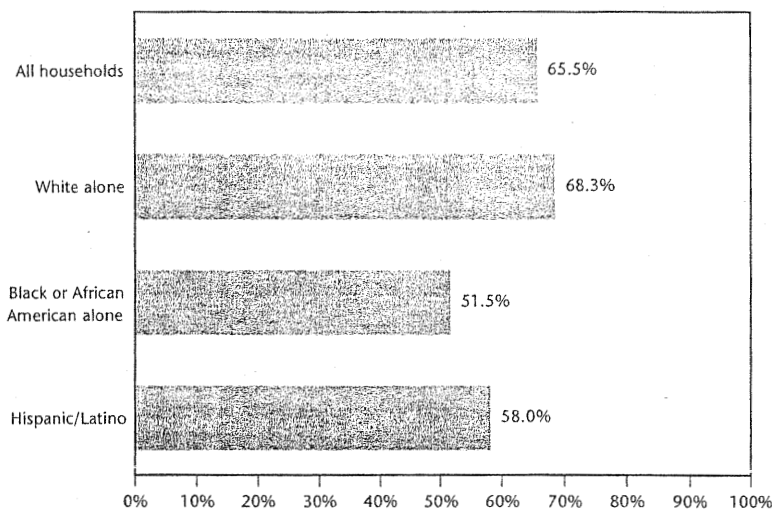
Note: The columns may not total correctly due to the variation of projections methods.
 Cost burden is defined as households paying over 30 percent of their household income for housing.
 Substandard housing is defined as a unit lacking complete plumbing facilities, or lacking complete kitchen facilities, or with 1.01 or more persons per room.
 An elderly household consists of 1 or 2 persons with either person 62 to 74 years.
 An extra elderly household consists of 1 or 2 persons with either person 75 years or over.
 Source: HUD CHAS, PCensus and BBC Research & Consulting.

Disproportionate need. Households with members of Hispanic/Latino origin were more likely to be living in overcrowded conditions than were White households. According to 2000 Census data, approximately 5 percent of White households lived in overcrowded conditions in Mesquite. This compared to 23 percent of Hispanic/Latino households who lived in overcrowded conditions in 2000. Additionally, persons who identified themselves as Some Other Race, according to the Census definition, totaled approximately 2,000 in Mesquite. This population was significantly smaller than the Hispanic/Latino population (roughly half the size), but 21 percent were living in overcrowded households in 2000.

A higher proportion of Whites, Asians and Native Hawaiian/Pacific Islanders⁵ are homeowners and a smaller proportion of the remaining minorities are homeowners compared to the racial and ethnic distribution of the City's population overall. As shown in Exhibit II-69, the disparity between the homeownership rates of Whites, African Americans and Hispanics/Latinos in Mesquite is between 10 and 18 percentage points.

Exhibit II-69.
Homeownership Rate by Race/Ethnicity, 2000

Source:
U.S. Census Bureau, 2000 Census and BBC
Research & Consulting.



Lead-Based Paint

Pursuant to Section 91.215 of the Consolidated Plan regulations, this section contains an estimate of the number of housing units in the City that contain lead-based paint hazards and are occupied by the City's low and moderate income families. It also outlines the actions being proposed or taken to reduce lead-based paint hazards and how these will be integrated into housing policies and programs.

Lead-safe housing. Childhood lead poisoning is one of the major environmental health hazards facing American children today. As the most common high-dose source of lead exposure for children, lead-based paint was banned from residential paint in 1978. Housing built prior to 1978 is considered to have some risk, but housing built prior to 1940 is considered to have the highest risk. After 1940, paint manufacturers voluntarily began to reduce the amount of lead they added to their paint. As a result, painted surfaces in homes built before 1940 are likely to have higher levels of lead than homes built between 1940 and 1978. HUD estimates that heavily leaded paint is found in about two-thirds of the homes built before 1940, one-half of the homes built from 1940 to 1960,

⁵ There were 11 households in 2000 that classified themselves as Native Hawaiian/Pacific Islander and all of these households were homeowners.

and some homes built after 1960. Inadequately maintained homes and apartments are more likely to suffer from a range of lead hazard problems, including chipped and peeling paint and weathered window surfaces.

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

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

The primary treatment for lead poisoning is to remove the child from exposure to lead sources. This involves moving the child's family into temporary or permanent lead-safe housing. Lead-safe housing is the only effective medical treatment for poisoned children and is the primary means by which lead poisoning among young children can be prevented. Many communities have yet to plan and develop adequate facilities to house families who need protection from lead hazards.

As shown in Exhibit II-33, just 0.7 percent of Mesquite's owner occupied housing stock and 0.9 percent of its rental stock was built before 1939. Approximately 14.7 percent of owner occupied stock and 10.5 percent of rental stock was built between 1940 and 1960. Any housing developed before 1978 has some risk of lead-based paint, and approximately 34 percent of Mesquite's owner occupied housing stock and 37 percent of its rental stock was built between 1960 and 1979. However, the risk of lead-based paint in these units is far lower than for units built before 1939.

Without conducting detailed environmental reviews of the City's housing stock, it is difficult to determine the number of households at risk from exposure to lead-based paint. However, households living in substandard units, older housing and those that are low-income are more likely to be exposed to lead-based paint than higher income households living in newer, or rehabilitated older, housing.

Households with lead-based paint risk. As of the 2000 Census, there were 191 homeowners and 133 renter households living in units built before 1939 and 4,259 homeowners and 1,600 renters living in housing constructed between 1940 and 1960. There were also as many as 178 homeowners and 342 renter households living in units with some type of condition problem. Therefore, assuming no overlap in households (which is unlikely), that all households occupying these units are low- or moderate-income, and that 50 percent of housing built between 1940 and 1960 and all housing built before 1940 has a strong likelihood of containing lead based paint, *as many as 2,499 low- to moderate-income homeowners and 1,275 low- to moderate-income renter households in Mesquite could be at risk of lead based paint hazards*.⁶ These at-risk households represent 8.7 percent of the City's homeowners and 8.4 percent of the City's renters. The numbers indicate that almost twice as many homeowners are at-risk than renters.

⁶ The actual number of households is probably lower due to overlapping conditions. For example, a household could be living in a house that was both built before 1939 and is lacking complete plumbing.

The following map identifies Census Tract Block Groups in the City that have more than 20 percent of units occupied by households that earn less than 80 percent of the median family income (\$60,800) and who are living in housing units built prior to 1979 (and therefore have some risk of lead-based paint).

**Exhibit II-70.
Lead-Based Paint Hazards
by Census Tract Block
Group, 2000**

Note:
Darker shaded areas represent Census Tract Block Groups with households at risk of lead-based paint hazards.

Source:
US. Census Bureau and
BBC Research & Consulting.

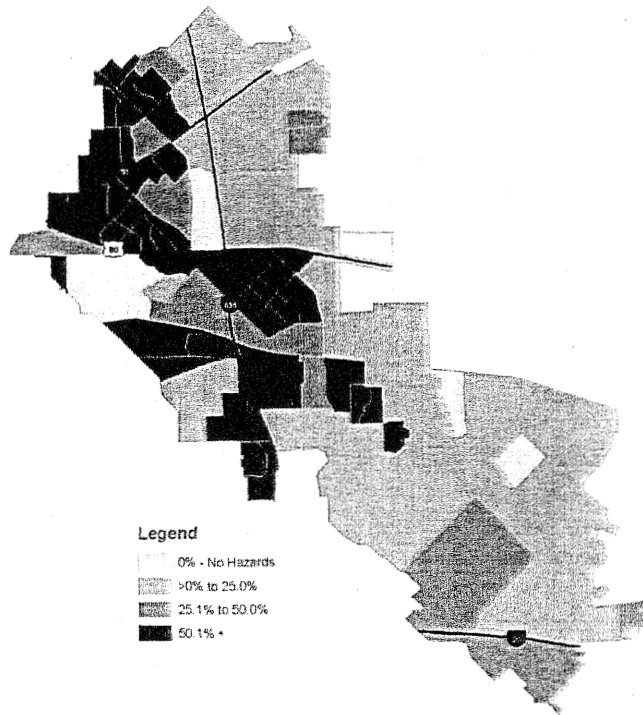
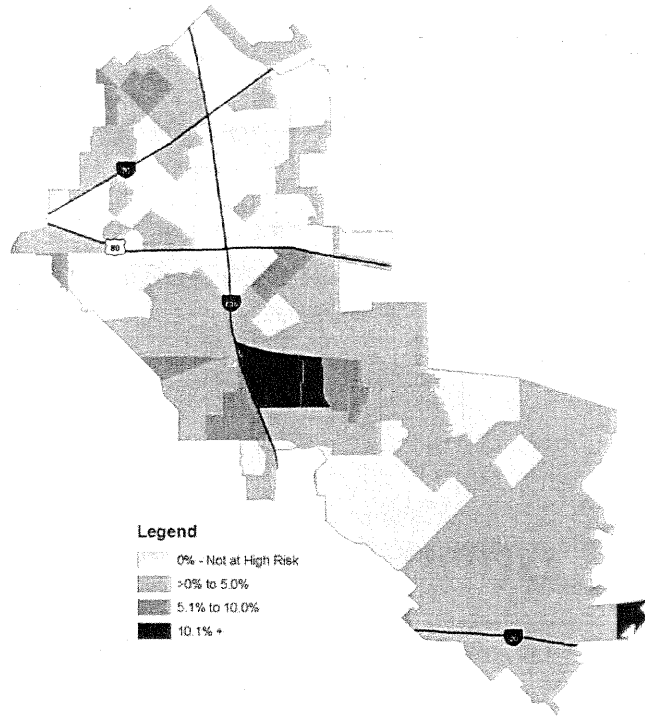


Exhibit II-71 maps the Census Tract Block Groups in the City that have the *greatest* risk of lead-based paint hazards. Darkly shaded Census Tracts have more than 20 percent of units occupied by households earning less than 80 percent of the median family income (\$60,800) and who are living in housing units built prior to 1950. Housing built before 1950 indicates a greater risk of lead-based paint hazard than homes built before 1979. Households with such risk totaled 998 in 2000.

**Exhibit II-71.
High Risk Lead-Based
Paint Hazards by Census
Tract Block Group, 2000**

Note:
Darker shaded areas represent Census Tract
Block Groups with households at the
greatest risk of lead-based paint hazards.

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



Summary of Housing Needs

This section has presented a substantial amount of data about the City of Mesquite's community and housing market, concentrating on demographics and the affordability of housing for the City's lowest income populations. Exhibit II-72 numerically summarizes the largest current housing needs in Mesquite, as determined by the analysis in this section.

**Exhibit II-72.
Summary of
Housing Needs, 2000**

Source:
U.S. Census Bureau, 2000 Census and
BBC Research & Consulting.

	Owner Occupied	Renter Occupied
Housing Condition		
No. of housing units lacking		
Heating fuel	12	117
Complete plumbing facilities	75	68
Complete kitchen facilities	91	157
No. of overcrowded housing units	1,207	1,723
No. of housing units with lead-based paint risk occupied by low- to moderate-income households	2,499	1,275
Affordable Housing		
Households on housing waiting lists (March 2005)		
Section 8 vouchers		2,926
Households that are cost burdened		
Extremely low-income	1,847	2,976
Very low-income	2,611	3,411
Low-income	5,440	4,227
Households with severe cost burden	1,428	1,958

SECTION III.

Citizen Participation Plan and Activities

The development of the City of Mesquite's Five-Year Consolidated Plan involved collaboration with citizens, community leaders and the key organizations through which the City's low-income and special needs populations are served.

The citizen and organization participation process consisted of the following:

- Three public forums for City residents and community groups and a public hearing.
- In-person and telephone interviews with the Mayor, City Council Members, City staff and community service providers to identify the greatest community and housing needs Citywide.
- A 30-day public comment period for the Strategic Plan.

Advertising the Process

The City of Mesquite extensively publicized the opportunities for participation in the Consolidated Plan. Flyers announcing the public forums and comment period were posted at City Hall and both libraries. An ad was published in the local newspaper, *The Mesquite News*. Flyers were also distributed to approximately 2,000 houses in the City's CDBG target neighborhoods and was posted on the City's Web site. Copies of the notifications about the Consolidated Plan process appear at the end of this section.

To encourage involvement of the City's minorities, non-English speaking residents, low-income persons and persons with special needs (including persons with disabilities), the City made a strong effort to involve organizations that assist these populations, including the City's housing authority, in the Consolidated Plan process. In addition, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, community centers and posted it on its Web site. The City also provided information about how the Five-Year Consolidated Plan could be obtained, information about the 30-day public comment period and instructions about how to submit public comments.

Findings from the Public Forums

Public input forums. The City held three public forums to collect input into the Consolidated Plan process. The three forums were held on March 21 and 22, 2005.

The forum held on March 21 took place at 5:30 p.m. at the Florence Black Elementary School and had one attendee. The second forum was held March 22 at the North Branch Public Library at noon and had five attendees. The third and final forum was held at 5:00 p.m. at Tisinger Elementary School on March 22 and had one attendee.

The forum began with a presentation of the CDBG program by BBC Research & Consulting and City staff. BBC and City staff described how CDBG funds are currently allocated geographically and among various activities in Mesquite. Next, preliminary demographic and housing market research findings were presented. The forum then moved to a "consensus process" where the attendees were asked their opinions on the most needed housing and community development activities in the City, including those targeting special needs populations. Attendees were also asked questions concerning housing discrimination and other barriers that prevent people from finding the housing they need.

Priority needs. The attendees identified the top housing and community development needs in the City. These included the following:

- Infrastructure improvements – maintain and improve roads, alleys, drainage systems, etc. throughout the City;
- Code enforcement/residential inspection – improve safety and property values of areas in the City with older homes through stronger code enforcement;
- Neighborhood maintenance – keep yards cleaner (i.e., free of clutter) and maintain upkeep of homes;
- Neighborhood policing and traffic control – increase policing in residential areas to improve safety and reduce crime for residents;
- Community education – increase community awareness of programs that are available, along with volunteer opportunities; and
- Executive housing – increase the City's opportunities for "move up" or higher end housing.

Interviews with City Leaders, City Departments and Service Providers

Mayor and City Council. During the month of March 2005 and the beginning of April 2005, interviews were conducted with most City Council Members as well as with the Mayor. The interviews lasted between 30 and 45 minutes. Each interviewee was asked the same set of questions, which are included at the end of this section.

The Mayor and Council Members highlighted many similar housing and community development needs in the City. They also discussed potential activities for addressing the greatest needs in the City. These included:

- Housing rehabilitation and stabilization of aging neighborhoods;
- Road, sidewalk and alley repair/maintenance;
- Rental housing code inspection;
- Continued funding of needed programs for special needs populations; and
- Executive level housing.

City departments and programs. During the month of March 2005 and the beginning of April 2005, six key person interviews were conducted, either in-person or by telephone, with City staff to gather their input into the Consolidated Plan. Staff who were interviewed represented the City Departments of Community Development, Housing, Code Enforcement, the Literacy Program and the Senior Alert program. The interviews lasted between 30 and 45 minutes. Each interviewee was asked similar questions along with questions pertaining to their area of expertise, which are included at the end of this section.

Priority needs. The interviewees were asked to identify the top housing and community development needs in the City. The needs they identified included the following:

- Rental property maintenance – specifically, a need for rental property code inspection;
- Housing rehabilitation – increase aging housing stock rehabilitation in target neighborhoods and throughout the City;
- Seniors – increase senior affordable housing opportunities, in-home health care services and employment opportunities for seniors;
- Education to reduce public “Not In My Backyard Syndrome” associated with affordable housing;
- Economic development – revitalization of older retail areas; and
- Housing – higher density, mixed-use development near a transportation hub.

Service providers. During the month of March 2005 and the beginning of April 2005, interviews were conducted with various organizations that serve the special needs populations of the community. The interviews lasted between 30 and 45 minutes. Each interviewee was asked similar questions along with questions pertaining to their area of expertise, which are included at the end of this section.

The community contacts highlighted many similar housing and community development needs in the City. They also discussed potential activities for addressing the greatest needs in the City. These included:

- Limitations/lack of transportation services;
- Affordable and quality health and dental care;
- Elderly and disabled housing – rental, independent living, affordable assisted living, along with implementation of universal design and visitability standards in new housing;
- More funding for housing and emergency assistance for Mesquite residents;
- Housing rehabilitation;
- Jobs that pay higher wages and job training; and
- More funding to provide needed services for special needs populations.

Housing authority consultation. In addition, the City consulted with its housing authority during the development of the Consolidated Plan by conducting interviews with housing authority management and inviting the housing authority to public hearings.

Public Comments and Responses

Public comments pertaining to the City's housing and community development needs were accepted throughout the public input process (March 2005 through mid-April 2005). The 30-day comment period for the Five-Year Consolidated Plan and Strategic Plan occurred between April 15, 2005 and May 16, 2005. During this period, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, community centers and posted it on its Web site. The City held a final public hearing to collect public and organizational input about the Draft Consolidated Plan and Five-Year Strategic Plan on May 16, 2005.

Individuals who could not attend the public hearing were invited to provide written comments regarding the Consolidated Plan and related needs to the City. Throughout the public comment process, the City had an e-mail address available (sgaston@ci.mesquite.tx.us) to receive comments on the Consolidated Plan. Written comments could also be mailed to the City.

A copy of the comments received during the public comment period and the City's responses appear at the end of this section.

City of Mesquite

Citizen Participation Plan

The Consolidated Plan is a U.S. Department of Housing and Urban Development (HUD) requirement for a city to receive federal housing and community development funding. The Consolidated Plan report examines the housing and community development needs of a city, sets priorities for HUD grant monies to which a city is entitled, identifies the city's performance in meeting its goals, and establishes an action plan for meeting current and future needs. Each Consolidated Plan is also required to have a strategy for citizen participation in the Consolidated Plan process.

Between March and April 2005, the City of Mesquite prepared its Five-Year Draft Consolidated Plan covering the program years 2006-2010. This document outlines the City's process and plan for soliciting and receiving citizen input during the preparation review period of the Draft Consolidated Plan as well as in the event that amendments are made to the Plan. Attached to this is the City's approved Citizen Participation Plan for all aspects of the Consolidated Plan process including: the Housing and Community Development Plan, the Action Plan, amendments to the Housing and Community Development Plan, and the Annual Performance Report.

Purpose of Citizen Participation Plan

The City of Mesquite recognizes the importance of public participation in both defining and understanding current housing and community development needs, and prioritizing resources to address those needs. The City's Citizen Participation Plan is designed to encourage citizens to participate in the development of the Housing and Community Development Plan, any substantial amendments to the Plan, and the annual performance report. The Plan is intended to encourage citizens of all ages, genders, economic levels, races, ethnicities and special needs equal access to become involved in the Plan each year. This Citizen Participation Plan was written in accordance with Sections 91.100 and 91.105 of HUD's Consolidated Plan regulations.

In order to ensure maximum participation in the Consolidated Plan process among all populations and needs groups, and in order to ensure that their issues and concerns are adequately addressed, the City of Mesquite will follow the standards set forth in its adopted Citizen Participation Plan during development of its Consolidated Plan and Consolidated Annual Performance and Evaluation Report (CAPER). The participation process will be developed and monitored by the City of Mesquite Department of Housing and Community Services.

Glossary of Relevant Terms

CAPER. The Consolidated Annual Performance and Evaluation Report as required by HUD regulations, which reports the City's completion of projects and activities as outlined within the Action and Consolidated Plans and the expenditure of Community Development Block Grant (CDBG).

Consolidated Plan. A three to five-year plan of a City's Housing and Community Development needs, resources, priorities, and proposed activities to be undertaken for the CDBG programs (a.k.a., Housing and Community Development Plan).

Action Plan. The yearly portion of the Consolidated Plan that identifies the specific activities and projects to be undertaken by the City with CDBG funds during that program year.

CDBG. The Community Development Block Grant Program, as established under Title 1 of the Housing and Community Development Act of 1974, as amended, Public Law 93-383 and the funding received under such program, which assists communities to address housing and community development needs, primarily for low- and moderate-income residents.

Relevant Areas and Programs. The City of Mesquite 2006-2010 Consolidated Plan covers the geographic area within the city limits of Mesquite. The City of Mesquite is entitled to receive CDBG funding from HUD during the program years between 2006 and 2010.

Citizen Involvement

The 2006 Consolidated Plan processes offered many opportunities for citizen participation. The City makes a special effort to ensure the participation of persons with special needs and/or persons who are often underrepresented in public process and organizations that represent such persons including low income persons, persons of color, non-English speaking persons, persons with disabilities, persons who are homeless and subpopulations. Participation was solicited and encouraged through the following activities.

Community forums/public hearings. Three community meetings were held to present the preliminary research findings of the Draft Consolidated Plan and to collect citizen input. The three forums were held on March 21 and 22, 2005. A public hearing was held on May 16 at the City Council meeting to present research findings and to collect additional input into the Consolidated Plan process.

Announcements/invitations. The City informed citizens, local government officials, advocacy groups, housing and community services officials, and others about the community meetings/public hearings and the opportunity to comment on the Draft Consolidated Plan through distribution of flyers announcing the availability of the Draft Plan and the public meetings, and by posting a public notice on the City's Web site and in the local newspaper, *The Mesquite News*.

The 30 days after the Draft Plan is reserved as a time for citizens to comment on the recommended Plan.

Public Comment

Prior to the adoption of a Consolidated Plan, the City will make available to interested parties the Draft Consolidated Plan and Executive Summary for a comment period of no less than 30 days. The exact public comment period was between April 15 and May 16, 2005.

The Draft Consolidated Plan will contain the amount of assistance the City expects to receive through the HUD CDBG grants and the top level strategic goals that will guide funding over the five planning period.

The plan will be available electronically on the City's Web site. Hard copies will be available for review at City offices and other locations throughout the City.

The Council will consider any comments or views of individuals or groups received in writing or orally during the Consolidated Plan process and at the public hearing. A summary of the written and oral comments during the comment period will be included in the Final Consolidated Plan.

The City will provide a written response to all written citizen complaints related to the Consolidated Plan within 15 working days of receiving the complaints. Copies of the complaints, along with the City's response will be sent to HUD if they occur outside of the Consolidated Planning process and, as such, do not appear in the Consolidated Plan.

Public access to records. The City will provide all interested parties with access to information and records related to the City's Consolidated Plan and the City's use of funds under all programs covered by the Consolidated Plan during the preceding five years. The public will be provided with reasonable access to housing assistance records, subject to City and local laws regarding privacy and obligations of confidentiality, during the performance report public comment period.

Consultation with Organizations and City Agencies

When preparing the Consolidated Plan, the City will actively consult with public and private agencies that provide housing, health, and social services in order to ensure that the interests and needs of all groups are being adequately addressed. This consultation will occur through interviews conducted with such organizations (including those that provide services to special needs populations), and incorporation of data and reports produced by such organizations into the Consolidated Plan.

Substantial Amendments

Occasionally, public comments warrant an amendment to the Consolidated Plan. The criteria for whether to amend is referred to by HUD as Substantial Amendment Criteria. The following conditions are considered to be "Substantial Amendment Criteria:"

1. Any change in the described method of distributing program funds.
 - Elements of a "method of distribution" are:
 - Application process;
 - Allocation among funding categories;
 - Grant size limits;
 - Criteria selection; and,
 - A change in funding of a particular activity which increases or decreases the amount spent by 25 percent of the total funding amount.

2. An administrative decision to reallocate all the funds allocated to an activity in the Action Plan to other activities of equal or lesser priority need level, unless the decision is a result of:
 - A federal government rescission of appropriated funds, or appropriations are so much less than anticipated that the City makes an administrative decision not to fund one or more activities; and/or
 - The governor declares a state of emergency and reallocates federal funds to address the emergency.

Citizen participation in the event of a substantial amendment. In the event of a substantial amendment to the Consolidated Plan, the City will publish a notice of the recommended changes in the official newspaper and on the City's Web site prior to the 30 day comment period. During the 30 days, the amendment will be made available for public comment. At the end of the 30 days or soon after the public comments will be considered and the amendment will be approved or disapproved.

Consideration of public comments on the substantially amended plan. In the event of substantial amendments to the Consolidated Plan, the Commission and Council will consider any comments on the substantially amended Consolidated Plan from individuals or groups. Comments must be received in writing or orally at public hearings. A summary of the written and public hearing comments on the substantial amendments will be included in the final Consolidated Plan. Also included in the final Consolidated Plan will be a summary of all comments not accepted and their reasons for dismissal.

Changes in federal funding level. Any changes in federal funding levels after the Draft Consolidated Plan's comment period has expired and the resulting effect on the distribution of funds will not be considered an amendment or a substantial amendment.



WE WANT YOUR INPUT!



The City of Mesquite wants your opinion on how to increase housing opportunities for residents in the city.

Why is the city interested?

The city receives funding each year from the U.S. Department of Housing and Urban Development (HUD) for housing and community development programs. In order to receive such funds, the city must complete a report every five years called the Consolidated Plan. The report for 2005-2009 is currently underway and feedback from the community is vital to ensure that the plan addresses residents' concerns.

What exactly do we want to know?

- What, in your opinion, are the city's most critical housing needs?
- What are the city's most critical community development needs?
- What can the city do to further housing opportunities and community development?

When are the forums?

The city will be holding three public forums to get your feedback on housing issues in Mesquite. The public forums will be held at the following locations and times:

Monday, March 21, 2005
5:30 - 7:00 p.m.
Florence Black Elementary School
328 E. Newsom
Mesquite, TX 75149
Room: Library

Tuesday, March 22, 2005
12:00 - 1:30 p.m.
North Branch Library
2600 Oates Dr.
Mesquite, TX 75150
Room: Meeting Room

Tuesday, March 22, 2005
5:00 - 7:30 p.m.
Tisinger Elementary School
1701 Hillcrest
Mesquite, TX 75149
Room: Library

When is the Consolidated Plan released?

