

# City of Sherman

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COMMUNITY DEVELOPMENT BLOCK GRANT

2020 Annual Action Plan



City of Sherman  
Neighborhood Services

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## Expected Resources

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

#### Introduction

The City of Sherman as an entitlement city receives a Community Development Block Grant (CDBG) from the U.S. Department of Housing and Urban Development (HUD). CDBG programs are administered by the City of Sherman utilizing entitlement allocations each year. Currently, these are the only funds that the City of Sherman receives to support the activities outlined under the Consolidated Plan.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	366,740	0	0	366,740	0	Federal entitlement city allocation

**Table 1 - Expected Resources – Priority Table**

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

## Community Development Block Grant Program

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

The City does not intend to use publicly owned land or property to fulfill the goals of the 2020-2024 Consolidated Plan.

### **Discussion**

Please see above.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Demolition and Clearance	2020	2024	Affordable Housing	Citywide	Demolition and Clearance	CDBG: \$88,000	Buildings Demolished: 15 Buildings
2	Neighborhood Improvement	2020	2024	Affordable Housing	LMI Target Area	Park and Infrastructure Improvements	CDBG: \$164,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted
3	Youth Services	2020	2024	Non-Housing Community Development	Citywide	Public Services	CDBG: \$16,000	Public service activities other than Low/Moderate Income Housing Benefit: 155 Persons Assisted
4	Homeless Prevention and Intervention	2020	2024	Homeless Non-Homeless Special Needs	Citywide	Public Services	CDBG: \$24,000	Homeless Person Overnight Shelter: 140 Persons Assisted Homelessness Prevention: 550 Persons Assisted
5	Mental Health Services	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Public Services	CDBG: \$7,000	Public service activities other than Low/Moderate Income Housing Benefit: 25 Persons Assisted

Community Development Block Grant Program

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Public Housing Safety	2020	2024	Public Housing	Citywide	Public Services	CDBG: \$8,000	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
7	Program Administration	2020	2024	Non-Housing Community Development	Citywide	Program Administration	CDBG: \$59,740	Other: 1 Other

Table 2 – Goals Summary

Goal Descriptions

1	<b>Goal Name</b>	Demolition and Clearance
	<b>Goal Description</b>	Demolish and clear substandard structures to prevent or eliminate slums or blight. Vacant, substandard structures pose a risk to health and safety. There are approximately 2,000 substandard structures in the city limited that need to be demolished. The clearance of these lots not only addresses the problem of slums and blight, but also provides vacant lots that can be utilized for new homes to increase affordable housing stock.
2	<b>Goal Name</b>	Neighborhood Improvement
	<b>Goal Description</b>	Improve parks and infrastructure in the LMI Target Area. Improvements may include, but are not limited to, streets, sidewalks, curbs, gutters, driveway approaches, alleys, pedestrian crossings, and street lights.
3	<b>Goal Name</b>	Youth Services
	<b>Goal Description</b>	Support programs that benefit youth from low- to moderate- income households.

Community Development Block Grant Program

4	<b>Goal Name</b>	Homeless Prevention and Intervention
	<b>Goal Description</b>	Support programs that provide services to homeless individuals and individuals in danger of becoming homeless. These programs may include, but are not limited to, providing food, shelter, and emergency aid; serving victims of domestic violence and individuals struggling with addiction; and assisting individuals who were incarcerated or have aged out of foster care.
5	<b>Goal Name</b>	Mental Health Services
	<b>Goal Description</b>	Provide counseling services for residents experiencing family dysfunction, alcohol and substance abuse, domestic violence, sexual abuse, or other mental health issues.
6	<b>Goal Name</b>	Public Housing Safety
	<b>Goal Description</b>	Support activities to address the problems of drug abuse and associated crime in public housing.
7	<b>Goal Name</b>	Program Administration
	<b>Goal Description</b>	The City will use the administrative funds for personnel and support of all phases of the application process, environmental reviews, fair labor standards compliance issues, grant management and reporting, preparation and execution of the Annual Action Plan and Consolidated Plan, and compliance with requirements of the CDBG program.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