The Draft Consolidated Plan will be released for public comment on April 15, 2005. The plan will be available on the city's website at www.cityofmesquite.com. Hard copies will also be available at the address below.

What if I can't attend the forums?

If you are unable to attend the forums, you may send a letter or email with your thoughts on housing and community needs. To send comments, or make arrangements for meeting accessibility, please contact:

Shawna Gaston
CDBG Coordinator
300 W. Kearney
Mesquite, TX 75149
972-288-7730
sgaston@ci.mesquite.tx.us

City of Mesquite Public Forum Sign In Sheet

Date: March 21, 2005

Time: 5:30 - 7:00 p.m.

Location: Florence Black
Elementary School

Moderator: Kathy Kugel

Name

Contact Information

Name	Contact Information
Stan Smith	Mesquite

City of Mesquite Public Forum Sign In Sheet

Date: March 22, 2005

Time: 12:00 - 1:30 p.m.

Location: North Branch Library

Moderator: Heidi Aggeler

Name	Contact Information
Jerrie Holland	Mesquite
Don Hilly	Mesquite
C.R. Bailey	Mesquite
Jackie Bailey	Mesquite
Dennis Russell	Mesquite

City of Mesquite Public Forum Sign In Sheet

Date: March 22, 2005

Time: 5:00 - 6:30 p.m.

Location: Tisinger Elementary
School

Moderator: Kathy Kugel

Name

Contact Information

Name	Contact Information
Beth Langton	The Dallas Morning News

City of Mesquite FY2006 – 2010 Consolidated Plan

Kathy Kugel, Research Associate
Heidi Aggeler, Director

BBC Research & Consulting
3773 Cherry Creek North Drive, # 850
Denver, Colorado 80209
800-748-3222

kugel@bbcresearch.com
aggeler@bbcresearch.com
www.bbcresearch.com

March 21 and 22, 2005



BBC
RESEARCH &
CONSULTING

Purpose of the Consolidated Plan

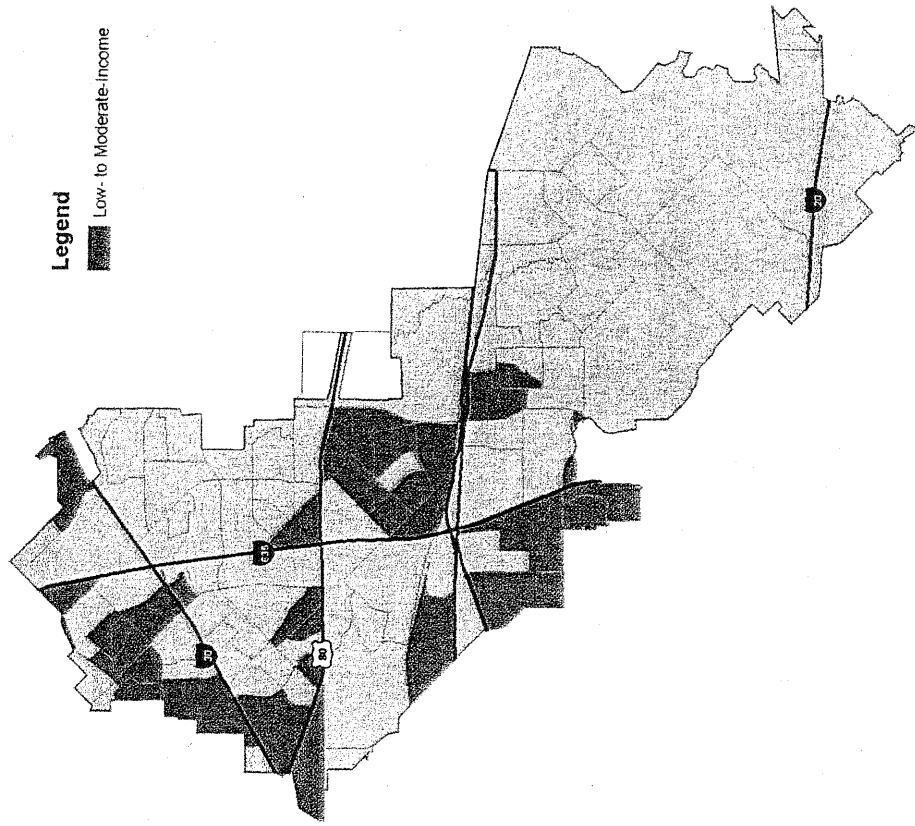
In 1995, the U.S. Department of Housing and Urban Development (HUD) began requiring states and local communities to prepare a Consolidated Plan in order to receive federal housing and community development funding.

The purpose of the Consolidated Plan is:

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

HUD Block Grant Programs

- Mesquite receives the Community Development Block Grant (CDBG)
- Eligible funding (annual): \$1.1 million



Community Development Block Grant Program (CDBG)

- Administered by Community Services Department (or the Neighborhood Development Office)
- Program activities:
 - Priority for housing related projects
 - Housing Rehabilitation
 - Code Enforcement/Residential Inspection Program
 - Street/Road Improvements
 - Community Policing
 - Domestic Violence Center
 - Various other activities
- National objectives:
 - Benefit low/moderate income persons
 - Prevent/eliminate slums and blight
 - Meet urgent community development needs

Consolidated Plan Research Process

- Citizen Participation Plan
 - Public meetings and comment period
 - Key person interviews
- Conduct a demographic and socioeconomic analysis
- Conduct a housing market analysis
- Conduct an analysis of special needs populations
- Conduct an analysis of fair housing impediments
- Develop a five-year strategic plan

Citizen Participation Process

- Four public meetings

Data & Time	Type	Location
March 21 st 5:30 pm	Public Forum	Florence Black Elementary School
March 22 nd 12:00 pm	Public Forum	North Branch Library
March 22 nd 5:30 pm	Public Forum	Tisinger Elementary School
TBD	Public Hearing	City Council Chambers

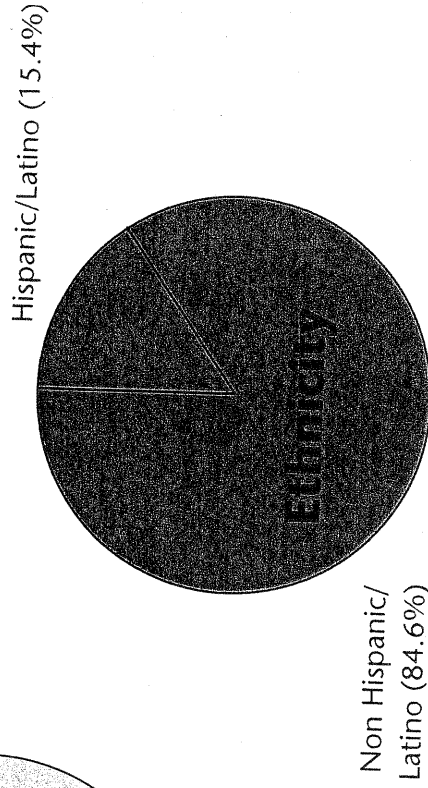
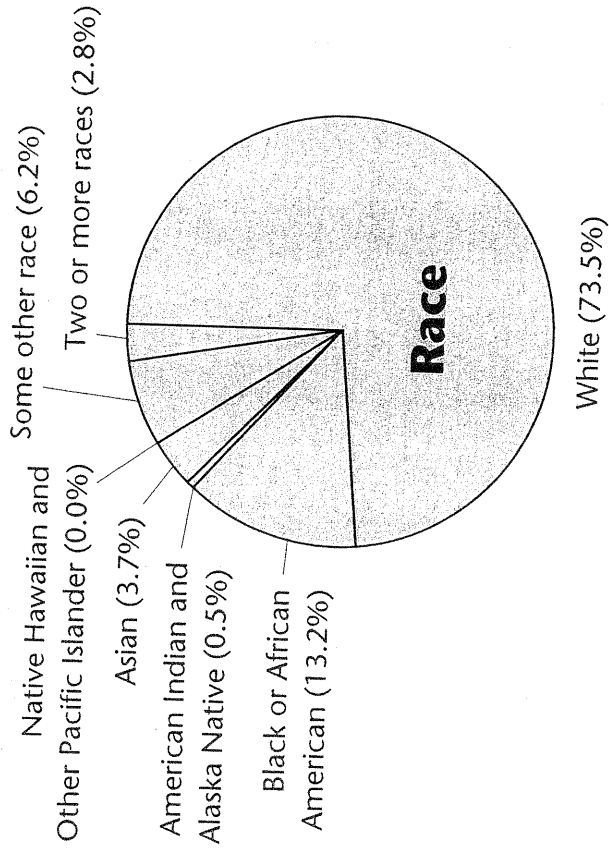
- Comment period

➤ 30 days for Consolidated Plan—April 15th through May 16th, 2005

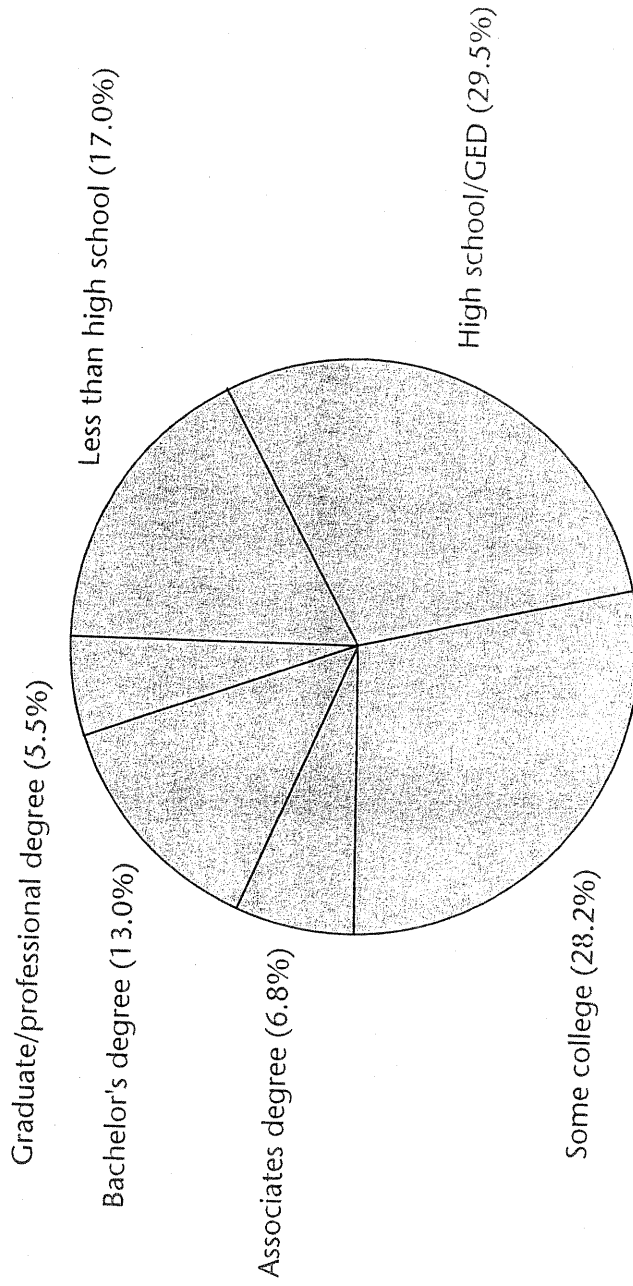
Population Growth

- Population growth
 - July 2004 population = 128,485
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 - Net population increase between 2000 and 2004 was 3,907, or an average of 977 people per year
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 - From 1980 to 1990, population increased 51% (about 3,429 persons per year on average).

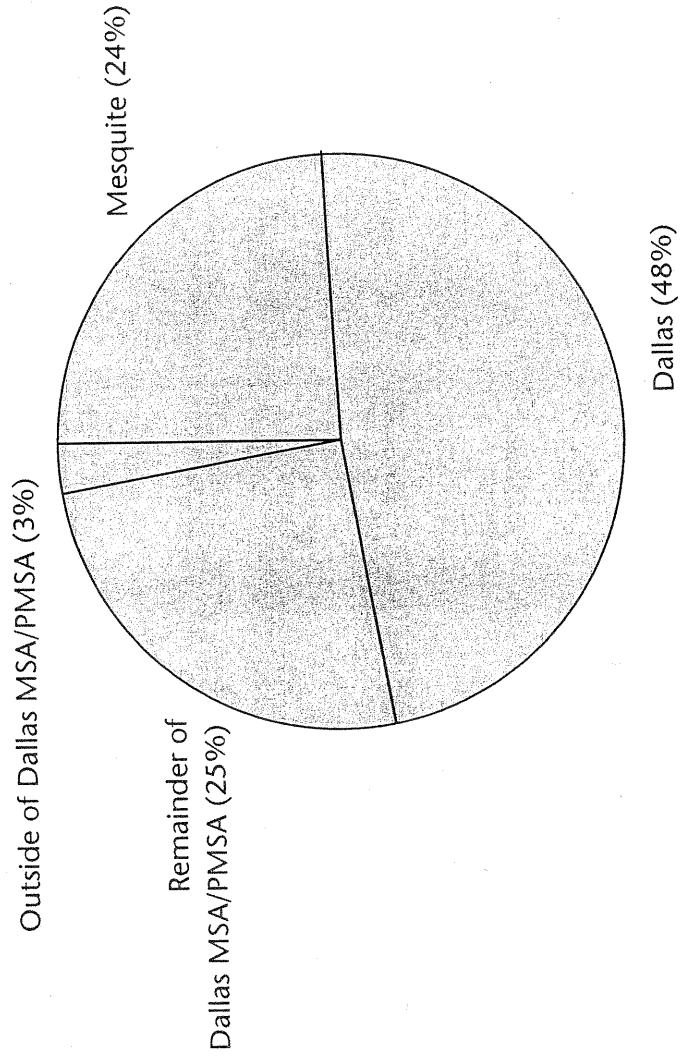
Racial/Ethnic Diversity in Mesquite, 2000



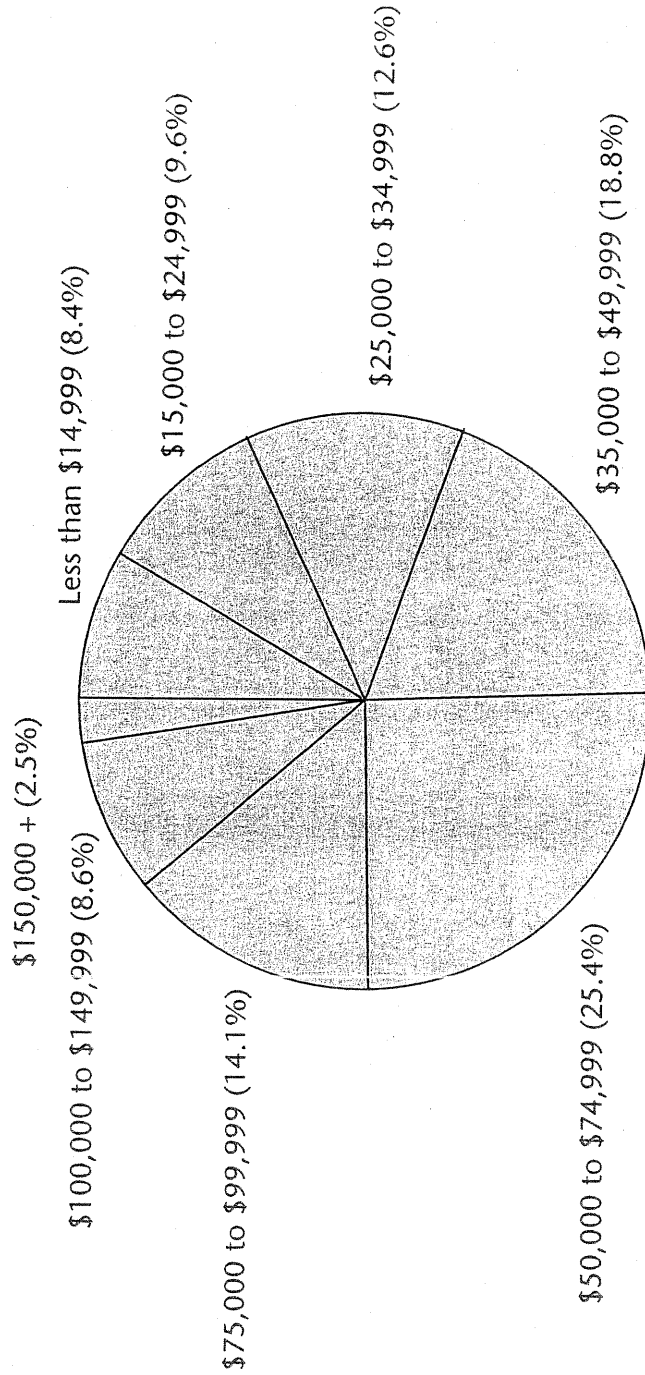
Education of Mesquite Adults, 2000



Place of Work, Mesquite Residents, 2000



Income Ranges of Mesquite Households, 2000



Median Household Income = \$50,424

Mesquite's Housing Market, 2000

- 66% of housing is owner occupied; 34% is renter occupied
- Median age of housing units is 24 years
- 11% of renters and 4% of owners live in overcrowded conditions
- Median home value = \$85,500
- Median rent = \$691 per month

Mesquite's Housing Market

- 2000 median home price is \$85,500.
- Cost burdened households:
 - Renter households = 33%
 - Owner households = 17%
- Income needed to afford 2000 median home = \$23,604
 - Number of households who can afford = 36,670
- Income needed to afford 2000 average rent = \$27,640
 - Number of households who can afford = 34,524

Housing and Community Development Needs Identifiers



- What are the greatest needs in Mesquite? In your neighborhood?
- What housing types are most needed in Mesquite?
- What services are most needed in Mesquite?

Fair Housing Concerns

- Are people discriminated against when trying to find housing in Mesquite? What happens?
- Are there other barriers that prevent people from finding the housing they need?



How would you spend \$1 million to improve Mesquite?

- Rehabilitation of single family homes
- Provide services for people with special needs
- Public infrastructure
- Community facilities
- New multifamily construction
- Provide housing and services for people who are homeless
- Rehabilitation of multifamily units
- Reduce lead-based paint hazards
- Make accessibility improvements
- New single family construction
- Street scaping
- Economic development
- Others?

How to Participate in the Consolidated Plan Process

- Tell us what you think today!
- Send an email to:

Shawna Gaston at sgaston@ci.mesquite.tx.us

or

Kathy Kugel at kugel@bbcresearch.com
Heidi Aggeler at aggeler@bbcresearch.com

- Send a letter to:

Ms. Shawna Gaston
CDBG Coordinator
City of Mesquite
P.O. Box 850137
Mesquite, TX 75185-0137



Key Person Interview List and Questions

Key Person Interviewees

Mike Anderson, Mayor	Joanne Griggers, Senior Alert
John Monaco, Council Member	Jennifer Morrison, New Beginning Center
Stan Pickett, Council Member	Jennifer Williams, Mission East Dallas County Health Services
David Paschall, Council Member	Jami Russell, Mesquite Social Services
Dennis Tarpley, Council Member	Brad Hanley, Colonial Bank
Richard Gertson, Community Development Department	Belinda Epps, Realtor
Gordon Browning, Community Development Department	Markay Mimms, Realtor
Larry King, Building Official	Tom Wilbanks, First Presbyterian Church
Raylene Cockrum, Housing Office	Cindy Homey, Metro Dallas Homeless Alliance
Bonita Montgomery, Literacy Program	

Key Person Interviews Questions for the City of Mesquite

City Council and Mayor

1. In your opinion, what are the highest priority housing needs in Mesquite? Define in terms of type of housing, people who need housing, location of housing.
2. What are the existing barriers to affordable housing developing in the City (e.g. market forces, infrastructure needs, local policies, community perceptions)? What might be done to mitigate those barriers?
3. If you were given unlimited authority and a large pot of money to "fix housing," in the area, what would you do? What would be your top priorities? What would you spend money on, and how much (in general terms)?
4. Are there areas in the city that are lacking certain community services? If so, where are they and what types of services are lacking? (Community services include transportation, social services, quality schools, health care, financial institutions, parks and recreation facilities).

5. How do you think that demand for housing will change in the coming 5 to 10 years, in terms of number of housing units? In terms of type of housing units?
6. Is there anything that makes this area unique in terms of its housing situation that we have not discussed?

Housing market

1. Give me an overview of the housing stock in this area. Characterize the supply of ownership and rental housing by type, proportion of market, price range, and amenities.
2. What type of housing is being planned? How many units? At what price? With what amenities?
3. Where is new construction taking place—any infill/redevelopment or is it all new development? Custom homes versus large subdivisions?

Affordable housing

1. Define an “affordable” starter single family home and rental unit in the city.
2. How much does a starter home cost? New or existing?
3. In general, what is the cheapest price range for a modest, existing home in acceptable condition? What do you get for your money?
4. Can most residents afford to buy a home that’s suitable for them? For those who can’t, what is the tradeoff (size, quality, just keep renting, etc.)?
5. What is the average rent? What is the cheapest price range for rental units where the unit is “safe, decent, and sanitary?”
6. Where is affordable housing located?
7. Where is affordable housing needed? Is it being developed? Why not?
8. Who is the primary developer of affordable housing in the city?
9. Discuss city strategies to produce affordable housing, revitalize deteriorating areas, etc.
10. Has (or does) the city sold subsidized housing? What type? When? Where? If so, what policies or procedures were in place to assist displaced households?
11. Does the city have a specific displacement policy?
12. What city policies would you change to increase housing affordability?
13. What are the potential barriers to affordable housing developing in the area (e.g. market forces, infrastructure needs, state or local policies, community perceptions)?

Housing condition

1. What is the overall condition of housing available to rent or buy? What are the problem areas, by geography? By type of housing?
2. Are residents able to afford housing rehabilitation and maintenance? What types of grant programs are in place for renovations, rehabs, weatherization, etc.
3. Are renters generally able to get landlords to make needed repairs?

Housing demand

1. How would you characterize the demand for housing in the City currently? Specifically, characterize demand by type of housing, number of units, price range, and amenities.
2. How do you think that demand for housing will change in the coming 5 to 10 years, in terms of number of housing units? In terms of type of housing units?
3. What groups of people are in the greatest need of housing?

Community Services

Are there areas in the city that are lacking certain community services? If so, where are they and what types of services are lacking? (Transportation, social services, quality schools, health care, financial institutions, parks and recreation facilities).

Employment/transportation/housing linkage

1. Where are most jobs located in the city?
2. Where has employment been growing? Is there housing nearby? What type/price ranges?
3. Have there been planning efforts (citywide, regional) to strengthen the jobs/transportation/housing linkage in the area?

Planning and zoning

1. Are there land use and/or zoning regulations that inadvertently restrict development of affordable housing? Exclusionary zoning? Minimum lot size, growth limits, restrictions on density, mobile home parks, etc. If so, how should they be changed?
2. Are there public policies that inadvertently restrict access to fair housing? If so, how should they be changed?
3. Where do you see the City in 5 years?
4. If you were given unlimited authority and a large pot of money to "fix" housing, community services, etc, in the area, what would you do? What would be your top priorities? What would you spend money on, and how much (in general terms)?

Special Needs Housing

1. Where do the types of populations you work with primarily live in the city?
2. Where are group homes located? Nursing homes? Residential care facilities? Are they equally distributed throughout the city?
3. Do persons with special needs have access to fair housing throughout the city? Why not?
4. What demand are you aware of for special needs housing, such as physically or developmentally disabled? Seniors? Homeless?
5. Do you have any data projecting the current or future unmet housing demand for these groups?
6. What facilities and services are currently available to persons who are homeless? Are they adequately meeting needs? If not, what are most needed?
7. What is the inventory of housing serving other special needs groups? Are there waiting lists? Growth/decline in waiting list? Bottlenecks in system? Unmet needs? How well are your clients served by the systems in place in Mesquite?
8. What are the demographics of special needs populations - families, singles, multiple problems, etc.? Are these populations growing? How fast?
9. What groups of people have the greatest need? (defined in terms of age, income, ethnicity, geographic, disabled status, etc.)
10. If you were given unlimited authority and a large pot of money to "fix" housing and community services in your area, what would you do? What would be your top priorities? What would you spend money on, and how much (in general terms)?

Fair lending/Credit

1. Are homebuyers able to secure adequate financing (in terms of interest rates and downpayment requirements)?
2. If not, what are the biggest barriers to not being able to obtain adequate financing? (Examples: credit history, carrying too much debt, income too low, inadequate downpayment, lenders too conservative, lending discrimination).
3. Is there a problem with certain areas of the city or certain populations obtaining credit? Why?
4. Do you (the city) review HMDA data or other sources of investment (and disinvestments) indicators?
5. Is there a need for city programs to fill in the gaps between the credit that is needed and what the private sector will provide (e.g., subsidized home improvement program for seniors)? If so, what types of programs would you recommend?
6. Predatory lending has been an increasing problem throughout the country. Have you noticed borrowers taking on increasing amounts of debt? Is this a concern?

Lenders

1. How often are underwriting standards and loan review policies examined to ensure that they do not contain anything that may cause differential treatment among borrowers of different races, familial status, or with special needs?
2. Are loan officers, appraisers, insurers, and other staff fully trained in fair housing issues?
3. Do lenders examine their mortgage and home improvement loan files to determine if there are neighborhoods that are underrepresented or not represented?
4. Do lenders examine HMDA data to determine if there are neighborhoods that are underrepresented or not represented?

Realtors/Brokers

1. Is there any evidence of racial steering by Realtors or brokers?
2. Have the forms (rental applications) used in real estate transactions been reviewed by the city?
3. Have Realtors and brokers examined their relationships with financiers to assure that these institutions do not restrict their lending activities to certain areas outside of the community?

4. Does formal and ongoing training and license requirements for Realtors and brokers include a requirement for demonstrated knowledge of all applicable fair housing laws?
5. Is there an active minority Realtors/brokers organization (e.g., Realtists)?
6. Have Realtors and brokers signed a Voluntary Affirmative Marketing Agreement with HUD?

Other

1. If you were given unlimited authority and a large pot of money to "fix housing," in the area, what would you do on your first day? What would be your top priorities? What would you spend money on, and how much (in general terms)?
2. Is there anything that makes this area unique in terms of its housing situation?
3. Are there any other people who will be important for us to talk with?

PHA activities

If I were a citizen looking for affordable housing and walk into your offices, describe the process I would go through to get on the waiting list for a voucher. That is, describe your tenant selection and assignment plan (TSAP).

Section 8

1. How easy is it to find a unit that takes Section 8?
2. Are Section 8 units concentrated? Where? Why?
3. Do you know/have your clients ever talked about being discriminated against when trying to find a rental unit?
4. Has the PHA ever filed a complaint or lawsuit? Or had a complaint or lawsuit filed against them?
5. How have HUD's changes in funding policies affected tenants? Fair housing concerns?
6. What activities are the PHA engaged in to encourage voucher holders to locate in nontraditional areas? For example, do you conduct bus tours of affordable areas/developments in the city with less affordable housing and racial/ethnic concentration? Have you thought about doing this to decrease the concentration of affordable units in certain areas?

*** Obtain a database of Section 8 developments (and maps if available). Get demographics of voucher/certificate holders, if available.

Other policies

Has the PHA ever been found in noncompliance with HUD regulations and/or civil rights regulations or the Fair Housing Act? Have there been any court orders that have affected the PHA and/or distribution of affordable housing? Please describe.

Public Hearing Presentation

City of Mesquite FY2006 – 2010 Consolidated Plan

Heidi Aggeler, Director
Kathy Kugel, Research Associate

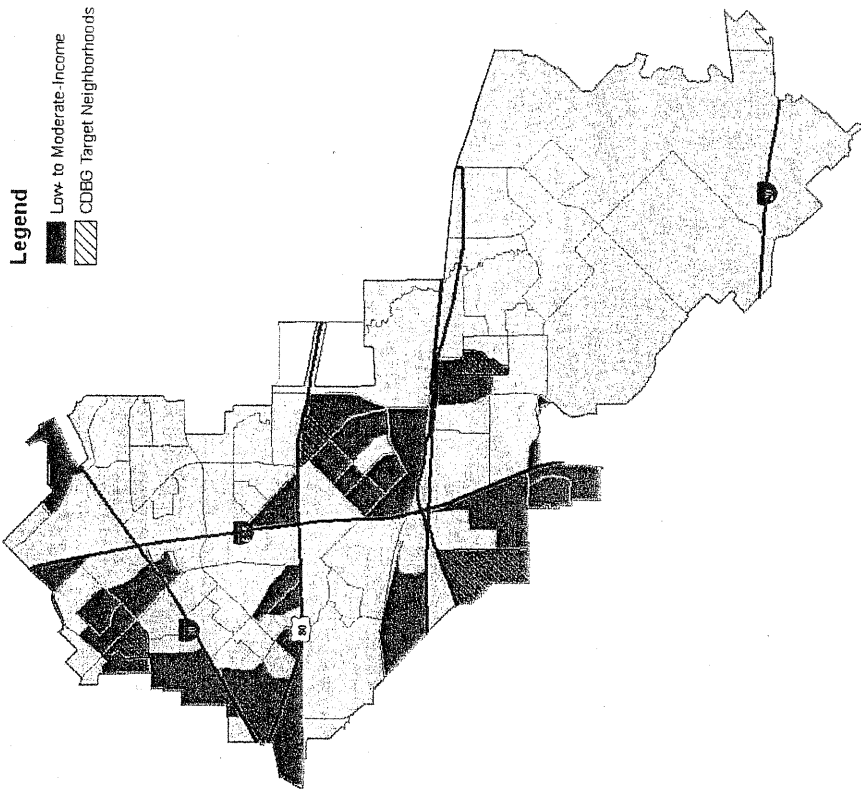
BBC Research & Consulting
3773 Cherry Creek North Drive, # 850
Denver, Colorado 80209
800-748-3222
aggeler@bbcresearch.com
kugel@bbcresearch.com
www.bbcresearch.com

May 16, 2005



HUD Block Grant Programs

- Mesquite receives the Community Development Block Grant (CDBG)
- Eligible funding (annual): \$1.1 million



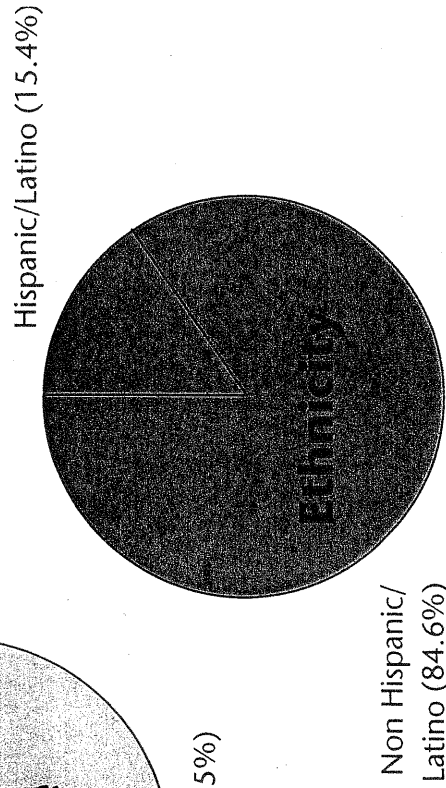
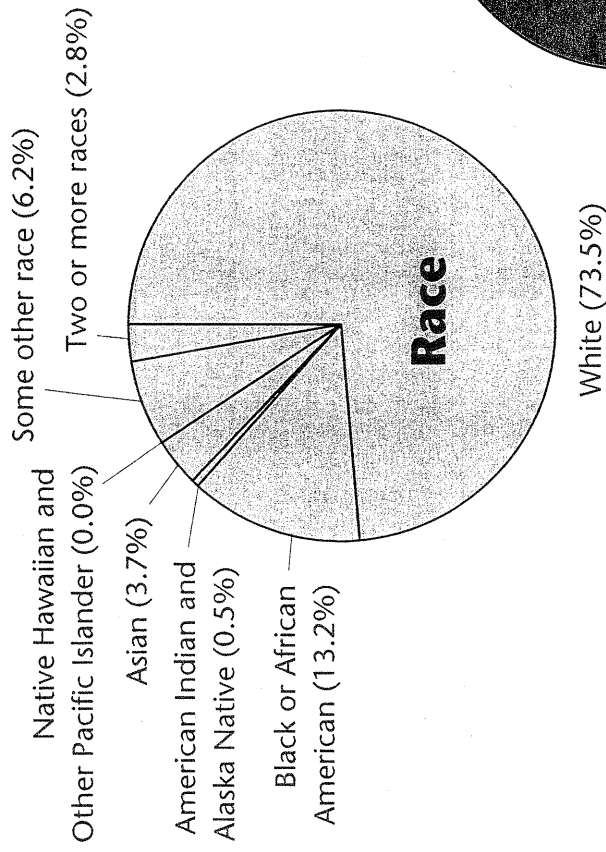
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- Citizen Participation Plan
 - Public meetings and comment period
 - Key person interviews
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- Develop a five-year strategic plan

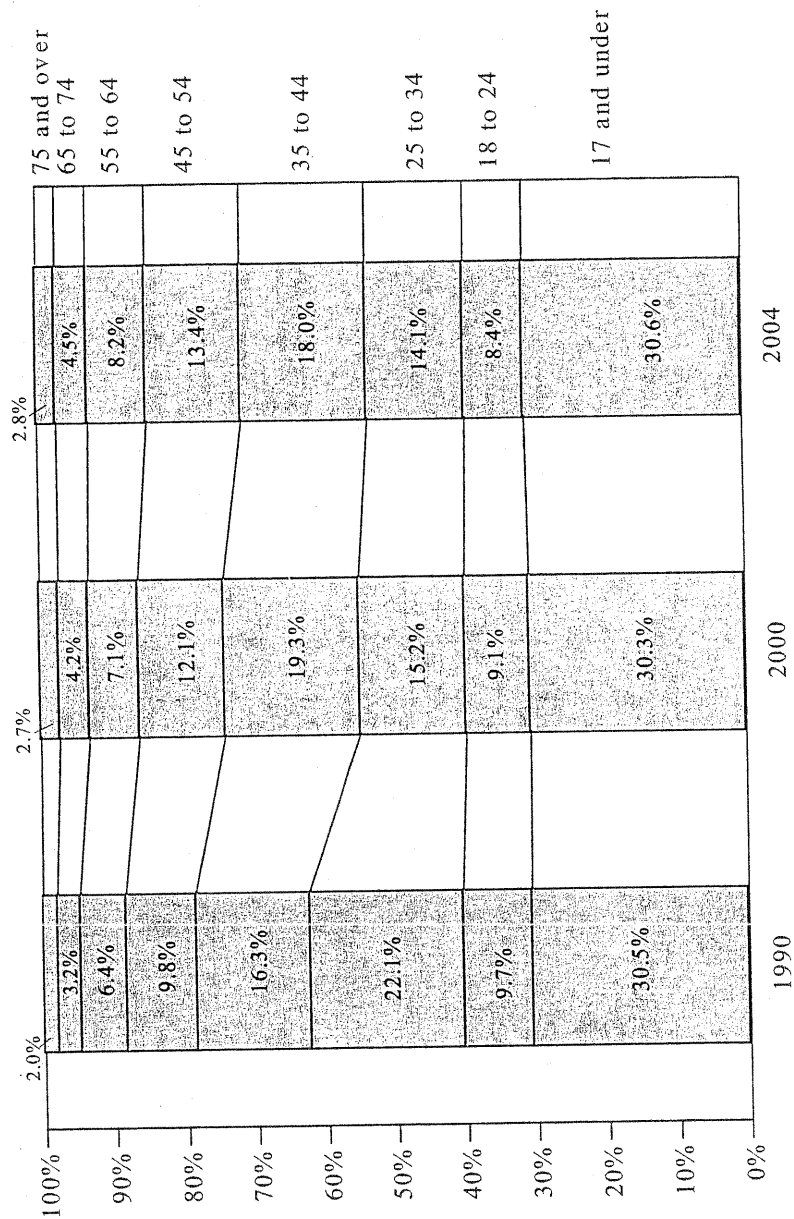
Population Growth

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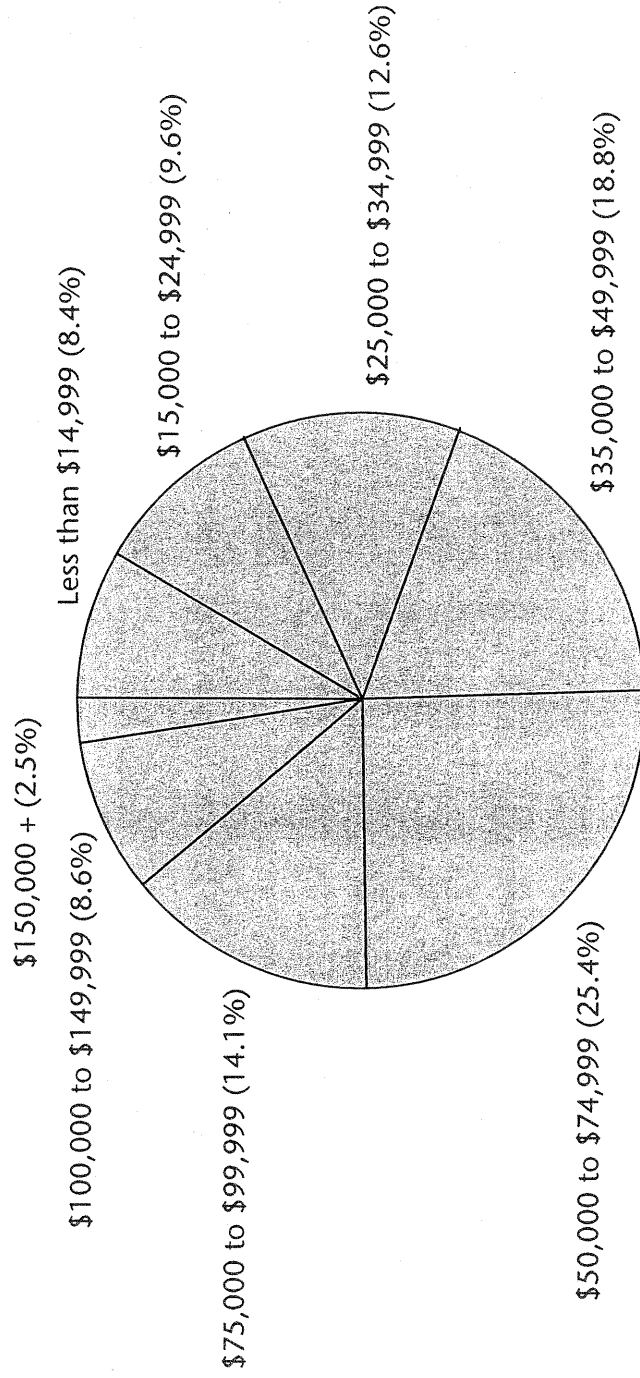
Racial/Ethnic Diversity in Mesquite, 2000



Age Distribution in Mesquite

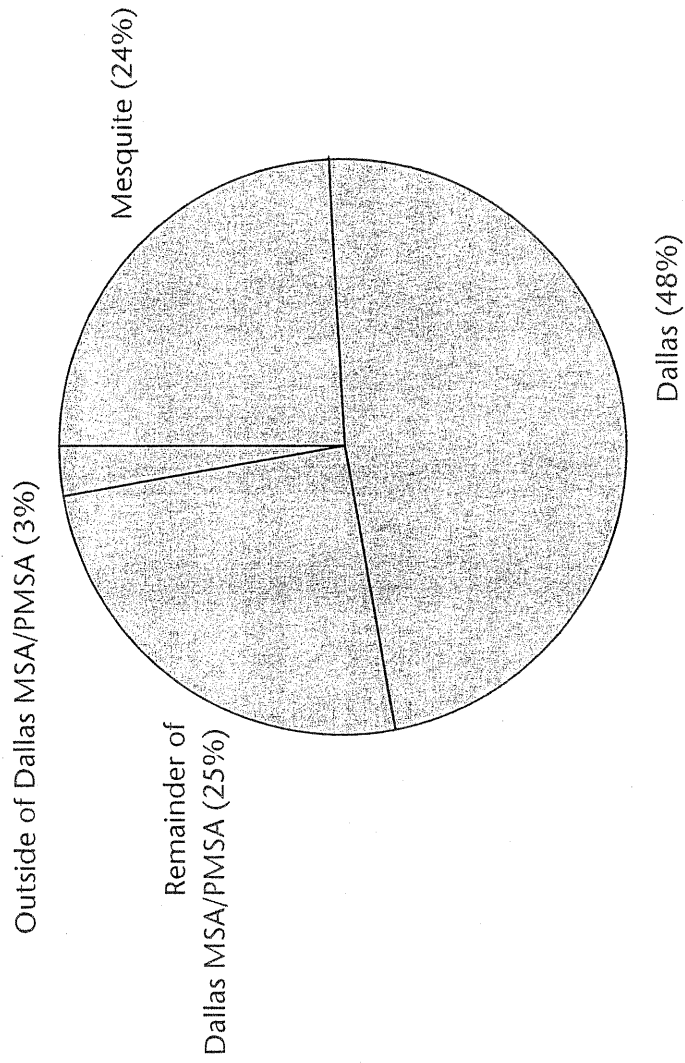


Income Ranges of Mesquite Households, 2000



Median Household Income = \$50,424

Place of Work, Mesquite Residents, 2000

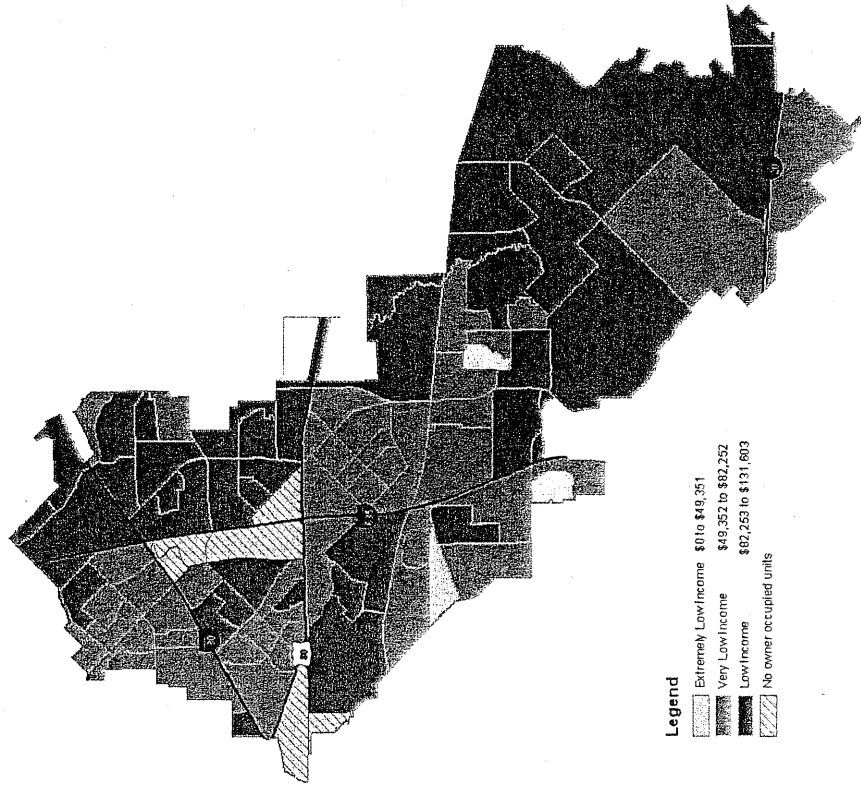


Mesquite's Housing Market, 2000

- 66% of housing is owner occupied; 34% is renter occupied
- Median age of housing units is 24 years
- 11% of renters and 4% of owners live in overcrowded conditions
- Cost burdened households:
 - Renter households = 33%
 - Owner households = 17%

Mesquite's Housing Market

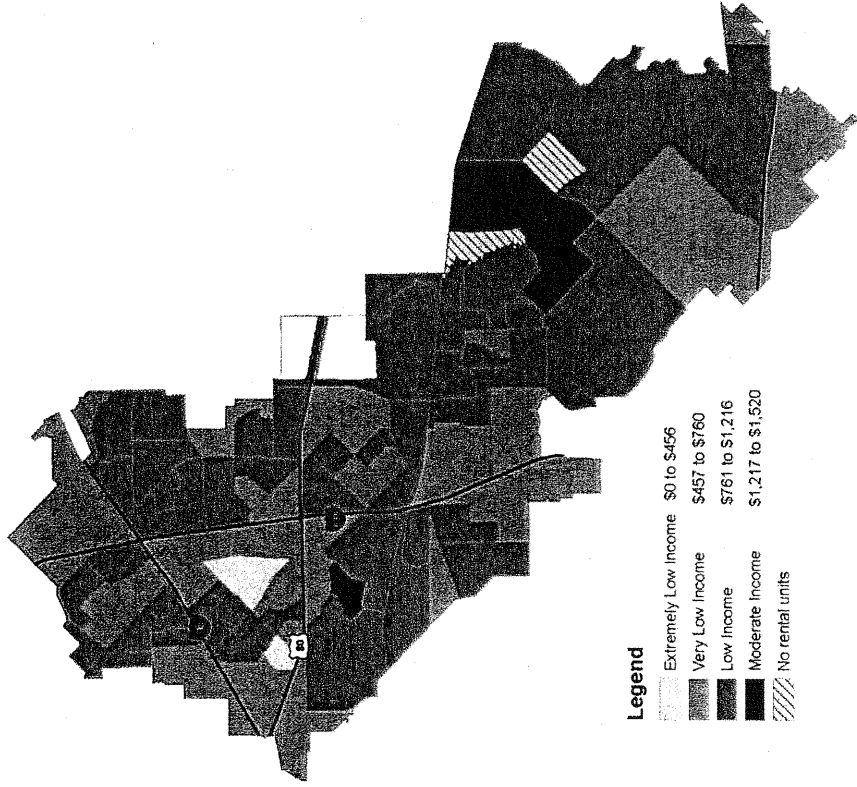
- Median home price:
 - 2000 Census, \$85,500
 - 2004 Real Estate Center at Texas A&M, \$105,000 for Mesquite and Balch Springs
- Income needed to afford 2000 median home = \$23,604
 - Number of households who can afford = 36,670
- Very low- and low-income households can afford to buy homes in many of Mesquite's neighborhoods



Legend
Extremely Low Income \$0 to \$18,351
Very Low Income \$18,352 to \$22,252
Low Income \$22,253 to \$31,803
No owner occupied units

Mesquite's Housing Market

- Median gross rent, 2000 Census, \$691 per month
- Average rent, 4th quarter 2004, \$641/month Mesquite
- Income needed to afford 2000 average rent = \$27,640
 - Number of households who can afford = 34,524
- Very low- and low-income households can afford to rent units in many of Mesquite's neighborhoods



Mesquite's Housing Market

Summary of Housing Needs

Housing Condition	Owner Occupied	Renter Occupied
No. of housing units lacking Heating fuel	12	117
Complete plumbing facilities	75	68
Complete kitchen facilities	91	157
No. of overcrowded housing units	1,207	1,723
No. of housing units with lead-based paint risk occupied by low- to moderate-income households	2,499	1,275
Affordable Housing		
Households on housing waiting lists (March 2005) Section 8 vouchers		2,926
Households that are cost burdened		
Extremely low-income	1,847	2,976
Very low-income	2,611	3,411
Low-income	5,440	4,227
Households with severe cost burden	1,428	1,958

Source: BBC Research & Consulting

Citizen Input: Public Forums and Interviews

7 forum attendees; 19 key person interviews

■ **Top housing needs:**

- Housing rehabilitation and stabilization of aging neighborhoods
- Rental housing maintenance – Code Inspection
- Senior and disabled affordable housing opportunities
- Executive level housing

■ **Top community development needs:**

- Neighborhood and road, sidewalk and alley repair/maintenance
- Affordable and quality health and dental care
- Continued and increased funding to provide services for special needs populations

Fair Housing Analysis

- 25 complaints were filed with HUD from January 1998 to March 2005
- Almost half (12) of the complaints were filed in 2004; 4 were filed in 2000
- 20 complaints were against apartment complexes and/or management
- Most involved alleged discrimination based on race, national origin or color
- 3 cases are currently open and 14 were found to have no cause



Recommendations

Priority Housing Needs:

- High priority housing needs:
 - Continue housing rehabilitation; target the lowest income households, seniors and persons with special needs
 - Preserve existing affordable housing stock
 - Continue and improve code enforcement of substandard residential properties

Medium priority housing needs

- Increase the supply of assisted housing (e.g., Housing Choice Vouchers)
- Remove lead based paint from units occupied by families with children
- Improve fair housing outreach and education
- Make fair housing ordinance consistent with fair housing activities

Recommendations (cont.)

Special Needs Populations Priorities

- High priority needs
 - Continue involvement and support of Dallas Continuum of Care
 - Support organizations providing housing and supportive services to special needs populations

Community Development Priorities

- High priority needs
 - Continue strong code enforcement of substandard single family and multifamily properties
 - Continue supporting community policing efforts in target neighborhoods

Recommendations

Five-Year Consolidated Plan Strategic Plan Goals and Objectives

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities
- Preserve existing housing stock through the City's rehabilitation efforts
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program

Recommendations (cont.)

Strategy 2. Support organizations that assist the City's special needs populations

- Assist with operational expenses of nonprofit organizations serving persons with special needs
- Continue involvement and support of the Dallas County Continuum of Care process and the annual Homeless Street Count

Strategy 3. Improve and maintain the City's neighborhoods

- Continue strong code enforcement of substandard single family and multifamily properties
- Continue supporting community policing efforts in target neighborhoods

Public Comments

3-23-2005

18201 LBJ
Mesquite, Texas
75150

Shawna Gaston
CDBG Coordinator
300 W. Kearney
Mesquite, Texas
75149

Ms. Gaston,

I will get straight to the point. The city of Mesquite is growing but it does not need any housing as far as "HUD" homes, section eight homes are any other kind of federal assistance homes. Low income subsidized housing will "cheapen" what Mesquite stands for. We don't need anymore areas that will eventually become ghetto and/or "at risk" areas.

If the city must build houses, set up new houses like the ones in the Creek Crossing area. The Creek Crossing area is nice and it reflects what the future of Mesquite should look like.

In closure, I hope I made my point clear. The city of Mesquite does not need any more "tacky" apartment complexes, duplexes or "wood frame" old shacks. Build houses for families of solidarity. The city of Mesquite needs citizens that are not going to tear down the image of the city. Cheap, subsidized housing sometimes brings on gangs, thugs and pimps! We don't need that for this area.

Cordially,


Sam Hylton

Public Comment

Marquita Fitzgerald, resident of Mesquite, called with a suggestion for CDBG. She would like to see the money used to clean up the drug dealers and prostitutes along Highway 80.

SECTION IV. Fair Housing Analysis

Introduction

This section contains an analysis of impediments to fair housing choice in Mesquite. This includes an analysis of data that highlight fair lending concerns, a review of legal cases and actions related to fair housing, a review of the City's Public Housing Authority's policies, and procedures and citizen input about fair housing issues.

Analysis of Impediments Background

This section contains the Analysis of Impediments to Fair Housing Choice (AI) for the City of Mesquite. The AI is a HUD mandated review of impediments to fair housing choice in the public and private sector. The AI is required for the City of Mesquite to receive federal housing and community development block grant funding.¹

The AI involves:

- A review of a City's laws, regulations, and administrative policies, procedures and practices;
- An assessment of how those laws, policies and practices affect the location, availability and accessibility of housing; and
- An assessment of public and private sector conditions affecting fair housing choice.