To address the high priority needs identified in the 2020-2024 Consolidated Plan, the City of Sherman will invest CDBG funds in demolition and clearance; street improvements; public services including youth services, homeless prevention and intervention; mental health services; public housing safety; and program administration. These programs support the City’s objectives to create opportunities for decent housing, increase the safety and livability of neighborhoods, and support resilience-building and self-sufficiency programs. Together, these projects will provide opportunities for persons of low- to moderate-income to improve their living environments, particularly residents of the LMI Target Area.

#### Projects

#	Project Name
1	Demolition and Clearance Program
2	Neighborhood Improvement Project
3	Boys & Girls Club of Sherman, Inc.
4	CASA of Grayson County
5	Child & Family Guidance Center of Texoma
6	Four Rivers Outreach
7	Grayson College Foundation
8	Grayson County Crisis Center
9	Texoma Family Shelter
10	Sherman Housing Authority
11	Program Administration

**Table 3 - Project Information**

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

**AP-38 Project Summary**  
**Project Summary Information**

<b>1</b>	<b>Project Name</b>	Demolition and Clearance Program
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Demolition and Clearance
	<b>Needs Addressed</b>	Demolition and Clearance
	<b>Funding</b>	CDBG: \$88,000
	<b>Description</b>	A program to demolish vacant, substandard structures and clear property lots that pose a risk to health and safety.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	15 substandard structures will be demolished and cleared benefiting 45 families living adjacent to the substandard structures.
	<b>Location Description</b>	City of Sherman
	<b>Planned Activities</b>	Demolish and clear substandard structures to prevent or eliminate slums or blight.
<b>2</b>	<b>Project Name</b>	Neighborhood Improvement Project
	<b>Target Area</b>	LMI Target Area
	<b>Goals Supported</b>	Neighborhood Improvement
	<b>Needs Addressed</b>	Park and Infrastructure Improvements
	<b>Funding</b>	CDBG: \$164,000
	<b>Description</b>	A program to improve parks and infrastructure in the LMI Target Area.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low- and moderate-income families in the LMI Target Area will benefit from the improvements.
	<b>Location Description</b>	LMI Target Area
	<b>Planned Activities</b>	Improve parks and infrastructure in the LMI Target Area. Improvements may include, but are not limited to streets, sidewalks, curbs, gutters, driveway approaches, alleys, pedestrian crossings, and street lights.
<b>3</b>	<b>Project Name</b>	Boys & Girls Club of Sherman, Inc.
	<b>Target Area</b>	Citywide

	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$9,000
	<b>Description</b>	A project to assist with the development and advancement of a teen program for those from low- and moderate-income households.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low- to moderate-income families will benefit from the proposed activities.
	<b>Location Description</b>	Boys & Girls Club of Sherman, Inc.
	<b>Planned Activities</b>	The Club will offer extended hours for teens as well as regular teen nights. Not only will the Club's teen center be a safe place, it will offer enriching programs, most of which are evidence-based. Programs include, but are not limited to Career Launch (career skills and job readiness) and Diplomas 2 Degrees (helping teens navigate life after high school).
<b>4</b>	<b>Project Name</b>	CASA of Grayson County
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$3,500
	<b>Description</b>	A volunteer advocate training program to educate new volunteers on process and procedures to advocate for foster children in Grayson County that have been abused or neglected.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	75 families that are presumed to be extremely low income will benefit from the proposed activities.
	<b>Location Description</b>	This program is for limited clientele (foster children) that are Sherman residents.