According to HUD, impediments to fair housing choice are:

- Any actions, omissions or decisions *taken because of* race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions or decisions that have the effect of restricting housing choices or the availability of housing choices *on the basis of* race, color, religion, sex, disability, familial status or national origin.

¹ The City is also required to submit a Consolidated Plan for Housing and Community Development and an annual performance report to receive funding each year.

Although the AI itself is not directly approved or denied by HUD, its submission is a required component of a city's or state's Consolidated Plan for Housing and Community Development (Consolidated Plan) performance reporting. HUD desires that AIs:

- Serve as the substantive, logical basis for fair housing planning;
- Provide essential and detailed information to policy makers, administrative staff, housing providers, lenders and fair housing advocates; and
- Assist in building public support for fair housing efforts both within a City's boundaries and beyond.

Fair Housing Act. The Federal Fair Housing Act, passed in 1968 and amended in 1988, prohibits discrimination in housing on the basis of race, color, national origin, religion, gender/sex, familial status and disability. The Fair Housing Act covers most types of housing, including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Excluded from the Act are owner-occupied buildings with no more than four units, single family housing units sold or rented without the use of a real estate agent or broker, housing operated by organizations and private clubs that limit occupancy to members, and housing for older persons².

HUD has the primary authority for enforcing the Federal Fair Housing Act. HUD investigates the complaints it receives and determines if there is a "reasonable cause" to believe that discrimination occurred. If reasonable cause is established, HUD brings the complaint before an Administrative Law Judge. Parties to the action can also elect to have the trial held in a federal court (in which case the Department of Justice brings the claim on behalf of the plaintiff)³.

Local Fair Housing Ordinance. In 1990, the City of Mesquite adopted a local fair housing ordinance with protections that essentially mirror the Federal Fair Housing Act. According to the City's Fair Housing Ordinance⁴, the Fair Housing Administrator, who is the Community Development Block Grant Coordinator, shall have the responsibility for implementing the ordinance.

Complaints. A person may file a complaint with the administrator in writing. The administrator shall prepare complaint forms and provide them without charge to any person, upon request. If the administrator has reason to believe that a discriminatory housing practice has occurred to which no complaint has been filed, the administrator may file a complaint, which shall be treated in the same manner as a complaint filed by an aggrieved person. The administrator shall treat a complaint referred by HUD or the Attorney General in the same manner as a complaint filed directly by the aggrieved person.

² "How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws", The U.S. Department of Housing and Urban Development, Office of Policy and Research, April 2002.

³ Ibid.

⁴ Code of Ordinances City of Mesquite, Texas, Part II Code of Ordinances, Chapter 7 Housing, Article II. Fair Housing Section 7-26 to 7-55.

All complaints shall be filed within 30 days following the offense. Upon receipt of a complaint, the administrator shall provide a copy of the complaint to the accused. The accused may file a written response to the complaint within 15 days of receipt of the written complaint. All complaints and answers shall be subscribed and sworn to before an officer authorized to administer oaths.

Investigation and conciliation. Upon the filing or referral of a complaint, the administrator shall conduct a prompt and full investigation of the matter stated in the complaint. During the investigation, the administrator shall have access at all appropriate resources and records. The administrator may request that the City Council issues subpoenas to this end whenever necessary.

If the administrator determines there was not probable cause to believe that a particular alleged offense has been committed, no further action with respect to that offense will be taken. If the administrator determines that a violation has occurred, the administrator, the actor and the person aggrieved shall voluntarily enter into a conciliation agreement. If the administrator is unable to secure a voluntary conciliation agreement, the administrator shall refer the case to the City Attorney for prosecution in Municipal Court.

Penalty. A person who violates this ordinance is guilty of a separate offense for each day or portion of a day in which the violation is committed, and each offense is punishable by a fine of no more than \$200. A person violating any provision of the ordinance may be enjoined by a suit filed by the City in a court of competent jurisdiction, in addition to any other penalty provision.

Concentration of Housing

The housing market analysis for the AI was completed in conjunction with that required for the Consolidated Plan. Please refer to Section II for an analysis of socioeconomic and housing conditions in the City, which provides a context for the fair housing analysis. In particular, Section II contains information and maps on the concentration of households by race and ethnicity and income, as well as the location of affordable housing. This analysis did not raise fair housing concerns.

Public Input

As part of the City's fair housing analysis, key policymakers and persons who represent housing and social service organizations in Mesquite were interviewed about fair housing issues. In addition, three public forums were held that included a discussion of fair housing impediments in Mesquite. The discussions did not reveal any fair housing concerns.

Fair Housing Complaint Data

Citizens of Mesquite who believe they have experienced discrimination may report their complaints to HUD's Office of Fair Housing and Opportunity (FHEO) or the Texas Workforce Commission on Civil Rights Division (TWCCRD). As part of the AI, each of these organizations was contacted and requested to provide summary information about cases that had been filed by or against organizations or residents in Mesquite.

HUD's Office of Fair Housing and Opportunity. According to HUD, there were 25 complaints filed in Mesquite between January 1, 1998 and year-to-date, March 24, 2005. Twenty of the complaints were made against apartment complexes/management, four complaints sited individual people and one was a complaint about a Realtor. The filed complaints allow for more than one reason a person could be discriminated against (i.e. a person could be discriminated against because of their race and sex):

- Six involved alleged discrimination based on disability;
- Twenty-two involved alleged discrimination based on race or national origin or color;
- Six involved alleged discrimination based the sex of the person; and
- Four involved alleged discrimination based the familial status.

Almost half (12) of the complaints were filed in 2004; four were filed in 2000; three were filed in both 2002 and 2003; and one complaint was filed in 1999, 2001 and 2005 (year-to-date). Fourteen of the complaints (56 percent) were found to have no cause; one was dismissed because of lack of jurisdiction; and one was withdrawn. Three of the complaints were resolved. Two of the complainants failed to cooperate. Three of the complaints were open. One complainant was unable to be located.

Housing discrimination complaints filed with HUD may be done online at (<http://www.hud.gov/complaints/housediscrim.cfm>), toll free at 1-800-669-9777, or by contacting the Office of Fair Housing and Equal Opportunity in Washington D.C. or Texas's Fair Housing HUB located in Ft. Worth, Texas.

When HUD receives a complaint, HUD will notify the person who filed the complaint and will normally notify the alleged violator and allow that person to submit a response. The complaint will be investigated to determine whether there has been a violation of the Fair Housing Act.

A complaint may be resolved in a number of ways. First, HUD will try to reach an agreement between the two parties involved. A conciliation agreement must protect the filer of the complaint and public interest. If an agreement is signed, HUD will take no further action unless the agreement has been breached. In this case, HUD will recommend that the Attorney General file suit.

If HUD has determined that a state or local agency has the same housing powers ("substantial equivalency") as HUD, they will refer the complaint to that agency and will notify the complainant of the referral. The agency must begin work on the complaint within 30 days or HUD may take it back. If, during the investigative, review and legal process, HUD finds that discrimination has occurred, the case will be heard in an administrative hearing within 120 days, unless either party prefers the case be heard in Federal district court.

Texas Workforce Commission on Civil Rights Division. According to TWCCRD, there were 13 complaints filed in Mesquite between January 1, 2000 and May 31, 2005. All of these cases are included in the HUD complaints discussed previously.

Allowing for more than one reason a person could be discriminated against (i.e. a person could be discriminated against because of their race and sex), 8 of the 15 complaints filed were based on being African American.

Review of Housing Policies and Procedures

As part of the AI, BBC reviewed the City's housing policies and the policies and procedures of the City's housing authority. Housing authority management was interviewed to discuss policies and procedures of distributing Section 8 vouchers. Significant findings are included below.

Application process/waiting lists. The list for Section 8 Housing Choice Vouchers has been closed since July 2003. As of 2003, there was a 6 to 7 year wait to receive a voucher with 2,926 families on the wait list. When the Section 8 list opens, an interested person adds their name to the list. When vouchers become available, a letter is sent to the interested person/household who is next on the list informing them that they must complete an application.

Once the housing authority receives a completed application, the application is reviewed to verify the person/household's eligibility. There is no preference given to prospective voucher holders; it is strictly based on a first come first served basis.

In addition, the housing authority screens applicants for any criminal or drug related activity to the extent required by law or regulation. Applicants are also screened for violations of previous HUD-assisted housing program obligation and for debts owed to HUD-assisted properties or other PHAs. The housing authority also provides information to the prospective landlords of any criminal or drug related activities, prior landlord names and contact information and the file history regarding family payment of rents, along with other essential conditions of tenancy of the voucher holder.

After verification of their information and eligibility is determined, the voucher holders must then find a unit. The standard 60-day period to find a unit applies. Upon an applicant's request, an additional 60 days will be granted (for a total of 120 days). Families with disabilities may request an additional 30 day term.

According to the housing authority, they have never had a problem with a Section 8 voucher holder finding an apartment; property owners in the City are very accepting of Section 8 renters and participation by property owners has recently increased. The housing authority has reportedly not had any problems with discrimination by Section 8 landlords.

Demand for housing. As noted above, the waiting list for Section 8 vouchers is 2,926 and has been closed since July 2003. The housing authority attributes this to the portability of the Section 8 vouchers. Potential cuts in the Section 8 program could reduce the number of vouchers available in Mesquite and lengthen the waiting list for vouchers.

Proposed changes in federal funding are expected to decrease the number of housing vouchers available in 2006 and possibly 2005. Nationwide, the Center on Budget and Policy Priorities (CBPP) estimates a reduction of 370,000 vouchers after 2006.

The CBPP estimates a reduction in the number of vouchers for low-income households in localities across the nation. In its latest report, the CBPP concluded that "In 2005, the Mesquite Housing Authority will receive \$437,477 less funding than it needs to support its vouchers, causing an estimated 53 low-income families to go without housing assistance. Under the Administration's budget for 2006, the funding gap confronting the agency will drop to \$227,921, allowing it to restore temporarily 26 of the vouchers that were cut in 2005. But estimates based on available information on the Administration's

budget plans through 2010 show the shortfall widening to approximately \$2,756,491, eliminating all of the vouchers restored in 2006 and cutting the number of families assisted by a further 240.”

Similarly, the CBPP estimates the number of vouchers that will be lost in 2005 and 2010 for the elderly, persons with disabilities and working families. The CBPP defines working families as “families obtaining at least some of their income from wages.” In 2005, the shortfall in voucher funding needed to support its vouchers will cause the Mesquite Housing Authority to cut an estimated 53 vouchers. As a result, 10 elderly families, 9 persons with disabilities and 17 working families will go without housing assistance. Information available on the proposed budget plans through 2010 indicate the voucher funding shortfall will grow substantially, resulting in further cuts in the number of elderly/disabled/working families assisted by an estimated 43, 41 and 77 vouchers, respectively.

Legal Cases

As part of the AI, recent legal cases were reviewed to determine significant fair housing issues and trends in Mesquite and the Metroplex. This section summarizes the issues in each case that either occurred or had activity within the past ten years.

The majority of the Dallas area cases alleged racial discrimination based on the Fair Housing Act, the Civil Rights Act, and/or the Fourteenth Amendment Equal Protection Clause. Several of these cases are discussed below. Another case alleges the City of Dallas violated the Fair Housing Act by denying housing to persons who are disabled. This case, *Avalon Residential Care, Homes, Inc. v. City of Dallas*, is summarized below.

Walker v. City of Mesquite. This housing discrimination case began back in 1985 when minority participants in low-income housing programs challenged the nonparticipation of Mesquite, Texas in a federally financed voucher plan to desegregate housing. The complaint was amended to include other Dallas metropolitan suburbs, the Dallas Housing Authority (DHA) and HUD. The putative class was comprised of about 7,200 black households residing in DHA public housing and participating in the voucher program. The households alleged that the defendants had administered Dallas’s housing assistance programs in a racially discriminatory way.

The suburban communities (including the City of Mesquite) agreed to participate in the DHA Section 8 program and were dismissed from the litigation, leaving DHA and HUD as plaintiffs.

The case became part of a larger issue that involved the specifics of the desegregation of African Americans living in Dallas public housing projects and was concluded in 2004.

Dews v. The Town of Sunnyvale, Texas. The Town of Sunnyvale was accused of engaging in racially discriminatory zoning and planning practices in violation of the Fair Housing Act. At the time of the lawsuit, the town had an outright ban on multifamily development and a one-acre zoning requirement for residential development. The court ordered the Town of Sunnyvale to discontinue its current zoning and subdivision practices and adopt ordinances, practices and policies that remedy the effect of Sunnyvale’s past “exclusionary” practices and encourage the development of multifamily and affordable housing in the town.

United States v. Prestonwood Properties. The United States filed a complaint after a determination by HUD that reasonable cause existed to believe that Prestonwood Properties (located in McKinney) had violated the Fair Housing Act through the actions of its property manager. The property manager

allegedly sexually harassed female tenants over a six-year period, which involved entering women's apartments while they slept or showered and sexually assaulting them, threatening to evict women who declined sexual advances, offering women rent subsidies and bigger apartments in exchange for sex, and making vulgar comments to women in the rental office.

A consent order was approved in which the defendants agreed to pay \$150,000 to compensate 17 women the United States identified as victims. The order also bars the defendant from owning or managing any residential rental property for four years.

Avalon Residential Care, Homes, Inc. v. City of Dallas. The United States argues that the City of Dallas violated the Fair Housing Act by improperly denying a reasonable accommodation when it refused to grant the plaintiff a variance to the City's 1,000 foot spacing requirement and six person occupancy limit for group homes serving persons with disabilities. This case is currently ongoing.

Fair Lending Analysis

Community Reinvestment Act (CRA) ratings and Home Mortgage Disclosure Act (HMDA) data are commonly used in AIs to examine fair lending practices within a jurisdiction. Fair housing complaint data are important to pinpoint the types of discrimination that are most prevalent and detect improvements or deterioration in fair housing conditions. Used in conjunction, these data sets can identify and then diagnose the reason for potential or existing housing discrimination. Each data set is reviewed in turn below.

CRA review. The CRA requires that financial institutions progressively seek to enhance community development within the area they serve. On a regular basis, financial institutions submit information about mortgage loan applications as well as materials documenting their community development activity. The records are reviewed to determine if the institution satisfied CRA requirements. The assessment includes a review of records as related to the following:

- Commitment to evaluating and servicing community credit needs;
- Offering and marketing various credit programs;
- Record of opening and closing of offices;
- Discrimination and other illegal credit practices; and
- Community development initiatives.

The data are evaluated and a rating for each institution is determined. Ratings for institutions range from substantial noncompliance in meeting credit needs to an outstanding record of meeting community needs. Exhibit IV-1 shows the CRA Ratings for financial institutions subject to CRA in Mesquite on April 2005.

**Exhibit IV-1.
CRA Ratings for the City
of Mesquite, 1991 to 2005**

Note:
Some banks may have been examined more than once.
Source:
FFIEC Interagency CRA Rating, last updated January 12, 2005.

Rating	Number of Institutions	Percent
Outstanding	1	8%
Satisfactory	11	92%
Needs Improvement	0	0%
Substantial Noncompliance	0	0%

As shown in the exhibit, 11 of the institutions' examinations in Mesquite had a rating of satisfactory, and one was rated outstanding. Regulators apply a code from one through four to measure CRA ratings, with one being equivalent to an outstanding rating and four being equivalent to substantially noncompliant. The average rating for institutions in Mesquite is 1.92, or slightly better than Satisfactory.

In recent years, the significance of CRA ratings in measuring community investment has been questioned by many involved in local community development. As the financial condition of banks has improved, audits have become less frequent, so CRA ratings are not always a recent measure of community investment performance. Furthermore, the audit procedures required to measure CRA compliance are not as comprehensive as might be required to fully understand an institution's performance. Finally, with the expansion of online lending and bank mergers, measures of local lending have become less important in measuring local access to credit. Therefore, it is important to examine other fair housing data along with the CRA data when considering the performance of lending institutions.

HMDA analysis. HMDA data consist of information about mortgage loan applications for financial institutions, savings and loans, savings banks, credit unions and some mortgage companies.⁵ The data contain information about the location, dollar amount and types of loans made, as well as racial and ethnic information, income and credit characteristics of all loan applicants. The data are available for home purchases, loan refinances and home improvement loans.

HMDA data can provide a picture of how different applicant types fare in the mortgage lending process. These data can be used to identify areas of potential concern that may warrant further investigation. For example, by comparing loan approval rates of minority applicants with non-minorities that have similar income and credit characteristics, areas of potential discrimination may be detected.

The Federal Reserve is the primary regulator of compliance with fair lending regulations. When federal regulators examine financial institutions, they use HMDA data to determine if applicants of a certain gender, race or ethnicity are rejected at statistically significant higher rates than applicants with other characteristics. The Federal Reserve uses a combination of sophisticated statistical modeling and loan file sampling and review to detect lending discrimination.

Loan applications and action taken. The HMDA data tables in this section present summary HMDA data for the Dallas Metropolitan Statistical Area (MSA). The most recent HMDA data available are for the

⁵ Financial institutions are required to report HMDA data if they have assets of more than \$32 million, have a branch office in a metropolitan area, and originated at least one home purchase or refinance loan in the reporting calendar year. Mortgage companies are required to report HMDA if they are for-profit institutions, had home purchase loan originations exceeding 10 percent of all loan obligations in the past year, are located in an MSA (or originated five or more home purchase loans in an MSA) and either had more than \$10 million in assets or made at least 100 home purchase or refinance loans in the calendar year.

2003 calendar year. Exhibit IV-2 shows total loan applications by loan type, loan purpose and action taken on the loan for the Dallas MSA.

**Exhibit IV-2.
Loan Applications Received by Loan Type, Dallas MSA, 2003**

Dallas MSA	Government Guaranteed Home Purchase	Conventional Home Purchase	Refinance	Home Improvement
Total loan applications	24,257	108,603	297,033	18,494
Loan originated	71%	65%	57%	39%
Approved, not accepted	3%	8%	7%	15%
Denied	12%	14%	20%	41%
Withdrawn	12%	10%	13%	4%
Determined incomplete	2%	3%	2%	1%
Total	100%	100%	100%	100%

Note: Does not include loans for multifamily properties or non-occupants.
Source: FFIEC HMDA Aggregate Reports, 2003, and BBC Research & Consulting.

Denial rates by race and income. Exhibit IV-3, on the following page, presents denial rates by race and ethnicity, categorized by income level and loan type for the Dallas MSA. It is important to note that for the groups American Indian/Alaskan Native, the joint category and the "other" category, the numbers of loan applications were relatively small. As such, caution should be used in interpreting data about these racial and ethnic groups.

For government guaranteed home purchase loans, Asian/Pacific Islanders had a slightly lower denial rate (6 percent) when compared to Whites and joint applicants. The "other" category had the highest denial rate of 25 percent and the rates of American Indian/Alaskan Native and African Americans were also high with 19 and 18 percent of their loans denied, respectively. The remaining two racial and ethnic groups denial rates were 11 and 14 percent. Asians, Whites and joint applicants had the lowest denial rates and Asians, African Americans and other races had the highest denial rates, across income categories.

A better picture is provided by analysis of conventional loan denial rates during 2003 because there are more applications for most racial and ethnic groups. Among low-income applicants, African Americans and applicants where race information was not available had the highest denial rates of 31 percent and 28 percent, respectively. Slightly lower denial rates were found in the categories of "other," Hispanic and American Indian/Alaskan Native. Low income applicants who are Asian/Pacific Islander had the lowest denial rate of 16 percent. Among higher income applicants, African Americans had the highest denial rates (21 percent) followed by Hispanics (16 percent) and American Indians/Alaskan Natives (15 percent). Whites had the lowest denial rate at 8 percent.

Applicants in the "other" category had the highest denial rate for refinances at 43 percent. African Americans and Hispanics had the next highest denial rates for refinances, 36 percent and 24 percent respectively. For home improvement loans, African Americans, Hispanics, "others," American Indian/Alaskan Natives and applicants for whom race was not available all had over half of their applications denied.

**Exhibit IV-3.
Mortgage Loan Denial Rates by Race/Ethnicity and Income, Dallas MSA, 2003**

Race/Ethnicity	Government Guaranteed Home Purchases			Conventional Home Purchase		
	Low Income Applicants (<80% of Median)	Moderate, Middle and Upper Income Applicants (80% of Median or Greater)	Total Applicants	Low Income Applicants (<80% of Median)	Moderate, Middle and Upper Income Applicants (80% of Median or Greater)	Total Applicants
American Indian/ Alaskan Native	27%	13%	19%	24%	15%	18%
Asian/Pacific Islander	7%	3%	6%	16%	9%	11%
African American	20%	16%	18%	31%	21%	25%
Hispanic	11%	11%	11%	25%	16%	21%
White	9%	6%	7%	20%	8%	11%
Other	34%	17%	25%	26%	11%	15%
Joint	9%	6%	7%	21%	9%	11%
Not Available	16%	11%	14%	28%	11%	15%

Race/Ethnicity	Refinances			Home Improvement Loans		
	Low Income Applicants (<80% of Median)	Moderate, Middle and Upper Income Applicants (80% of Median or Greater)	Total Applicants	Low Income Applicants (<80% of Median)	Moderate, Middle and Upper Income Applicants (80% of Median or Greater)	Total Applicants
American Indian/ Alaskan Native	32%	21%	24%	54%	52%	53%
Asian/Pacific Islander	25%	11%	14%	58%	32%	40%
African American	41%	33%	36%	71%	58%	64%
Hispanic	38%	28%	34%	64%	47%	57%
White	24%	14%	16%	48%	27%	32%
Other	53%	39%	43%	67%	48%	54%
Joint	24%	16%	17%	62%	34%	37%
Not Available	41%	24%	29%	68%	46%	53%

Note: "Joint" race means white and minority group co-applicants.
Source: FIEC HMDA Aggregate Reports, 2003, and BBC Research & Consulting.

Approval Rates by minority concentration. Exhibit IV-4 below examines the disposition of loan applications from different census tracts in the Dallas market in 2003. The tracts are grouped by proportion of minority residents. The HMDA data show that origination rates are similar across tracts with and without minority concentration.

**Exhibit IV-4.
Loan Disposition by Minority Concentration, All Loan Types Dallas MSA, 2003**

	Less than 10% Minority	10% to 19% Minority	20% to 49% Minority	50% to 79% Minority	80% to 100% Minority
Total loan applications	1,218	6,770	9,989	4,100	2,180
Loan originated	69%	74%	73%	67%	63%
Approved, not accepted	3%	3%	3%	2%	3%
Denied	11%	9%	11%	15%	17%
Withdrawn	14%	12%	11%	13%	15%
Determined incomplete	2%	1%	2%	2%	2%
Total	100%	100%	100%	100%	100%

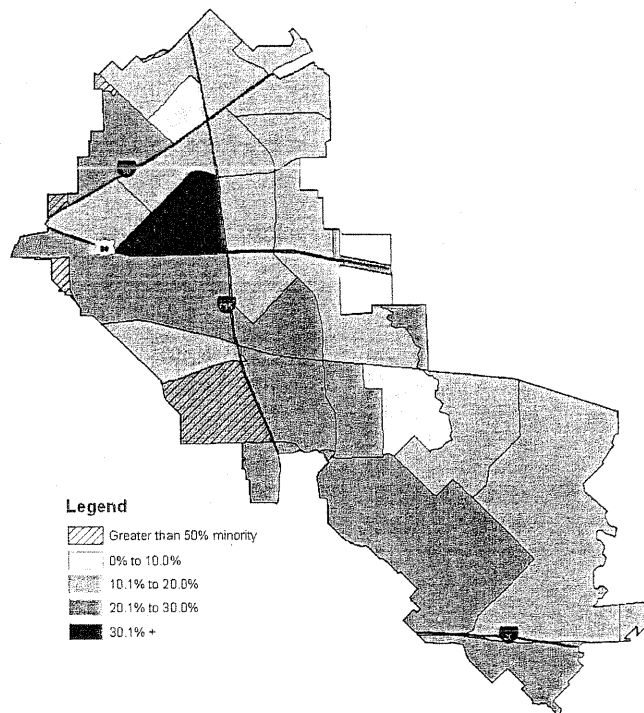
Source: FFIEC HMDA Aggregate Reports, 2003, and BBC Research & Consulting.

Denial rate by Census Tract. A further examination of loan approvals by race/ethnicity is provided in Exhibits IV-5 and IV-6. As seen in the maps in the exhibits, census tracts with high percentages of minorities tend to have above average denial rates. The Census Tracts shaded with lines in the exhibits designate concentrations of minority populations that exceed 50 percent of the population.

**Exhibit IV-5.
Percent of Conventional
Home Mortgage Loans
Denied, 2003**

Note:
Census tracts where minority populations exceed 50 percent of the population are shaded with lines.

Source:
FFIEC HMDA Aggregate Reports, 2003, and
BBC Research & Consulting.



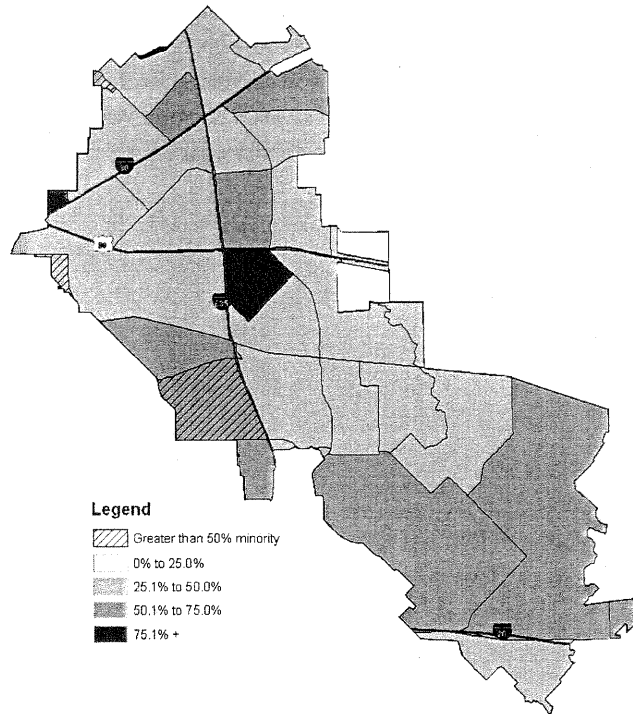
**Exhibit IV-6.
Percent of Home
Improvement Loans
Denied, 2003**

Note:

Census Tracts where minority populations exceed 50 percent of the population are shaded with lines.