	<b>Planned Activities</b>	CASA of Grayson County will use the funds to train 3 volunteer advocates and purchase training materials. CASA volunteers are then appointed by a judge to represent and advocate for a child's best interest in the child protection system.
5	<b>Project Name</b>	Child & Family Guidance Center of Texoma
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Mental Health Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	A program to provide counseling services for family dysfunction, alcohol and substance abuse, domestic violence, sexual abuse, and other mental health issues for low- and moderate-income Sherman residents.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low- and moderate-income families will benefit from the proposed activities.
	<b>Location Description</b>	Services will be provided at the Child & Family Guidance Center of Texoma. In addition, telehealth services are now available to clients that prefer this model of care.
<b>Planned Activities</b>	Planned activities are to provide mental healthcare counseling services for family dysfunction, alcohol and substance abuse, domestic violence, sexual abuse, and other mental health issues. Counseling will support clients in overcoming challenging mental health issues which will improve their lives and overall functioning resulting in benefits to the clients, their families, and the community as a whole.	
6	<b>Project Name</b>	Four Rivers Outreach
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeless Prevention and Intervention
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$9,000

	<b>Description</b>	A program that serves those who are overcoming their struggles with addiction by providing a men's residential 16-bed facility and a 12-month Life Renewal program.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	50 families will benefit from the proposed activities. Most of the men in the Life Renewal Program are homeless and jobless when they enter and, therefore, are presumed to be extremely low income.
	<b>Location Description</b>	Four Rivers Outreach in Sherman, Texas
	<b>Planned Activities</b>	Four Rivers will use CDBG funds to help cover a portion of the cost of utilities.
<b>7</b>	<b>Project Name</b>	Grayson College Foundation
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Youth Services
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$3,500
	<b>Description</b>	A program to provide scholarships to cover tuition for the youth summer camp for City of Sherman residents living in low- and moderate-income households.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 low- and moderate-income families will benefit from the proposed activities.
	<b>Location Description</b>	College for Kids camps are hosted at both the Grayson College Main Campus in Denison, Texas, and South Campus in Van Alstyne, Texas. Camps are held in various buildings on the campuses.
	<b>Planned Activities</b>	College for Kids camps are one week, 12-hour youth summer camps. Tuition covers instruction, all necessary supplies, a camp T-shirt, water bottle, daily snack, and certificate of completion. The camps are designed to encourage career exploration in health sciences, manufacturing, and law enforcement, creative arts, sciences, culinary arts, digital technology including coding, and 3D design.
	<b>Project Name</b>	Grayson County Crisis Center

8	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeless Prevention and Intervention
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$9,000
	<b>Description</b>	A program of activities that will provide emergency assistance to homeless women and children of domestic violence, who at one time, resided within the city limits of Sherman.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 families will benefit from the proposed activities. The women and children in the residential program are defined by HUD as part of the homeless community and, therefore, are presumed to be extremely low income.
	<b>Location Description</b>	Sherman, Texas
	<b>Planned Activities</b>	The funds requested will be used to offset some of the cost of providing services to victims of domestic violence and sexual assault and their children. The Crisis Center assists clients by offering programs help them become self-sufficient and live in violence free homes.
9	<b>Project Name</b>	Texoma Family Shelter
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Homeless Prevention and Intervention
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	A program of activities that will provide emergency assistance to homeless individuals and families who at one time resided within the city limits of Sherman.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 families presumed to be extremely low income will benefit from the proposed activities.

	<b>Location Description</b>	The Texoma Family Shelter is in Denison, Texas, and serves the Sherman-Denison MSA. The Shelter estimates that 27% of its residents lived in Sherman prior to shelter entry.
	<b>Planned Activities</b>	The Texoma Family Shelter serves homeless families and individuals to help them achieve self-sufficiency. Activities include providing emergency shelter, food boxes, residential and non-residential meals, case management, employment services, transportation, clothing, and personal hygiene items.
<b>10</b>	<b>Project Name</b>	Sherman Housing Authority
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Public Housing Safety
	<b>Needs Addressed</b>	Public Services
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	A program to address the problems of drug abuse and associated crime in public housing.
	<b>Target Date</b>	9/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	250 families in public housing will benefit from these activities.
	<b>Location Description</b>	Areas around Sherman Housing Authority units.
	<b>Planned Activities</b>	Activities include increasing law enforcement services to stop the sale of illegal drugs in and around assisted housing, apprehend sellers of such drugs, and reduce crime in the assisted housing area.
<b>11</b>	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Citywide
	<b>Goals Supported</b>	Program Administration
	<b>Needs Addressed</b>	Program Administration
	<b>Funding</b>	CDBG: \$59,740
	<b>Description</b>	Administrative personnel and support for all phases of the CDBG program process.
	<b>Target Date</b>	9/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	NA
	<b>Location Description</b>	Municipal Building, City of Sherman
	<b>Planned Activities</b>	Administrative activities support all phases of the grant program including the application process; environmental reviews; fair labor standard compliance; contract management; fair housing grantee performance reports; and preparation of the annual Action Plan, Consolidated Plan, and associated reporting.

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

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

Forty-five percent of the City's CDBG funds are allocated geographically to the LMI Target Area. The remaining funds are used for low- and moderate-income clientele located throughout the City and for program administration. The majority of the jurisdiction's older housing stock is geographically located in the LMI Target Area, which has a high concentration of households with multiple housing problems. Black or African American and Hispanic or Latinx households have disproportionately greater needs and are located in the LMI Target Area in higher concentrations.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
LMI Target Area	45

**Table 4 - Geographic Distribution**

### **Rationale for the priorities for allocating investments geographically**

The City directs the majority of its CDBG funds toward improving the LMI Target Area because the area has the greatest need for investment. The Neighborhood Improvement Project will help revitalize the LMI Target Area by increasing safety and livability. Improvements in the Target Area will attract private investment, leveraging the investment of CDBG funds.

### **Discussion**

The majority of the residences in the LMI Target Area were built from 1960-1969. It is the most diverse area of the City with the highest unemployment rate and greatest housing cost burden. Residents in the area need additional support to attain affordable housing. There is a need for new affordable housing in the LMI Target Area and infrastructure improvements. There is also a need for demolition and clearance of substandard structures that pose a risk to health and safety. Investing in improving the parks and infrastructure in this areas will attract private investment.

# Affordable Housing

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

### Introduction

The City does not utilize CDBG funds to provide affordable housing units. The City is addressing affordable housing through a demolition and clearance program targeting unoccupied structures to prevent and eliminate slums and blight and to encourage private investment in the community. A range of public service programs supported by CDBG funds provide temporary shelter to homeless and special needs residents.

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

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

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

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

### Discussion

The City creates opportunities for decent housing by demolishing and clearing substandard structures to provide cleared lots that can be used for new construction. It also plans to improve parks and infrastructure in the LMI Target Area to increase the safety and livability of those neighborhoods.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

The City of Sherman assists the Sherman Housing Authority by utilizing CDBG funds to help the Housing Authority increase public safety.

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

The Sherman Housing Authority currently has 298 public housing apartments: 190 for elderly, disabled, or handicapped residents; 93 for small and large families; and 15 for physically disabled individuals. The Housing Authority of Grayson County administers 257 Section 8 Housing Choice Vouchers with an annual turnover of 17%. The average voucher holder has received housing benefits for 5 years and 10 months. The average wait for a voucher is 5 months. Texoma Council of Governments manages 482 Housing Choice Vouchers in Grayson and Fannin counties. TCOG provided vouchers to 210 Sherman residents in 2020. TCOG's annual turnover is 7% with the average voucher holder receiving benefits for 7 years. The average wait for a voucher from TCOG is 9 months. There are 21 low income housing apartment communities in Grayson County with 879 income based apartments and 664 rent subsidized apartments.

Source: *Affordable Housing Online*, [affordablehousingonline.com/housing-search/Texas](https://affordablehousingonline.com/housing-search/Texas), accessed January 24, 2021; TCOG Summary of Services Rendered in 2020 for City of Sherman

The Sherman Housing Authority, Grayson County Housing Authority, and the Texoma Council of Governments have stated their intent to continue to seek and apply for additional funding from various federal, state, and local resources to address the demand for rental assistance within the jurisdiction.