Source:

FFIEC HMDA Aggregate Reports, 2003, and BBC Research & Consulting.



Census Tract 176.03 (which extends into East Dallas) had one of the highest percentages of its population who were minorities, 69 percent, and also had a high denial rate of 71 percent for home improvement loans.

Approval rates by gender and income. HMDA data are also available by gender and income. Exhibit IV-7 shows denial rates for all types of loan applications.

**Exhibit IV-7.
Loan Denials by Gender and Income, All Loan Types Dallas MSA, 2003**

	Total Loan Applications	Male	Female	Joint	Not Available	All Applicants
0% to 49% of AMI	39,005	35%	36%	31%	48%	36%
50% to 79% of AMI	78,450	25%	23%	26%	35%	26%
80% to 99% of AMI	52,806	21%	19%	21%	29%	21%
100% to 119% of AMI	47,785	18%	17%	18%	26%	18%
120% of AMI +	189,423	16%	16%	12%	20%	14%
Totals	407,469	21%	23%	17%	28%	20%

Note: AMI is area median income. The FFIEC uses the AMI for the Dallas MSA as reported by HUD.

Source: FFIEC HMDA Aggregate Reports, 2003 and BBC Research & Consulting.

As would be expected, denial rates decline as incomes rise. Among higher income applicants, joint applicants have lower denial rates than males or females. For all other income ranges, however, denial rates appear relatively similar regardless of gender. The 2003 denial rates listed above do not suggest gender discrimination in loan approvals.

Reasons for Denial. HMDA data also contain summary information on the reasons for denial by type of loan and applicant characteristics which can help explain some of the variation in approval rates among applicants. Exhibits IV-8 and IV-9, on the following pages, show the reasons for denial of 2003 loan applications by race, gender and income for government insured and conventional home purchase loans for the Dallas MSA. The numbers in boldface type represent the most common reason for denial for each group of applicants.

**Exhibit IV-8.
Reasons for Denial of Loan Applications for Government Guaranteed Home Purchase Loans, by Race, Gender and Income of Applicant,
Dallas MSA, 2003**

	Debt-to- Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit Application Incomplete	Mortgage Insurance Denied	Other	Total
RACE										
American Indian/Alaskan Native	18%	12%	41%	6%	0%	0%	0%	0%	24%	100%
Asian/Pacific Islander	14%	0%	43%	0%	7%	7%	14%	0%	14%	100%
African American	19%	2%	54%	2%	4%	3%	3%	0%	12%	100%
Hispanic	24%	4%	39%	3%	6%	7%	4%	0%	14%	100%
White	21%	5%	44%	4%	4%	3%	7%	0%	12%	100%
Other	38%	2%	34%	0%	3%	6%	2%	0%	15%	100%
Joint	23%	4%	51%	3%	2%	2%	5%	0%	9%	100%
Race not available	29%	3%	40%	1%	5%	4%	7%	0%	12%	100%
GENDER										
Male	23%	3%	40%	4%	5%	6%	4%	0%	14%	100%
Female	26%	3%	44%	2%	5%	3%	3%	0%	13%	100%
Joint	23%	4%	47%	2%	4%	3%	5%	0%	11%	100%
Gender not available	11%	3%	32%	5%	5%	7%	19%	0%	18%	100%
INCOME										
Less than 50% of MSA median	31%	4%	38%	3%	5%	5%	3%	0%	11%	100%
50% to 79% of MSA median	24%	4%	40%	3%	4%	5%	5%	0%	15%	100%
80% to 99% of MSA median	21%	2%	44%	3%	3%	4%	7%	0%	16%	100%
100% to 119% of MSA median	17%	3%	52%	3%	5%	2%	4%	0%	14%	100%
120% or more of MSA median	11%	6%	51%	5%	3%	5%	6%	0%	14%	100%
Income not available	23%	1%	59%	0%	9%	1%	3%	0%	3%	100%

Source: FIEC HMDA Aggregate Reports, 2003 and BBC Research & Consulting.

Exhibit IV-9.

Reasons for Denial of Loan Applications for Conventional Home Purchase Loans, by Race, Gender and Income of Applicant, Dallas MSA, 2003

	Debt-to- Income Ratio	Employment History	Credit History	Collateral	Insufficient Cash	Unverifiable Information	Credit Application Incomplete	Mortgage Insurance Denied	Other	Total
RACE										
American Indian/Alaskan Native	13%	2%	27%	3%	2%	2%	8%	0%	43%	100%
Asian/Pacific Islander	22%	5%	19%	8%	4%	7%	9%	0%	26%	100%
African American	14%	3%	26%	6%	5%	6%	6%	0%	34%	100%
Hispanic	16%	2%	33%	7%	5%	5%	5%	0%	26%	100%
White	15%	3%	31%	8%	5%	5%	8%	0%	25%	100%
Other	21%	3%	18%	8%	5%	6%	10%	0%	29%	100%
Joint	14%	2%	35%	7%	6%	3%	8%	0%	24%	100%
Race not available	10%	2%	34%	8%	4%	6%	10%	0%	27%	100%
GENDER										
Male	15%	3%	29%	8%	5%	6%	7%	0%	27%	100%
Female	16%	3%	29%	7%	5%	5%	7%	0%	29%	100%
Joint	16%	3%	31%	7%	5%	4%	8%	0%	25%	100%
Gender not available	9%	2%	35%	9%	2%	6%	11%	0%	27%	100%
INCOME										
Less than 50% of MSA median	19%	3%	38%	5%	4%	2%	4%	0%	24%	100%
50% to 79% of MSA median	16%	3%	34%	6%	5%	4%	6%	0%	25%	100%
80% to 99% of MSA median	17%	3%	29%	6%	5%	5%	6%	0%	29%	100%
100% to 119% of MSA median	14%	3%	26%	8%	6%	7%	9%	0%	29%	100%
120% or more of MSA median	12%	3%	24%	10%	4%	7%	11%	0%	29%	100%
Income not available	8%	4%	23%	9%	3%	5%	21%	0%	27%	100%

Source: FFIEC HMDA Aggregate Reports, 2003 and BBC Research & Consulting.

As demonstrated in the exhibits, poor credit history is the major reason for application denials across race, gender, loan type and most income categories. High debt-to-income ratios and the "other" category are other primary factors.

Section V.
FY2006-FY2010 Strategic Plan and FY2006
Action Plan



3-5 Year Strategic Plan

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

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed throughout the 3-5 year strategic planning period.

3-5 Year Strategic Plan Executive Summary:

The City of Mesquite's Executive Summary is located in Section I. - Executive Summary of the FY2006-FY2010 Consolidated Plan, which precedes this section.

Strategic Plan

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

Mission:

This section represents the Five Year (FY2006-FY2010) Strategic Plan for the City of Mesquite, Texas. The City of Mesquite receives the Community Development Block Grant (CDBG) directly from the U.S. Department of Housing and Urban Development (HUD). The City is required to complete a Consolidated Plan, Five Year Strategic Plan and Annual Action Plan prior to receiving the block grant funding. These documents describe the housing and community development needs in the City and outline how the City proposes to use the HUD block grant to fulfill the needs.

The City of Mesquite has elected to use a five year Consolidated Planning period. The City's program year start date is October 1, 2005.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)).

3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

3-5 Year Strategic Plan General Questions response:

Geographic allocation: The City of Mesquite's public services component of CDBG is allocated Citywide. Public service grants are provided for assistance to special needs populations, including persons who are homeless and at-risk of homelessness, victims of domestic violence (including children), low-income seniors, low-income adults and families, low- and moderate-income youth and their families, at-risk youth and persons with disabilities.

The physical improvement activities (capital projects) funded with CDBG will be allocated in the City's low- to moderate-income Census Tracts (i.e., where 51 percent or more of households earn less than 80 percent of the HUD-defined area median income). A map showing the City's low- to moderate-income Census Tract Block Groups appears at the end of this section. The City's low- to moderate-income Census Tract Block Groups are primarily concentrated in the central and eastern portion of the City.

Prioritization of funds. The City of Mesquite prioritizes its funding allocation of CDBG according to public input and community goals.

Obstacles to meeting needs. The greatest obstacle to meeting unmet needs in the City of Mesquite is lack of funding. The City's popular and well-used home rehabilitation program assists many target population groups (elderly, disabled, etc.). The program currently has a two-year waiting list, because of high demand and lack of available funding.

Managing the Process (91.200 (b))

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

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

3-5 Year Strategic Plan Managing the Process response:

Lead agency. The City of Mesquite Housing and Community Services Department is the lead agency within the City that is responsible for overseeing development of the Consolidated Plan, as well as administering the HUD block grants.

Community participation and organizational consultation. The City of Mesquite FY2006-FY2010 Consolidated Plan was prepared with a strong emphasis on community participation from nonprofit organizations in the City and the City residents. The City held three public forums during the Consolidated Planning process for City residents and community groups, and conducted 19 key person interviews with City Council members, the Mayor, City staff and service providers. Approximately 2,000 flyers were distributed door-to-door in the City's targeted low- to moderate-income revitalization neighborhoods advertising the forums. The announcement was also posted in the local newspaper, *The Mesquite News*, and on the City's Web site. Flyers were also posted in City Hall and at both libraries. A copy of the notification flyer appears in Section III. – Citizen Participation Plan, of this report.

The public forums were held in three different locations throughout the city on March 20 and 21, 2005. Two were held in the evening (one began at 5:30 p.m. and the other at 5:00 p.m.), and the third was held at 11:30 a.m. The forums began with a presentation of the CDBG program by BBC Research & Consulting and City staff. City staff described how CDBG funds are currently allocated in Mesquite. The forum then discussed preliminary demographic and housing market research findings. Attendees were then asked their opinions on the most needed housing and community development activities in the City, including those targeting special needs populations. Attendees were also asked questions concerning housing discrimination and other barriers that prevent people from finding the housing they need.

Individuals who could not attend the public forums were invited to provide written comments regarding the Consolidated Plan and related need to the City.

The CDBG Coordinator also participates in the Mesquite Community Network (MCN) program. MCN was created in 1999 to meet the needs of Mesquite residents through collaboration and partnerships. The Network is comprised of nonprofit organizations, government agencies and faith-based organizations that provide a variety of services and programs to Mesquite residents.

The Network meets monthly to exchange ideas, share upcoming events, discuss current issues and listen to program speakers from new or unfamiliar agencies. Some recent accomplishments of MCN are below:

- Development of a 2002 Mesquite Community Network Resource Directory
- Development of a link to the City of Mesquite's website for each network member
- A MCN member featured monthly in the MAINSTREAM and local newspaper.
- Development of a Teen Care Plan 2004

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.

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

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

3-5 Year Strategic Plan Citizen Participation response:

Summary of citizen participation process and efforts to broaden participation. The development of the City's Consolidated Plan was a focused collaborative process whereby the Housing and Community Services Department sought broad public input to develop a plan reflective of the needs of the entire community. The City held three public forums during the Consolidated Plan process for City residents and community groups and conducted 19 key person interviews with City Council members, the Mayor, City staff and service providers. Approximately 2,000 flyers were distributed door-to-door in the City's targeted low-to moderate-income revitalization neighborhoods. An announcement was posted in the local newspaper, *The Mesquite News*, and on the City's Web site. Flyers were also posted in City Hall and at both libraries.

The top mentioned housing and community development needs learned from the Citizen Participation Process include: rehabilitation of existing housing stock; lack of housing for extremely low income and special needs populations; limitations/lack of public transit, affordable health and dental care, and services for seniors.

Section III contains the City's full Citizen Participation Plan. To encourage involvement of the City's minorities, non-English speakers, low-income persons and persons with special needs (including persons with disabilities), the City made a strong effort to involve organizations that assist these populations, including the local housing authority, in the Consolidated Plan process. Indeed, there were 8 key person interviews conducted with organizations that assist these populations. In addition, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, and community centers and on its Web site.

Public comment opportunities and comments received. The City of Mesquite public comment period for the Consolidated Plan, Five-Year Strategic Plan occurred in two parts. During the public outreach process, the City had an email address through which citizens could send input about the greatest housing and community development needs in the City; written comments could also be mailed by postal service to the City. Comments were accepted throughout the public input process (mid-March 2005 through mid-April 2005). The 30-day comment period for the Strategic Plan and Action Plan occurred between April 15, 2005 and May 16, 2005. During this period, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, community centers, and on its Web site. The City held a final public hearing to collect public and organizational input about the Draft Consolidated Plan, Five-Year Strategic Plan on May 16, 2005.

Individuals who could not attend the public hearing were invited to provide written comments regarding the Consolidated Plan and related needs to the City. Throughout the public comment process, the City had an e-mail address available where comments could be sent (sgaston@ci.mesquite.tx.us) along with a mailing address to the City.

A copy of the comments received during the public comment period and the City's responses appear at the end of Section III. – Citizen Participation Plan.

Institutional Structure (91.215 (i))

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

3-5 Year Strategic Plan Institutional Structure response:

Institutional structure through which services are delivered. The City of Mesquite will utilize multiple funding sources and community resources in order to carry out the strategic goals in its Five-Year Consolidated Plan. The City uses federal funds, state funds, General Fund monies and private funds and project leveraging to meet the goals of the Consolidated Plan.

The City targets several populations and services through its CDBG public services funding allocations. Targeted populations include low- and moderate-income persons, persons at-risk of becoming homeless, seniors, persons in need of basic literacy and English language skills, victims of domestic violence, and persons who have no health insurance. The institutional structure through which the City will implement the Consolidated Plan will be very similar to the structure employed to carry out prior Action Plans, which has been efficient and successful.

Persons at-risk of becoming homeless will receive emergency assistance from Mesquite Social Services. Victims of domestic violence will be served through New Beginnings Center. Various organizations such as Senior Alert, Evergreen at Mesquite and the Christian Care Center will help serve the senior population. Using CDBG monies, Mission East Dallas County Health Ministries, among others, will serve low-income and uninsured households by providing health care and dental services, health and wellness education, and counseling. The Adult Literacy Program will receive funding to help adult residents learn basic literacy and English language skills. Door-to-door transportation services for seniors and persons with a disability will be provided through the Mesquite Transportation for the Elderly and Disabled (MTED) program.

The Housing and Community Services Department is the primary organization through which the City carries out fair housing related activities, by providing consultation and assistance to people who have fair housing questions and/or desire to file a complaint.

Other CDBG funded organizations will carry out rehabilitation-related activities, housing-related physical improvement activities and other physical improvement activities. These include the City's Housing Office, which will conduct owner-occupied single family housing rehabilitation activities, including forgivable loans and minor home repair. The Minor Repair Grants program assists the disabled and elderly with low to very low incomes to repair or replace items considered necessary for their health and safety. Code Enforcement personnel inspect housing that appears to have code violations, and whenever appropriate, the homeowners are referred to the Housing Rehabilitation Program. The Housing Rehabilitation program will assist low- and moderate-income households. Additional funding may awarded by the State, which will allow for additional homes to be rehabilitated.

The City will also fund targeted improvements needed by organizations working with special needs populations. Community development projects related to code enforcement, crime, housing rehabilitation, overall neighborhood appearance and access to first-time homebuyer assistance will be administered by the Housing and Community Services Department under the Neighborhood Initiatives program and will occur in qualifying benefit areas.

The Code Enforcement Program plays a major role in maintaining the integrity and viability of the City's neighborhoods, through inspections of CDBG eligible areas in the City. Dwellings with structural and other problems can be identified and, where appropriate, single-family homeowners are referred to the Housing Rehabilitation Program. Owners of multifamily units with code violations receive technical assistance from City staff.

The Code Enforcement Program was expanded in FY2005 to add two additional building inspectors to inspect the exterior conditions of housing within designated target neighborhoods to meet the minimum property maintenance standards. The inspectors will also inspect the interior of rental property as turnover in tenants occurs.

Strengths and weaknesses of system. The City of Mesquite is strongly committed to meeting underserved needs in the community. The City has a strong and stable relationship with the service providers in the area. The primary gap in the delivery of services is the lack of adequate financial resources to best serve the City's populations in need.

Strengths and weaknesses of public housing system. The housing authority in Mesquite, the Mesquite Housing Office, is a division of the City of Mesquite. It administers the City's Section 8 voucher program and oversees the City's owner-occupied housing rehabilitation program.

The Housing Office administers approximately 1,197 Tenant Based Rental Assistance Vouchers. A gap in the delivery system for public housing is the sheer lack of Section 8 vouchers. As of March 2005, 2,926 persons were on the waiting list for Section 8

vouchers. It should be noted that the majority of persons on the waiting list resided in the City of Dallas rather than Mesquite.

Another gap in the system occurs when vouchers are "ported" into Mesquite. The City Mesquite housing authority lacks adequate resources to monitor voucher holders who port in from Dallas.

Monitoring (91.230)

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

3-5 Year Strategic Plan Monitoring response:

Decisions will be based on direction obtained during the Consolidated Plan process. The City will use the appropriate performance measures to gauge the success of the CDBG funding in meeting annual goals.

Priority Needs Analysis and Strategies (91.215 (a))

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

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

The priority needs and strategies for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews). The priority housing needs were determined based on the number of households who were cost-burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through the community service providers key person interviews and the public forums.

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

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.

2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs.

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

Units with lead-based paint risks. As of the 2000 Census, there were 191 homeowners and 133 renter households living in units built before 1939 and 4,259 homeowners and 1,600 renters living in housing constructed between 1940 and 1960. There were also as many as 178 homeowners and 342 renter households living in units with some type of condition problem. Therefore, assuming no overlap in households (which is unlikely), that all households occupying these units are low or moderate-income, and that 50 percent of housing built between 1940 and 1960 and all housing built before 1940 has a strong likelihood of containing lead based paint, as many as 2,499 low to moderate-income homeowners and 1,275 low to moderate-income renter households in Mesquite could be at risk of lead based paint hazards. These at-risk households represent 8.7 percent of the City's population of homeowners and 8.4 percent of the City's renters. The numbers indicate that almost twice as many homeowners are at-risk than renters.

Section II – Housing and Community Profile contains a map of the Census Tract Block Groups in the City that have the greatest risk of lead-based paint hazards. The map, titled High Risk Lead Based Paint Hazards, shows the Census Tract Block Groups that have more than 20 percent of units occupied by households earning less than 80 percent of the median family income (\$60,800) and who are living in housing units built prior to 1950. The number of low income households (earning less than 80 percent of the MFI) living in units built before 1950, and, as such, who are at risk of lead based paint hazards is estimated at 998.

An exhibit showing the City's the households at risk for lead-based paint hazards, according to 2000 CHAS data appears at the end of this section in the supplement.

Actions to reduce hazards. HUD has regulations to protect children from the hazards of lead-based paint in federally-funded projects. HUD continues to provide training for compliance with these regulations. Staff from the City's Housing Office has attended trainings and is currently in compliance with these regulations for the Section 8 program and the housing rehabilitation program. All housing rehabilitation projects are tested and mitigation efforts are overseen by City staff. Any home utilizing federal funds is required to be tested and mitigation will occur as a part of rehabilitation. In addition, the City continues to provide the required notices and information about the hazards and risks of lead-based paint to all program participants.

¹ The actual number of households is probably lower due to overlapping conditions. For example, a household could be living in a house that was both built before 1939 and is lacking complete plumbing.

HOUSING

Housing Needs (91.205)

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

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

3-5 Year Strategic Plan Housing Needs response:

Section II – Housing and Community Profile, in addition to the Housing Needs tables located at the end of the Five-Year Consolidated Plan, the housing problems by race and ethnicity tables in the Strategic Plan Supplement, and the exhibit that projects housing needs at the end of this section contain estimates of housing needs, projections of future needs and disproportionate need.

Priority Housing Needs (91.215 (b))

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

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

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

3-5 Year Strategic Plan Priority Housing Needs response:

Please see the Housing Needs table at the end of the Five-Year Consolidated Plan, which contains the City's priority needs.

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the housing market analysis conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations, which includes seniors who prefer to remain in their own homes. Rehabilitation also preserves homeownership. Finally, demand for downpayment assistance is not as great. There is also a limitation of available staff to monitor any assistance program.

A comprehensive response to items 2. above, complete with maps and charts, is located in Section II - Housing and Community Profile of the City of Mesquite FY2006-FY2010 Consolidated Plan.

The priority needs and strategies for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews). The priority housing needs were determined based on the number of households who were cost burdened, living in substandard and overcrowded conditions, and/or who could not afford homeownership. The priority needs for special needs populations and community development were derived through the public meetings and key person interviews and the Continuum of Care for Dallas County, in which Mesquite participates.

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

Housing Market Analysis (91.210)

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

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

3-5 Year Strategic Plan Housing Market Analysis responses:

A comprehensive response to items 1. through 3. above, complete with maps and charts, is located in Section II. – Housing and Community Profile of the City of Mesquite FY2006-FY2010 Consolidated Plan.

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Housing Objectives response:

The City's Five-Year Housing Goals and Objectives include the following. Specific performance measures (e.g., number of households assisted and unit produced) appear at the end of the City's Action Plan and in the required HUD tables.

City of Mesquite Housing Goals and Objectives:

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations.

- Assist with operational expenses of nonprofit organizations serving persons with special needs.
- Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

Strategy 3. Improve and maintain the City's neighborhoods.

- Continue strong code enforcement of substandard single family and multifamily properties.

- Continue supporting community policing efforts in target neighborhoods.

Available resources. To achieve the goals and objectives identified above, the City will use a combination of federal and state funds, and General Fund monies and private funds for project leveraging to meet the goals of the Consolidated Plan.

Federal funds – Federal assistance will largely consist of funds the housing authority will receive for Section 8 vouchers and the CDBG program. The housing authority funds will be used to assist the City's lowest income households with rental assistance. CDBG monies will be used for a combination of activities to provide services to special needs populations, rehabilitate housing and provide community development improvements in targeted redevelopment (low- and moderate-income) areas.

State funds – The City will utilize funds from the State HOME program, as it is awarded such funds, for the housing rehabilitation program in the City's target neighborhoods.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

3-5 Year Strategic Plan Needs of Public Housing response:

The Mesquite Housing Office administers the City's Section 8 Housing Choice Voucher program through the City's public housing authority. The PHA does not own or manage housing units. As of March 2005, the housing authority had 1,197 Section 8 voucher holders. As of March 2005, there were 2,926 persons on the waiting list for Section 8 vouchers.

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of

such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.

2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

3-5 Year Strategic Plan Public Housing Strategy response:

PHA strategy. The Mesquite public housing authority has an ongoing commitment to promote adequate and affordable housing, economic opportunity and a suitable living environment free of discrimination.

Five-Year Housing Plan. The City's public housing authority addresses the needs of the population for assisted housing on a case by case basis. Particular attention is given to projects directed at the senior population. The public housing authority Five-Year Housing Plan is summarized below:

Increase the availability of decent, safe and affordable housing.

- Expand the supply of assisted housing
 - Apply for additional Section 8 units should they become available.
 - Encourage developers to build affordable housing units.
- Improve the quality of assisted housing
 - Improve voucher management (SEMAP score)
 - Increase customer satisfaction
- Increase assisted housing choices
 - Conduct outreach efforts to potential voucher landlords.
- Maximize the number of affordable units available to the PHA within its current resources
 - Maintain or increase Section 8 lease-up rates by effectively screening Section 8 applicants to increase owner acceptance of program.
 - Participate in the Consolidated Plan development process to ensure coordination with broader community strategies.

Specific Family Types

- Target available assistance to families at or below 30 percent AMI
 - Exceed HUD federal targeting requirements for families at or below 30 percent of AMI in tenant-based Section 8 assistance.
- Target assistance to the elderly
 - Encourage developers to build affordable housing units for seniors.
- Target available assistance to families with disabilities
 - Approve higher contract rents on units offered by landlords that have modified or made units accessible for families with disabilities.
 - Encourage developers to build affordable, barrier-free and accessible housing units for the disabled.

Improve community quality of life and economic vitality

- Provide an improved living environment
 - Support City's Community Development Department in encouraging developers to build affordable housing

Promote self-sufficiency and asset development of assisted households

- Continue to enroll families to the PHA's voluntary Family Self-Sufficiency program and motivate participants towards achieving economic independence.

Ensure equal opportunity and affirmatively further fair housing

- Undertake affirmative measures to ensure access to assisted housing regardless of race, color, religion, national origin, sex, familial status and disability.
 - Provide information outlining the opportunities and advantaged of renting outside of poverty or minority concentrated areas.
 - Provide maps indicating areas of concentration per Census Tract.

The Mesquite Housing Board is a five member board created to hear appeals as they relate to eligibility for participation in the Housing Assistance Payments Program. The functions of this board relate solely to the Section 8 Housing Assistance Payments Program for existing housing and the rehabilitation of owner-occupied housing.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

3-5 Year Strategic Plan Barriers to Affordable Housing response:

Barriers identified by key people. The key person interviews conducted for the City of Mesquite Five-Year Consolidated Plan did not identify any significant policy barriers to affordable housing development in the City. Comments from citizens during development of the Consolidated Plan suggest that there is little citizen support for new development of affordable multifamily housing. This may be caused by the Not In My Backyard (NIMBY) presumption that affordable housing will hurt their neighborhoods and is therefore undesirable.

Specifically, a concern mentioned by many people was that numerous rental properties in the City occupied by lower income households are overcrowded and in poor condition. To address the concern, the City has begun a code inspection

program that will inspect the interior of rental property as turnover in tenants occurs. The increased code inspection will contribute to lasting improvements in the City's housing stock and area property values. It may also decrease some of the perceived NIMBYism to subsidized rental units.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

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

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

3-5 Year Strategic Plan Homeless Needs response:

The City of Mesquite does not have any homeless shelters located within the City. Mesquite continues to experience a low degree of homelessness. In order to maintain this, programs conducted by the Housing Office will continue to be given a high priority. By continuing these programs, the City will continue to ensure that low- and moderate-income households are able to maintain and afford homes. The City is a participant of the Dallas County Continuum of Care (CoC) and supports the CoC through housing rehabilitation. This supports households at-risk of homelessness through the maintenance of the affordable housing stock.

The Metro Dallas Homeless Alliance recently conducted their annual count and census of the homeless population in Dallas County in January 2005. There were 5,898 homeless individuals in Dallas County, which represents a 5 percent increase from the previous year. The homeless count also recorded there were 304 homeless families with children. An estimated 997 persons in Dallas County are "chronically homeless."

The latest Dallas County Continuum of Care completed estimated a population of 3,309 homeless individuals in Dallas County, 403 of whom were unsheltered. The Continuum of Care also estimated 311 homeless families with children, 14 who were unsheltered. An estimated 1,181 persons in Dallas County are "chronically homeless," with 234 unsheltered. The Continuum of Care Homeless Populations and Subpopulations needs tables at the end of the Five-Year Consolidated Plan details homeless and subpopulations needs.

Section II. – Housing and Community Profile contains details on the City's households with the greatest housing needs. According to 2000 Census data, 13 percent of the City's renters, or 1,958 households, and 5 percent of homeowners, or 1,428 households, were severely cost burdened, and, as such, may be at-risk of homelessness.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

3-5 Year Strategic Plan Priority Homeless Needs response:

The City works to address the gaps in services and housing for the sheltered and unsheltered chronic homeless through its participation in the Dallas County Continuum of Care and funding of countywide organizations that assist persons who are homeless and at-risk of homelessness.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

3-5 Year Strategic Plan Homeless Inventory response:

The City of Mesquite does not have any homeless shelters located within the City. Mesquite continues to experience a low degree of homelessness. In order to maintain this, programs conducted by the Housing Office will continue to be given a high

priority. By continuing these programs, the City will continue to ensure that low- and moderate-income households are able to maintain and afford homes. The City is a participant of the Dallas County Continuum of Care (CoC) and supports the CoC through housing rehabilitation. This supports households at-risk of homelessness through the maintenance of the affordable housing stock.

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

3-5 Year Homeless Strategic Plan response:

The City of Mesquite does not have any homeless shelters located within the City. Mesquite continues to experience a low degree of homelessness. In order to maintain

this, programs conducted by the Housing Office will continue to be given a high priority. By continuing these programs, the City will continue to ensure that low- and moderate-income households are able to maintain and afford homes. The City is a participant of the Dallas County Continuum of Care (CoC) and supports the CoC through housing rehabilitation. This supports households at-risk of homelessness through the maintenance of the affordable housing stock.

The City will fund New Beginning Center, located in Garland, to assist in the treatment, outreach and support of victims of domestic violence. They also provide emergency and transitional shelter.

Several organizations (non CDBG funded) also provide homeless preventative services in Mesquite. These include:

- **Housing and Community Services Department** – Offers several programs to low- and moderate-income persons. The Mesquite Senior Alert program provides assistance, transportation, in-home visits, and telephone reassurance for seniors in need. The Mesquite Transportation for Elderly and Disabled (MTED) provides transportation services to citizens in Mesquite who are elderly, physically or mentally disabled. The Mesquite Public Health Clinic offers immunizations at a very low cost, or no cost, to children 18 years and under.
- **Mesquite Social Services** – Family financial crisis center for limited rent, utilities, medication (a 10-day emergency supply), food pantry, job training (including financial literacy training), information and referrals.
- **Parks and Recreation Department** – Offer several programs for low- and moderate-income persons. The programs are funded through the City or by private, state and federal funding. Several programs directed at youth include counseling services, a Free Lunch program, and a discounted after-school care program for children whose parents cannot afford the cost of day care.
- **Sharing Life Community Outreach** – Food/non-food necessities pantry, clothing closet, rent and utility assistance, holiday program, 12-step addiction recovery program, and parenting and job skills training.
- **Trinity Works** – On-site hot meals, food distribution, showers, and safe haven/day shelter.
- **Youth Services Network** – The Youth Services Division of the City is responsible for the development and implementation of programs for youth that reside in the City of Mesquite or attend Mesquite Schools. Youth ages 13 to 16 years are targeted for programs that will increase pro-social behavior. These programs include community service projects, recreation activities, youth leadership programs and cultural events. Special emphasis is given to addressing the needs of youth "at-risk."

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

3-5 Year Strategic Plan ESG response:

N/A for the City of Mesquite.

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

3-5 Year Strategic Plan Community Development response:

Strategy 1. Improve and maintain the City's neighborhoods.

- Continue strong code enforcement of substandard single family and multifamily properties.
- Continue supporting community policing efforts in target neighborhoods.

The City's priority Community Development needs are listed in the Community Development Needs table at the end of the Five-Year Consolidated Plan.

The priority community development needs for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews).

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the Housing and Community Profile conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation

and improving the monitoring of the quality of the existing housing stock through code enforcement. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations, including seniors who prefer to remain in their own homes. It also preserves homeownership and maintains the integrity and viability of its neighborhoods.

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

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

3-5 Year Strategic Plan Antipoverty Strategy response:

The City of Mesquite is committed to providing its lowest income residents with quality housing and neighborhoods, in addition to helping these residents move out of poverty and become self-sufficient. The City's housing and community development programs are targeted to improving the housing and neighborhood conditions of low income residents.

As it has done in the past, the City will continue to attract high paying jobs and industry to the community. The City will continue to work with and through the Mesquite Chamber of Commerce and other similar bodies in the region to increase the quality and size of the labor force in Mesquite. The City continues to support the Mesquite Independent School District, by providing each child with a sound educational foundation. Therefore, they will be better prepared to assume effective positions in the work place in the future and thus help reduce the level of poverty in Mesquite. In addition, the Housing Office will continue the Family Self-Sufficiency program, which helps families move from federal assistance to financial independence.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

3-5 Year Strategic Plan LIHTC Coordination response:
N/A for the City of Mesquite

NON-HOMELESS SPECIAL NEEDS

Non-homeless Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Non-homeless Special Needs Analysis response:

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations

- Assist with operational expenses of nonprofit organizations serving persons with special needs.
- Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

The non-homeless special needs objectives for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews).

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the housing and community profile conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation and improving the monitoring of the quality of the existing housing stock through code enforcement. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations.

including seniors who prefer to remain in their own homes. It also preserves homeownership and maintains the integrity and viability of its neighborhoods.

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

Available resources. To achieve the goals and objectives the City will use a combination of federal, state and City funds.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

3-5 Year Non-homeless Special Needs Analysis response:

The City of Mesquite held key persons interviews with service providers of non-homeless special needs populations to identify levels of need and priority housing and supportive service needs of persons who are not homeless, but require supportive housing. In some cases, the service providers were able to provide exact

estimates of populations in need and the gap between the housing and services available and the needs of these populations. In most cases, however, service providers were better able to identify priority needs of these populations based on the current and past clients' needs. The Non-Homeless Special Needs Table quantifies the needs of the non-homeless special needs populations where they are available; the data are very limited.

The qualitative assessment of the needs of non-homeless special populations revealed the top needs that appear in Section III – The Citizen Participation Process section of this Plan. The top housing needs include: housing rehabilitation, housing assistance, and improving the monitoring of the quality of the existing housing stock through code enforcement. Supportive service needs include: services for seniors, quality and affordable health and dental care, and lack/limitations of public transportation services.

The primary obstacle to meeting the needs of non-homeless special needs populations is lack of funding. The City has few, if any, institutional, political and systemic barriers to meeting the identified needs. In addition, it is very difficult to truly quantify the needs of these populations because they are often hidden or their needs can change dramatically based on personal health, availability of caregivers, etc.

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Strategic Plan Specific Special Needs Objectives response:

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations

- Assist with operational expenses of nonprofit organizations serving persons with special needs.
- Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

The specific special needs objectives for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews).

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the housing and community profile conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation and improving the monitoring of the quality of the existing housing stock through code enforcement. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations, including seniors who prefer to remain in their own homes. It also preserves homeownership and maintains the integrity and viability of its neighborhoods.

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

Available resources. To achieve the goals and objectives the City will use a combination of federal, state and City funds.

Housing Opportunities for People with AIDS (HOPWA)

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

1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low-income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.
2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also

describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.

3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).
4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based and/or grassroots organization.
5. The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.
6. The Plan includes the certifications relevant to the HOPWA Program.

3-5 Year Strategic Plan HOPWA response:

N/A to the City of Mesquite

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

3-5 Year Specific HOPWA Objectives response:

N/A to the City of Mesquite

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.



First Program Year Action Plan

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

SF 424

Complete the fillable fields (blue cells) in the table below. The other items are pre-filled with values from the Grantee Information Worksheet.

Date Submitted 8/15/05	Applicant Identifier	Type of Submission	
Date Received by state	State Identifier	Application	Pre-application
Date Received by HUD	Federal Identifier	<input type="checkbox"/> Construction	<input type="checkbox"/> Construction
		X Non Construction	<input type="checkbox"/> Non Construction
Applicant Information			
City of Mesquite		TX483546 MESQUITE	
P.O. Box 8501357		DUNS: 68986181	
		City of Mesquite	
Mesquite	Texas	Housing and Community Services Department	
75185	Country U.S.A.	CDBG	
Employer Identification Number (EIN):		Dallas County	
###-#####		Program Year Start Date (MM/05)	
Applicant Type:		Specify Other Type if necessary:	
Local Government: Township		Specify Other Type	
Program Funding		U.S. Department of Housing and Urban Development	
Catalogue of Federal Domestic Assistance Numbers; Descriptive Title of Applicant Project(s); Areas Affected by Project(s) (cities, Counties, localities etc.); Estimated Funding			
Community Development Block Grant		14.218 Entitlement Grant	
CDBG Project Titles Problem Oriented Policing, Addressing Mesquite, New Beginning Center, ect.		Description of Areas Affected by CDBG Project(s) H. Rehab, Code Enf., Policing, ect.	
\$CDBG Grant Amount \$1,157,204	\$Additional HUD Grant(s) Leveraged 0	Describe N/A	
\$Additional Federal Funds Leveraged 0		\$Additional State Funds Leveraged 0	
\$Locally Leveraged Funds 0		\$Grantee Funds Leveraged 0	
\$Anticipated Program Income 0		Other (Describe) N/A	
Total Funds Leveraged for CDBG-based Project(s) 0			
Home Investment Partnerships Program		14.239 HOME	
HOME Project Titles Housing rehab		Description of Areas Affected by HOME Project(s) Housing Rehab	

Jurisdiction

\$HOME Grant Amount \$500,000 (from 10/01/04 to 09/30/06)		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOME-based Project(s)			
Housing Opportunities for People with AIDS		14.241 HOPWA	
HOPWA Project Titles All Not Applicable		Description of Areas Affected by HOPWA Project(s)	
\$HOPWA Grant Amount		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for HOPWA-based Project(s)			
Emergency Shelter Grants Program		14.231 ESG	
ESG Project Titles All Not Applicable		Description of Areas Affected by ESG Project(s)	
\$ESG Grant Amount		\$Additional HUD Grant(s) Leveraged	Describe
\$Additional Federal Funds Leveraged		\$Additional State Funds Leveraged	
\$Locally Leveraged Funds		\$Grantee Funds Leveraged	
\$Anticipated Program Income		Other (Describe)	
Total Funds Leveraged for ESG-based Project(s)			
Congressional Districts of:		Is application subject to review by state Executive Order 12372 Process?	
Applicant Districts	Project Districts	<input type="checkbox"/> Yes	This application was made available to the state EO 12372 process for review on DATE
Is the applicant delinquent on any federal debt? If "Yes" please include an additional document explaining the situation.		<input type="checkbox"/> No	
<input type="checkbox"/> Yes	X <input type="checkbox"/> No	<input type="checkbox"/> N/A	Program is not covered by EO 12372
			Program has not been selected by the state for review

Person to be contacted regarding this application		
Shawna	0	Gaston
CDBG Coordinator	Phone: 972.329.0941	Fax:
sgaston@ci.mesquite.tx.us	www.cityofmesquite.com	Other Contact
Signature of Authorized Representative		Date Signed

Narrative Responses

GENERAL

Executive Summary

The Executive Summary is optional, but encouraged. If you choose to complete it, please provide a brief overview that includes major initiatives and highlights that are proposed during the next year.

Program Year 1 Action Plan Executive Summary:

The City of Mesquite's Executive Summary is located in Section I of the FY2006-FY2010 Consolidated Plan, which precedes this section.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.
3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs.

Program Year 1 Action Plan General Questions response:

Geographic allocation: The City of Mesquite's public services component of CDBG is allocated Citywide. Public service grants are provided for assistance to special needs populations, including persons who are homeless and at-risk of homelessness, victims of domestic violence (including children), low-income seniors, low-income

adults and families, low- and moderate-income youth and their families, at-risk youth and persons with disabilities.

The physical improvement activities (capital projects) funded with CDBG will be allocated in the City's low- to moderate-income Census Tracts (i.e., where 51 percent or more of households earn less than 80 percent of the HUD-defined area median income). A map showing the City's low- to moderate-income Census Tract Block Groups appears at the end of this section. The City's low- to moderate-income Census Tract Block Groups are primarily concentrated in the central and eastern portion of the City.

Prioritization of funds. The City of Mesquite prioritizes its funding allocation of CDBG according to public input and community goals.

Obstacles to meeting needs. The greatest obstacle to meeting unmet needs in the City of Mesquite is lack of funding. The City's popular and well-used home rehabilitation program assists many target population groups (elderly, disabled, etc.). The program currently has a two-year waiting list, because of high demand and lack of available funding.

Managing the Process

1. Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.

Program Year 1 Action Plan Managing the Process response:

Lead agency. The City of Mesquite Housing and Community Services Department is the lead agency within the City that is responsible for overseeing development of the Consolidated Plan, as well as administering the HUD block grants.

Community participation and organizational consultation. The City of Mesquite FY2006-FY2010 Consolidated Plan was prepared with a strong emphasis on community participation from nonprofit organizations in the City and the City residents. The City held three public forums during the Consolidated Planning process for City residents and community groups, and conducted 19 key person interviews with City Council members, the Mayor, City staff and service providers. Approximately 2,000 flyers were distributed door-to-door in the City's targeted low- to moderate-income revitalization neighborhoods advertising the forums. The announcement was also posted in the local newspaper, *The Mesquite News*, and on the City's Web site. Flyers were also posted in City Hall and at both libraries. A copy of the notification flyer appears in Section III - Citizen Participation Plan, of this report.

The public forums were held in three different locations throughout the city on March 20 and 21, 2005. Two were held in the evening (one began at 5:30 p.m. and the other at 5:00 p.m.), and the third was held at 11:30 a.m. The forums began with a presentation of the CDBG program by BBC Research & Consulting and City staff. City staff described how CDBG funds are currently allocated in Mesquite. The forum then discussed preliminary demographic and housing market research findings. Attendees were then asked their opinions on the most needed housing and community development activities in the City, including those targeting special needs populations. Attendees were also asked questions concerning housing discrimination and other barriers that prevent people from finding the housing they need.

Individuals who could not attend the public forums were invited to provide written comments regarding the Consolidated Plan and related need to the City.

Enhancing coordination. During the FY2006-FY2007 program year, the City of Mesquite will continue to foster partnerships and collaboration among and between nonprofit and private organizations. The City will continue to provide programs such as the Code Enforcement program and housing rehabilitation.

Citizen Participation

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

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

Program Year 1 Action Plan Citizen Participation response:

Summary of citizen participation process and efforts to broaden participation. The development of the City's Consolidated Plan was a focused collaborative process whereby the Housing and Community Services Department sought broad public input to develop a plan reflective of the needs of the entire community. The City held three public forums during the Consolidated Plan process for City residents and community groups and conducted 19 key person interviews with City Council members, the Mayor, City staff and service providers. Approximately 2,000 flyers were distributed door-to-door in the City's targeted low-to-moderate-income revitalization neighborhoods. An announcement was posted in the local newspaper, *The Mesquite News*, and on the City's Web site. Flyers were also posted in City Hall and at both libraries.

The top mentioned housing and community development needs learned from the Citizen Participation Process include: rehabilitation of existing housing stock; lack of housing for extremely low income and special needs populations; limitations/lack of public transit; affordable health and dental care; and services for seniors.

Section III. contains the City's full Citizen Participation Plan. To encourage involvement of the City's minorities, non-English speakers, low-income persons and persons with special needs (including persons with disabilities), the City made a strong effort to involve organizations that assist these populations, including the local housing authority, in the Consolidated Plan process. Indeed, there were 8 key person interviews conducted with organizations that assist these populations. In addition, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, and community centers and on its Web site.

Public comment opportunities and comments received. The City of Mesquite public comment period for the Consolidated Plan, Five-Year Strategic Plan occurred in two parts. During the public outreach process, the City had an email address through which citizens could send input about the greatest housing and community development needs in the City; written comments could also be mailed by postal service to the City. Comments were accepted throughout the public input process (mid-March 2005 through mid-April 2005). The 30-day comment period for the Strategic Plan and Action Plan occurred between April 15, 2005 and May 16, 2005. During this period, the City made its Draft Five-Year Consolidated Plan available to its housing authority, public libraries, community centers, and on its Web site. The City held a final public hearing to collect public and organizational input about the Draft Consolidated Plan, Five-Year Strategic Plan on May 16, 2005.

Individuals who could not attend the public hearing were invited to provide written comments regarding the Consolidated Plan and related needs to the City. Throughout the public comment process, the City had an e-mail address available where comments could be sent (sgaston@ci.mesquite.tx.us) along with a mailing address to the City.

A copy of the comments received during the public comment period and the City's responses appear at the end of Section III. – Citizen Participation Plan.

Institutional Structure

1. Describe actions that will take place during the next year to develop institutional structure.

Program Year 1 Action Plan Institutional Structure response:

The City will continue its successful efforts to build capacity and develop institutional structure. These include fostering and maintaining the City's existing partnerships and networks (described below) and supporting the City's public housing authority's goals and needs.

Adult Literacy. The Mesquite Public Library Systems offers a one-on-one, volunteer-based program to teach literacy skills to adult residents of the city. Student levels range from beginning readers to the eighth grade level. Instruction can include assistance in reading, writing and/or spelling. Also offered are several small groups that help with conversational English instruction.

Mission East Dallas County Health Ministries (MED). MED offers holistic health care to low-income and uninsured population within the Dallas communities.

New Beginnings. The mission of New Beginning Center is to foster an environment of safety, support and respect for families affected by domestic violence. This is achieved through crisis intervention, counseling, shelter, education, advocacy, and diverse community partnerships. The vision of New Beginning Center is to promote social change that will lead to the elimination of domestic violence.

Problem Oriented Policing Program. This program establishes optimal police-community relations within target area, fostering maximum citizen involvement in problem nomination and resolution, curtailment of order violations and maintenance of the community's sense of well-being.

Monitoring

1. Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

Program Year 1 Action Plan Monitoring response:

The City will continue to employ the following actions during FY2006-FY-2007 to monitor its housing and community development projects to ensure long-term compliance with program requirements and comprehensive planning requirements:

Grantee Compliance/Monitoring Plan:

Consolidated Annual Performance and Evaluation Report (CAPER). Each fiscal year the City prepares a Consolidated Annual Performance and Evaluation Report (CAPER) to illustrate how the City utilized CDBG resources during a particular fiscal year. In addition, the CAPER assesses actual program accomplishments and compares them to the goals and objectives identified in the City's Annual Action Plan and the Five-Year Consolidated Plan.

Monthly IDS "drawdowns." The City has an internal program goal of completing drawdowns at least twelve times per year.

Monitoring. The City will visit each of its subrecipients a minimum of two times during the program year.

Lead-based Paint

1. Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families.

Program Year 1 Action Plan Lead-based Paint response:

HUD has regulations to protect children from the hazards of lead-based paint in federally-funded projects. HUD continues to provide training for compliance with these regulations. Staff from the City's Community Revitalization Division has attended trainings and is currently in compliance with these regulations. In addition, the City continues to provide the required notices and information about the hazards

and risks of lead-based paint to all program participants.

HOUSING

Specific Housing Objectives

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

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

The City's Five-Year Housing Goals and Objectives include the following. Specific performance measures (e.g., number of households assisted and unit produced) appear at the end of the City's Action Plan and in the required HUD tables.

City of Mesquite Housing Goals and Objectives:

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations.

- Assist with operational expenses of nonprofit organizations serving persons with special needs.
- Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

Strategy 3. Improve and maintain the City's neighborhoods.

- Continue strong code enforcement of substandard single family and multifamily properties.

- Continue supporting community policing efforts in target neighborhoods.

Available resources. To achieve the goals and objectives identified above, the City will use a combination of federal and state funds, and General Fund monies and private funds for project leveraging to meet the goals of the Consolidated Plan.

Federal funds – Federal assistance will largely consist of funds the housing authority will receive for Section 8 vouchers and the CDBG program. The housing authority funds will be used to assist the City's lowest income households with rental assistance. CDBG monies will be used for a combination of activities to provide services to special needs populations, rehabilitate housing and provide community development improvements in targeted redevelopment (low- and moderate-income) areas.

State funds – The City will utilize funds from the State HOME program, as it is awarded such funds, for the housing rehabilitation program in the City's target neighborhoods.

Needs of Public Housing

1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.
2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.

Program Year 1 Action Plan Public Housing Strategy response:

The Mesquite Housing Office administers the City's Section 8 Housing Choice Voucher program through the City's public housing authority. The PHA does not own or manage housing units. As of March 2005, the housing authority had 1,197 Section 8 voucher holders. As of March 2005, there were 2,926 persons on the waiting list for Section 8 vouchers.

Barriers to Affordable Housing

1. Describe the actions that will take place during the next year to remove barriers to affordable housing.

Program Year 1 Action Plan Barriers to Affordable Housing response:

Barriers identified by key people. The key person interviews conducted for the City of Mesquite Five-Year Consolidated Plan did not identify any significant policy barriers to affordable housing development in the City. Comments from citizens

during development of the Consolidated Plan suggest that there is little citizen support for new development of affordable multifamily housing. This may be caused by the Not In My Backyard (NIMBY) presumption that affordable housing will hurt their neighborhoods and is therefore undesirable.

HOME/ American Dream Down payment Initiative (ADDI)

1. Describe other forms of investment not described in § 92.205(b).
2. If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.
3. If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:
 - a. Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.
 - b. Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.
 - c. State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.
 - d. Specify the required period of affordability, whether it is the minimum 15 years or longer.
 - e. Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.
 - f. State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.
4. If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:
 - a. Describe the planned use of the ADDI funds.
 - b. Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.
 - c. Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.

Program Year 1 Action Plan HOME/ADDI response:

N/A for the City of Mesquite

HOMELESS

Specific Homeless Prevention Elements

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

1. Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.
2. Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.
3. Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.
4. Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.
5. Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.

Program Year 1 Action Plan Special Needs response:

The City of Mesquite does not have any homeless shelters located within the City. Mesquite continues to experience a low degree of homelessness. In order to maintain this, programs conducted by the Housing Office will continue to be given a high priority. By continuing these programs, the City will continue to ensure that low- and moderate-income households are able to maintain and afford homes. The City is a participant of the Dallas County Continuum of Care (CoC) and supports the CoC through housing rehabilitation. This supports households at-risk of homelessness through the maintenance of the affordable housing stock.

The City will fund New Beginning Center, located in Garland, to assist in the treatment, outreach and support of victims of domestic violence. They also provide emergency and transitional shelter.

Several organizations (non CDBG funded) also provide homeless preventative services in Mesquite. These include:

- **Housing and Community Services Department** – Offers several programs to low- and moderate-income persons. The Mesquite Senior Alert program provides assistance, transportation, in-home visits, and telephone reassurance for seniors in need. The Mesquite Transportation for Elderly and Disabled (MTED) provides transportation services to citizens in Mesquite who are elderly, physically or mentally disabled. The Mesquite Public Health Clinic offers immunizations at a very low cost, or no cost, to children 18 years and under.
- **Mesquite Social Services** – Family financial crisis center for limited rent, utilities, medication (a 10-day emergency supply), food pantry, job training (including financial literacy training), information and referrals.
- **Parks and Recreation Department** – Offer several programs for low- and moderate-income persons. The programs are funded through the City or by private, state and federal funding. Several programs directed at youth include counseling services, a Free Lunch program, and a discounted after-school care program for children whose parents cannot afford the cost of day care.
- **Sharing Life Community Outreach** – Food/non-food necessities pantry, clothing closet, rent and utility assistance, holiday program, 12-step addiction recovery program, and parenting and job skills training.
- **Trinity Works** – On-site hot meals, food distribution, showers, and safe haven/day shelter.
- **Youth Services Network** – The Youth Services Division of the City is responsible for the development and implementation of programs for youth that reside in the City of Mesquite or attend Mesquite Schools. Youth ages 13 to 16 years are targeted for programs that will increase pro-social behavior. These programs include community service projects, recreation activities, youth leadership programs and cultural events. Special emphasis is given to addressing the needs of youth "at-risk."

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Program Year 1 Action Plan ESG response:

N/A for the City of Mesquite.