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

Many social service programs are offered at the housing authority's Rosa Viola Hill Community Center. Such classes involving family budgeting, first-time home buyer's seminars, and first-time loan seminars held by local lending institutions help residents prepare for the future and set goals for self-sufficiency. These programs are administered by the Housing Authority to encourage residents to become more involved in the management and participate in home ownership.

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

**provided or other assistance**

The Sherman Housing Authority is designated as a High Performer under 24 CFR part 902.

**Discussion**

Please see above.

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

### **Introduction**

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

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

Sherman relies on local nonprofit and faith-based organizations that provide emergency services to assist persons who are homeless or at-risk of homelessness. The City will invest CDBG funds during the 2020 Program Year to help cover operating expenses for Four Rivers Outreach and the Texoma Family Shelter.

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

While the City of Sherman does not have a homeless shelter, it is home to Grayson County Crisis Center, Four Rivers Outreach, House of Eli, and Grand Central Station. All of these organizations provide emergency services to residents who are homeless or at-risk of homelessness. Four Rivers Outreach and House of Eli provide transitional housing for men. Additional shelter is available to homeless individuals and families in the Sherman-Denison MSA through the Texoma Family Shelter, which is located in Denison. The City will invest CDBG funds during the 2020 Program Year to help cover operating expenses for Four Rivers Outreach, the Grayson County Crisis Center, and the Texoma Family Shelter. In 2022, the Texoma Family Shelter plans to break ground on a new dormitory for transitional housing.

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

Four Rivers Outreach provides a one-year transitional housing program for men with substance abuse issues. Texoma Family Shelter plans to break ground on a new dormitory for transitional housing in 2022. The City will invest CDBG funds during the 2020 Program Year to help cover operating expenses for Four Rivers Outreach, the Grayson County Crisis Center, and the Texoma Family Shelter.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly**

**funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

This need is met by the House of Eli, a nonprofit faith-based organization in Sherman that serves young men ages 18-21 who are being released from incarceration, aging out of foster care, or are homeless. They were recipients of CDBG-CV funds Program Year 19 funds.

### **Discussion**

Please see above.

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

### **Introduction:**

Public input to the City's 2020 Community Needs Assessment questionnaire found that the primary barriers to affordable housing in Sherman are lack of available housing stock and lack of monetary resources necessary to develop and sustain affordable housing. The demand for affordable housing exceeds the supply and there are insufficient public and private resources available to increase the supply of affordable housing to meet this demand. With the need for affordable housing, Sherman is challenged to find new and creative ways to encourage private investors and developers to build within the City's jurisdiction. The City of Sherman 2020 Analysis of Impediments to Fair Housing Choice concludes that the City has the following multiple barriers to affordable housing:

- Limited local funding for affordable housing programs;
- Elimination of financial assistance to first time home buyers program;
- Shortage of housing vouchers and properties that accept housing vouchers;
- Shortage of homeless beds and lack of city homeless shelter options;
- Ineffective targeting of housing rehabilitation funds;
- Shortage of handicapped accessible housing;
- Shortage of rental housing units;
- Older and aging housing stock in city;
- Rapidly rising cost of existing and new housing construction; and
- Shortage of affordable housing.

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

The Sherman Comprehensive Plan lays out goals and policies that will contribute to affordable housing and fair housing choice to include the preservation of existing housing and neighborhoods and support to safe, attractive, and affordable housing options through city land-use regulations, federal programs, and development incentives. To this end, CDBG funds will be used to continue and expand the housing demolition program. When combined with the city's aggressive tax abatement program to promote new home construction in established neighborhoods, Sherman's demolition and clearance program achieves maximum results for those in low- and moderate-income neighborhoods.

### **Discussion:**

The City is addressing affordable housing through a demolition and clearance program targeting unoccupied structures to prevent and eliminate slums and blight and to encourage private

investment. With a proactive approach, Sherman incentivizes infill development to stimulate private investment in affordable housing and support fair housing choice.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

In the implementation of the 2020 Action Plan, the City will invest CDBG resources to address obstacles to meeting underserved needs, foster and maintain affordable housing, reduce lead-based paint hazards, reduce the number of poverty-level families, develop institutional structure, and enhance coordination between public and private housing and social service agencies.

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

The primary obstacles to meeting underserved needs include lack of government and private funding, the high cost of housing, and the loss of purchasing power. To address these obstacles, the City is investing CDBG funds through the 2020 Action Plan in projects that improve neighborhoods, prevent homelessness, and support public services to low- and moderate-income residents and those with special needs. To address underserved needs, the City is allocating at least 71% of its non-administrative CDBG investments for Program Year 2020 to projects and activities that benefit low- and moderate-income residents with the remaining 29% allocated to demolition and clearance of substandard structures to prevent or eliminate slums or blight. Some of the demolition will take place in the LMI Target Area.

### **Actions planned to foster and maintain affordable housing**

In the implementation of the 2020 Action Plan, the City will invest CDBG funds to foster affordable housing through Demolition and Clearance and Neighborhood Improvement.

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

The City of Sherman has current policies and procedures to evaluate lead-based paint hazards and to prevent unnecessary exposure of lead-based paint by individuals, families, and especially children. The reduction of lead-based paint hazards in the current housing stock is of utmost concern, with approximately 72% of the jurisdiction's total housing stock being constructed prior to 1979. Access to specific information concerning the age and condition of the housing stock is now obtained on-line via the internet from the Grayson County Appraisal Office. Additionally, information is available to the general public and upon request.

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

The implementation of CDBG activities meeting the goals established in the 2020-2024 Consolidated Plan and this Action Plan will help to reduce the number of poverty level families by:

- Supporting activities that expand the supply of housing that is affordable to low- and moderate-

income households;

- Supporting activities that preserve the supply of decent housing that is affordable to low- and moderate-income households;
- Supporting a continuum of housing and public service programs to prevent and eliminate homelessness;
- Supporting housing preservation programs that assure low-income households have a safe, decent, and appropriate place to live;
- Supporting public services for low- and moderate-income residents including those with special needs and those at-risk of homelessness offered by nonprofit organizations.

In addition to these local efforts, mainstream state and federal resources also contribute to reducing the number of individuals and families in poverty. Federal programs such as the Earned Income Tax Credit and Head Start provide pathways out of poverty for families who are ready to pursue employment and educational opportunities. Together, these programs provide individuals and families with employment assistance, subsidy for food, medical care, childcare, and cash payments to meet basic needs such as housing, nutrition, and transportation. Other services are available to assist persons suffering from substance abuse, domestic violence, and mental illness.

### **Actions planned to develop institutional structure**

The institutional delivery system in Sherman is high-functioning and collaborative, particularly the relationship between local government and the nonprofit sector. A network of capable non-profit organizations are delivering a full range of services to residents. Strong city departments anchor the administration of HUD grant programs and the housing, community, and economic development activities that are implemented by the City. To support and enhance this existing institutional structure, the City of Sherman will collaborate with nonprofit agencies receiving CDBG funds through the 2020 Action Plan to ensure that the needs of low- and moderate-income residents are met.

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

To enhance coordination between public and private housing and social service agencies, the City will continue consulting with and inviting the participation of a wide variety of agencies and organizations involved in the delivery of housing and supportive services to low- and moderate-income residents in Sherman, particularly the LMI Target Area.

### **Discussion:**

Please see above.

## Program Specific Requirements

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

#### Introduction:

In the implementation of programs and activities under the 2020 annual Action Plan, the City of Sherman will follow all HUD regulations concerning the administration of CDBG funding to meet the needs of low and moderate income residents.

#### Community Development Block Grant Program (CDBG)

##### Reference 24 CFR 91.220(I)(1)

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

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	71.00%