COMMUNITY DEVELOPMENT

Community Development

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

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.

2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

*Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

Program Year 1 Action Plan Community Development response:

The City's priority Community Development needs are listed in the Community Development Needs table at the end of the Five-Year Consolidated Plan.

The priority community development needs for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews).

Strategy 1. Improve and maintain the City's neighborhoods.

- Continue strong code enforcement of substandard single family and multifamily properties.
- Continue supporting community policing efforts in target neighborhoods.

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the Housing and Community Profile conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation and improving the monitoring of the quality of the existing housing stock through code enforcement. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations, including seniors who prefer to remain in their own homes. It also preserves homeownership and maintains the integrity and viability of its neighborhoods.

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

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Program Year 1 Action Plan Antipoverty Strategy response:

The City of Mesquite is committed to providing its lowest income residents with quality housing and neighborhoods, in addition to helping these residents move out of poverty and become self-sufficient. The City's housing and community

development programs are targeted to improving the housing and neighborhood conditions of low income residents.

As it has done in the past, the City will continue to attract high paying jobs and industry to the community. The City will continue to work with and through the Mesquite Chamber of Commerce and other similar bodies in the region to increase the quality and size of the labor force in Mesquite. The City continues to support the Mesquite Independent School District, by providing each child with a sound educational foundation. Therefore, they will be better prepared to assume effective positions in the work place in the future and thus help reduce the level of poverty in Mesquite. In addition, the Housing Office will continue the Family Self-Sufficiency program, which helps families move from federal assistance to financial independence.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.

Program Year 1 Action Plan Specific Objectives response:

Please see the Non-Homeless Special Needs table that appears in the last section of the City of Mesquite Five-Year Consolidated Plan.

Strategy 1. Improve and preserve the City's housing stock, including housing for special needs populations.

- Rehabilitate single family properties owned by low- and moderate-income households and special needs persons, including the elderly and persons with disabilities.
- Preserve existing housing stock through the City's rehabilitation efforts.
- Reduce the number of single family homes with lead-based paint risk through the City's housing rehabilitation program.

Strategy 2. Support organizations that assist the City's special needs populations

- Assist with operational expenses of nonprofit organizations serving persons with special needs.

- ▶ Continue involvement and support of the Dallas County Continuum of Care process and the semi-annual Homeless Street Count.

The non-homeless special needs objectives for the City of Mesquite Five-Year Consolidated Plan for FY2006-FY2010 were developed based on the findings from both the quantitative research (Housing and Community Profile) and qualitative research (public forums and key person interviews).

The City of Mesquite has an aging housing stock and aging population. The City, through public process and the housing and community profile conducted for this Consolidated Plan, found that the priority need in the City is housing rehabilitation and improving the monitoring of the quality of the existing housing stock through code enforcement. This enables preservation of existing affordable housing stock and is consistent with the preferences of the City's citizens and special needs populations, including seniors who prefer to remain in their own homes. It also preserves homeownership and maintains the integrity and viability of its neighborhoods.

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

Available resources. To achieve the goals and objectives the City will use a combination of federal, state and City funds.

Housing Opportunities for People with AIDS

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

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on the accomplishments under the annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private

resources that helped to address needs identified in the plan.

6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Program Year 1 Action Plan HOPWA response:

N/A to the City of Mesquite

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Program Year 1 Specific HOPWA Objectives response:

N/A to the City of Mesquite

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

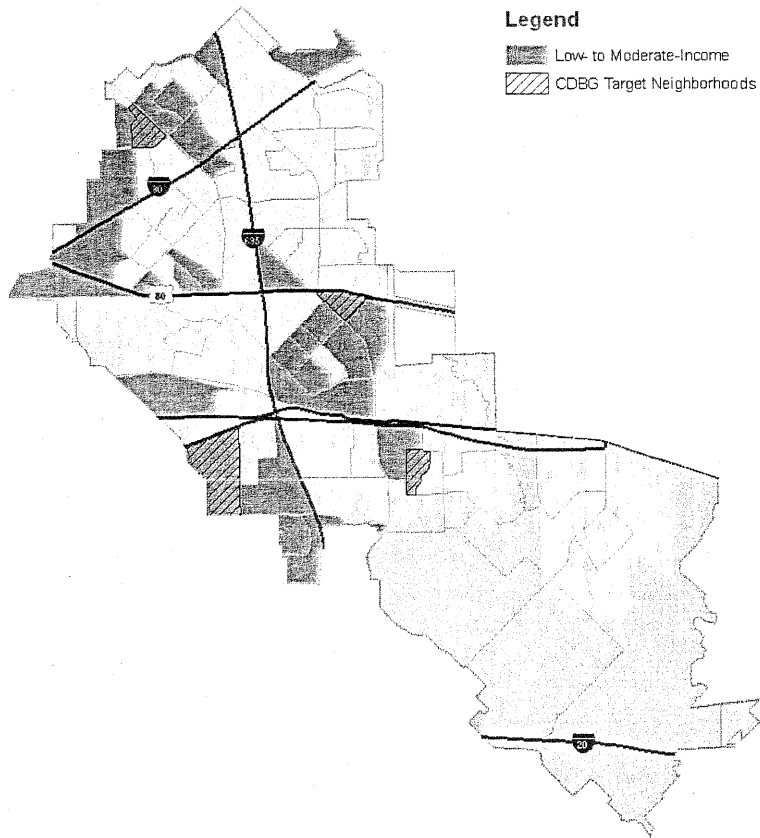
STRATEGIC PLAN SUPPLEMENT

Location of Low- to Moderate-Income, Minority and Senior Households

Low- to moderate-income households. Exhibit 1 shows the Census Tract Block Groups where more than 50 percent of total households earned less than 80 percent of the median family income (\$60,800). These maps are based on 2000 Census data. Exhibit 1 demonstrates that most Census Tract Block Groups constituting low- and moderate-income households were located in the central and east sections of Mesquite.

Exhibit 1. City of Mesquite's Low- to Moderate- Income Census Tract Block Groups and CDBG Target Neighborhoods

Source:
U.S. Census Bureau, 2000
Census and City of Mesquite's
2004 Annual Action Plan.

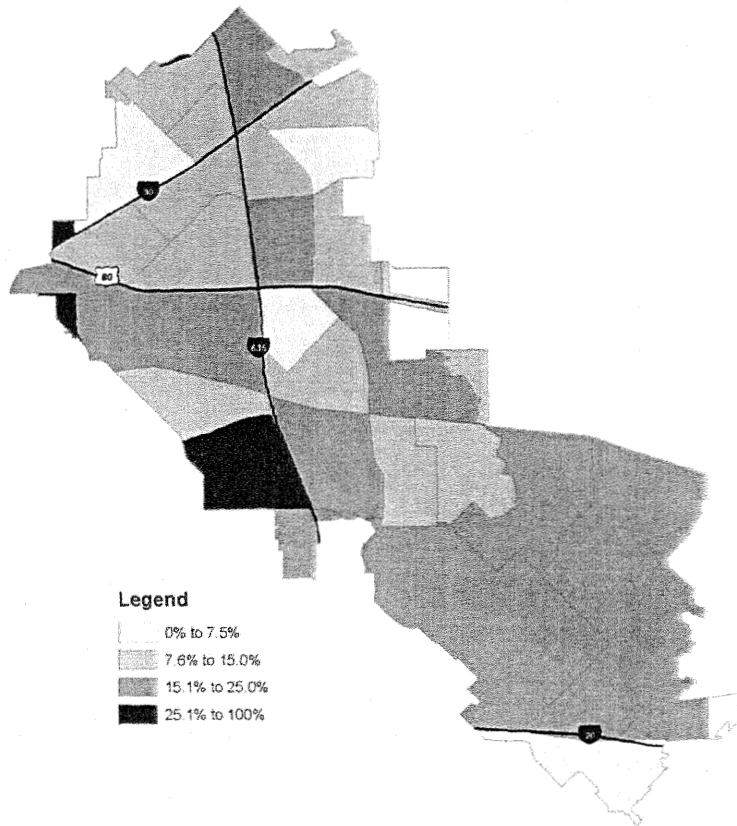


Race/ethnicity. According to HUD, a disproportionate need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole. Using this definition, Mesquite defines an area of racial and ethnic concentration where the percentage of persons in a particular race or ethnicity is at least 10 percentage points higher than the percentage of person in the category for the City as a whole.

African Americans. The Census Bureau reported that 16,438 African Americans lived in Mesquite in 2000; the estimated population was 17,951 in 2004. According to the Census Bureau, African Americans made up 13 percent of the City's population in 2000 and an estimated 14 percent in 2004. In 1990, African Americans made up just 6 percent of the City's population. As shown on the following map, the Census data suggest that most of the City's African American residents live in the east central and southern part of Mesquite. African Americans also live in the area just West of Mesquite, in East Dallas. The Census Tracts with the highest percentage of population that are a minority race are located east central part of the City and also the west central part of the City. Again minorities also live in the area just west of Mesquite, in East Dallas.

**Exhibit 2.
Percent of Population
that is African American
by Census Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census
(SF1 Table) and ESRI.



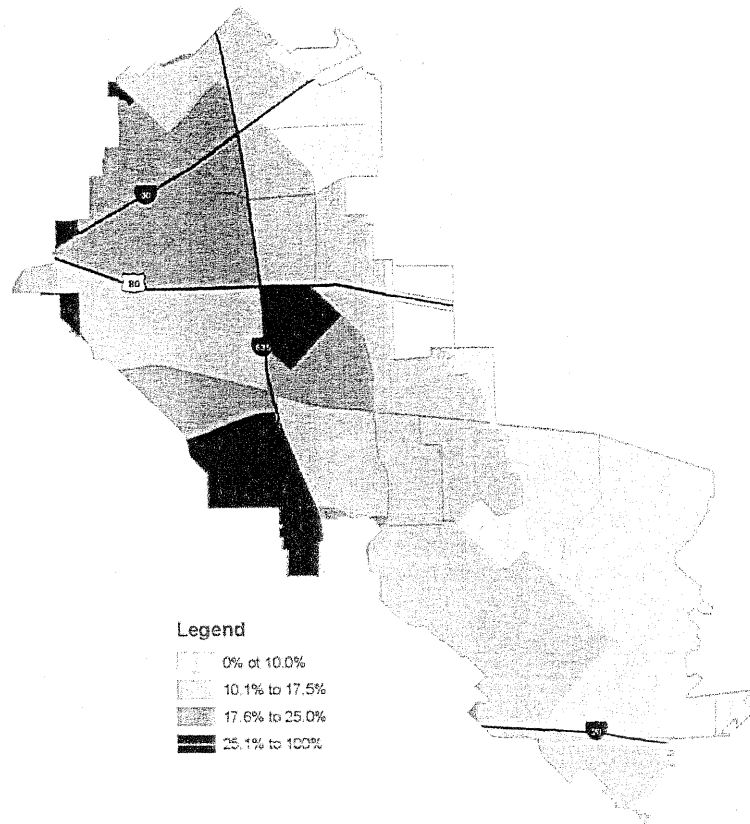
Census tracts that are greater than 23 percent African American are considered to have a concentration of African Americans, applying HUD's definition of disproportionate. These census tracts are shaded the two darkest colors and are located in the south and eastern portion of the City.

In some cases, minority concentrations are a reflection of preferences – e.g., minorities may choose to live near family and friends of the same race/ethnicities or where they have access to grocery stores or restaurants that cater to them. In other cases, minority populations are intentionally steered away or discouraged from living in certain areas. Housing prices can also heavily influence where minorities live, to the extent that there are economic disparities among persons of different races and ethnicities. It is important to examine the location of housing units by race and ethnicity to identify areas of concentration, particularly if there are differences in housing and community development needs among locations in a city.

Hispanic/Latino. In 2000, approximately 19,128 persons of Hispanic/Latino descent lived in Mesquite where they comprised 15 percent of the population. In 2004, the Hispanic/Latino population was estimated at 29,289, representing 23 percent of the City's population. Census data show that the central and west areas in the City have the highest proportion of Hispanic/Latino residents, as shown in the following map.

**Exhibit 3.
Percent of Population
that is Hispanic/Latino
by Census Tract, 2000**

Source:
U.S. Census Bureau, 2000 Census (SF1
Table) and ESRI.

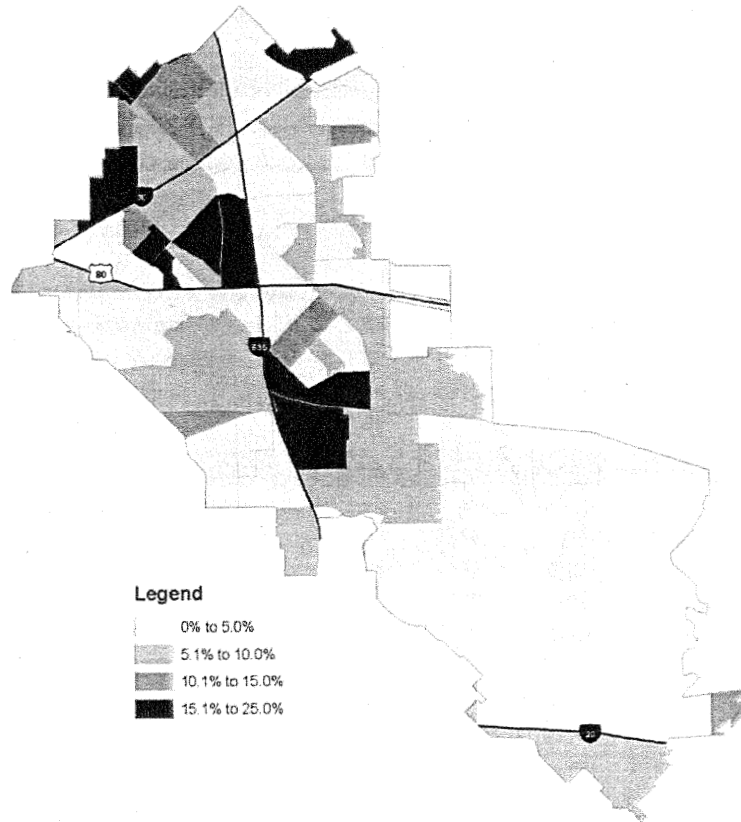


Census tracts that are greater than 25 percent Hispanic/Latino are considered to have a concentration of Hispanic/Latinos. These census tracts are shaded the two darkest colors and are located mainly in the western and southern portion of the City.

The following exhibit shows the location of the City's seniors by block group according to the 2000 Census. As shown in the map, seniors occupy a greater proportion of the City's housing stock in the central and northern portions of the City and very little of the housing in the southwest portion.

**Exhibit 4.
Percent of Population
65 years and over by
Block Group, 2000**

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



Lead-Based Paint

The following exhibit shows the City's the households at risk for lead-based paint hazards, according to 2000 CHAS data.

Exhibit 5. Households At-Risk for Lead-Based Paint Hazards, City of Mesquite, 2000

Source:
HUD, 2000 CHAS, Tables A5A, A5B, A14A
and A14B.

	Built before 1950		Built before 1970	
	Number	Percent	Number	Percent
Total households	980	100%	13,094	100%
Extremely low-income	97	10%	1,201	9%
Very low-income	122	12%	1,727	13%
Low-income	259	26%	3,174	24%
Total households substandard and overcrowded	98	100%	1,142	100%
Extremely low-income	12	12%	131	11%
Very low-income	24	24%	219	19%
Low-income	29	30%	434	38%
			Built before 1980	
Households with children under 6 year of age	1,003	100%	21,498	100%
Extremely low-income	108	11%	2,088	10%
Very low-income	125	12%	2,655	12%
Low-income and above	770	77%	16,755	78%

Housing Needs

Pursuant to Section 91.205 of the Consolidated Plan regulations, this section estimates housing needs based on HUD CHAS data and estimated housing needs for the next five years for the City's lowest income populations. Indicators of housing need, as defined by the regulations, include cost burden, severe cost burden, overcrowding and units in substandard condition. This section also discusses disproportionate needs for housing. Disproportionate need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in the category as a whole.

Using the CHAS data for 2000 and forecasts of households and income provided by commercial data providers, housing needs of target populations in the City were estimated for 2009. The following exhibit shows the projected housing needs for 2009 for various populations in Mesquite by tenure and household income categories.

**Exhibit 6.
Estimated Housing Needs Projected for 2009 for Special Needs Populations by Tenure**

	Owner Occupied				Renter Occupied				All Occupied Housing Units			
	Cost burden	Substandard housing	CB & Substandard housing	Total	Cost burden	Substandard housing	CB & Substandard housing	Total	Cost burden	Substandard housing	CB & Substandard housing	Total
Households	5,251	144	5,492	34,671	4,671	216	4,887	17,268	10,095	365	10,461	51,949
ELI	1,198	29	1,227	1,574	1,633	18	1,650	2,390	2,831	47	2,878	3,964
VLI	971	24	994	2,018	1,929	41	1,971	2,835	2,900	65	2,965	4,853
LI	1,636	17	1,653	5,022	1,135	81	1,215	4,792	2,770	98	2,868	9,814
Moderate (<= 80.1-95.0%)	677	30	706	3,443	89	12	101	1,965	766	42	807	5,408
Middle and above (> 95.0%)	744	42	786	22,134	36	71	107	5,895	780	113	893	28,030
Source: PCensus and HUD CHAS Tables A3A and A3B.												
Elderly (65+ yrs.)			570	3,239			350	681			921	3,921
ELI			280	372			199	234			479	606
VLI			132	443			102	138			234	581
LI			97	749			46	153			143	902
Moderate (<= 80.1-95.0%)			15	372			4	40			19	412
Middle and above (> 95.0%)			46	1,304			0	117			46	1,421
Extra elderly			360	1,429			441	638			801	2,067
ELI			199	265			117	183			316	448
VLI			122	362			173	218			295	580
LI			29	293			127	173			156	467
Moderate (<= 80.1-95.0%)			0	102			15	19			15	121
Middle and above (> 95.0%)			10	407			8	44			18	451
Mobility and Self Care Limitations			957	4,587			1,027	2,112			1,983	6,699
ELI			331	433			341	453			672	886
VLI			127	335			341	474			469	809
LI			264	916			219	494			483	1,410
Moderate (<= 80.1-95.0%)			112	530			30	203			142	732
Middle and above (> 95.0%)			122	2,373			96	488			218	2,861
Mobility and Self Care Limitations (non-elderly)			600	3,034			677	1,513			1,277	4,546
ELI			127	143			204	260			331	402
VLI			56	111			209	275			265	386
LI			213	518			148	351			361	870
Moderate (<= 80.1-95.0%)			112	397			25	178			138	576
Middle and above (> 95.0%)			92	1,864			92	448			183	2,312
Source: PCensus and HUD CHAS Tables A7A, A7B and A7C.												
Persons with HIV/AIDS												XXX
Section 8 vouchers												2,981
	Cost burden only	Substandard housing only	CB & Substandard housing both	Total	Cost burden only	Substandard housing only	CB & Substandard housing both	Total	Cost burden only	Substandard housing only	CB & Substandard housing both	Total
Single Elderly	659	5	0	1,995	631	5	77	1,116	1,301	9	80	3,116
ELI	341	5	0	486	311	0	23	440	652	5	23	927
VLI	206	0	0	591	207	0	30	284	413	0	30	875
LI	63	0	0	390	121	0	22	252	184	0	22	643
Moderate and above(> 80%)	36	0	0	488	12	5	5	176	48	5	5	664
Source: PCensus and HUD CHAS Tables F6A, F6B and F6C.												
Large families	605	731	162	4,836	142	647	226	1,799	741	1,388	394	6,613
ELI	52	5	41	115	41	22	106	199	93	27	147	314
VLI	160	47	53	290	53	95	112	320	213	142	166	610
LI	230	213	40	818	52	259	16	529	282	472	56	1,347
Moderate and above(> 80%)	149	452	24	3,541	0	292	0	815	149	744	24	4,356
Source: PCensus and HUD CHAS Tables F5A, F5B AND F5C.												

Note: The columns may not total correctly due to the variation of projection methods.
 Cost burden is defined as households paying over 30 percent of their household income for housing.
 Substandard housing is defined as a unit lacking complete plumbing facilities, or lacking complete kitchen facilities, or with 1.01 or more persons per room.
 An elderly household consists of 1 or 2 persons with either person 62 to 74 years.
 An extra elderly household consists of 1 or 2 persons with either person 75 years or over.
 Source: HUD CHAS, PCensus and BBC Research & Consulting.

2000 CHAS data. HUD provides data on households by income, tenure and housing problem (these data are called CHAS data, after the name of the first consolidated planning reports).¹ The following seven exhibits present these data for all households in the City of Mesquite, for all racial categories and for households with mobility and self-care limitation.

¹ A household with a housing problem is cost burdened (paying more than 30 percent of income on housing) and/or living in overcrowded conditions and/or without complete kitchen and/or plumbing facilities.

The data in Exhibit 7 show that of all household types, elderly renter households (consisting of one member 62 years or older) and owner large households (5 or more members) were the most likely to be occupying housing with problems. Sixty percent of all elderly renter households and 31 percent of all large owner occupied households were living in housing with condition problems. Second to elderly renter households, large renter households had the next highest percentage of housing condition problems. And second to large owner households, households classified at "all other" owner households had the next highest percentage of housing condition problems.

Housing conditions experienced by income. Calculated from Exhibit II-31, in Section II. Housing and Community Profile, renter and owner households earning less than 50 percent of median family income were more than twice as likely to be living in housing with condition problems: 77 percent of households earning less than 50 percent of median family income reported condition problems in 2000 compared to only 16 percent of households earning more than 50 percent of median family income.

Exhibit 7.
HUD CHAS Data: Housing Problems Output for All Households, 2000

Household by Type, Income, & Housing Problem	Renters		Owners					Total				
	Elderly	Small Related	Large Related	All	Total	Elderly	Small Related	Large Related	All	Total	Total	
	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Renters	(1 & 2 members)	(2 to 4 members)	(5 or more members)	Other	Owners	Households	
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)		
1. Household Income <= 50% MFI	760	1,974	439	1,255	4,428	1,399	866	343	412	3,020	7,448	
2. Household Income <=30% MFI	410	870	169	590	2,039	614	368	98	238	1,318	3,357	
3. % with any housing problems	75.6	87.9	85.2	75.4	81.6	75.6	88	84.7	89.9	82.3	81.9	
4. % Cost Burden >30%	75.6	86.2	74	75.4	79.9	74.9	88	80.6	89.9	81.7	80.6	
5. % Cost Burden >50%	68.3	71.8	53.3	72	69.6	46.4	82.9	61.2	88.2	65.3	67.9	
6. Household Income >30 to <=50% MFI	350	1,104	270	665	2,389	785	498	245	174	1,702	4,091	
7. % with any housing problems	77.1	79.6	81.5	94	83.5	31.8	80.9	89.8	66.1	58	72.9	
8. % Cost Burden >30%	77.1	73.7	51.9	94	77.4	31.8	80.1	73.5	60.3	54.9	68	
9. % Cost Burden >50%	38.6	9	7.4	23.3	17.1	13.4	32.1	14.3	31.6	20.9	18.7	
10. Household Income >50 to <=80% MFI	302	1,930	459	1,460	4,151	1,019	2,119	710	500	4,348	8,499	
11. % with any housing problems	54	38.6	61.9	26.7	38.1	12.7	47.9	59.2	48	41.5	39.8	
12. % Cost Burden >30%	54	26.2	12.9	24	25.9	12.7	42	33.1	48	34.3	30.2	
13. % Cost Burden >50%	12.6	0	0	0	0.9	2	5.6	4.2	13	5.4	3.2	
14. Household Income >80% MFI	211	3,339	685	2,354	6,589	2,140	14,055	2,975	2,310	21,480	28,069	
15. % with any housing problems	12.3	9.1	35.8	7.2	11.3	3	7	17.6	12.8	8.7	9.3	
16. % Cost Burden >30%	10.4	0.9	0	2.5	1.7	3	5.1	4.9	12.8	5.7	4.7	
17. % Cost Burden >50%	1.9	0	0	0	0.1	0	0.2	0	0.9	0.2	0.2	
18. Total Households	1,273	7,243	1,583	5,069	15,168	4,558	17,040	4,028	3,222	28,848	44,016	
19. % with any housing problems	60.4	37.2	56.4	32.1	39.5	19.9	16	31	26.8	19.9	26.6	
20. % Cost Burden >30	60.1	29	20.5	29.2	30.8	19.8	13.6	15.9	26.5	16.4	21.3	
21. % Cost Burden >50	35.9	10	6.9	11.4	12.3	9	3.6	3.1	10.9	5.2	7.7	

Definitions:

Any housing problems: cost burden greater than 30% of income and/or overcrowding and/or without complete kitchen or plumbing facilities.

Other housing problems: overcrowding (1.01 or more persons per room) and/or without complete kitchen or plumbing facilities.

Elderly households: 1 or 2 person household, either person 62 years old or older.

Renter: Data do not include renters living on boats, RVs or vans. This excludes approximately 25,000 households nationwide.

Cost Burden: Cost burden is the fraction of a household's total gross income spent on housing costs. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payment, taxes, insurance, and utilities.

Source: Tables F5A, F5B, F5C, F5D

Exhibits 8 to 12 show housing conditions for all Census racial designations. The data demonstrates that Hispanic households were the most likely to be living in housing with condition problems. In comparison, Native American Non-Hispanic/Latino households² were the least likely to be living in problematic housing; 45 percent of all Hispanic households in the City lived in housing with condition problems compared to only 19 percent of all Native American households. Following Hispanic households in order from the highest percentage of households with condition problems to the lowest was Asian, Black, White and Native American households.

Exhibit 8.
HUD CHAS Data: Housing Problems Output
for White Non-Hispanic/Latino Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	680	1,085	795	2,560	1,320	670	335	2,325	4,885	
2. Household Income <=30% MFI	365	390	445	1,200	550	285	200	1,035	2,235	
% with any housing problems	75.3	91	76.4	80.8	74.5	87.7	87.5	80.7	80.8	
3. Household Income >30 to <=50% MFI	315	695	350	1,360	770	385	135	1,290	2,650	
% with any housing problems	76.2	79.9	90	81.6	31.2	81.8	55.6	48.8	65.7	
4. Household Income >50 to <=80% MFI	285	1,505	1,060	2,850	940	1,615	380	2,935	5,785	
% with any housing problems	52.6	39.5	27.8	36.5	13.3	40.9	44.7	32.5	34.5	
5. Household Income >80% MFI	215	2,625	1,520	4,360	2,010	12,570	1,830	16,410	20,770	
% with any housing problems	14	7.6	6.3	7.5	2.5	6	11.7	6.2	6.5	
6. Total Households	1,180	5,215	3,375	9,770	4,270	14,855	2,545	21,670	31,440	
% with any housing problems	58.9	32.7	31	35.3	19.3	13.3	25	15.9	21.9	

Source: Tables A1C & A1D

Exhibit 9.
HUD CHAS Data: Housing Problems Output for Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	4	505	209	718	72	349	10	431	1,149	
2. Household Income <=30% MFI	4	170	35	209	64	69	10	143	352	
% with any housing problems	100	85.3	28.6	76.1	93.8	94.2	100	94.4	83.5	
3. Household Income >30 to <=50% MFI	0	335	174	509	8	280	0	288	797	
% with any housing problems	N/A	80.6	97.7	86.4	50	87.5	N/A	86.5	86.4	
4. Household Income >50 to <=80% MFI	4	440	85	529	49	670	55	774	1,303	
% with any housing problems	100	53.4	35.3	50.9	8.2	56.7	36.4	52.2	51.7	
5. Household Income >80% MFI	0	560	235	795	60	1,440	125	1,625	2,420	
% with any housing problems	N/A	37.5	12.8	30.2	16.7	19.4	8	18.5	22.3	
6. Total Households	8	1,505	529	2,042	181	2,459	190	2,830	4,872	
% with any housing problems	100	57.1	45.4	54.3	43.1	39.4	21.1	38.4	45.1	

Source: Tables A1C & A1D

² There are 147 Native American households, which in comparison to the other races is rather low.

Exhibit 10.
HUD CHAS Data: Housing Problems Output for Black Non-Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	45	690	205	940	10	124	45	179	1,119	
2. Household Income <=30% MFI	25	400	90	515	0	69	15	84	599	
% with any housing problems	60	86.3	83.3	84.5	N/A	94.2	100	95.2	86	
3. Household Income >30 to <=50% MFI	20	290	115	425	10	55	30	95	520	
% with any housing problems	100	82.8	100	88.2	100	81.8	100	89.5	88.5	
4. Household Income >50 to <=80% MFI	0	370	280	650	0	360	50	410	1,060	
% with any housing problems	N/A	44.6	19.6	33.8	N/A	65.3	100	69.5	47.6	
5. Household Income >80% MFI	0	715	490	1,205	30	2,010	315	2,355	3,560	
% with any housing problems	N/A	16.1	7.1	12.4	33.3	12.9	19	14	13.5	
6. Total Households	45	1,775	975	2,795	40	2,494	410	2,944	5,739	
% with any housing problems	77.8	48.7	28.7	42.2	50	24.3	37.8	26.5	34.2	

Source: Tables A1C & A1D

Exhibit 11.
HUD CHAS Data: Housing Problems Output for Asian Non-Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	N/A	N/A	N/A	70	N/A	N/A	N/A	50	120	
2. Household Income <=30% MFI	N/A	N/A	N/A	50	N/A	N/A	N/A	40	90	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100	
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	10	30	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	100	100	
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	65	N/A	N/A	N/A	135	200	
% with any housing problems	N/A	N/A	N/A	46.2	N/A	N/A	N/A	92.6	77.5	
5. Household Income >80% MFI	N/A	N/A	N/A	120	N/A	N/A	N/A	755	875	
% with any housing problems	N/A	N/A	N/A	20.8	N/A	N/A	N/A	27.8	26.9	
6. Total Households	N/A	N/A	N/A	255	N/A	N/A	N/A	940	1,195	
% with any housing problems	N/A	N/A	N/A	49	N/A	N/A	N/A	41	42.7	

Source: Tables A1A & A1B

Exhibit 12.
HUD CHAS Data: Housing Problems Output
for Native American Non-Hispanic Households, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Renters	Elderly 1 & 2 Member Households	Family Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	N/A	N/A	N/A	20	N/A	N/A	N/A	15	35	
2. Household Income <=30% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	0	10	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	N/A	100	
3. Household Income >30 to <=50% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	15	25	
% with any housing problems	N/A	N/A	N/A	100	N/A	N/A	N/A	0	40	
4. Household Income >50 to <=80% MFI	N/A	N/A	N/A	10	N/A	N/A	N/A	4	14	
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	100	28.6	
5. Household Income >80% MFI	N/A	N/A	N/A	24	N/A	N/A	N/A	74	98	
% with any housing problems	N/A	N/A	N/A	0	N/A	N/A	N/A	5.4	4.1	
6. Total Households	N/A	N/A	N/A	54	N/A	N/A	N/A	93	147	
% with any housing problems	N/A	N/A	N/A	37	N/A	N/A	N/A	8.6	19	

Source: Tables A1A & A1B

Exhibit 13 shows that 30 percent of all households with a mobility and self care limitation lived in housing with condition problems. For both renter and owner households, extra elderly households (1 or 2 member households with one person age 75 years or older) had the highest percentage living in housing with condition problems (63 percent for renter households and 29 percent for owner households). Households earning below 30 percent of median family income in 2000 were the most likely to be living in housing with condition problems.

Exhibit 13.
HUD CHAS Data: Housing Problems Output for
Households with Mobility & Self Care Limitations, 2000

Name of Jurisdiction: Mesquite city, Texas		Source of Data: CHAS Data Book				Data Current as of: 2000				
Household by Type, Income, & Housing Problem	Renters				Owners					
	Extra Elderly 1 & 2 Member Households	Elderly 2 & 2 Member Households	All Other Households	Total Renters	Extra Elderly 1 & 2 Member Households	Elderly 1 & 2 Member Households	All Other Households	Total Owners	Total Households	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	
1. Household Income <=50% MFI	240	145	525	910	270	235	249	754	1,664	
2. Household Income <=30% MFI	100	90	255	445	115	170	140	425	870	
% with any housing problems	55	88.9	78.4	75.3	78.3	64.7	89.3	76.5	75.9	
3. Household Income >30 to <=50% MFI	140	55	270	465	155	65	109	329	794	
% with any housing problems	71.4	54.5	75.9	72	38.7	15.4	50.5	38	57.9	
4. Household Income >50 to <=80% MFI	95	45	345	485	150	240	509	899	1,384	
% with any housing problems	63.2	22.2	42	44.3	13.3	12.5	41.1	28.8	34.2	
5. Household Income >80% MFI	14	49	615	678	175	455	2,220	2,850	3,528	
% with any housing problems	28.6	8.2	18.7	18.1	0	6.6	9	8.1	10	
6. Total Households	349	239	1,485	2,073	595	930	2,978	4,503	6,576	
% with any housing problems	62.8	51.9	44.8	48.6	28.6	19.4	19.8	20.9	29.6	

Definitions for Mobility & Self-Care Table:

Extra Elderly: 1 or 2 Member households, either person 75 years or older

Elderly: 1 or 2 Member Households, either person 62 to 74 years

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

Source: Tables A7A, A7B, A7C

Section VI.
Projects and Needs Tables

Housing Needs Table			Grantee: City of Mesquite, Texas													Priority Need?	Plan to Fund?	Fund Source	Households with a Disabled Member		Disproportionate Racial/Ethnic Need?	# of Households in lead-Hazard Housing	Total Low Income HIV/AIDS Population			
			Only complete blue sections. Do NOT type in sections other than blue.																% HSHLD	# HSHLD						
Housing Needs - Comprehensive Housing Affordability Strategy (CHAS) Data Housing Problems			Current % of Households	Current Number of Households	3-5 Year Quantities										% of Goal											
					Year 1		Year 2		Year 3		Year 4*		Year 5*									Cumulative				
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual										
Household Income <=30% MFI	Renter	Elderly	NUMBER OF HOUSEHOLDS	100%	410										0	0	####	M	N		100%					
			Any housing problems	75.6	310											0	0	####	M	N						0
			Cost Burden > 30%	75.6	310											0	0	####	M	N						
			Cost Burden >50%	68.3	280											0	0	####	M	N						
	Renter	Small Related	NUMBER OF HOUSEHOLDS	100%	870											0	0	####	L	N						
			With Any Housing Problems	87.9	765											0	0	####	L	N						
			Cost Burden > 30%	86.2	750											0	0	####	L	N						
			Cost Burden >50%	71.8	625											0	0	####	L	N						
	Renter	Large Related	NUMBER OF HOUSEHOLDS	100%	169											0	0	####	L	N						
			With Any Housing Problems	85.2	144											0	0	####	L	N						
			Cost Burden > 30%	74	125											0	0	####	L	N						
			Cost Burden >50%	53.3	90											0	0	####	L	N						
	Renter	All other hshld	NUMBER OF HOUSEHOLDS	100%	590											0	0	####	L	N						
			With Any Housing Problems	75.4	445											0	0	####	L	N						
			Cost Burden > 30%	75.4	445											0	0	####	L	N						
			Cost Burden >50%	72	425											0	0	####	L	N						
	Owner	Elderly	NUMBER OF HOUSEHOLDS	100%	614											0	0	####	H	Y	CDBG					
			With Any Housing Problems	75.6	464											0	0	####	H	Y	CDBG					
			Cost Burden > 30%	74.9	460											0	0	####	H	Y	CDBG					
			Cost Burden >50%	46.4	285											0	0	####	H	Y	CDBG					
	Owner	Small Related	NUMBER OF HOUSEHOLDS	100%	153											0	0	####	H	Y	CDBG					
			With Any Housing Problems	88	135											0	0	####	H	Y	CDBG					
			Cost Burden > 30%	88	135											0	0	####	H	Y	CDBG					
			Cost Burden >50%	82.9	127											0	0	####	H	Y	CDBG					
	Owner	Large Related	NUMBER OF HOUSEHOLDS	100%	98											0	0	####	H	Y	CDBG					
			With Any Housing Problems	84.7	83											0	0	####	H	Y	CDBG					
			Cost Burden > 30%	80.6	79											0	0	####	H	Y	CDBG					
			Cost Burden >50%	61.2	60											0	0	####	H	Y	CDBG					
Owner	All other hshld	NUMBER OF HOUSEHOLDS	100%	238											0	0	####	M	Y	CDBG						
		With Any Housing Problems	89.9	214											0	0	####	M	Y	CDBG						
		Cost Burden > 30%	89.9	214											0	0	####	M	Y	CDBG						
		Cost Burden >50%	88.2	210											0	0	####	M	Y	CDBG						

Household Income > 30 to <= 50% MFI									
Owner					Renter				
All other hshol	Large Related	Small Related	Elderly	All other hshol	Large Related	Small Related	Elderly		
NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	NUMBER OF HOUSEHOLDS	100%
With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems	With Any Housing Problems		0
Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%	Cost Burden > 30%		
Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%	Cost Burden > 50%		
100%	100%	100%	100%	100%	100%	100%	100%		
77.1	77.1	77.1	77.1	77.1	77.1	77.1	77.1		
270	270	270	270	270	270	270	270		
2/0	2/0	2/0	2/0	2/0	2/0	2/0	2/0		
135	135	135	135	135	135	135	135		
1104	1104	1104	1104	1104	1104	1104	1104		
879	879	879	879	879	879	879	879		
814	814	814	814	814	814	814	814		
99	99	99	99	99	99	99	99		
270	270	270	270	270	270	270	270		
220	220	220	220	220	220	220	220		
140	140	140	140	140	140	140	140		
20	20	20	20	20	20	20	20		
665	665	665	665	665	665	665	665		
625	625	625	625	625	625	625	625		
94	94	94	94	94	94	94	94		
23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3		
155	155	155	155	155	155	155	155		
785	785	785	785	785	785	785	785		
250	250	250	250	250	250	250	250		
250	250	250	250	250	250	250	250		
105	105	105	105	105	105	105	105		
498	498	498	498	498	498	498	498		
403	403	403	403	403	403	403	403		
399	399	399	399	399	399	399	399		
160	160	160	160	160	160	160	160		
245	245	245	245	245	245	245	245		
89.8	89.8	89.8	89.8	89.8	89.8	89.8	89.8		
73.5	73.5	73.5	73.5	73.5	73.5	73.5	73.5		
14.3	14.3	14.3	14.3	14.3	14.3	14.3	14.3		
174	174	174	174	174	174	174	174		
115	115	115	115	115	115	115	115		
105	105	105	105	105	105	105	105		
55	55	55	55	55	55	55	55		
66.1	66.1	66.1	66.1	66.1	66.1	66.1	66.1		
60.3	60.3	60.3	60.3	60.3	60.3	60.3	60.3		
31.6	31.6	31.6	31.6	31.6	31.6	31.6	31.6		

City of Mesquite, Texas

Housing Market Analysis

Complete cells in blue.

Housing Stock Inventory		Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedroom	Total	Substandard Units
Affordability Mismatch							
Occupied Units: Renter			6290	4790	4095	15175	5931
Occupied Units: Owner			956	2664	25269	28889	742
Vacant Units: For Rent	3%		755	635	120	1510	590
Vacant Units: For Sale	1%		0	55	400	455	12
Total Units Occupied & Vacant			8001	8144	29884	46029	7275
Rents: Applicable FMRs (in \$s)			713	868	1,147		
Rent Affordable at 30% of MFI (in \$s)			623	748	864		
Public Housing Units							
Occupied Units			N/A	N/A	N/A	0	N/A
Vacant Units			N/A	N/A	N/A	0	N/A
Total Units Occupied & Vacant			0	0	0	0	0
Rehabilitation Needs (in \$s)			N/A	N/A	N/A	0	0

Continuum of Care Homeless Population and Subpopulations Chart

Part 1: Homeless Population		Sheltered		Un-sheltered	Total	Metro Dallas Homeless Alliance														
		Emergency	Transitional																	
1. Homeless Individuals		2307	329	403	3039															
2. Homeless Families with Children		113	184	14	311															
2a. Persons in Homeless with Children Families		388	575	50	1013															
Total (lines 1 + 2a)		2695	904	453	4052															
Part 2: Homeless Subpopulations		Sheltered		Un-sheltered	Total															
1. Chronically Homeless			947	234	1181															
2. Severely Mentally Ill			607	0	607															
3. Chronic Substance Abuse			947	0	947															
4. Veterans			405	0	405															
5. Persons with HIV/AIDS			58	0	58															
6. Victims of Domestic Violence		Adults		400	0	400														
		Children		351	0	351														
7. Youth (Under 18 years of age)			111	0	111															
Part 3: Homeless Needs Table: Individuals		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H., M., L.	Plan to Fund? Y, N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
	Beds				Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
	Emergency Shelters	2734	2331	403	0	0	0	0	0	0	0	0	0	0	0	####				
	Transitional Housing	869	340	529	13	0	0	0	0	0	0	0	0	13	0	0%				
	Permanent Supportive Housing	1434	372	1062	109	0	0	0	0	0	0	0	0	109	0	0%				
	Total	5037	3043	1994	122	0	0	0	0	0	0	0	0	122	0	0%				
Chronically Homeless																				

Part 4: Homeless Needs Table: Families		Needs	Currently Available	Gap	5-Year Quantities										Total			Priority H. M. L.	Plan to Fund? Y N	Fund Source: CDBG, HOME, HOPWA, ESG or Other
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual	% of Goal			
					Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Beds	Emergency Shelters	543	493	50	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Transitional Housing	830	746	84	54	0	0	0	0	0	0	0	0	0	54	0	0%			
	Permanent Supportive Housing	573	168	405	0	0	0	0	0	0	0	0	0	0	0	0	###			
	Total	1946	1407	539	54	0	0	0	0	0	0	0	0	0	54	0	0%			

Completing Part 1: Homeless Population. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The counts must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Completing Part 2: Homeless Subpopulations. This must be completed using statistically reliable, unduplicated counts or estimates of homeless persons in sheltered and unsheltered locations at a one-day point in time. The numbers must be from: (A) administrative records, (N) enumerations, (S) statistically reliable samples, or (E) estimates. The quality of the data presented in each box must be identified as: (A), (N), (S) or (E).

Sheltered Homeless. Count adults, children and youth residing in shelters for the homeless. "Shelters" include all emergency shelters and transitional shelters for the homeless, including domestic violence shelters, residential programs for runaway/homeless youth, and any hotel/motel/apartment voucher arrangements paid by a public/private agency because the person or family is homeless. Do not count: (1) persons who are living doubled up in conventional housing; (2) formerly homeless persons who are residing in Section 8 SRO, Shelter Plus Care, SHP permanent housing or other permanent housing units; (3) children or youth, who because of their own or a parent's homelessness or abandonment, now reside temporarily and for a short anticipated duration in hospitals, residential treatment facilities, emergency foster care, detention facilities and the like; and (4) adults living in mental health facilities, chemical dependency facilities, or criminal justice facilities.

Unsheltered Homeless. Count adults, children and youth sleeping in places not meant for human habitation. Places not meant for human habitation include streets, parks, alleys, parking ramps, parts of the highway system, transportation depots and other parts of transportation systems (e.g. subway tunnels, railroad car), all-night commercial establishments (e.g. movie theaters, laundromats, restaurants), abandoned buildings, building roofs or stairwells, chicken coops and other farm outbuildings, caves, campgrounds, vehicles, and other similar places.

Grantee Name: City of Mesquite, Texas

3-5 Year Quantities

Supportive Services Needed	Needs	Currently Available	GAP	3-5 Year Quantities										Total		Priority Need: H, M, L	Plan to Fund? Y N	Fund Source: CDBG, HO	
				Year 1		Year 2		Year 3		Year 4*		Year 5*		Goal	Actual				% of Goal
				Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete	Goal	Complete						
Housing Needed																			
52. Elderly	1668	0	1668	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
53. Frail Elderly	694	0	694	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
54. Persons w/ Severe Mental Illness	65	0	65	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
55. Developmentally Disabled	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
56. Physically Disabled	1946	0	1946	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
57. Alcohol/Other Drug Addicted	183	0	183	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
58. Persons w/ HIV/AIDS & their families	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
59. Public Housing Residents	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
Added: Victims of Domestic Violence	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
Total	4556	0	4556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	
Supportive Services Needed																			
60. Elderly	1170	0	1170	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
61. Frail Elderly	378	0	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
62. Persons w/ Severe Mental Illness	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
63. Developmentally Disabled	899	0	899	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
64. Physically Disabled	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
65. Alcohol/Other Drug Addicted	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
66. Persons w/ HIV/AIDS & their families	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
67. Public Housing Residents	N/A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Added: Victims of Domestic Violence	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###
Total	2447	0	2447	0	0	0	0	0	0	0	0	0	0	0	0	0	0	###	

City of Mesquite, Texas

Only complete blue sections.

Community Development Needs		Needs	Current	Gap	5-Year Quantities												Cumulative	
					Year 1		Year 2		Year 3		Year 4		Year 5		Goal	Actual		
					Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual	Goal	Actual		
01 Acquisition of Real Property 570.201(a)																0	0	
02 Disposition 570.201(b)																0	0	
Public Facilities and Improvements	03 Public Facilities and Improvements (General) 570.201(c)															0	0	
	03A Senior Centers 570.201(c)		X													0	0	
	03B Handicapped Centers 570.201(c)															0	0	
	03C Homeless Facilities (not operating costs) 570.201(c)															0	0	
	03D Youth Centers 570.201(c)															0	0	
	03E Neighborhood Facilities 570.201(c)															0	0	
	03F Parks, Recreational Facilities 570.201(c)		X													0	0	
	03G Parking Facilities 570.201(c)															0	0	
	03H Solid Waste Disposal Improvements 570.201(c)															0	0	
	03I Flood Drain Improvements 570.201(c)															0	0	
	03J Water/Sewer Improvements 570.201(c)		X													0	0	
	03K Street Improvements 570.201(c)		X													0	0	
	03L Sidewalks 570.201(c)		X													0	0	
	03M Child Care Centers 570.201(c)															0	0	
	03N Tree Planting 570.201(c)															0	0	
03O Fire Stations/Equipment 570.201(c)															0	0		
03P Health Facilities 570.201(c)															0	0		
03Q Abused and Neglected Children Facilities 570.201(c)															0	0		
03R Asbestos Removal 570.201(c)															0	0		
03S Facilities for AIDS Patients (not operating costs) 570.201(c)															0	0		
03T Operating Costs of Homeless/AIDS Patients Programs															0	0		
04 Clearance and Demolition 570.201(d)															0	0		
04A Clean-up of Contaminated Sites 570.201(d)															0	0		

Public Services	05 Public Services (General) 570.201(e)																											0	0	
	05A Senior Services 570.201(e)	X																											0	0
	05B Handicapped Services 570.201(e)	X																											0	0
	05C Legal Services 570.201(E)																												0	0
	05D Youth Services 570.201(e)																												0	0
	05E Transportation Services 570.201(e)																												0	0
	05F Substance Abuse Services 570.201(e)																												0	0
	05G Battered and Abused Spouses 570.201(e)	X																											0	0
	05H Employment Training 570.201(e)	X																											0	0
	05I Crime Awareness 570.201(e)																												0	0
	05J Fair Housing Activities (if CDBG, then subject to 570.201(e))																												0	0
	05K Tenant/Landlord Counseling 570.201(e)																												0	0
	05L Child Care Services 570.201(e)																												0	0
	05M Health Services 570.201(e)																												0	0
	05N Abused and Neglected Children 570.201(e)																												0	0
	05O Mental Health Services 570.201(e)																												0	0
	05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e)																												0	0
	05Q Subsistence Payments 570.204																												0	0
	05R Homeownership Assistance (not direct) 570.204																												0	0
	05S Rental Housing Subsidies (if HOME, not part of 5% 570.204																												0	0
	05T Security Deposits (if HOME, not part of 5% Admin c																												0	0
	06 Interim Assistance 570.201(f)																												0	0
	07 Urban Renewal Completion 570.201(h)																												0	0
	08 Relocation 570.201(i)																												0	0
	09 Loss of Rental Income 570.201(j)																												0	0
	10 Removal of Architectural Barriers 570.201(k)																												0	0
	11 Privately Owned Utilities 570.201(l)																												0	0
	12 Construction of Housing 570.201(m)																												0	0
13 Direct Homeownership Assistance 570.201(n)																												0	0	
14A Rehab; Single-Unit Residential 570.202	X																											0	0	
14B Rehab; Multi-Unit Residential 570.202																												0	0	
14C Public Housing Modernization 570.202																												0	0	
14D Rehab; Other Publicly-Owned Residential Buildings 570.202																												0	0	
14E Rehab; Publicly or Privately-Owned Commercial/Indu 570.202																												0	0	
14F Energy Efficiency Improvements 570.202																												0	0	
14G Acquisition - for Rehabilitation 570.202																												0	0	
14H Rehabilitation Administration 570.202																												0	0	
14I Lead-Based/Lead Hazard Test/Abate 570.202																												0	0	
15 Code Enforcement 570.202(c)	X																											0	0	
16A Residential Historic Preservation 570.202(d)																												0	0	
16B Non-Residential Historic Preservation 570.202(d)																												0	0	



	17A CI Land Acquisition/Disposition 570.203(a)																				0	0																			
	17B CI Infrastructure Development 570.203(a)																					0	0																		
	17C CI Building Acquisition, Construction, Rehabilitat 570.203(a)																					0	0																		
	17D Other Commercial/Industrial Improvements 570.203(a)																					0	0																		
	18A ED Direct Financial Assistance to For-Profits 570.203(b)																					0	0																		
	18B ED Technical Assistance 570.203(b)																					0	0																		
	18C Micro-Enterprise Assistance																					0	0																		
	19A HOME Admin/Planning Costs of PJ (not part of 5% Ad																					0	0																		
	19B HOME CHDO Operating Costs (not part of 5% Admin ca																					0	0																		
	19C CDBG Non-profit Organization Capacity Building																					0	0																		
	19D CDBG Assistance to Institutes of Higher Education																					0	0																		
	19E CDBG Operation and Repair of Foreclosed Property																					0	0																		
	19F Planned Repayment of Section 108 Loan Principal																					0	0																		
	19G Unplanned Repayment of Section 108 Loan Principal																					0	0																		
	19H State CDBG Technical Assistance to Grantees																					0	0																		
	20 Planning 570.205																					0	0																		
	21A General Program Administration 570.206		X																			0	0																		
	21B Indirect Costs 570.206																					0	0																		
	21D Fair Housing Activities (subject to 20% Admin cap) 570.206																					0	0																		
	21E Submissions or Applications for Federal Programs 570.206																					0	0																		
	21F HOME Rental Subsidy Payments (subject to 5% cap)																					0	0																		
	21G HOME Security Deposits (subject to 5% cap)																					0	0																		
	21H HOME Admin/Planning Costs of PJ (subject to 5% cap)																					0	0																		
	21I HOME CHDO Operating Expenses (subject to 5% cap)																					0	0																		
	22 Unprogrammed Funds																					0	0																		
HOPWA	31J Facility based housing - development																					0	0																		
	31K Facility based housing - operations																					0	0																		
	31G Short term rent mortgage utility payments																					0	0																		
	31F Tenant based rental assistance																					0	0																		
	31E Supportive service																					0	0																		
	31I Housing information services																					0	0																		
	31H Resource identification																					0	0																		
	31B Administration - grantee																					0	0																		
	31D Administration - project sponsor																					0	0																		
	Totals																					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0